

**NOTICE AND AGENDA  
MEETING OF THE BOARD OF TRUSTEES  
CAPITAL AREA FINANCE AUTHORITY**

**To Be Held: Thursday, January 16, 2025**

Notice is hereby given in accordance with the Bylaws of the Capital Area Finance Authority and the provisions of the Louisiana Public Meetings Law that a Meeting of the Capital Area Finance Authority will be held on **Thursday, January 16, 2025, at 4:00 pm**, at the Authority's office located at **601 St. Ferdinand Street, Baton Rouge, Louisiana, 70802**.

**The agenda for the Meeting is as follows:**

1. Call to order the Meeting of the Trustees of the Capital Area Finance Authority-Chairperson Mosley
2. Public Comments (limited to 3 minutes per person)
3. Presentation by Raymond James – Mr. Bordelon
4. Report of the January 13, 2025, New Initiatives Committee meeting – Mr. Mosely
5. Programs Report - Ms. Delahoussaye
6. President and CEO's Report - Mr. Drennen
7. Update on Properties and Loans – Ms. Theriot
8. Review of Cash Flow Statement for Period Ending December 31, 2024 - Ms. Theriot
9. Transaction of any other business that may properly come before the Board.
10. Announcement of future meeting date(s)
  - a) New Initiatives Committee Meeting – February 10, 2025 – 3:00 pm
  - b) Strategic Planning Committee Meeting – TBD
  - c) Board Meeting-Thursday, February 19, 2025 - 4:00 pm
11. Other Items of Interest
  - National Council of State Housing Finance Agencies - HFA Institute January 12 – 17, 2025
  - Smith's Affordable Housing Conference – March 18-19, 2025 - Huntington Beach, CA
  - Mortgage Bankers Association – MBA's State and Local Workshop, April 7 – 8
  - National Association of Local Housing Finance Agencies – May 12 - 14
  - Florida Association of Local Housing Finance Authorities Annual Conference – sometime in July
  - Texas Association of Local Housing Finance Agencies – September 17 – 19, 2025
  - National Council of State Housing Finance Agencies - Annual Conference, October 4 – 7
  - Council of Development Finance Agencies - A variety of Virtual and Webcast resources

I would like to start by thanking the authority for the continued business with CWA and Raymond James Financial.

While we started the year, and more recently the last quarter, with much anticipation for additional rate cuts; the Fed lowered the target rate by 25bps on November and December to end the year. This amounted to a total of 100 basis points in 2024. Much less than the anticipated reduction. Considerable progress has been made toward the goal of reducing headline inflation toward 2%, which justified the FOMC to drop rates. Overall, while rates are not as low as they were prior to 2022, towards the end of the year it felt as though the Fed was chasing the market instead of the data. Monthly job numbers continue to support high-ish rates, corporate earnings are still quite strong, and headline inflation is stable with very slight increases still occurring quarter over quarter. The inversion to the yield curve normalized, and yields on intermediate to long bonds have risen dramatically. I still remain cautious on expecting large rate reductions moving forward, since President Trump is proposing fiscal spending in deficit territory through 2025, inflation is ticking higher, and the labor market might remain very tight.

Below is the yield movement of the 13-week, 5, 10 and 30 year Treasuries for this past year:

<u>Term</u>	<u>Dec. 31, 2023</u>	<u>Dec 31, 2024</u>
13 Week	5.18%	4.21%
5 year	3.84%	4.38%
10 year	3.88%	4.57%
30 year	4.03%	4.79%

The custody account at Raymond James, has returned (-.67%) for the quarter and 4.29% for the YTD 2024. Our portfolio Duration is 3.50 years and positioned extremely well, still taking advantage of Money Markets rates. Our portfolio has \$2.120mm in 2025. Reinvestments need to be concentrated on extending duration and creating stable income from maturing investments. Overall, we should plan for stable to higher income throughout this year.

A review of expected income below:

Total Income (Forward Looking)	<u>\$374,838</u>
Less Reinv. Of Premiums	-\$50,000 (\$149,500 in 2015, 2016, 2017, 2018 completed) (\$50,000 in 2019, 2020, 2021, 2022, 2023, 2024)
Available Annual Income	\$324,838
Available Monthly Income	\$27,069

In summary, CAFA is earning a solid income from a laddered cash-flowing portfolio of fixed rates and money markets. We are earning above the distribution goal of \$20,000 per month (including the \$861,000 that was distributed beyond the \$20K/month) and have heavy maturities in the near term, not including calls. I think rate cuts may slow and a steeping of the yield curve will occur in 2025, as investors demand more yield because of our budget imbalances long term. I am also holding \$650,000 for your near-term additional purchase.

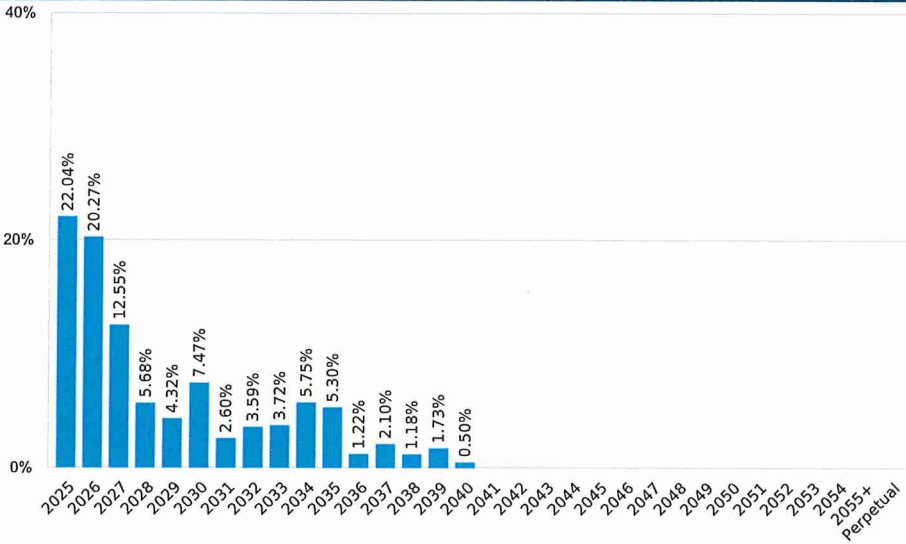
Thanks again for the business and we appreciate your questions.

