


CARH
Council for Affordable and Rural Housing

**Annual Meeting and
Legislative Conference**

June 22-24, 2026
The Ritz-Carlton, Pentagon City
Arlington, Virginia



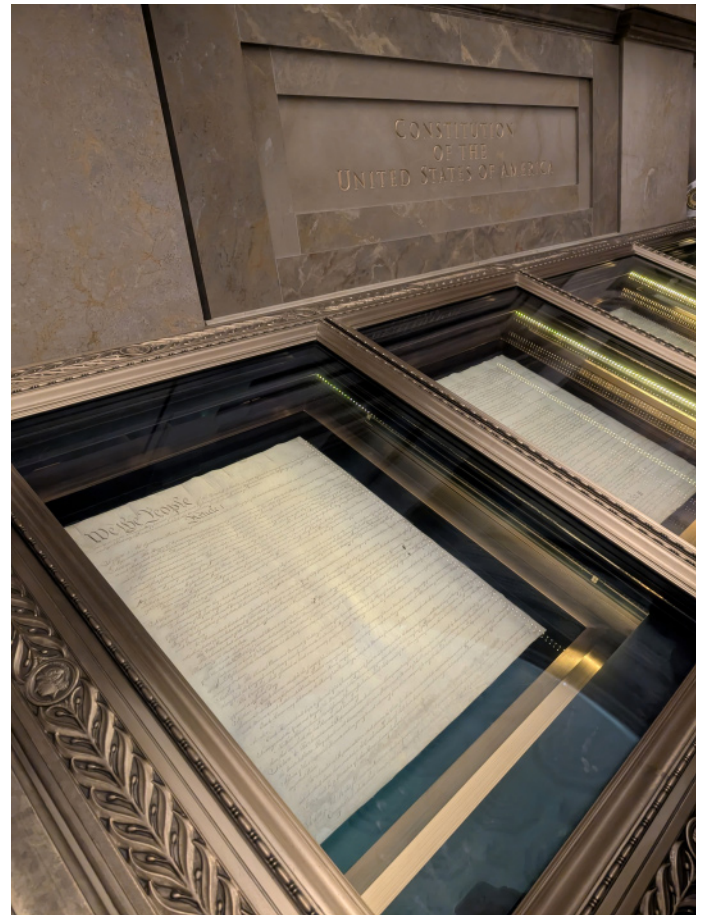
CARH 2026 Annual Meeting and Legislative Conference

June 22-24, 2026

The Ritz-Carlton, Pentagon City
Arlington, Virginia

The 2026 Council for Affordable Rural Housing (CARH) Annual Meeting & Legislative Conference will be held on June 22-24 at The Ritz-Carlton, Pentagon City in Arlington, Virginia. Attendees will hear from CARH's legislative and policy experts, government officials, and industry stakeholders on key topics, legislation, regulations, and policies affecting the affordable rural housing industry.

Enjoy meeting and networking with industry colleagues at two receptions. **Monday, June 22nd's Opening Reception** will be held at The Ritz-Carlton, Pentagon City. In addition to networking with your colleagues and the vendors at the Annual Meeting, the results of the CARH Top 20 for 2026, which ranks the top rural housing owners, developers, and managers in the industry, will be revealed.



The Consittution of the United States, Wikipedia

opportunity to socialize with your colleagues while also celebrating the United States "semiquincentennial."

The Scholarship Foundation will hold a breakfast honoring the 2026 scholarship recipients and their families on **Wednesday, June 24th**. Make plans to attend this exciting, moving, and unforgettable event!

In commemoration of the 250th Anniversary of the founding of our nation, CARH is proud to feature images on the meeting brochure cover of some of the founding fathers. Top Center: George Washington; Middle left: Alexander Hamilton; Middle right: Thomas Jefferson; Bottom Center: James Madison.

