

The background features a collage of gears in various sizes and colors (purple, blue, teal) overlaid on a faint image of a globe. The overall color palette is cool, dominated by blues and purples.

WORKFORCE HOUSING FORUM GUIDE

For State & Local REALTOR® Associations

A STRATEGY for Outreach and Advocacy
to Identify and Address Workforce
Housing Needs in Your Community



NATIONAL
ASSOCIATION *of*
REALTORS®



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Introduction

WORKING A FULL-TIME JOB does not guarantee a family a decent, affordable place to live. The term “workforce housing” has been defined many ways, but generally it is understood to mean housing intended to bridge the gap facing those gainfully employed residents that may earn too much to qualify for affordable housing subsidies, but not enough to afford a home for purchase or rent, within their community.

“When it comes to development — housing, transportation, energy efficiency — these things aren’t mutually exclusive; they go hand in hand. And that means making sure that affordable housing exists in close proximity to jobs and transportation. That means encouraging shorter travel times and lower travel costs. It means safer, greener, more livable communities.”

— PRESIDENT BARACK OBAMA
JULY 13, 2009

Workforce housing can be targeted to low, moderate, or even relatively high income households depending on the community needs. For example, in very high cost areas a workforce housing program might be designed to serve households earning up to 120% of the area median income, in order to assist those families that, although employed, still cannot afford safe, decent housing in the community.

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Workforce Housing: What's the Big Deal?

THE AVAILABILITY of workforce housing, which has long been a critical issue in this country, has become increasingly important in recent years. In many communities, the people that provide vital services to the community — teachers, firefighters, police officers, and restaurant workers — often cannot themselves afford to live there.

With the downturn in the economy, many areas of the country have seen their cost of living increase while wages remain virtually unchanged or have declined. According to the 2011 State of the Nation's Housing report as of 2009, over one-third of US households were housing cost burdened, spending more than 30% of their incomes on housing; and a record 17.1% of Americans were identified as severely housing cost burdened, spending over half their incomes on housing. The report also notes that while lowest-income households are most likely to have severe housing cost burdens, the problem has moved up the income scale with more moderate-income Americans spending larger portions of their income on housing.

The combination of a restricted credit market and a near stand-still in the building of new, low-income housing has made it particularly difficult for those earning at or below the median income of their communities to find housing. Specifically, it is increasingly difficult for workers to secure a home that is moderately priced, located near work and transportation, and in a desirable community setting. Even with declining home values of recent

years, in many communities homeownership is still well out of reach for much of the workforce; and an “affordable” rental is often unattainable.

Typical development patterns within regions have reinforced the “spatial mismatch” between jobs and workforce housing. Exclusionary zoning and land use policies often prohibit the construction of new workforce housing in communities near suburban employment centers; and the bulk of lower-cost housing tends to be located in distressed, urban neighborhoods — that lack good schools, local retail and services, and other essentials for health, productivity, and upward mobility — or at the furthest edges of metropolitan regions. These trends leave low- and moderate-income workers (teachers, firefighters, retail salespeople, healthcare workers, etc.) facing a tradeoff between paying a greater share of their income for housing or enduring long, complicated, and expensive daily commutes to distant job sites. These things not only hurt the environment, but they also translate into increased commuting costs and a reduced quality of life for those unable to live near where they work.

Shortages of workforce housing can also hurt local employers' ability to attract and keep workers. And when these workers leave the community they take their spending revenue, tax dollars, and contributions to the community with them. Creating housing for the workforce plays a major role in addressing the overall shortage of affordable housing.

Increasingly, communities across the country are recognizing the importance of affordable housing, particularly workforce housing, to their economic and social wellbeing. A lack of workforce housing can affect a community's:

- Transportation systems — when workers commute longer distances to work it causes increased strain on existing transportation systems
- Traffic congestion and commute time — when workers must commute greater distances between home and work it results in greater traffic congestion and longer commute times
- Environmental conditions — longer commutes by workers mean higher levels of pollution and carbon emissions
- Economic stability — in some markets the mismatch between available jobs and affordable housing has resulted in employers moving out of urban areas and into expanding suburbs, taking their tax and revenue dollars with them. Some cities have seen the jobs eventually follow the workers
- Worker productivity — studies indicate that as commute times rise, worker engagement, productivity and overall satisfaction decline
- Knowledge and talent retention for employers — employers have found that the lack of affordable housing close to work effects their ability to recruit and retain workers

2 Challenges & Solutions

COMMUNITIES ACROSS the country face a broad array of challenges as they strive to provide sufficient housing that is affordable to working families. Below are some of the key challenges impacting workforce housing and solutions to address them. All of these issues may not apply to your community, but they will give you ideas for topics to consider for your forum.

KEY CHALLENGES

- **Affordability:** In some communities the cost of housing is so expensive it is not affordable to a large part of the community's workforce. This is particularly true in resort communities like the Rocky Mountain ski areas or the Southern California coastal communities.
- **Accessibility:** Rising housing prices in the late '90s and early 2000s forced many consumers to move away from employment centers to areas where they could afford housing — Drive until you can buy. The result was a mismatch between jobs and housing, with workers commuting long distances to reach their jobs. Even with falling home prices of the past few years, the disconnect between jobs and homes still exist.
- **Restrictive Zoning and Land Use Policies:** In some areas, zoning regulations and land use policies can make it difficult for developers to build affordably. Regulations on multi-family development and density sometimes limit development.
- **Lack of Consumer Knowledge About Housing Options and Resources:** In some communities, consumers lack access to information about housing options and the resources available to assist them in obtaining affordable housing. Or in other cases, the information is broadly dispersed in so many different places that it is difficult for consumers to find the information they need.
- **Consumers Challenged by Income and/or Credit Issues:** In today's economy, consumers often find it difficult to qualify for a mortgage because of past credit issues, or because of their income level. NAR's 2011 Housing Pulse Survey found that 82% of consumers stated that having enough money for a downpayment was their greatest barrier to buying a home.

SOLUTIONS

- **Create dedicated funding sources for affordable housing development.** Communities can consider creating a dedicated funding source to support the development of affordable housing, such as a housing trust fund.¹ For example, in Florida, under the Sadowski Affordable Housing Act, a portion of the state's documentary stamp tax is dedicated to affordable and workforce housing. The funds are distributed to housing agencies throughout the state.²

- **Leverage financing programs that support the development of affordable housing.** Government programs like the Low Income Housing Tax Credit³ and the Historic Rehabilitation Tax Credit⁴ can be used to fund the development and preservation of affordable rental housing. Also, local governments can donate surplus land or tax lien or foreclosure properties to create or rehabilitate permanent affordable housing.⁵
- **Review zoning regulations and land use policies.** Local governments can provide priority levels of review and inspection for affordable housing projects. Cities can consider zoning more multi-family development. Or cities can consider offering density bonuses⁶ to incentivize developers. For example, Massachusetts' regulation 40b is the state's affordable housing law, which requires that at least 25% of homes must be affordable to people earning less than 80% of area median income. The regulation has resulted in the production of over 40,000 multi-family housing units across the state.⁷
- **Engage the private sector to create affordable rental or homeownership options.** Employers can provide employer-assisted housing programs to assist employees in obtaining affordable rental and homeownership. In San Diego, the San Diego Association of REALTORS® partners with the City to offer the Everyday Heroes program which buys down the interest rate to lower the cost of a mortgage for qualified San Diego police officers. And in Virginia, the Fredericksburg Association of REALTORS® is partnering with their county school system to provide rental assistance to new teachers moving into the County.⁸
- **Provide financial assistance to buyers.** In communities all over the country, local governments, nonprofits, REALTOR® associations and others offer downpayment assistance and closing cost programs to buyers. The Oregon Association of REALTORS® is partnering with the Oregon Bankers Association to provide \$2500 in downpayment assistance and banking services to buyers purchasing a home through the HOME Sweet Home program. And the Colorado Association of REALTORS® Housing Opportunity Foundation is providing funding to support downpayment assistance programs throughout the state.⁹
- **Provide homebuyer, homeownership, and financial education for consumers.** A major lesson learned from the foreclosure crisis was that homebuyer education and counseling is critical to ensuring that buyers not only get a home, but are able to keep their home. There are approximately 2700 nonprofit organizations in the US today providing homebuyer education and counseling to consumers. Many of these groups also provide financial education and foreclosure intervention counseling. Consumers can locate a HUD approved counseling agency on the HUD website.¹⁰
- **Create simple ways that consumers can find the information they need.** A number of REALTOR® Associations have worked with partners to create easy-access one-stop-shop websites where consumers can find information about housing options, financial resources, and trained professionals, including REALTORS®, who can assist them in finding affordable housing. The Washington REALTORS®, Kansas Association of REALTORS®, and the Alaska Association of REALTORS® are excellent examples.¹¹

■ **Bring stakeholders to the table.**

REALTOR® associations frequently hold housing fairs and consumer outreach events to provide consumers with the opportunity to speak directly with Counselors, Lenders, REALTORS® and others who can assist them. In addition, associations often host housing forums and summits to bring together key stakeholders in the community to examine critical issues affecting the community. This guide focuses on how to plan and conduct these types of forums. Also visit NAR's workforce housing forums page to learn more.¹²

NOTES AND LINKS

¹ A fund that receives and distributes dedicated sources of public funds toward development, rehabilitation, or preservation of affordable housing.

² <http://www.flhousing.org/trust-fund-advocacy>

³ Federal tax credit program that provides funding for acquisition, rehabilitation, or new construction of rental properties by providing tax credits, which are sold to raise capital for the project, reducing the amount of debt to be borrowed. Because the debt is lower, a tax credit property can offer lower, more affordable rents.

⁴ Federal tax credit that encourages the preservation and reuse of the nation's built environment by offering federal tax credits to the owners of historic properties.