Best,

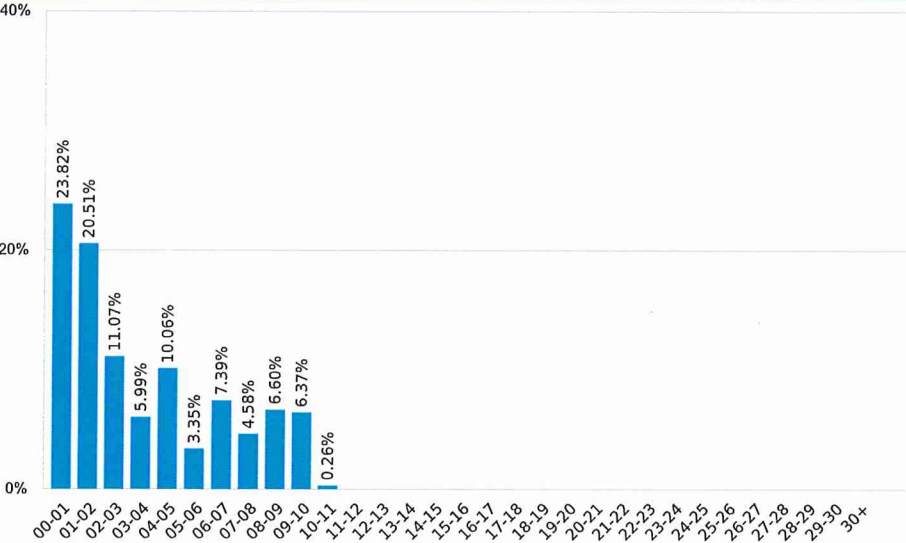
Crescent Wealth Advisors

report as of 01/15/2025

**Maturity**



**Duration**



Displays represent % of market principal for all tax lot holdings with a recognized CUSIP, quantity, current market price and full analytical calculations. Average life used for principal paydowns, and perpetual securities are assigned a 40 year maturity. Duration figure represents modified duration to worst.

**Exposure Detail**

Year	Maturity		Duration to Worst	
	Curr Face	%	Mkt Principal	%
2025	\$2,210,754	21.25%	\$2,198,707	22.04%
2026	\$2,041,457	19.63%	\$2,021,889	20.27%
2027	\$1,298,978	12.49%	\$1,251,659	12.55%
2028	\$585,061	5.62%	\$566,647	5.68%
2029	\$459,501	4.42%	\$431,108	4.32%
2030	\$775,000	7.45%	\$744,908	7.47%
2031	\$280,433	2.70%	\$259,326	2.60%
2032	\$385,000	3.70%	\$357,831	3.59%
2033	\$394,118	3.79%	\$371,340	3.72%
2034	\$650,000	6.25%	\$573,169	5.75%
2035	\$612,000	5.88%	\$529,141	5.30%
2036	\$140,000	1.35%	\$121,311	1.22%
2037	\$230,000	2.21%	\$209,783	2.10%
2038	\$130,000	1.25%	\$117,351	1.18%
2039	\$165,000	1.59%	\$172,484	1.73%
2040	\$45,000	0.43%	\$49,398	0.50%
2041				
2042				
2043				
2044				
2045				
2046				
2047				
2048				
2049				
2050				
2051				
2052				
2053				
2054				
2055+				
Perpetual				

Information in this report, which may include held-away assets, was gathered from sources believed to be reliable. As our firm does not guarantee the accuracy of this report, please verify holdings and prices prior to making investment decisions. Not all Cash & Cash Alternatives are liquid.

# Performance by Account as of Dec 31, 2024



Capital Area Finance Authority // 6474X160

CRESCENT WEALTH ADVISORS  
504.799.3201 // bryan.bordelon@raymondjames.com

## Performance by Account Summary

Time-Weighted (Net of Fees)

	Open Date / (Close Date)	Market Value	MTD 11/30/24 12/31/24	QTD 9/30/24 12/31/24	YTD 12/31/23 12/31/24	2024 12/31/23 12/31/24	Last 3 Years* 12/31/21 12/31/24	Since Inception* 5/18/20 12/31/24
Capital Area Finance Authority // 6474X160	5/18/20	\$11,141,727.62	(0.41%)	(0.67%)	4.29%	4.29%	0.72%	2.11%
<b>Total Portfolio</b>	<b>5/18/20</b>	<b>\$11,141,727.62</b>	<b>(0.41%)</b>	<b>(0.67%)</b>	<b>4.29%</b>	<b>4.29%</b>	<b>0.72%</b>	<b>2.11%</b>

\*Returns are annualized for periods greater than one year.

# Cumulative Downpayment Assistance Provided

## Cumulative Total for 2015-2023

- Total Loans – 3,453
- Total Assistance Amount - \$23,279,328
- Total Fee Income to the Authority – \$2,827,746

## Cumulative Total for 2024

- Total Loans – 201
- Total Assistance Amount - \$1,258,050
- Total Fee Income to the Authority - \$99,943.89

**Registrations for TBA Programs**

	CAP	PAC GMFS	CAFA Gold Gateway	CAFA Gold Eustis	CAFA Gold Assurance	Total Loans Registered
For Fiscal 2022	1	1	441	1	3	447
For Fiscal 2023	1	50	151	0	0	202