Tuesday's Networking Reception will be held at The National Archives. We will gather in the Rotunda which is the permanent home to the "Charters of Freedom" – the original Declaration of Independence, U.S. Constitution, and Bill of Rights. The National Archives is the first museum in Washington, DC, to use artificial intelligence to create an individualized experience for visitors! In addition, the 2026 scholarship recipients of the CARH Scholarship Foundation will be in attendance. You do not want to miss this unique



SCHEDULE OF EVENTS

Monday, June 22, 2026

8:00 a.m.-5:00 p.m.

Registration Open

8:30 a.m.-12:15 p.m.

Committee Meetings

8:30 – 9:15 a.m.

State Affiliated Association Committee

Attendees will confer with members of state affiliated associations at this always lively committee meeting. Meeting strategies and session content at these meetings will be discussed vis-à-vis increasing attendance and long-term membership within the associations. Members will review the use of social media to communicate with members as well as marketing ideas to increase membership. We'll continue to discuss the formation of multi-state groups. **The committee should be prepared to recommend its top priority issues for action to the CARH Board of Directors.**

9:15-10:00 a.m.

Best Practices & Education Committee

Attendees will explore best practices developed by companies and their employees with the goal of reducing administrative costs while maintaining the same level of service. The discussion will focus on employee retention and incentives that foster productivity. Use of AI will also be explored. Similar discussions will take place regarding resident relations and best practices. **The committee should be prepared to recommend its top priority issues for action to the CARH Board of Directors.**

10:00-10:15 a.m.

Break with Exhibitors

This will be the first of many opportunities to meet with the exhibitors whose companies provide goods and services to the affordable rural housing industry.

10:15-11:15 a.m.

Lenders Committee

Attendees will discuss a myriad of issues impacting lenders in the rural housing arena. Continued enhancements with the Section 538 Guaranteed Rural Rental Housing program will be outlined, including continued review by Rural Development (RD) of implementing a 50-year amortization and increasing the Loan-to-Cost (LTC) ratio to 90% for the program. Other lending-related issues will be outlined as will lingering operational issues that impact transactions. **The committee should be prepared to recommend its top priority issues for action to the CARH Board of Directors.**

11:15 a.m.-12:15 p.m.

Management Committee

Attendees will discuss operational issues facing companies, including employee retention and hiring, continued increases in insurance costs, and overall costs of building materials. The impact of the proposed Fiscal Year (FY) 2027 budget on the current and future Rental Assistance (RA) needs will be explored. Other regulatory issues will be analyzed in the context of operations and management of the portfolio. **The committee should be prepared to recommend its top priority issues for action to the CARH Board of Directors.**



12:15-12:25 p.m.

General Membership Meeting

The nominating committee will formally present the 2026-2027 proposed slate of Executive Officers and Board of Directors. CARH members present at this General Membership meeting will then vote on this slate.

12:30-2:00 p.m.

Opening Luncheon with Key Congressional Policy Makers

This luncheon is the official opening of the June meeting. Key policymakers will share their perspectives on pressing policy issues in what promises to be a dynamic discussion. Be ready for a lively conversation on the multitude of issues that must be addressed during the remaining months. As Congress heads into its final stretch, what are the top legislative priorities that CARH and the affordable rural housing stakeholders must press lawmakers to support and pass to ensure meaningful progress?

2:00-2:30 p.m.

Welcoming Remarks and Introduction of Exhibitors

As we continue to welcome attendees to our 2026 Annual Meeting and Legislative Conference, we will introduce colleagues and the exhibitors whose companies provide goods and services to the affordable rural housing industry. Representatives of these companies will give short presentations on their products and services.

2:30-3:30 p.m.

Washington News and Update

The CARH legislative and regulatory team will break down the fast-breaking news from Washington, DC. The proposed FY 2027 budget will be analyzed as well as the response from Congress. Regulatory staff reductions will be examined vis-à-vis property operations and the ability to process transactions



at both the Departments of Agriculture and Housing and Urban Development. CARH experts will outline numerous housing initiatives under discussion. Appropriations bills will be outlined as will other legislative proposals that could, if enacted into law, bring long-needed updates for rural housing programs. Recommended industry action will also be explored.