⁵ HUD, <http://www.hud.gov>

⁶ Allowing developers that commit to allotting a certain portion of units at below market rates to reduce lot sizes or increase the number of houses on a lot, thereby lowering the land cost per unit.

⁷ http://www.marealtor.com/content/vote_no_on_2.htm

⁸ <http://www.ambassadorsfoundation.org>;
http://www.nhc.org/media/files/Hands_Up_for_Educators_Grant_Guidelines.pdf

⁹ Tackling Workforce Housing State by State: The Ira Gribin Workforce Housing Grants Final Report, pg. 31, <http://www.realtor.org/reports/tackling-workforce-housing-state-by-state-final-report>

¹⁰ HUD, <http://www.hud.gov>

¹¹ <http://www.wahomeowners.com>;
<http://www.yourkansashome.org>;
<http://www.yournewalaskahome.org>

¹² <http://www.realtor.org/events/workforce-housing-forums>

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Role of REALTORS®

THE NATIONAL Association of REALTORS® (NAR) is committed to addressing the affordable housing needs of working families. To that end, NAR conducted the Ira Gribin Workforce Housing Grants program, a two-year, \$5 million grant program to facilitate the development of workforce housing programs across the country, resulting in the creation of 52 workforce housing programs across the US.

As part of our commitment to address the workforce housing challenges facing communities across the country, NAR is encouraging state and local REALTOR® associations to make a commitment to advance workforce housing opportunities in their communities. Over the past four years, NAR has worked in partnership with state and local associations, the National Housing Conference, and other national and local partners to conduct a series of regional workforce housing forums — the Bring Workers Home series — to raise awareness about the growing need for more affordable housing opportunities for working families; to bring REALTORS® together with others working to advance workforce housing; and to highlight successful strategies and solutions.

As a logical next step, NAR has developed this guide to assist REALTOR® associations in planning and conducting workforce housing forums.

As a REALTOR® association, you are uniquely positioned to work well with a broad range of partners in your community to develop workforce housing strategies and solutions. With over 1,400 local and state boards and associations, you and

your members have the influence needed to advocate for needed changes in local, state, and federal housing policies to support these solutions.

REALTORS® are particularly well positioned to improve housing opportunities in their communities. Usually REALTORS® are the first points of contact for prospective homebuyers and renters, so REALTORS® have direct knowledge of the challenges they face. Your members witness the frustration and disappointment that working families face in dealing with issues of affordability and access to financing as they struggle to achieve their dream of homeownership. In addition, as members of the business community, REALTORS® understand how the lack of affordable housing — homeownership and rental — can negatively impact the growth and sustainability of the community.

An important role that REALTOR® associations can play in addressing these issues is to bring together key players in the community to raise awareness about how the lack of affordable housing opportunities is affecting the community, and to explore successful strategies and solutions you can use to address the issues in your community.

Holding a workforce housing forum is an excellent way to do this. A forum can help you:

- Identify the specific housing challenges your community is facing
- Identify key stakeholders in the community who are ready and willing to work with you

- Engage your local government officials and policymakers
- Raise consumer awareness and inform them about important tools and resources

RESOURCES

Paycheck to Paycheck — an online, interactive database on housing affordability developed by the Center for Housing Policy¹

2011 State of the Nation's Housing — Annual report on the state of housing in the US issued by the Harvard Joint Center for Housing Studies²

Housing Opportunity Program, National Association of REALTORS®³

LINKS

¹ <http://www.nhc.org/chp/p2p>

² http://www.jchs.harvard.edu/research/state_nations_housing

³ <http://www.realtor.org/programs/housing-opportunity-program>

Workforce Housing Forum: A Strategy for Outreach and Advocacy

A FORUM IS A MEETING OR ASSEMBLY for the open discussion of subjects of public interest. Because forums generally include speakers to explain or discuss key topics, and then engage attendees in open discussion, a forum provides an excellent format through which to explore a community's workforce housing options.

If your community, like many others, is struggling with identifying ways to boost your economy, provide housing that's affordable to your workforce, to attract and retain businesses, then conducting a workforce housing forum could be the first step in getting a handle on these issues and developing a plan.

This approach of bringing interested parties together to discuss issues and explore next steps and possible action items is a great tool for communities to use to identify the housing challenges facing working families in a community, understand the resources and tools available to families, and learn about strategies and models that can be used to address those challenges.

Two key objectives for most workforce housing forums are to raise awareness about the housing needs of the community's workforce and engage stakeholders in an effort to address those needs.

A workforce housing forum is usually no longer than a day in length. A forum may focus on a broad range of topics, such as the lack of locally affordable housing, foreclosure prevention, neighborhood revitalization, employer-assisted housing, or the needs of the homeless or potentially homeless. You might also use a workforce housing forum to address financing options, local and federal assistance programs, and private sector options like matching funds programs. The forum can be open to the general public or closed to all but an invited group, depending on what it is you want to accomplish.

A workforce housing forum allows you to present various view points, discuss options and potential solutions, and identify a plan or action items for moving forward. It may also serve as

platform for the release of important research findings and proposed solutions to address issues revealed by the research.

A workforce housing forum is an excellent strategy for outreach and advocacy. There are many reasons why you might hold a workforce housing forum. Holding a forum provides you a way to:

- **Identify and examine key issues in your market.** You can include speakers at the Forum who can talk about the challenges in your area's housing market and the impact they have on buyers and renters seeking affordable housing opportunities. And you can focus the forum agenda on issues that are important to your community. If lack of property to build affordable housing is the challenge in your community, you can use the forum to engage people in discussions about density, land use, and planning, and how to address these issues while keeping housing affordable to your workforce.
- **Share information and create a common network.** A forum provides a perfect mechanism to bring together representatives from different groups — REALTORS®, consumers, housing advocates, local government, builders, etc. — who are affected by the housing issues in the community so they can share information and begin to build relationships to work together.
- **Call people to action.** By holding a forum with a targeted audience, you can bring together key decision makers and stakeholders to enlist their support and participation in a specific program/initiative or engage them to develop a strategy or plan of action.
- **Launch a new program/initiative/website.** You can use your forum to announce a new initiative or website to make people aware of the new resource.
- **Disseminate important information.** You can also use a forum to release an important study or research findings. For example, at NAR's 2003 Affordable Housing Summit, NAR released the findings of its first Housing Pulse Survey.

The goals you set for your forum will affect your decisions about what kind of event to hold, what your agenda should include, who to invite, etc. However, there are many elements of organizing an event that will be similar in each case. This Guide will outline those common elements and help you identify key things you need to address to have a successful workforce housing event in your community.

This Guide is a service of NAR's My REALTOR® Party¹ initiative, which provides state and local REALTOR® associations with a personalized gateway to custom build their own advocacy and community outreach programs and activities.

Many local and state associations have begun holding workforce housing forums. Some examples are outlined below:

[BRING WORKER'S HOME WORKFORCE HOUSING FORUM SERIES \(2009–2011\)](#)

From 2009 through 2011, NAR, in partnership with state and local REALTOR® associations and the National Housing Conference, an NAR strategic partner, conducted a series of regional workforce housing forums across the country. The forums were designed to: raise awareness about workforce housing issues in the various regions; bring REALTORS® together with other key stakeholders; and highlight successful strategies and solutions for addressing workforce housing issues. [Learn more here.](#)²

[MASSACHUSETTS HOUSING SYMPOSIUM \(2011\)](#)

On October 17, 2011, the Massachusetts Association of REALTORS® and MassHousing co-hosted a symposium titled the “Future of Affordable Homeownership in Massachusetts.” The event focused on the key issues affecting home ownership in Massachusetts and the impact on real estate sales, construction activity, employment and jobs, as well as possible socio-economic and demographic trends. The day included four general sessions that were titled: “Home ownership in our Cities,” “The Economic Impact of Home ownership Affordability,” “Home ownership as a National and State Political Priority,” and “Home ownership Finance Reform.”

Panelists and speakers included economists, state and local elected officials, REALTORS® and other high-level housing professionals. View videos of the symposium here.³

MISSOULA, MT HOUSING SUMMIT (2010)

In 2010, the Missoula Organization of REALTORS® organized the Missoula Housing Summit: A Search for Solutions to help determine what their community could do to order to provide workforce housing in the future as well as lay the groundwork for that next step. The Summit was held in partnership with Mayor John Engen and the Missoula Redevelopment Agency. Learn more here.⁴

CENTRAL INDIANA HOUSING SUMMIT (2009)

In 2009, the Metropolitan Indianapolis Board of REALTORS® conducted its eighth annual housing summit focusing on three key themes (mass transit, green technology and sustainability, and government consolidation). The summit sought to bring “community stakeholders and industry opinion leaders together for an engaging look at the hottest issues facing our housing market.” Architects, local government officials, and some 500 REALTORS® attended the four-hour long summit. Learn more here.⁵

LINKS

¹ <http://www.myrealtorparty.org>

² <http://www.realtor.org/housingforums>

³ <http://www.youtube.com/watch?v=KV-Uk5s3BZQ&feature=plcp>
Symposium videos are titled “The Future of Home Ownership.”
Each has an opening slide and intro before the video starts.

⁴ <http://www.missoularealestate.com/index.php/fuseaction/pubaffairs.cms/ID/d50d5697cffa056e2f0c26647dc78d66>

⁵ <http://www.housingsummit.com>

Getting Started

A SIMPLE WAY to approach your planning process is to follow the 5 Ws — Who, What, When, Where and Why.

WHO

Who will be involved in the event? Who will be your partners, sponsors, and organizers? Who is the audience you are trying to reach through this forum? How many people do you expect to attend the event? The intended audience and expected participants will be important to your prospective partners and sponsors and will factor into their decision on whether or not to work with you on the event. You'll also need to consider this information in deciding on a venue and in determining your marketing efforts.