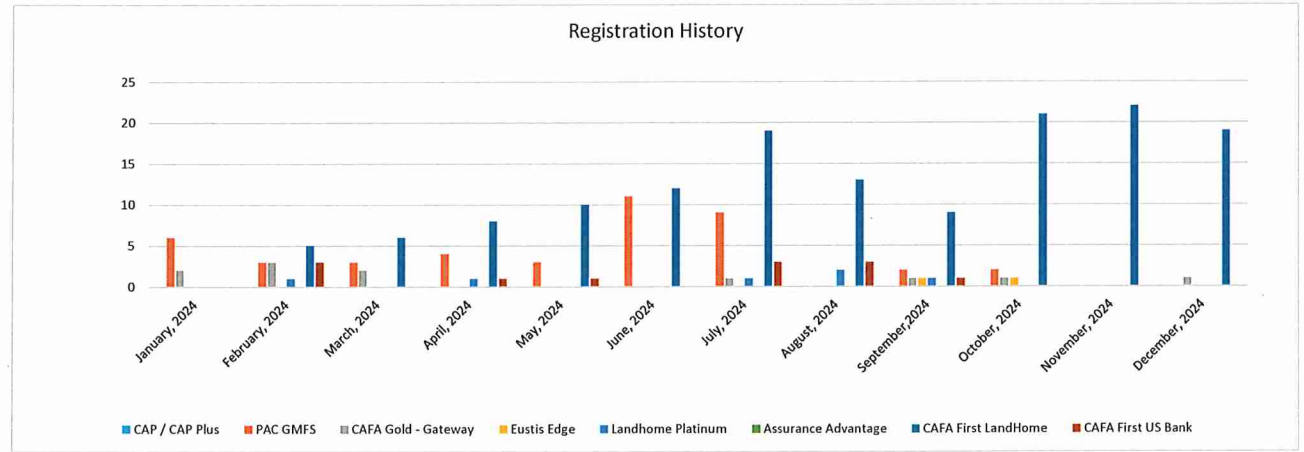
	CAP / CAP Plus	PAC GMFS	CAFA Gold - Gateway	Eustis Edge	Landhome Platinum	Assurance Advantage	CAFA First LandHome	CAFA First US Bank	Total Loans Registered	Cummulative Total Loans
January, 2024	0	6	2	0	0	0	0	0	8	8
February, 2024	0	3	3	0	1	0	5	3	15	23
March, 2024	0	3	2	0	0	0	6	0	11	34
April, 2024	0	4	0	0	1	0	8	1	14	48
May, 2024	0	3	0	0	0	0	10	1	14	62
June, 2024	0	11	0	0	0	0	12	0	23	85
July, 2024	0	9	1	0	1	0	19	3	33	118
August, 2024	0	0	0	0	2	0	13	3	18	136
September, 2024	0	2	1	1	1	0	9	1	15	151
October, 2024	0	2	1	1	0	0	21	0	25	176
November, 2024	0	0	0	0	0	0	22	0	22	198
December, 2024	0	0	1	0	0	0	19	0	20	218
	0	43	11	2	6	0	144	12	218	

**Fees Received from TBA Loan Production**

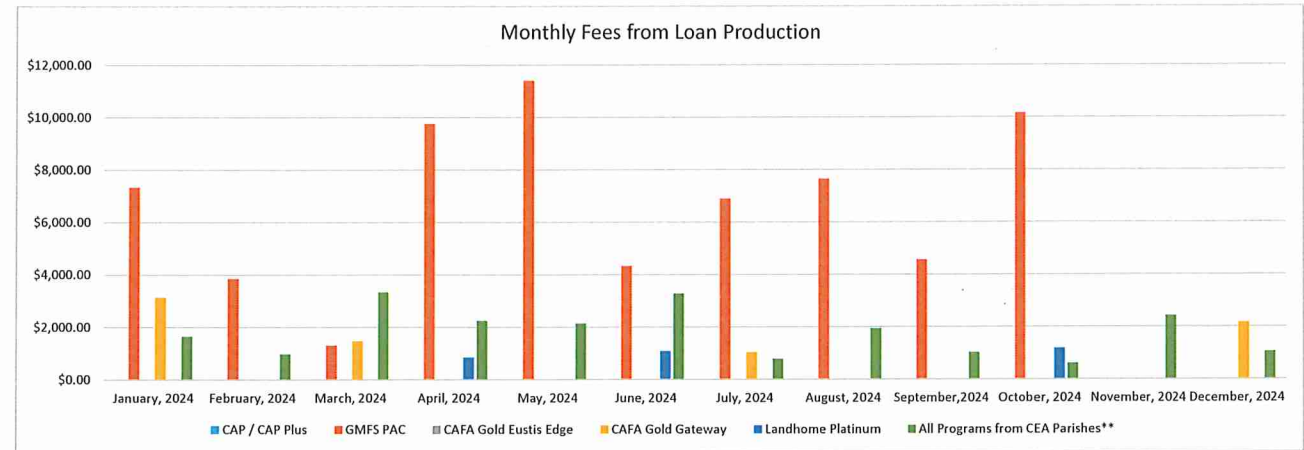
For Fiscal 2022	\$2,958.38	\$0.00	\$0.00	\$285,049.66	\$1,347.64		\$143,689.39	\$433,045.07
For Fiscal 2023	\$0.00	\$29,009.55	\$315.25	\$62,840.13	\$0.00		\$25,132.29	\$117,297.22

	CAP / CAP Plus	GMFS PAC	CAFA Gold Eustis Edge	CAFA Gold Gateway	Landhome Platinum	Assurance Advantage	All Programs from CEA Parishes**	Total Monthly Fees	Total Cummulative Fees
January, 2024	\$0.00	\$7,333.01	\$0.00	\$3,133.86	\$0.00	\$0.00	\$1,650.39	\$12,117.26	\$12,117.26
February, 2024	\$0.00	\$3,846.50	\$0.00	\$0.00	\$0.00	\$0.00	\$973.75	\$4,820.25	\$16,937.51
March, 2024	\$0.00	\$1,307.75	\$0.00	\$1,470.87	\$0.00	\$0.00	\$3,333.34	\$6,111.96	\$23,049.47
April, 2024	\$0.00	\$9,757.25	\$0.00	\$0.00	\$844.42	\$0.00	\$2,249.61	\$12,851.28	\$35,900.75
May, 2024	\$0.00	\$11,392.75	\$0.00	\$0.00	\$0.00	\$0.00	\$2,134.75	\$13,527.50	\$49,428.25
June, 2024	\$0.00	\$4,332.63	\$0.00	\$0.00	\$1,080.00	\$0.00	\$3,269.33	\$8,681.96	\$58,110.21
July, 2024	\$0.00	\$6,886.75	\$0.00	\$1,030.98	\$0.00	\$0.00	\$775.00	\$8,692.73	\$66,802.94
August, 2024	\$0.00	\$7,649.53	\$0.00	\$0.00	\$0.00	\$0.00	\$1,942.73	\$9,592.26	\$76,395.20
September, 2024	\$0.00	\$4,558.95	\$0.00	\$0.00	\$0.00	\$0.00	\$1,023.08	\$5,582.03	\$81,977.23
October, 2024	\$0.00	\$10,162.50	\$0.00	\$0.00	\$1,184.94	\$0.00	\$605.39	\$11,952.83	\$93,930.06
November, 2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,414.06	\$2,414.06	\$96,344.12
December, 2024	\$0.00	\$0.00	\$0.00	\$2,156.88	\$0.00	\$0.00	\$1,042.89	\$3,199.77	\$99,543.89
	\$0.00	\$67,227.62	\$0.00	\$7,792.59	\$3,109.36	\$0.00	\$21,414.32	\$99,543.89	

