

**2nd Racine County Housing Conference:
Housing Options, Credit and Finances
October 8, 2009**

Gateway Technical College, Racine Building, Racine

Conference Goals:

- To inform consumers and community organizations about options for housing the homeless and affordable housing opportunities in Racine County.
- To increase understanding of credit and financing

Registration: \$10 for lunch, break and materials (register online at <http://racine.uwex.edu/flp> by Oct. 1)

Conference Agenda:

Follows the Networking Breakfast (see separate flyer)

10:15 – 11:15 AM **Homeless Prevention and Housing Options in Racine County**

MC: Gai Lorenzen, Legal Action of WI, & AJ Jelks, HALO, Inc

Panel Discussion:

- Emergency Shelter Grant and Continuum of Care Supportive Housing Program: Shelter, Transitional Housing Program (THP), Permanent Housing Program (PSH), Supportive Services Only (SSO) (PowerPoint and Various HAC members)
- HPRP-Homeless Prevention and Rapid Re-Housing Program

11:15 AM – Noon **Affordable Home Ownership in Racine County**

MC: Morris Reece, City of Racine – Fair Housing

Organizations will discuss what they offer if someone comes in for a loan. Learn how staff develops affordable housing options including financing options such as forgivable loans, no interest loans, owner participation in building, lease/purchase, land contract and direct financing options.

Panel Discussion:

- City of Racine – Neighborhood Stabilization Plan (NSP) and HOME – Joe Heck
- Racine Housing and Neighborhood Partnership (RHNP) – Gai Lorenzen
- Neighborhood Housing Services (NHS)
- Habitat for Humanity
- Southeast WI Housing Corporation – Art Gonzalez

- 12:00-12:45 PM Buffet Lunch
- 12:45- 1:45 PM **Credit: Current Trends, Research and Resources**
MC: Bev Baker, Racine County UW-Extension
Credit impacts consumers in multiple ways including housing – both renting and home ownership. Learn about credit scores, credit repair, credit counseling, and pre- and post- purchase housing counseling process. (Receive Lesson 3 of the Rent Smart curriculum focused on credit)
Presenter: J. Michael Collins
Faculty Director, Center for Financial Security, UW-Madison
UW-Extension Specialist Family Financial Management
- 1:45 – 1:55 PM Break
- 1:55 – 2:55 PM **Specialized Programs for Home Ownership**
MC: Gai Lorenzen, Legal Action of WI
Presentations and Q&A:
- Pre-purchase Counseling - Housing Resources, Inc -
- Individualized Development Accounts (IDA) – Racine
Neighborhood Watch – Tonya Canady
- Down Payment Assistance- City of Racine – Dora Garcia
- Family Self Sufficiency Program - Housing Authority of Racine
- 2:55-3:00 PM Break
- 3:00-3:50 PM **Financing**
MC: Dave Balcer
What lenders are looking for, how to best present a request for financing, what products are available...
Panel:
- WHEDA –Kim Plache
- FHA-HUD-
- Financial Institutions (TBA)
- 3:55-4:00 PM Conclusion and Evaluation