WHAT

Specifically “What” kind of event do you plan to have and what are you going to do at this event? In answering this question you'll need to think about the type of event, the theme, the program, the budget, the speakers, the location, the target audience, sponsors, and marketing and communications.

WHEN

You'll need to select a day and time for when the event will be held. Try to select a date that will help you maximize attendance — one that does not conflict with major community events and does not occur too close in time with similar forums or conferences.

WHERE

You'll need to select a location for the event. In choosing a venue you should think about the size of the audience, convenience of the location, services available through the venue, etc.

WHY

Why do you want to hold this event; what is it you hope to accomplish with this event? It could be as basic as increasing the knowledge of public officials on housing issues, which could help establish a foundation for future lobbying. Or it might be raising the awareness of consumers about available resources and services to better meet their housing needs.

All of these factors will help you develop the goals and objectives for your forum. It is very important that you set clear goals and objectives at the start of your planning process. This will give you the direction in which you should proceed to accomplish your objectives. Organizing an event without clear objectives is a waste of both time and resources.

1 Goals

IN SETTING YOUR GOALS, there are some preliminary questions you need to answer. Your answers to these questions may change as you talk to other organizations or as you work through specific details.

Consider the following questions as you identify and set your goals:

- **What is the most important thing you want to accomplish with this forum?**
- **How will you measure your success?**
- **Who can help, and how much time can each person commit?** Be realistic about the commitment each person is able to make so that the rest of the planning can go smoothly.
- **Who can you collaborate within the community?** You probably do not have all the knowledge and resources to do everything yourself and that is why partnerships are essential. There are already organizations in the community who care about these issues and would want to be involved in this kind of event.
- **What type of budget and resources do you have?** You will need to know this before you can secure a location, print handouts, plan refreshments, etc. You may decide to supplement your budget through support from sponsors or fees from exhibitors.

Be clear on what you expect to accomplish. Since broad-based goals are difficult to evaluate, set specific, measurable goals and determine at the beginning of your planning how you will measure the success of those goals.

For example, NAR's regional workforce housing forum series — Bring Workers Home — had four main goals:

1. Raise awareness about the importance of affordable housing options for working families and outline the workforce housing challenges in the region;
2. Highlight best practices to addressing these challenges through case studies and program models;
3. Provide strategies on ways that REALTORS®, housing organizations, lenders, public officials and others can partner to advance workforce housing solutions;
4. Provide a venue for key stakeholders — REALTORS®, housing organizations, lenders, policymakers, state and local government and other stakeholders — to connect and explore opportunities to work together to address the workforce housing needs in their community.

We measured the success of these goals by attendee responses on forum evaluations, and by monitoring post-event activities reported by attendees.

Tips on Setting Goals are included in the Tools and Resources.

In setting your goals, you need to think about what are your expected outcomes for the forum, i.e., what specific things would you like to see happen as a result of the forum.

Begin the process by determining what you want forum participants to achieve by the end of the event. You will want to:

- Make the intended outcomes tangible and achievable. Focus on what participants will be able to do with their increased understanding, knowledge or appreciation by the end of the event.
- Link the intended outcomes to being present and participating at the forum. This can be done quite explicitly, by phrasing them along the lines, “After participating in this forum, and taking part in the discussions, brainstorming sessions, and workshop tasks, you should be better able to: — put into practice... — develop workable tactics to... — work towards achieving...”
- Test your ideas of intended outcomes with representatives of your target audience. For example, ask them to jot down their thoughts in answer to “What three things would you particularly like the forum to do for you?” and see what the most common threads turn out to be. Also talk with community leaders and local experts to get their take on what issues would be most valuable to explore at the forum.



MID-COLUMBIA WORKFORCE HOUSING SUMMIT – 2007

In 2007, over 200 participants from seven counties in Oregon held a workforce housing summit. The summit included four workgroups: How can we improve access and affordability; What can the Public sector do; What can employers do; What can be done to improve financial resource for affordable housing finance?

The intended outcomes from the Summit were to:

- Create an awareness and consistency of understanding among attendees about the increasing inability of the region to provide affordable workforce housing
- Provide case studies from a panel of major regional employers that demonstrated the impact to a community when there is a lack of workforce housing
- Expose attendees to examples of programs and strategies from other areas that have been proven effective in improving the affordability and availability of workforce housing
- Expose attendees to available tools and resources from State and Federal agencies
- Allow attendees to discuss, prioritize and refine a collection of workforce housing strategies as a result of extensive research by the planning group and to gather additional ideas from the summit workgroups

The report from the summit, which includes descriptions of a collection of strategies to address workforce housing issues, is included in the Tools and Resources.

2 Funding & Budget

YOU WILL NEED to create a budget so you can estimate costs, track expenditures, and raise sufficient funding to cover the expenses of holding a forum.

Your budget will impact most of the decisions that you make in planning your forum. The resources you have budgeted for the forum will influence your choices regarding the venue, catering, length of the event, program, promotional materials, and number of speakers you can invite, etc.

SETTING BUDGETS

Although your budget should be set at the start of the project, budgeted items may cost more or less than originally expected and being able to track your expenditures in a computerized spreadsheet like Microsoft Excel will be beneficial to you.

As you develop your budget, include two types of costs — fixed costs and variable costs.

Fixed costs are those costs that will be encountered regardless of the number of forum participants. For example:

- Conference material design and printing
- Speaker fees
- Meeting room rates
- Advertising

Variable costs are those which vary according to the number of participants who attend, e.g., catering costs.

Your budget should also reflect any expected income. Income may come from different sources and can also be categorized as fixed and variable.

Fixed income is income that is not dependent on the number of attendees, such as funds from sponsorships or contributions from organizations.

Variable income is income that is not fixed. It may vary according to the number of people registering for the conference or the number of exhibitors reserving booths.

A sample forum budget is included in the Tools and Resources.

If the forum is income-generating, it is important to know what the break-even point — the point at which the forum will make enough income to cover fixed costs — is for the forum so you have a quantifiable goal to work towards.

As you begin your budget planning, consider doing the following:

- Document your assumptions. How much of the cost will your association bear, and how much will your partners contribute in regards to donated staff time and/or items? If you are assuming, for example, that there will be no charge for the venue or that someone will make an in-kind contribution of food and drink, make sure you confirm that with them and note the contribution separately and explicitly in your budget.

- Always overestimate expenses; it is better to end with a surplus rather than a deficit. Include an amount (possibly 10% of your total budget) as a contingency fund to cover either overlooked or unexpected expenses.
- Don't overlook taxes, permitting fees, and other similar add-ons that will increase your costs.
- Keep all receipts and invoices and review all revenue/expenses thoroughly with the planning committee upon completion of the project (in other words, be transparent about all financial information).
- Factor any expected income from sponsorships, exhibitor fees, or registration fees into your budget plan.

3 Partners

AS A FIRST STEP, try to identify a group of partners who will help you plan the forum. Not only is it a lot of work to do alone, but more brainpower and more contacts will help make the forum even better. Invite individuals who have the interest and the resources to contribute meaningfully to your forum.

Partnering with businesses, local government and community organizations that are interested in your issue will enhance the success of your forum. Partners can lend you help and support in getting sponsors, materials, media coverage, and attendance at the forum.

You will want to highlight what the benefits will be for organizations that partner with you. Will it bring them publicity or financial benefit? Will it open up new avenues of business? Will it bring them new important business contacts and networking opportunities?

The first step is to make a list of potential individuals and organizations you could partner with for the forum.

In identifying partners you want to think about who the key stakeholders are that would have a mutual interest in the goals you've identified for the forum. Different partners will bring different audiences and connections.

For example, for each of NAR's regional workforce housing forums, we partnered with the National Housing Conference to plan and organize the forums. We divided the work between our organizations.

In addition, we included a broader circle of partners to assist with outreach and marketing the forums, some of these partners included: the local REALTOR® association; state REALTOR® associations; the Metropolitan Planning Council; the International Economic Development Council; NeighborWorks® America; the National Council of State Housing Agencies; and the Federal Reserve Banks.

Some partners to consider for your workforce housing forum might include:

- Local government officials (and local government staff)
- Community Civic Organizations and Housing nonprofits
- Housing counseling organizations and downpayment assistance providers
- Lenders
- Housing finance agencies
- Builders and developers
- Businesses and employers

4 Planning Committee

PUTTING TOGETHER an effective planning committee will be the single most important action to ensure your forum is a success. Basically, a planning committee should consist of about 8 to 10 people from the group of partners you have gathered to help organize the forum.

When recruiting planning committee members, be clear about what the project will require of them, even after the forum is over. Committee members' attendance and involvement will be critical in organizing a successful forum.

In general, you'll want your planning committee to begin meeting about four to six months before your forum. The committee should maintain regular communication throughout the planning process. You can choose what works best for this group.

Planning a forum can be chaotic if your planning team does not have good communication. Sharing information about the progress of the planning process and keeping everyone up to date is critical to putting together a successful forum.

Decide early on how your team will communicate with each other and keep your team leader updated on all progress so he/she can be on the lookout for any confusion or conflicting plans. Will you hold regular in-person meetings; conference calls; e-mails; or use web-based tools like DropBox or Google Group, or some combination of these?

There are many different ways to divide the responsibilities and tasks of planning an event. Keep in mind that one person may take on several roles, or one task may require a number of people to complete it depending on the time commitment each person is able to make. Everyone should have a requirement and be clear on what their assignment is and when it must be completed. The important thing is that all of these responsibilities are covered and there is one point person overseeing the entire project.