**Registration History**



**Monthly Fees from Loan Production**



**Capital & Operating Account - Actual to Budget Comparison**  
For the Period Ending December 31, 2024

<b>RECEIPTS:</b>	<b>Current Month Actual Amt.</b>	<b>YTD Actual Amt.</b>	<b>YTD Budgeted Amt.</b>	<b>Variance From Budget</b>	<b>Annual Budget Amount</b>
Receipts on Mortgage Related Assets	\$12,372.72	\$224,947.30	\$293,339.85	(\$68,392.55)	\$293,339.85
Income Earned on Other Investments	71,304.14	\$802,225.04	1,165,939.06	(363,714.02)	1,165,939.06
Issuer Fee Income:	0.00	\$41,325.05	41,023.00	302.05	41,023.00
Residual Income - 2015 Tax Refunding	8,913.46	\$113,272.71	102,000.00	11,272.71	102,000.00
Residual Income - 2016 Tax Refunding	6,514.68	\$84,894.93	76,547.00	8,347.93	76,547.00
Mortgage Lending Programs	3,199.77	\$100,203.61	35,000.00	65,203.61	35,000.00
New Initiatives	134,834.19	\$2,434,891.78	3,625,607.79	(1,190,716.01)	3,625,607.79
Loans	11,536.86	\$2,058,393.39	463,630.81	1,594,762.58	463,630.81
Rent from 637 St. Ferdinand	3,750.00	\$48,750.00	45,000.00	3,750.00	45,000.00
Miscellaneous	38.95	\$1,970.27	0.00	1,970.27	0.00
Hard Second Mortgages (2009)	62.92	\$1,381.05	3,280.00	(1,898.95)	3,280.00
Misc: Loan Payoffs-Not Seconds	0.00	\$200,000.00	0.00	200,000.00	0.00
<b>TOTAL RECEIPTS</b>	<b>\$252,527.69</b>	<b>\$6,112,255.13</b>	<b>\$5,851,367.51</b>	<b>\$260,887.62</b>	<b>\$5,851,367.51</b>
<b>DISBURSEMENTS:</b>					
Professional Fees	44,047.14	\$348,719.60	507,900.00	(159,180.40)	507,900.00
Board Related Expense	2,200.00	\$33,932.14	103,200.00	(69,267.86)	103,200.00
Dues, Memberships, Subscriptions	689.76	\$108,281.43	113,950.00	(5,668.57)	113,950.00
President & Staff - Salary & Expenses	81,709.72	\$1,263,839.59	1,244,128.12	19,711.47	1,244,128.12
Furniture / Fixtures / Supplies	2,281.24	\$33,294.73	40,500.00	(7,205.27)	40,500.00
Insurance	11,967.68	\$289,856.63	253,320.00	36,536.63	253,320.00
Physical Plant Operations/Major Repairs	5,987.84	\$84,017.78	135,440.00	(51,422.22)	135,440.00
Expenses Paid On Behalf of Other Issues	9,750.00	\$28,282.28	25,630.00	2,652.28	25,630.00
Marketing / Public Relations	338.11	\$38,220.01	106,000.00	(67,779.99)	106,000.00
Comm. Invst, Sponsorships, Tradeshow, Discretionary	0.00	\$59,305.00	278,827.00	(219,522.00)	278,827.00
Mortgage Program Promotion (LPM)	1,291.34	\$11,357.77	14,450.00	(3,092.23)	14,450.00
Costs of Issuance and Other New Program Expense	0.00	\$620,000.00	10,050.00	609,950.00	10,050.00
Costs of Making Loans	0.00	\$4,182.50	11,000.00	(6,817.50)	11,000.00
General Expenses	792.77	\$6,536.98	11,800.00	(5,263.02)	11,800.00
Miscellaneous Expenses	10,171.17	\$14,729.48	17,200.00	(2,470.52)	17,200.00
<b>TOTAL</b>	<b>\$171,226.77</b>	<b>\$2,944,555.91</b>	<b>\$2,873,395.12</b>	<b>\$71,160.80</b>	<b>\$2,873,395.12</b>
<b>Net Receipts / Disbursements</b>	<b>\$81,300.92</b>	<b>\$3,167,699.22</b>	<b>\$2,977,972.39</b>	<b>\$189,726.82</b>	<b>\$2,977,972.39</b>
<b>Investment Balances:</b>				<b>Miscellaneous Receipts:</b>	
Raymond James Money Market Funds	\$1,017,854.64	2.50%		\$38.95	Error Correction
Raymond James Investments	\$10,454,957.02	5.31%			
DPA Trust Account	\$0.00	0.00%			
First Horizon Checking (DPA)	\$149,855.49	0.00%			
First Horizon Savings (DPA)	\$1,454,430.64	3.25%			
Operating Account MM Funds	\$5,375,390.05	0.02%			
Operating Account Investments	\$0.00	2.05%			
Checking Account (Chase Operating Account)	\$1,054,789.94	0.00%			
Checking Account (Construction Account)	\$2,653,022.39	0.10%			
Checking Account (FutureVision, LLC)	\$92,987.58	0.10%			
Checking Account (2020AB Remittance Account)	\$17,932.64	0.10%			
Mortgage Backed Securities - 1993AB Program	0.00	4.75%			
Mortgage Backed Securities - 1993C Program		5.10%			
Mortgage Backed Securities - 1997C Program	16,478.74	5.09%			
Mortgage Backed Securities - 1998AB Program	54,430.01	5.88%			
Mortgage Backed Securities - 1999 Program	93,593.10	6.28%			
Mortgage Backed Securities - 2000AB Program	15,398.77	6.75%			
Mortgage Backed Securities - 2000CDE Program	9,546.28	6.50%			
Mortgage Backed Securities - 2004 Program	315,235.07	5.38%			
Mortgage Backed Securities - 2005 Program	326,899.31	4.88%			
Mortgage Backed Securities - 2007A Program	85,717.57	5.48%			
Mortgage Backed Securities - 2007B Program	341,800.21	5.75%			
Federal Home Loan Bank DDA	\$23,765.23	0.10%			
<b>Total Investments</b>	<b>\$23,554,084.68</b>				
				<b>Miscellaneous Disbursements</b>	
				\$8,682.22	FutureVision Expenses
				\$1,450.00	Expense of Property Purchase
				\$38.95	Error
				<b>Loans</b>	
				\$180,347.48	Soft Second Mortgages
				\$71,953.26	McGlynn (5.0%)
				\$326,881.89	Village at Urban Gardens
				\$847,798.10	Arts Council
				\$147,794.31	CRIS
				\$149,740.99	LHC - Glen Oaks
				\$150,614.78	LHC - Ave E
				\$500,000.00	BREADA
				\$17,438.95	Hard Second Mgt (09A)
				\$0.00	RDA Line of Credit
				<b>Real Estate Investments:</b>	
				\$415,068.82	FutureVision
				\$245,000.00	426 France
				\$865,000.00	Plank Rd Properties
				\$3,917,638.58	
<b>Total Investments/Real Estate Investments</b>					<b>\$27,471,723.26</b>