The Planning Committee's main responsibilities will be to:

- Design a program to meet the forum goals
- Develop a timeline for planning the forum
- Develop the agenda
- Identify and recruit speakers
- Set a date that does not conflict with other major or similar events
- Decide on the desired size of the event (how many people do you want to attract)
- Secure an appropriate venue and arranging for catering and logistics
- Identify audience/participants, media contacts, and potential sponsors and funding sources

- Issue invitations
- Design promotional materials (save the date postcard, brochure, etc.) Remember “electronic” means of communication (e-mail, Facebook, Twitter, etc.) can be effective and cost saving.
- Secure decision makers to attend
- Keep track of registration and follow up as necessary
- Work with the speakers to ensure effective content
- Provide assistance and participation in running the event to guarantee a successful forum.
- Pay all obligated bills and expenses.
- Write follow-up thank you notes to appropriate participants/speakers.
- Distribute any appropriate follow-up notes/ comments/decisions/synopsis from the forum to those in attendance

5 Sponsors & Exhibitors

SPONSORS

One way to offset the cost of holding your forum is to solicit financial support from sponsors. The benefit for the sponsors is that they get an opportunity to communicate directly with potential customers, to raise their company profile, and distribute information about their products and services. The benefit for you is that they will be paying for this privilege, which will provide you with some additional funding to cover the expenses of your forum.

You can offer a sole sponsorship of the forum to one company, or if you would like to get more support, you can break down the various elements of the forum and solicit sponsors for each element. For example, you could have a sponsor for your plenary session, a separate sponsor for the forum luncheon, a separate sponsor for coffee breaks, and so on.

Generally you would offer a sponsor a variety of benefits in exchange for varying levels of financial support for the forum. For example, a company that signs on to sponsor your keynote luncheon might be provided with the opportunity to give introductory remarks at the luncheon, speaking opportunities on panels, recognition on all program materials, signage, as well as verbal recognition at the event.

You will need to develop an outreach message and a sponsorship information package that you can circulate to your list of potential sponsors. The sponsors' materials should:

- State the purpose and goals of the forum
- Identify the target audience and expected attendance
- State the benefits to sponsors
- Outline what benefits a sponsor will receive for varying levels of support
- Indicate the deadline to sign up to become a sponsor
- Describe the process to become a sponsor
- Provide a point of contact for any questions

Once you have reached an initial agreement with the sponsor regarding their level of support, send a written sponsorship agreement that clearly states what is included in the package, confirming the level of support, and informing them of the date that the invoice will be sent and the terms of payment. This ensures that details are clear from the start so there is no room for misinterpretation.

Sample sponsor materials are included in the Tools and Resources.

EXHIBITORS

Another way to raise revenue to offset the cost of the event is to include exhibit space. You can provide exhibitors with a space in which they can meet and talk with participants and display and distribute information about their company.

For a workforce housing forum, you will want to have exhibitors who are involved in various aspects of providing affordable housing. Some examples include housing nonprofits, housing counseling organizations, REALTORS®, lenders, builders and developers, information and data providers, etc.

As with sponsors, you will need to develop Exhibitor materials. The Exhibitor materials should:

- State the forum's purpose and goals
- Identify the target audience and expected attendance
- Describe the benefits to the exhibitors
- Outline the options available for exhibiting and what the costs are
- Indicate the deadline for companies to sign up to become an exhibitor
- State the process for becoming an exhibitor
- Provide a point of contact for any questions

One way to make exhibiting at the forum more appealing to exhibitors is to hold some forum activity, like coffee breaks or a networking reception, in the exhibit space. This will ensure that attendees will spend some time in the exhibit area viewing the booths and mingling with the exhibitors.

Once you have signed exhibitors up, you will need to provide them with detailed guidelines about exhibiting at the forum. They will need to know the dates and times for exhibit set-up and breakdown, what will be provided in their space, exhibit space dimensions, the hours the exhibit space will be open, etc.

Sample Exhibitor materials are included in the Tools and Resources.

6 Target Audience

A KEY ELEMENT of the forum to discuss at your first planning committee meeting is the intended audience. The audience will help you achieve your forum's goals, so its composition is crucial to your success.

If your goal is to bring together key stakeholders who can advance policies or programs to address housing needs in your community, you will need your REALTOR® members, local government officials, community leaders, housing nonprofits, lenders, business leaders, builders and developers, policymakers and media representatives. A diverse planning committee should be able to identify the key people to invite.

For the NAR regional workforce housing forums our goal was to bring REALTOR® members together with others in the affordable housing community that share our concerns regarding the growing need for affordable workforce housing. For each of the 10 forums that NAR held from 2008 and 2011, the audience was composed of approximately 50% mix between REALTORS® and these other groups.

If the goal of your event is to achieve a more specific action oriented outcome, you may decide to limit the attendees to people who have the authority to make decisions about particular policies or regulations. For invitation-only events, be sure to note in the invitation that if the invitee cannot come, someone else from their organization is welcome to attend.

While creating an invitation list, pay special attention to well-known or highly respected institutions, like the chamber of commerce; their participation could lead to more buy-in from others.



CONNECTICUT WORKFORCE HOUSING FORUMS

Through its Regional Workforce Housing Market Development and Education Program, the Connecticut Association of REALTORS® (CAR) conducted a series of forums across the state to educate key stakeholders about the array of housing options they can create for residents. CAR targeted its forums at mayors, first selectmen, planners, zoning commissioners, REALTORS®, builders, developers, business executives and community leaders. The forums have provided a director of contacts for community leaders to consult and created municipal and town teams of supporters of affordable workforce housing.¹

NOTES AND LINKS

¹ Tackling Workforce Housing State by State: The Ira Gribin Workforce Housing Grants Final Report, pg. 35, <http://www.realtor.org/reports/tackling-workforce-housing-state-by-state-final-report>

7

Timeline & Workplan

CREATING A PLAN

Putting together a timeline and detailed workplan will help you keep your project focused and on track. It will also make it easier for you to make adjustments to deal with unexpected issues that come up or delays.

Some tasks must be done at the last minute, e.g., preparation of badges and stuffing program packets, while others need to be carried out well in advance, such as finding sponsors, booking speakers, and distributing programs. A written plan will help you put the pieces together in the correct order and fill in any gaps with tasks that do not really have a time requirement, like choosing menus.

A timeline guideline and a sample timeline are included in the Tools and Resources.

ESTABLISHING A TIMELINE

Identify a target date for your event, but be prepared to adjust that date as you talk with your partner organizations, speakers, and the site.

If you are doing this for the first time, you may also discover that the planning period required is far longer than you imagined. The best way to avoid surprises is to create a timeline.

Here are some ideas that might help in mapping out your timeline:

- Identify which activities are dependent upon others (e.g., you can't finalize the program or send out reminder messages until you've nailed down the date).
- Think of the steps along your timeline not as point-in-time events but rather as ranges of time running minimally from "must start by" to "must be completed by."
- Remember that multiple activities can take place simultaneously, so your timeline does not have to be a series of strictly sequential steps, but more of a flow of overlapping tasks.
- Add in some extra time to catch up on tasks that take longer than expected, to reassess your progress, or generally to accommodate the unexpected.
- Be realistic. If a task would take two days, uninterrupted, think about who will actually be doing the work and think about what other commitments or responsibilities that person might have. Instead of assuming the task will be completed in two days, maybe it's best to assume four or five.
- Don't forget holidays, weekends, or previous commitments (e.g., vacations) for those who will be doing the work. Also, remember the regular day-to-day demands of people's busy schedules.
- If you're inviting elected officials, the best time to hold the event is at the beginning of an election year. Housing is an important issue so interest is likely to be high, but scheduling can be difficult so begin planning and announce your date months in advance. And securing the attendance of the mayor or other prominent official up front will help get other elected officials there as well.

Planning the Forum

IDEALLY, YOU SHOULD START planning your forum at least twelve weeks in advance.

Spend some time thinking about how you want the forum to operate. Will you use panels or a town hall format? Will you focus on one major keynote speaker or several? Will you focus on one main question or multiple issues? Will you also offer education classes related to the forum topics? You'll need to decide what elements are most important to you and which ones you can include within the budget you have available.

There are several basic decisions that you will need to make simultaneously. It is hard to anticipate all logistical matters, but the more precise planning you do, the more smoothly the event will go.

1 Setting a Date

IDEALLY, YOUR FORUM will take place during times when the issue you want to discuss is current and relevant.

Keep the following things in mind while selecting a date and time for the event:

- Select a date and time that will be convenient and manageable for your target audience. For example, don't organize events for the week end if your target audience is housing practitioners. A workforce housing forum is a work-related activity and your audience will be more likely to attend if it is held during the work week.
- Make sure that your event's date and time doesn't clash with other events, particularly bigger events. For example, it is not a good idea to organize your housing forum on the same day that HUD is holding a meeting or event.
- Weather: If people are traveling to attend the forum, weather can play a large role in its success. Avoid times of year when problematic weather, like snowstorms, are likely to occur.
- Conflicts: Find out the schedule for other events and meetings your audience might be interested in attending and avoid those dates. This will take some effort, but it will be worth it.
- Speakers: If you have a "perfect keynote speaker" in mind, consider his/her availability as well as whether there is a fee involved.
- Venue: The date you want to hold the forum will also depend on whether an appropriate venue is available on that date. A central and accessible location is the best setting.

You should pick the date for your event and reserve the venue as early as possible so you can begin speaker recruitment and logistical arrangements. When picking a date, keep in mind:

2 Identifying a Theme

THE FOCUS OF YOUR FORUM will depend on the issues in your community. Questions to consider:

- Is your market too high cost for your workforce?
- Is there sufficient housing stock available in the price range for workforce buyers and renters?
- Is there limited land available for building affordable housing?
- Are there downpayment and rental assistance programs available for consumers? And are they aware of these resources?
- Are buyers having difficulty qualifying for mortgages?
- Are there regulations that restrict or limit development of affordable housing?
- Are there any incentives available for employers to offer housing assistance to their employees?
- Is your community losing residents and businesses because it cannot meet the housing needs of its workforce?

For example, the NAR regional forum in Boston focused very much on planning and density issues and how to provide affordable housing for workers in a high-cost market. In contrast, the regional forum in Austin focused on how the community will be able to provide enough affordable housing stock to house the quickly growing population. As one of the fastest growing communities in the country, local leaders

are concerned that the housing demand in Austin will outpace the affordable housing supply.

Here are a few questions to consider in determining the theme of your forum.

- Is your topic relevant? Will it attract an audience? Look at what topics are considered important at the present time. The type of issues you would address in a workforce housing forum generally remain of interest.
- Is your planning committee equipped with knowledge regarding local, industry, and national priorities?
- Do you know of other similar events being planned in the community? It is likely that there will be similar events taking place. Be sure that your event is complimentary to other events and not too similar, since the number of potential participants is finite, and you could both end up with low participation rates if you are competing for the same audience and speakers.
- Have there been national developments in the field? Is there an obvious national agenda to be addressed? For example, has new legislation been issued which people will need to find out about and discuss? Are there funding imperatives? Have new government initiatives been unveiled?
- Don't have too many themes. If the forum themes appear to be too broad and varied, members of your target audiences are likely to think, "Well, parts of this look relevant to me, but there's an awful lot that isn't directly useful to me," and decide not to attend.

3

Finding a Location

VENUES COME IN all shapes and sizes with varying facilities and equally varying budgets. If you are working on a tight budget, government buildings or community centers can be a very economical option.

Some possible locations to consider include:

- The REALTOR® association offices or training center (assuming the facility will accommodate a group the size you are expecting)
- City or State Government Building
- Chamber of Commerce
- Community College or University
- Community Center
- Community Organization Meeting Room
- Church, Synagogue, Temple or Mosque
- Town Hall or Public Amphitheater
- Library
- School

Once you have identified a possible venue you will need to visit the venue to make sure it will meet your needs.

Before you visit, draw up a list of the essential items that you will require for your particular event — things that cannot be compromised on, regardless of how much you are impressed with the venue. Also take a checklist of general items to consider, so that you can later compare notes on the various venues you look at.

Venue Selection Tips are included in the Tools and Resources to provide additional guidance.

Key items that you should include on your checklist include:

LOCATION

- Will the audience feel comfortable in the space? (For example, some people may not feel comfortable in a church building; others may need it to be disability accessible, etc.)
- Was it easy to locate the venue on your first visit?
- Will the site be attractive to the media?

SPACE AND LAYOUT

- Is there adequate signage already or will you be able to put up your own?
- Is the facility disability accessible?
- Does it include meeting rooms sufficient for the size of your forum?
- Can the space accommodate a variety of seating plans?
- Consider what kind of atmosphere you are trying to create, how you want the audience to interact with your speakers, and how you want them to interact with each other.

PARKING/TRANSPORTATION

- Will there be adequate parking for participants that drive to the forum?

- Is the site easily accessible by public transportation?

AUDIO VISUAL SERVICES/LIGHTING/EQUIPMENT

- Is there adequate lighting in the meeting rooms?
- Can the venue provide AV support (mics, lecterns, technical support, etc.)?
- Will the venue provide equipment like projector, screens, etc.?

CATERING

- Can the venue provide catering? Does it fit within your budget?
- Can you use an outside caterer or bring in food if you choose?
- Will catering costs be considered in relation to the room rental fee — will a certain level of catering reduce the room rate?

HOTEL ACCOMMODATIONS

- Can the facility provide sleeping rooms for guests who travel to the forum at a discounted rate?
- Will committing to a room block of a certain size reduce the rate for sleeping rooms?

COST

- Will there be a fee to use the space?
- Will the support services, like AV and lighting be included in overall costs or billed separately?

WHAT'S INCLUDED IN THE CONTRACT?

Venues vary greatly as to what is included in the rental price. Make sure that your contract is clear on what is covered in your overall cost.

Generally things like catering and AV cost are specifically detailed in the contract. The cost of these items will depend on the level of services you request, so be clear about what you are asking for, and what services you are agreeing to pay for at your forum.

For example, you'll want to know if the price includes the provision of lecterns, microphones, spotlights, screens, staging, etc. If not, find out exactly what items are available, what condition they are in, and how much they will cost. If you are going to use an audio visual technician they may prefer to use their own equipment which is likely to be regularly tested and upgraded.

A sample venue resume with specifications for an event is included in the Tools and Resources. This will give you a sense of the level of detail that you'll need to include in your contract.

NEGOTIATING RATES

Venues do not come with immovable price tags attached. The rates noted almost always have some room for negotiating. Start at a price lower than you would expect them to accept so that a compromise will lead you to a more realistic target. Don't forget, if you start high you cannot go lower.

Although you will probably be asked directly, avoid telling them exactly what your budget is. Keep it as vague as possible to start with, "This is being run on a tight budget"; "We have a reasonable budget but it is likely we will still require some compromise on both our parts". Appear cool and confident when negotiating. Remember that no matter how much you may like a particular venue, there are most likely alternative venues you could use, which the venue coordinator will be aware.

4

Creating the Agenda

NOW IT IS TIME to plan the program of your forum. In general, you want the tone of the forum to be upbeat but serious. And you want to end the day positively, looking forward to future action.

The two elements you need to address in putting together your forum agenda are content and structure.

Content: The content should address the forum goals and provide a learning experience for the participants. All speakers, panels, presentations and break-out groups should help the audience understand the main topic of the forum and identify sources for additional information and future action. Breakout sessions should be designed to highlight concrete examples of successful strategies and business models.

Structure: Your main objective is to fully engage the forum audience and encourage them to connect with others and learn how they can work together to address the issues at hand. One way to accomplish this is to avoid a program that is too lengthy and to build in opportunities for participants to network and interact.

It is best to limit the event to one day. You'll want to provide refreshments at key points during the day in order to keep participants engaged and active throughout the day.

Some things to keep in mind:

- **Refreshment Breaks:** Build adequate time into the program for refreshment and meal breaks. Attendees will need to get refreshments or food, network, stretch their legs, and go to the restroom.
- **Location of Conference Rooms:** If the forum is spread throughout a number of rooms, build in enough time for attendees to be able to move from one room to another, particularly if the rooms are on different floors.
- **Afternoon Malaise:** To help keep everyone on their toes, after lunch, make sure the room is not too warm and schedule a lively and entertaining speaker with a particularly interesting subject.
- **Consecutive Days:** If running a two-day event where attendees do not need to register on the second day, it is wise not to start too early in the morning. To keep attendees from coming in late put a very interesting speaker that no one wants to miss in that first slot.
- **Special Accommodations:** Depending on your target audience, you may need to consider whether childcare or children's activities can be made available on site. For example, an event forum targeted at working families may attract more participants if attendees know that there will be onsite childcare. This might be a consideration when identifying planning partners.

An agenda for a short workforce housing forum designed to last about three hours might look like this:

WELCOME

Given by one of the organizers, local advocate or celebrity, probably the person who will act as moderator for the rest of the event.

INTRODUCTION & OPENING REMARKS

An overview of the issue(s) to be discussed at the forum.

PANEL — LOCAL HOUSING MARKET (STATISTICS AND FORECASTS)

Typically, 2–4 panelists speaking about the local or regional housing market and challenges facing workforce buyers, with a moderator facilitating and introducing the panel. Topics might include: prices/affordability; buyer demographics; housing challenges; homeownership; transit issues as related to housing and jobs; sustainability; housing stock availability; density needs; etc.

Question and Answer:

Speakers take questions from the audience.

PANEL — TOOLS AND SOLUTIONS

Typically, 2–4 panelists speaking about the variety of strategies and solutions that can be used to address some of the challenges identified in the first panel, with the moderator facilitating and introducing the panel. Topics might include: community land trust; regulatory solutions that address zoning and land use issues; employer-assisted housing programs; downpayment/rental assistance programs; shared equity programs; tax credit development projects; etc.

Question and Answer:

Speakers take questions from the audience.

CALL TO ACTION

Moderator or local advocate suggests next step for audience, ideally something that can be begun at the forum. For example: a request for volunteers to participate on a workforce taskforce; an invitation for employers to sign up to be contacted about an Employer-Assisted Housing (EAH) initiative; an invitation for attendees to participate in an upcoming EAH Class or have a class provided by the local REALTORS®; etc.

If you plan to do a longer event, a full day, you can use the same format and simply add additional panels and speakers. Be sure to allow sufficient times for speakers to share their information and lots of time for questions and answers.

One way to help facilitate more interaction and networking among attendees is to hold a networking reception at the end of your event.

It is also a good idea to give participants a take-away they can share with their own membership or colleagues when they return home. You may want to tie your forum to the release of a survey or study, or some kind of guidebook or tool. Even if the take-a-way is just a well-crafted document summarizing the meeting and the action items that come out of it, that follow through will go a long way towards keeping people focused on this issue once they return home.

To assist you in planning your agenda, sample agendas from national and local housing forums conducted by NAR and by local REALTOR® Associations are included in the Tools and Resources.

5 Speakers

THE IMPORTANCE of good speakers cannot be underestimated. You may have an excellent venue, a large crowd of participants and have organized it all perfectly, but if the presentations are poor, none of it will matter. There are certain characteristics you will want to look for in a potential speaker.

When selecting speakers:

- Look for articulate and engaging people
- Look for people knowledgeable about the topics of your event
- Think about assembling speakers who reflect the full diversity of culture, experience, and perspective in your industry
- Seek a balance between relying on the strengths of experienced advocates and offering the forum as an opportunity to emerging leaders
- Be sure all the speakers know about each other and are comfortable speaking together with respect
- Include speakers who can provide case studies of the successful strategies and programs that they are implementing. It is good to have a few examples of different types of programs to reflect the variety of ways that solutions can be created.