Find Homeowner Assistance Fund Programs by State [Read More](#)



Find a State Housing Finance Agency

[Community](#)

[Login](#)



# THE HFA INSTITUTE

JANUARY 12 – 17 | WASHINGTON, DC



[Home](#) / [Events](#) / [HFA Institute 2025](#)

## HFA Institute 2025

January 12 – 17 | Washington, DC

<a href="#">Overview</a>
<a href="#">Event App</a>
<a href="#">Agendas</a>
<a href="#">Speakers</a>
<a href="#">Hotel &amp; Travel</a>
<a href="#">CPEs   CLEs</a>
<a href="#">Sponsorships</a>



Attendee Rosters

Resources for Speakers

Registration

Register

## Overview

---



The HFA Institute — composed of four program-specific modules — is designed to strengthen your understanding of fundamentals and advanced techniques for administering the Housing Credit; the HOME Investment Partnerships program; Mortgage Revenue Bonds; Federal Housing Administration and rural housing mortgage insurance; and HUD’s Performance-Based Section 8 Contract Administration initiative.

Held annually in January in Washington, DC, the HFA Institute offers an unprecedented opportunity to receive top-notch education and invaluable advice from key federal officials, renowned trainers and consultants, noted industry professionals, and experienced HFA practitioners. Sessions cover program basics, legislative and regulatory updates, industry perspectives, and solutions to the latest program administration challenges. Each Institute module also features NCSHA’s popular community meet-ups for HFA staff.



**HOME and Housing Trust Fund | January 12 – 14**

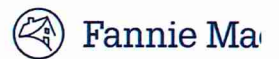
**Housing Credit | January 14 – 16**

**MRBs and Other Federal Homeownership Programs | January 15 – 17**

**Section 8 and Other Federally Assisted Multifamily Housing | January 15 – 17**

**From Our Diamond Sponsor**

02:02





Careers

Data and Research

Events

Find a State HFA

Press

Staff Directory

Designated Agent

**NCSHA**

444 North Capitol Street NW, Suite 438 Washington, DC  
20001

[info@ncsha.org](mailto:info@ncsha.org)

P: [202-624-7710](tel:202-624-7710)

F: [202-624-5899](tel:202-624-5899)



**Join Our Mailing List**

Get affordable housing news, analysis, and  
upcoming event details in your inbox.

Subscribe

© 2025 National Council of State Housing Agencies. All rights reserved. [Terms of Use](#) [Online Privacy Policy](#)