It is important to consider what the benefits will be to speakers who participate in the forum. This will help you recruit the speakers you need. Will this be an important and timely opportunity for them to share their expertise? Will the forum open

up important new channels of communication with others in their field for them? Will it allow them to gain recognition of their work? Will it lead to new business opportunities for them?

There are a few specific types of speakers you will want to include in your forum to ensure that you provide the information the audience needs to understand the issue at hand and explore viable options.

A Data/Statistics Person: You should include someone who can talk about the housing market in your area and what the issues are regarding affordability and accessibility. He/she should also be able to discuss the impact that the lack of affordable housing is having on the community. This may be someone from your city's housing department, a local industry expert, or someone from the state government who tracks these issues.

A Housing Finance Person: You should include someone who can explain the financing resources that are available for buyers, renters, and also for those building affordable housing. This can be covered by someone from your state Housing Finance Agency, a lender, a nonprofit housing organization that deals with housing finance or a representative from the state or local housing department.

An Outreach and Education Person: It is helpful to include representatives from nonprofit organizations that work to provide education and counseling services. They are very knowledgeable about the needs of buyers and renters in the

market, the challenges consumers are facing, and the range of solutions that seem to work. For these speakers, look to the local nonprofits that provide homebuyer education and counseling services, foreclosure prevention services, etc. A good resource for identifying housing nonprofits is the NeighborWorks® America website,¹ which provides a database of NeighborWorks® organizations across the country. NeighborWorks® is an NAR strategic partner.

A Representative from a Local Employer: You will want to include an employer or a representative from a local government, local business, or major institution (university, hospital, school) that has implemented some type of workforce housing program. He/she can speak to the benefits of these programs, to employers, employees, and to the community as a whole.

An Affordable Housing Developer: Developers can speak to the challenges that exist with building and preserving affordable housing stock. They can also discuss regulatory issues that may impact housing development. They regularly deal with issues of zoning, density restrictions, planning, green building, etc. This group can provide examples of innovative development and planning projects. The Urban Land Institute (ULI) is a good resource for identifying speakers in this area. ULI annually recognizes innovative workforce housing developers with the Jack Kemp Workforce Housing Models of Excellence Awards. For information on ULI and the Jack Kemp Awards visit ULI's website.²

WHERE TO FIND SPEAKERS

Your organization probably has contacts with suitable and willing speakers; however, you will also want to look externally for them. Be sure to

keep your budget for paying travels expenses and honoraria in mind when selecting speakers. Some possible resources in identifying speakers include:

NAR

Do not hesitate to use NAR as a resource to identify speakers and/or program examples to include in your forum. NAR has conducted a variety of housing forums and workshops since the initial creation of the Housing Opportunity Program (HOP) in 2003. As a result, the HOP staff has compiled a substantial collection of information on speakers and successful housing program models. The HOP staff is available to assist you in identifying and contacting speakers for your event. HOP staff is also available to participate as a speaker on workforce housing and EAH, if desired. Read about some of the speakers and programs that have been featured in NAR's Bring Workers Home series here.³

Your Planning Committee

You should draw on your planning committee members' experience and knowledge of local experts and national speakers to get the right speakers for your forum. Some of your committee members might even be the best possible choice.

Other Events

By attending similar events or reviewing the programs from other events, you will be able to identify potential speakers. Some good places to look include housing forums or conferences, state housing conferences, federal government events (HUD, Federal Reserve, Home Loan Banks, FDIC, etc.), events held by housing finance agencies, industry groups, financial institutions, etc.

Local and State Government Officials

Government officials are frequently asked to speak at forums and events, often in the role of keynote speaker or to kick off an event. This can be very worthwhile, particularly in terms of media attraction. Keep in mind, you may be let down at short notice if official government business prevents them attending. It's best to have a back-up plan in place just in case. Check out the Tips on Inviting Elected Officials in the Tools and Resources.

PREPARING SPEAKERS

Once a speaker has accepted your invitation send them a confirmation letter thanking them for agreeing to speak, and making clear the terms. For example, you may or may not be paying a speaker fee or honorarium, traveling expenses, etc. If this is clear from the start there should be no room for misunderstandings later on.

Keep the speakers informed and updated on progress as the forum gets closer. You should do a conference call with the speaker to discuss in detail what you'd like to see in their presentation and the best way for them to deliver it.

To help them prepare and to make sure your event is a success, consider the following:

- Send the speakers information about the event and your take on the issues at hand
- Clearly explain the format of the forum and your desired outcomes
- Be clear with them on how much time they have beyond the time which is allocated for Q&A from the audience
- Go over the set-up of the event and let them know who will be presenting on the panel

with them. One thing that works well is to do conference calls with panelists who will be speaking together. This allows them to get to know each other and to coordinate their comments and work out the flow for the panel.

- Be clear about what time the event will start, how long they will have to present and who you hope to have in the audience
- Follow up with them throughout your planning period to reconfirm their availability and identify any AV or equipment needs they may have for their participation
- Provide panel members with specific questions that will be asked of them in advance so that they may have time to prepare; this type of preparation also eliminates overlap and confusion in answers
- For the Welcome or Opening Remarks speakers, provide talking points that outline key facts about workforce housing issues that they can incorporate into their remarks

A sample Speaker confirmation letter, panel details form, and talking points are included in Tools and Resources.

MODERATORS

It is a good idea to have a forum moderator who acts as the master of ceremonies.

The forum moderator keeps the program moving by conveying the schedule for the day, any changes from the published program, messages from the organizers, and housekeeping details. Often the job will go to someone from the organizing committee or an official from a major sponsor.

You will also want to have a moderator for each panel session. The panel moderator's role is principally to introduce the speakers to the audience, to ensure they do not overrun their allotted time, and provide some insight and bring forth salient points for discussion. The panel moderator can also summarize at the end of each panel and field questions from the audience to the panel of speakers.

LINKS

¹ <http://www.nw.org>

² <http://www.uli.org>

³ <http://www.realtor.org/events/workforce-housing-forums>

6 Pre-registration

IT'S BEST TO PROVIDE participants with a way to pre-register for the forum. That will allow you to get an advance count of the number of expected attendees so you can make adjustments to your catering and facilities needs, if necessary. You can also use this information to adjust or increase your outreach efforts accordingly.

You can manage your registration process by phone, fax, mail, e-mail, or online. Web-based registration systems have become popular and look very professional. For many organizers web-based registration systems are the preferred system to use. These systems provide a pre-set format where participants can register online and make payments, receive automated confirmation details, etc.

You can purchase special software for this or use a service provider. There are also a number of online systems that are free or low cost, and easy to use. HOP staff can assist you in identifying some options.

Typically for each registrant you will want to capture the following information:

- Name
- Title
- Company
- Address

- Phone number
- e-mail address
- Special meal requirements
- Accessibility requirements
- Method of payment

You should review registrations periodically to ensure the correct mix of attendees. If one target audience is unresponsive, you may want to follow up with e-mail reminders or phone-calls.

Everyone registering for the forum, whether fee-paying or otherwise, will require a confirmation that their registration has been complete and they are expected to attend. The confirmation can include a number of items such as directions, instructions for when they arrive, reminder of the registration time, etc. Be sure that the confirmation message is consistent with the branding of the forum.

7 Marketing the Forum

MARKETING AND PROMOTING your forum will be a key factor in the success of your event. You will need to develop materials that you can use to reach out to your target audience to let them know about the forum, its purpose, and how participating can benefit them. You'll also need to create a plan to market the event.

You'll need a variety of marketing materials. Typically, these will include:

- Save the date postcard (print or electronic)
- Program brochure
- Sponsorship package, etc.
- Exhibitor package, if applicable
- Registration message (print or electronic)
- Registration reminders (print or electronic)
- A dedicated page on your website with information about the forum and how to register

The creation and distribution of these materials should be factored into your timeline and your workplan.

PROGRAM BROCHURE

Your main marketing piece for your forum will be the program brochure. The brochure should appeal to your target audience, set the tone for the event and provide standard information.

Ask yourself a few questions before you start:

- Who is the forum aimed at?
- What information does the brochure need to contain?
- Are there certain commitments you have made to the sponsors regarding the inclusion and positioning of their logos?
- How will the brochures be distributed — by mail, by e-mail, by web posting, etc.?
- Does it need to be in any secondary language (if your target audience requires it)?

You can create your brochure in-house or hire an agency to design it. If keeping costs low is a concern doing the job in-house is probably the best approach. If you decide to use an agency, obtain several quotes before placing your business, as prices will vary considerably.

OTHER MATERIALS

In addition to the program brochure you will want to develop a “save-the-date” message, as well as an electronic registration message and registration reminders, which reflect the theme and design of your program brochure.

A sample program brochure, save-the-date, and registration and reminder messages are included in the Tools and Resources.

DISTRIBUTING CONFERENCE MATERIALS

Once you have completed your brochure and conference materials, you need to get it in front of your potential audience.

You will pull your mailing list for distributing your brochure from many sources. These might include:

- Membership lists
- Piggy back mailings with companies you may have connections with who are targeting similar individuals
- Lists obtained from partners
- Elected officials lists
- Attendees from past events who had an interest in this topic
- Media lists

If doing a very large mailing, you might consider using a mailing house. Professional mailing houses will fill the envelopes, address, and mail them for a fee, and a reduction can sometimes be gained in the mailing cost. Ask your Post Office about other bulk mailing options.

You should also do an electronic mailing to potential attendees. Use the same sources to compile your electronic mailing list that you use for your hard copy mail list.

You should also post the program brochure on your website, your partners and sponsors websites, and other social networking sites so it can be downloaded by potential attendees, along with details for registering.

WHEN TO SEND THE MATERIALS

The people you are reaching out to have busy schedules. You should send save-the-date information at least four months in advance of your forum date. Twelve weeks is usually

considered a sufficient lead time for distributing the brochure. In addition to your initial outreach you can follow up with reminder messages or postcards, as well as telephone reminders.