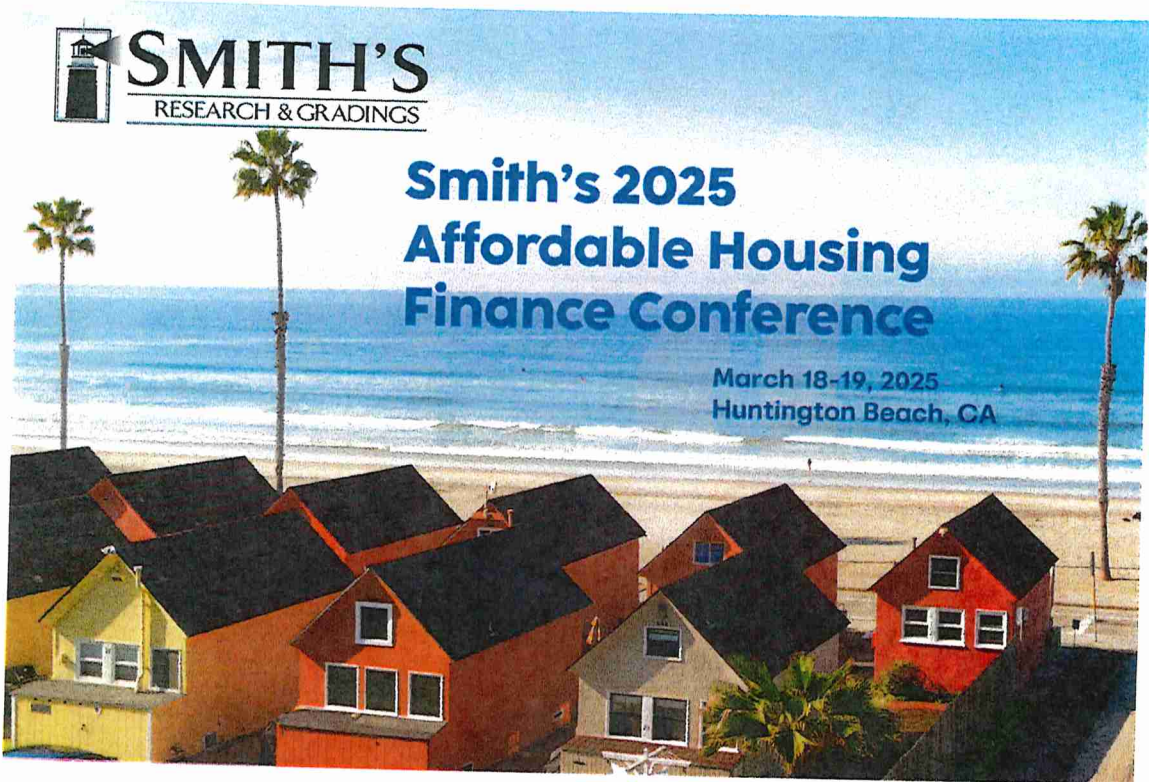
Vickie Theriot

---

**From:** pamkilbourn@smithsresearch.net  
**Sent:** Thursday, December 19, 2024 9:16 AM  
**To:** pamkilbourn@smithsresearch.net  
**Subject:** 12 More Days for Early Registration Discount - Smith's 2025 Affordable Housing Finance Conference

Smith's 2025 Affordable Housing Finance Conference  
March 18-19, 2025

[View this email in your browser](#)



**Early-Bird Registration**

***\* We're keeping Early Registration open for 12 more days. Sign up by December 30, 2024 and save 10% — Use Promo Code "HOUSING2025"***

***The Current Market Conditions Makes Smith's 2025 Affordable Housing Finance Even More Essential.***

*Join us on March 18-19, 2025 at the Hyatt Regency in Huntington Beach, California*

Smith's Affordable Housing Finance Conference starts at the doorstep of single family and multi-family homes on Main Street and extends to everyone on Wall Street and lenders at mutual funds, hedge funds, socially conscious investors, and commercial banks. Smith's has served as the information portal for finance professionals at State and Local Affordable Housing Finance Agencies for 30 years, where they can access the latest accounting, legal, product and financial developments.

If it's important to you, it's a focus of Smith's Affordable Housing Finance Conference.

For additional information and programming visit our website: [Smith's Housing Conference](#)

*Do you have a subject area you would like to hear about? Are you interested in speaking? Please let us know!*

**Register by December 30 and Save 10%.**

**Use Promo Code: HOUSING2025 [Register Today.](#)**

***To find out how your firm can maximize its presence at Smith's Affordable Housing Finance Conference with a Sponsorship Package, please contact [Pamela Kilbourn](#) at (571) 299-4954***

Gold Sponsor

# Morgan Stanley



*Copyright © 2024 Smith's Research & Grading, All rights reserved.*

**Our mailing address is:**  
Smith's Research & Grading  
P.O. Box 1195  
Great Falls, VA 22066



## Schedule

Note: Schedule subject to change.

[Download PDF Agenda](#)

---

[Download Editable Agenda](#)

---

Jump to date:

[Monday, April 7](#)   [Tuesday, April 8](#)

### Monday, April 7

**7:30 AM - 5:30 PM   Registration**

---

**8:00 AM - 8:30 AM   Continental Breakfast**

---



## Leadership

Hear from MBA's leadership on the state of play of the industry and highlight of key MBA initiatives. Bring your questions for an opportunity you don't want to miss!

---

### 9:15 AM - 10:15 AM **Introductions and Key Workshop Takeaways**

Get to know your fellow attendees from across the country as MBA's State and Local Association team outline the Workshop's objectives and invite everyone to introduce themselves.

**Liz Facemire**

**William Kooper, MPA**

**Ainsley Zimmer**

---

### 10:15 AM - 10:30 AM **Refreshment Break**

---

10:30 AM - 11:30  
AM

### **General Session: Engaging the Next Generation of Home Buyers and Industry Professionals**

Join us for an insightful discussion featuring industry experts Ally Carty and Ashley Yrabinec, CMB, on how to effectively connect with and empower the next generation





utilize social media and other digital tools.

**Ally Carty**

**Ashley Yarabinec, CMB, AMP**

---

**11:30 AM - 12:00 PM Coffee Talk Breakout Session**

---

**12:00 PM - 12:10 PM Mini Session: Maximizing Member Value - The Power of Commercial Real Estate Finance for State Mortgage Banking Associations**

Hear from MBA's Senior Vice President of Commercial/Multifamily Policy and Strategic Industry Engagement [ADD NAME] on how commercial real estate finance membership can offer growth opportunities for your association.

---

**12:10 PM - 1:15 PM Networking Lunch**

---

**1:15 PM - 2:00 PM General Session: Certified Mortgage Bankers (CMBs) and Your Association's Success**

Certified Mortgage Bankers (CMBs) are powerful resources for your association in communicating the unique value of



and how to direct more members down the path of CMB certification.

---

**2:00 PM – 2:30 PM      Coffee Talk Breakout Session**

---

**2:45 PM – 3:30 PM      General Session: Advocacy as Your Association's Cornerstone – Amplifying Impact and Member Value**

Join industry experts and advocacy leaders to explore how effective advocacy can elevate your association's value proposition and strengthen its influence. This session will cover practical strategies for organizing state lobby days, building relationships with legislative staff, optimizing legislative committee management, fostering grassroots participation, enhancing PAC fundraising, and leveraging member expertise for policy influence.

---

**3:30 PM – 4:00 PM      Coffee Talk Breakout Session**

---

**4:00 PM – 4:15 PM      Refreshment Break**

---



**III ASSOCIATIONS**

How is your association addressing its operational and administrative challenges? In this dynamic session both new and experienced association leaders will share innovative ideas and insights on effective association management, including how to harness new technologies such as artificial intelligence.