There is a tendency for event attendees to register for these types of events as late as possible, especially if expenses have to be passed through accounting departments. This can be frustrating for you as the organizer. To address this you may want to offer an “early bird” rate to encourage early registrations. The increase in early registrations will give you an idea of how the event is being received by potential attendees, which will be useful in your marketing and promotion efforts.

MARKETING PLAN

A strong marketing plan will help ensure that you do not spend a significant amount of time putting together an event and only have a small group of people attend. You should incorporate your marketing plan into your overall workplan.

Ways to increase turnout at your event:

- Make a list of colleagues and business contacts you will personally invite
- Hand out flyers at any event you or your partners hold prior to the forum
- Place notices about the event in electronic newsletters and on organization websites
- Coordinate with partners to send out e-mail blasts to their contact lists and partners, post the information on their websites, or ask them to place a notice in any e-newsletters that they distribute to their constituents
- Ask local newspapers and radio, and/or television stations to run public service announcements about the forum or include your event in their event calendar

- Send invitation letters to all community organizations, groups, businesses, and individuals you want in attendance at the forum
- If you will be having elected officials in attendance or a local celebrity giving the opening remarks, promote it!

Keep in mind that the best strategy to get people to attend is to personally invite them. It's a simple concept that people often overlook.

This is where your planning committee can be invaluable.

- Consider dividing the invitee list among planning committee members and placing phone calls or sending personalized e-mails to key invitees.
- The planning committee can also send direct invitations to personal colleagues and partners to encourage their participation.

This approach can be particularly helpful in increasing registration numbers, where original registration e-mails may have been overlooked.

8 Media Outreach

YOU CAN DO as many or as few of the following suggestions, based on the amount of time you have to put into getting media attention.

Although it is up to you, keep in mind that the more media attention you get, the greater impact your forum will have.

- Try to get advance media coverage. Send a media advisory to key media contacts a week before the meeting.
- Consider inviting area college media classes to videotape your event
- Make follow-up calls to media people, city desks, daybooks, and assignment editors a day or two before the meeting
- Prepare a press packet for distribution at the meeting. It should include a press release and background information on your issue and your organization as well as bios of any key speakers and their contact information in the event that the media want to do an interview in advance of the event.
- Prepare visuals. Both newspapers and television prefer taking interesting pictures rather than pictures of talking heads. Prepare some visuals, charts, banners, or stunts that you think might be interesting. The visual should not just be “catchy” but should convey your message.
- Talk with press people at the event. One person should be assigned as the spokesperson and to greet the press.
- If the event was a success, but media professionals were not present, publicize the results yourselves
- Call the press people who did not come to tell them what happened, or send a follow-up press release
- Thank the media who did cover your event — spread their coverage via your website, Facebook, Twitter, or blogs and let them know that you continued their coverage through your social media outlets
- If you received inaccurate coverage, call the media contact to clarify your message

For more detailed guidelines on media outreach, check out the NAR’s Media Training Guide for Affordable Housing Advocates.¹

LINK

¹ http://www.tcah.org/pdf/Media_Training_Guide.pdf

Conducting the Forum

IT'S BEST TO MEET with the venue coordinator the day before your event so there is time to address any problems or challenges you may discover. You should have a way to contact this person should a question or emergency arise during the event. This could be via walkie-talkie, phone, blackberry, etc.

Brief all staff members so they are aware of the schedule of events, location of restrooms, coatroom facilities, meeting locations, and other important details.

All staff should be identified with name tags or badges so that attendees know which people will address their questions and concerns.

1

Set-up & Check-in

BEFORE THE DAY STARTS

Before anyone arrives, walk from the entrance to the registration desk and on to the meeting room to determine if there is sufficient signage, if there are obstacles blocking the route, etc. Take care of any problems immediately.

Go through testing the audio visual equipment with the AV technician to make sure everything is working properly. Confirm that any hand-held/roving mics you requested are in the room and working. Also make sure speaker presentations have been loaded onto the appropriate computers and are cued up and ready to go.

Assign someone to keep track of the time to signal the speakers when their allotted period is ending. Small signs with large easily readable numbers indicating 10, 5, 1 (minutes left) will help.

Decide ahead of time how you want to keep in contact with the attendees after the forum and collect that information. Don't rely on them to provide business cards or send e-mails; get the info during the forum, or preferably during pre-registration.

ON-SITE REGISTRATION

The registration desk should be located where it can be easily spotted as participants arrive, so they cannot slip through without checking-in. The desk should be manned at all times throughout the registration period and afterwards in case of late comers.

You should also keep an area free for dealing with late payments and inquiries, and ensure that you have all the items to hand that you may need, such as receipts, pens and credit card payment forms. Remember to book a phone line if an automated credit card machine is to be used.

When participants arrive, they should check in and receive a name badge and program packet.

The program packet should contain:

- Their badge (should show participants name, title, company affiliation and city)
- The agenda
- Program brochure
- Lists of all participants and sponsors
- Brief biographies of speakers
- Speaker presentation handouts
- Information on sessions
- An evaluation form
- List of useful numbers and travel hints (names and numbers of local taxi firms, rail station, airport, area restaurants, etc.)
- Invoice/receipt (if they pay registration fee onsite)

RESOURCE TABLE OR EXHIBIT AREA

If you choose to have an exhibit area at your forum, you will want to direct participants to that area when you sign them in so they can see what information and services are represented there. One way to ensure that participants visit the exhibit area is to hold either coffee breaks or a reception in that area. It will ensure that attendees visit the exhibits and give the exhibitors more opportunities to mix and mingle with attendees.

Even if you do not have an exhibit area, it is a good idea to have a Resource Table, where information and materials from your organization, your partners, sponsors, and speakers can be displayed and accessible to participants. This does not have to be a large area. It could simply consist of a few tables to hold the information.

PARTICIPANT CARE

You should plan to give each participant an information pack as they arrive. The pack may be a simple cardboard folder, a cloth bag, or even a small briefcase, depending on what you want to spend. The options are numerous and, they provide an excellent sponsorship opportunity. The information packets should be packed in advance of the event as it can be very time consuming. Assembling information packets can be one of the activities you schedule for staff the day before the event, along with the staff briefing. It works well and goes more quickly when you engage the whole team to assist.

SPEAKER CARE

You will have provided the speakers with adequate directions to the venue and instructions as to what to do on arrival, such as whether they need to register with you and collect a badge, who they need to report to, etc.

By requesting each speaker's estimated time of arrival and method of transport in advance you will be in a position to know whether there is any cause for concern if a speaker has not arrived at the start of the conference. Other commitments may prevent them from attending the whole event and you will expend much-needed energy and resources chasing missing speakers who may have had no intention of arriving until lunchtime for their afternoon talk.

If visual aids are being used, introduce the speaker to the operator so that necessary information can be exchanged and time can be arranged for setting up their particular AV system.

Don't forget the moderators when dealing with speaker issues. Make sure they have been introduced to the day's speakers and that they have appropriate biographies to enable them to introduce them. They should also have a list of any housekeeping notices they need to give, such as any lunch notices, changes, etc.

Bottled water or a pitcher of fresh water and glasses should be available for the speakers and moderator.

During the refreshment breaks, don't forget to look after the people who often get waylaid, such as the moderator and the audio visual technicians. They will be in need of refreshment as everyone else, but often find themselves tied up with participants and other speakers.

SPONSOR CARE

Because the sponsors are providing you with the financial resources to assist you in holding your event, it is very important that you strongly demonstrate your appreciation for their support. Be sure to provide substantial recognition of your sponsor(s) onsite through signage and conference materials, verbal recognition by the moderators, and giving them opportunities to participate in the event.

After the event send a personalized thank you letter to the sponsor. Keep in mind; you may want to approach them again to sponsor other events so you want to maintain a good relationship with them. If the attendee list was to be part of the sponsorship agreement, ensure this is also sent promptly (first checking that this does not contradict any privacy policy).

EXHIBITOR CARE

Prior to the event you should provide your exhibitors with information on what they need to do, where the exhibit space is, and dates and times for exhibit set up and break down.

During the event, make sure that attendees are aware of the exhibit area and when they can access it. As noted above, you should consider having a break or reception take place in the exhibit area to facilitate attendees visiting the exhibit area.

2

Managing the Day

STARTING ON TIME

If the day is going to run on schedule, it is essential that you start on time. Give participants notice when the day will start, and provide ten- and five-minute warnings before beginning the forum. There will always be stragglers! When participants have entered into the event room, straighten up the registration area in preparation for the morning break. And notify the venue staff if there is anything they need to address.

REFRESHMENT BREAKS

After the first refreshment break, assess how it went — were there long lines? Was there enough coffee? If there had been any problem, alert the appropriate person so that the later refreshment breaks can be trouble-free.

LUNCH

It's a good idea to include some open time during the lunch period to allow participants to freely enjoy their food and network before moving into your luncheon keynote speaker. Usually 30 to 45 minutes works well.

For these types of events, buffet or box lunches are the most efficient. Participants can collect their food and take the opportunity to sit and network with people they want to talk with.

SETTING THE TONE

Above all, you need to relax and enjoy the event! Participants and speakers will all take their cue from you as the key person. If you appear relaxed, cheerful but alert and ready to respond to any emergency, so will they. Conversely, if you appear nervous, anxious and look upon the whole event as a burden rather than a challenge, no one will enjoy it.

3 Troubleshooting

IN THE EVENT of a disaster — the screen falls over, the sound system breaks down, a speaker fails to arrive — stay calm!

Everyone will look to you for the answer. Remember, it's not the incident that will be remembered, it is how quickly you get things back together.

At the end of the day, don't forget to look around for any belongings that may have been left behind by participants. You will often find a sweater, an umbrella or someone's conference bag containing their scrupulously taken notes.

If an attendee has a complaint/grievance for any reason, take them away from the main registration area to discuss it. This way:

- You can give them your full attention
- They will feel you are listening to them
- Other participants do not have to be affected by it

Whether or not the complaint is justified, keep calm. Keep your voice steady and listen fully to what the person has to say. Get the facts of the matter, empathize with the complainant and assure them that you have understood their complaint and plan to take action. Be sure that any action promised to resolve the situation is addressed and followed up on as necessary.

In any situation where a complaint is made that cannot be dealt with immediately, assure the attendee that you will get the information or explanation they need as soon as possible (and don't forget to do it)!

After the Forum

FIRST, GIVE YOURSELF A PAT ON THE BACK. Holding this type of event is a serious undertaking and you've completed your task. Remember that everyone has different expectations and that to keep the entire range of people — from speaker, partners, sponsors, staff, participants and the rest of your organization — happy is no small undertaking.

The days and weeks after the event are very important as it is a time to analyze the forum and your own performance.

1 Evaluation

YOU WILL WANT to evaluate the success of your forum on at least two levels.

1. AUDIENCE FEEDBACK

Don't be afraid to ask attendees for their opinions on the event. By asking them to complete a simple evaluation form at the end of the forum, you can gather much useful information for future events, as well as obtain their thoughts about your efforts. The questionnaires can help you to make a judgment on the success of the venue, catering, registration process, quality of presentations in content and delivery as well as obtaining suggestions for future events.

Include an easy to complete evaluation form in each participant's information packet. The use of check boxes or a simple marking system wherever possible allows swift completion of the form. You may wish to include a grading system for each of the speakers, based on delivery and content. This can be particularly useful for future events, and speakers who have scored well are able to refer to it when being considered for other events.

The evaluation will help you gauge their response to the event and get a better understanding of what they learned.

Ask the moderator to remind participants throughout the day to complete the evaluation form before they leave. You have a much greater chance of having a substantial and worthwhile number returned while participants are still on site than posted or faxed back after they have returned home. Most participants will be happy to take a few

minutes to complete the form; after all it is in their best interests to do so as its purpose is to understand the participants' needs better for future events.

Post-event online evaluations are becoming more popular. These allow for more extensive questions since you will not be asking the participant to fill it out quickly at the end of the day. If using a post-event evaluation, you should e-mail it out immediately after the event, and then do one to two additional follow-up messages.

A sample evaluation form is included in the Tools and Resources.

2. FEEDBACK FROM THE PLANNING COMMITTEE AND SPEAKERS

After the event is over and your group has taken some time to relax, set up a time to meet and discuss how the event went. Go through the following questions to see what team members saw as successful aspects of the event and what areas could be improved for your next event.

- How did the location work out? Was it able to accommodate your needs?
- How successful was the publicity plan?
- What are ways you could get even more people to attend your next event?
- After checking the sign-in sheets against the list of people who said they would come, did individuals and other organizations produce the people they were committed to bring?

- Did you get walk-ins in response to flyers, posters or advance media coverage?
- Where the speakers and panels effective?
- Would you use the same speakers again?
- Were there any logistical problems that occurred?
- Did anything occur you were not prepared for?
- How could they be avoided in the future?
- Who didn't attend that should have been present, and whose presence would have aided the conversation? In other words, who "wasn't at the table"?

Ask yourself the following questions:

1. Did the forum satisfy the needs of the participants?
2. Did the forum meet the goals and satisfy the needs of the organizers?
3. Did it serve its purpose?
4. Did participants leave with the results that you wanted them to?
5. Are the sponsors happy?
6. What informal feedback did you receive from the participants that might prove helpful in future planning?

2 Post Event Wrap-up

AFTER THE FORUM, follow up with participants, both individually and collectively, and do so more than once to continue the dialogue.

Use e-mail, message boards, or Facebook to further that communication. The follow up can include a request for action (like a letter or petition), sending out new data/statistics, announcing upcoming events, etc.

Be sure that you follow through on any requests made by participants during the forum. Respond to any other questions that may follow promptly and courteously.

Let everyone who contributed to the forum's success know how much you value their input and hard work. Send them a letter or e-mail message expressing your thanks.

Write to the speakers to thank them for their time and include payment for their services, expenses, etc., as appropriate. Remember that the participant's satisfaction, or lack of, is largely in their hands, so they deserve to know the feedback you received. If you have used evaluation forms, pass on quotes to the speakers who may find them useful to use on other occasions.

You should follow up on any outstanding components of your agreement with your sponsors or exhibitors immediately after your event.

Next Steps

HAVING COMPLETED YOUR FORUM, you will need to decide what next steps your association wants to take. There are several things you can do to ensure that you keep the momentum you have built. The actions you decide to take will depend, in part, on what issues and strategies were identified during the forum.

1

What Your Association Can Do

HERE ARE SOME of the actions your association can take to further advance workforce housing in your community:

- **Hold additional events.** Depending on the issues and strategies identified at the forum, you may wish to hold additional events (housing fairs or workshops) to better inform consumers about the resources available to assist them in obtaining affordable housing.

Example: The Connecticut Association of REALTORS® conducted a series of forums across the state to educate municipal and town leaders on the need for workforce housing and build a network for municipal and town leaders to advocate for workforce housing.
- **Offer classes to educate your members about affordable and workforce housing issues.** NAR's Expanding Housing Opportunities and Employer-Assisted Housing classes¹ are both designed to provide members with specialized knowledge for working with workforce buyers.
- **Create a workforce housing specialist certification program.** The Texas REALTORS®² and the North Carolina Association of REALTORS®³ have both created certification programs to equip their members with specialized skills for working with workforce buyers. These programs include the NAR classes as part of the certification.
- **Work with your local government officials to organize a taskforce or committee to develop a plan for a workforce housing initiative for your community.** The taskforce/committee should include a cross-section of those represented at the forum, to ensure that the interests of all stakeholders are addressed. The taskforce/committee will be able to further examine the housing needs of your community's workforce, and explore which strategies may work best.

Example: The Arizona Association of REALTORS® (AAR) partnered with lenders, local businesses, and Fannie Mae to create the Housing Arizona's Workforce (HAW) Initiative, a statewide effort to increase homeownership among workforce families. The group encouraged area employers to offer homeownership education and financial assistance to employees, and provided potential homeowners in finding low cost financing options from participating lenders.
- **Develop an employer based solution.** An Employer-Assisted Housing (EAH) initiative might be the best solution to address some of the issues raised at your forum. If you decide to pursue an EAH initiative you'll want to check out the EAH Initiative Guide produced by NAR, which outlines different types of EAH initiatives and provides examples of successful efforts.⁴

LINKS

¹ <http://www.realtoractioncenter.com/for-associations/housing-opportunity/sponsor-a-class.html>

² <http://www.txhomeprograms.org>

³ <http://www.homes4nc.org>

⁴ <http://www.realtoractioncenter.com/for-associations/housing-opportunity/toolkits/eah-guide.html>

2

What Your Partners Can Do

WHATEVER STEPS you decide to take, you will want to continue to work with the partners that you have established relationships with and to develop new partnerships. Everyone brings something different to the table.

As you move forward, a key question to ask is what each group of stakeholders can contribute to the process:

The public sector can:

- Conduct a local/regional workforce housing needs assessment
- Examine zoning issues that impact affordable housing and multi-family development
- Encourage mixed-use development
- Leverage public funds to create an employer-assisted housing program that local employers can sign onto to maximize financial assistance to buyers. A city program with a one-to-one match will double the assistance an employee receives.
- Provide tax incentives to support multi-family development and rehab of affordable housing
- Explore options to provide tax incentives to employers who offer a housing benefit to their employees

Employers can:

- Survey employees on workforce housing needs
- Partner with nonprofits to provide homebuyer, homeownership, and financial literacy education
- Provide employees with downpayment, closing costs, or rental assistance
- Create an Individual Development Account program to match employees' savings
- Create a mortgage buy down program, to buy down the interest rate on an employee's mortgage
- Develop affordable rental housing.

Housing Nonprofits can:

- Provide homeownership education and counseling, and foreclosure prevention services to consumers.
- Continue to develop and rehab affordable housing properties.

Financial Institutions can:

- Provide quality mortgage products and downpayment assistance funds.
- Provide grants to support nonprofits homebuyer education and counseling services.

- Develop mortgage products to address consumer needs, like shared equity mortgages and lease purchase programs.
- Make Real Estate Owned (REO) properties available to buyers and affordable housing developers to generate more affordable housing stock.

Policy Makers can:

- Support funding for affordable housing development such as, New Markets Tax Credits, Low Income Housing Tax Credits, Historic Rehab Tax Credit.
- Consider proposals to establish dedicated funding for affordable housing, such as a Housing Trust Fund.

To learn about more of the workforce housing options and strategies check out:

- Tackling Workforce Housing State by State: Ira Gribin Workforce Housing Grants Final Report¹

- Housing Opportunity Program website on the REALTOR® Action Center²
- Private Sector Solutions for Workforce Housing: What REALTORS® and Their Partners Can Do³
- Developing Housing for the Workforce, A Toolkit: Urban Land Institute, 2007⁴
- Best Practices in Workforce Housing Development: Urban Land Institute, 2009⁵

LINKS

¹ <http://www.realtor.org/reports/tackling-workforce-housing-state-by-state-final-report>

² <http://www.realtoractioncenter.com/for-associations/housing-opportunity>

³ <http://www.nhc.org/media/documents/PrivateSectorSolutionsPDF.pdf>

⁴ <http://www.uli.org/ResearchAndPublications/TerwilligerCenterforWorkforceHousing/Research.aspx>

⁵ <http://www.uli.org/ResearchAndPublications/TerwilligerCenterforWorkforceHousing/Research.aspx>