---

**5:00 PM - 5:30 PM      Coffee Talk Breakout Session**

---

**5:30 PM - 6:30 PM      Networking Reception**

---

Tuesday, April 8

**7:30 AM - 10:15 AM      Registration**

---

**7:30 AM - 8:00 AM      Breakfast**

---

**8:00 AM - 9:15 AM      Coffee Talk Super Session**

Always a workshop favorite, this facilitated discussion is your time to explore challenges, exchange ideas, and share



9:15 AM - 10:15 AM

## General Session: Real Estate Finance and State Policy - Current Trends and Future Directions

Join MBA's Director of State Government Affairs, Liz Facemire, for an in-depth session featuring leading state policy experts who will analyze the most recent legislative developments and regulatory changes in state capitols. Discover how these trends are shaping the real estate finance industry and stay informed on the challenges and opportunities that lie ahead.

**Liz Facemire**

---

Share This Page



Thanks to Our Sponsors

**Gold**



1919 M Street NW  
5th Floor  
Washington, DC 20036

(202) 557-2700

(800) 793-6222

© 2025 Mortgage Bankers Association

**MAY 12-14**  
**MINNEAPOLIS, MN**



**NALHFA 2025**

# **ANNUAL CONFERENCE**

**INNOVATING THE FUTURE OF AFFORDABLE HOUSING**

**Florida Association of Local Housing Finance Authorities**

---

**2024 Conference Presentations**

**How to Be a More Effective Board Member**

[Barney Smith Presentation](#)

[Better Board Member](#)

[Boards and Commissions Guide Booklet](#)

**Sunshine and Ethics**

[Public Records](#)

[Ethics](#)

[MHF Ethics Panel](#)

[Sunshine Law](#)

**Multi-Family Policy & Implementation**

[Multi-Family Policy & Implementation](#)

[Multi-Family Innovations & Resident Programs](#)

**Live Local Updates**

[Live Local Program](#)

[Live Local Act](#)

**Florida Legislative Update**

[Florida Legislature](#)

**Our State Government Partners**

[FHFC Update](#)

[PAB Issuance Trends and Statutory Changes](#)

## Single Family

[ECHFA MCC Program](#)

[Down Payment Assistance Program](#)

[Single Family Housing](#)

## Lunch and Learn

[Blue Sky Lunch and Learn](#)

[Dominium Lunch and Learn](#)

[52 at Park Lunch and Learn](#)

[Vestcor Lunch and Learn](#)

## Journal Release

[Escambia](#)

[Conference Journal Web Spreads](#)

[Conference Journal by Page](#)

---

**Florida Association of Local Housing Finance Authorities**

*Proudly powered by WordPress.*





[Join Now](#)

Search our site...

[Search](#)

[Member Login](#)



Registration for the 2025 TALHFA Conference will open in early Spring!

### Quick Links

[Member Home](#)

[Housing Finance Corporations](#)

[Affiliate Members](#)

### Upcoming Events

Mon May 12, 2025

[TALHFA Conference](#)

Category: Events

Wed Sep 17, 2025

[TALHFA Conference](#)

Category: Events

[View Full Calendar](#)

**The 2024 Conference was a HUGE success thanks to our wonderful sponsors, speakers and attendees!**

### Our Sponsors



**Conference Presentation materials have been posted on our Educational Resources Tab!**

**Please reach out to [admin@talhfa.org](mailto:admin@talhfa.org) if you have any questions.**

Texas Association of Local Housing Finance Agencies

Home | Services

My Account

LOG IN



[Join Now](#)



## Educational Resources

**Click the link to view, download or print more information on the topics listed below:**

[Bond Basics](#)

[Texas Bond Reservation Process](#)

[Glossary: Low Income Tax Credits](#)

### Quick Links

---

[Member Home](#)

[Housing Finance Corporations](#)

[Affiliate Members](#)

### Upcoming Events

---

Mon May 12, 2025

[NALHFA Conference](#)

Category: Events

Wed Sep 17, 2025

[TALHFA Conference](#)

Category: Events

[View Full Calendar](#)

### Our Sponsors

---



## 2024 TALHFA Conference Presentations:

**Keynote: Linda McMahon, CEO of Dallas EDC**

Why is Housing a Critical Part of Economic Development?

**Anatomy of a Bond Deal- Timeline**

Bond Deal Timeline

**Economic Development Panel**

Economic Development- What comes first?

**Single Family Mortgage Revenue Bonds:**

Part 1- Chapman & Cutler Presentation

Part 1- Stifel Presentation

Part 2- Stifel Presentation

**Deals & Developers**

Getting Local Buy-In

**Artificial Intelligence:**

AI and the Future of Affordable Housing

**2023 TALHFA Conference Presentations:**

**Keynote Presentation: Dr. Clare Losey, Housing Economist**

The Texas Economy and Housing Market (2023)

**HFC Boot Camp Presentations:**

HFC Boot Camp Overview - Chapman and Cutler

Private Activity Bonds- Hilltop Securities

TALHFA 2023 Single Family Bond Basics Part 1.pdf

TALHFA 2023 Single Family Bonds Basics Part 2.pdf

**Anatomy of a Bond Deal**

Anatomy of a Bond Deal.pptx

**Economic Development and Housing: We need each other!**

Economic Development and Housing

### Eyes Wide Open: Beyond the Private Activity Bond:

Multifamily Execution Comparison

Texas Association of Local Housing Finance Agencies

Home - Contact Us

Home /

LOG IN

10000 Katy Fwy, Suite 1000  
Houston, TX 77054

TALHFA

Texas Multifamily Loan Guaranty

Association

512.341.1855

admin@talhfa.org

Find Homeowner Assistance Fund Programs by State [Read More](#)



Find a State Housing Finance Agency

Community

Login



[Home](#) / [Events](#) / [2025 Annual Conference &...](#)

# 2025 Annual Conference & Showplace

October 4 – 7 | New Orleans, LA

Overview

## Overview



Save the dates: October 4 – 7, 2025 | New Orleans

[Tour the 2024 Photo Gallery](#)

The Annual Conference & Showplace bring together HFA executive directors, staff, and board members and their industry partners to explore solutions to the affordable housing community's toughest, fast-moving challenges.

Members who share similar responsibilities in their organizations enjoy a robust exchange of ideas, best practices, and experiences in:

- Communications
- Data and Analytics
- Finance
- Governance
- Homeownership
- Human Resources
- Information Technology
- Legal
- Management Innovation
- Rental
- Rural
- Social Equity
- Special Needs Housing
- Sustainable Housing

As a conference participant, you will:

- Network with NCSHA members and affordable housing leaders from around the country
- Engage with renowned industry experts during educational sessions
- Meet solution providers who can help you with your pressing business challenges
- Celebrate the achievements of the winning HFAs in the 2025 Awards for Program Excellence
- Earn valuable continuing professional education credit

*Interested in becoming a member? Contact [membership@ncsha.org](mailto:membership@ncsha.org) for details.*



- Careers
- Data and Research
- Events
- Find a State HFA
- Press



**NCSHA**

444 North Capitol Street NW, Suite 438 Washington, DC  
20001

[info@ncsha.org](mailto:info@ncsha.org)

P: [202-624-7710](tel:202-624-7710)

F: [202-624-5899](tel:202-624-5899)



**Join Our Mailing List**

Get affordable housing news, analysis, and  
upcoming event details in your inbox.

Subscribe

© 2025 National Council of State Housing Agencies. All rights reserved. [Terms of Use](#) [Online Privacy Policy](#)



# Upcoming Events

## January 2025

### **CDFA // BNY Development Finance Webcast Series: Bond Market 2025 Forecast**

January 21, 2025

2:00 PM - 3:00 PM Eastern

[\*\*⇒ Register Now\*\*](#)

### **SSBCI Coalition Meeting - Virtual**

January 24, 2025

1:00 PM - 2:00 PM Eastern

[\*\*⇒ Register Now\*\*](#)

### **Fundamentals of Economic Development Finance WebCourse**

January 29-30, 2025

Daily: 12:00 PM - 5:00 PM Eastern

[\*\*⇒ Register Now\*\*](#)

## February 2025

### **SSBCI Coalition Meeting - Virtual**

February 21, 2025

1:00 PM - 2:00 PM Eastern

[\*\*⇒ Register Now\*\*](#)

### **CDFA Food Systems Finance Webinar Series: Harnessing the Power of Bonds: Transforming Food Systems Through Strategic Investment**

February 25, 2025

2:00 PM - 3:30 PM Eastern

[\*\*⇒ Register Now\*\*](#)

## March 2025

### **Intro Bond Finance WebCourse**

March 10-11, 2025

Daily: 12:00-5:00 PM Eastern

[\*\*⇒ Register Now\*\*](#)

### **Advanced Bond Finance WebCourse**

March 12-13, 2025

Daily: 12:00 PM - 5:00 PM Eastern

[\*\*⇒ Register Now\*\*](#)

### **SSBCI Coalition Meeting - Virtual**

March 21, 2025

1:00 PM - 2:00 PM Eastern

[⇒ Register Now](#)

## April 2025

### **SSBCI Coalition Meeting - Virtual**

April 25, 2025

1:00 PM - 2:00 PM Eastern

[⇒ Register Now](#)

### **CDFA Food Systems Finance Webinar Series: Navigating Access to Capital Networks in the Food System**

April 29, 2025

2:00 PM - 3:30 PM Eastern

[⇒ Register Now](#)

## May 2025

### **Intro Revolving Loan Fund WebCourse**

May 12-13, 2025

Daily: 12:00 PM - 5:00 PM Eastern

[⇒ Register Now](#)

### **Advanced Revolving Loan Fund WebCourse**

May 14-15, 2025

Daily: 12:00 PM - 5:00 PM Eastern

[⇒ Register Now](#)

### **SSBCI Coalition Meeting - Virtual**

May 30, 2025

1:00 PM - 2:00 PM Eastern

[⇒ Register Now](#)

## June 2025

### **Intro Housing Finance WebCourse**

June 23-24, 2025

Daily: 12:00 - 5:00 PM Eastern

[⇒ Register Now](#)

### **CDFA Food Systems Finance Webinar Series: Leveraging Federal Support Tools for Food Systems Investment**

June 24, 2025

2:00 PM - 3:30 PM Eastern

[⇒ Register Now](#)

**SSBCI Coalition Meeting - Virtual**

June 27, 2025

1:00 PM - 2:00 PM Eastern

**⇒ Register Now**

**July 2025**

**SSBCI Coalition Meeting - Virtual**

July 25, 2025

1:00 PM - 2:00 PM Eastern

**⇒ Register Now**

**Intro Federal Finance WebCourse**

July 30-31, 2025

Daily: 12:00-5:00 PM Eastern

**⇒ Register Now**

**August 2025**

**SSBCI Coalition Meeting - Virtual**

August 22, 2025

1:00 PM - 2:00 PM Eastern

**⇒ Register Now**

**Intro Tax Increment Finance WebCourse**

August 26-27, 2025

Daily: 12:00 PM - 5:00 PM Eastern

**⇒ Register Now**

**September 2025**

**SSBCI Coalition Meeting - Virtual**

September 26, 2025

1:00 PM - 2:00 PM Eastern

**⇒ Register Now**

**CDFA Food Systems Finance Webinar Series: Revitalizing Communities Through Food Systems  
Redevelopment**

September 30, 2025

2:00 PM - 3:30 PM Eastern

**⇒ Register Now**

**October 2025**

**SSBCI Coalition Meeting - Virtual**

October 31, 2025

1:00 PM - 2:00 PM Eastern

**⇒ Register Now**

**November 2025**

**SSBCI Coalition Meeting - Virtual**

November 21, 2025

1:00 PM - 2:00 PM Eastern

**⇒ Register Now**

**CDFA Food Systems Finance Webinar Series: Evaluating Success: Exploring Key Partnerships and Frameworks for Food Systems Financing**

November 25, 2025

2:00 PM - 3:30 PM Eastern

**⇒ Register Now**

**December 2025**

**SSBCI Coalition Meeting - Virtual**

December 19, 2025

1:00 PM - 2:00 PM Eastern

**⇒ Register Now**