3:30-4:30 p.m.

Developers and Owners Committee

Attendees should be prepared to discuss the preservation and operations issues facing owners and developers in this ever-changing regulatory and legislative environment. Development costs, construction costs, hiring and retaining workers, inflation adjustments, and interest rate uncertainties will be explored. Explore the impact of an additional 9 percent credit authority, increases in tax-exempt bond deals, higher caps on GSE investment, and other economic factors on investor demand. Various legislative and regulatory issues currently being debated will also be an integral part of the committee's agenda. **The committee should be prepared to recommend its top priority issues for action to the CARH Board of Directors.**

4:30-5:30 p.m.

Board of Directors Meeting

All attendees are encouraged to attend this meeting.

6:00-7:30 p.m.

Opening Reception—The Ritz Carlton, Pentagon City

Enjoy a relaxing and fun evening as you network with industry colleagues and vendors at the meeting headquarters hotel. The CARH Top 20 for 2026 results will be announced.

Dinner on Your Own – Choose from a variety of dining options at the hotel or venture out to a nearby restaurant. There is something for everyone within walking distance or a short drive from the hotel. [Click here](#) for *The Best 10 Restaurants near The Ritz-Carlton, Pentagon City.*



Tuesday, June 23, 2026

8:00 a.m.-5:00 p.m.
Registration Open

8:00 a.m.-8:30 a.m.
Networking Breakfast with Exhibitors



8:30 a.m.-12:30 p.m.
General Sessions

8:30-9:30 a.m.
Discussion with the Regulators

Top officials from the Department of Housing and Urban Development (HUD) and the United States Department of Agriculture's Rural Development (RD) will discuss the latest policies and initiatives emerging out of both agencies. This session will no doubt provide a framework for the in-depth discussions that will take place with additional agency personnel during the Asset Management and Servicing Issues—Nitty Gritty session with HUD and RD on Wednesday.

9:30-10:30 a.m.
Your Fourth AI Panel This Year — or the Bar?
The bar can wait! Two of CARH's most familiar developers, at very different points on the AI adoption curve, get honest about the blockers, the lessons, and what's possible — anchored by an AI executive who advises the industry — closing with a live walkthrough of the first AI-native analytical platform built for affordable housing.

10:30-11:15 a.m.
What Rural Housing Providers Need to Know – Delving Into Regulatory Uncertainty
Attendees will gain insights into the latest regulatory compliance challenges facing the industry. Regulations implementing various programs throughout the government remain in flux. What are the consequences of agencies' delays? Procedures and policies continue to vary from HUD and RD. Emerging regulatory proposals shaping the affordable housing landscape will also be explored. An overview of what is considered reasonable modifications, who is responsible for paying for changes such as handicapped parking places as well as accessibility features in apartment units. Ensuring that management companies are compliant.

11:15-11:30 a.m.
Break with Exhibitors

11:30 a.m.-12:30 p.m.
Capital Markets and Rural Transactions: Perspectives from Debt and Equity Providers.
Developers working on rural deals face unique challenges in securing and structuring debt and equity. Come listen to one developer talk about these challenges, optimal approaches, and products with representatives who are on the other side of the table.



12:30-1:45 p.m.
Networking Luncheon at Hotel

2:00-5:30 p.m.
General Sessions

2:00-3:00 p.m.
Thread the Needle
This session will focus on underwriting from a developer's perspective. What practitioners need to know and how they can prepare their team so that successful transactions can be completed. Panelists will outline how they deal with layering multiple underwriting guidelines, appease multiple regulators and finally bring transactions to closing.



3:00-3:15 p.m.
Networking with Exhibitors

3:15-4:15 p.m.
**Cutting Red Tape on Environmental Reviews:
What It Means for Rural Housing**

USDA is rolling out big updates to how it handles environmental reviews under the National Environmental Policy Act (NEPA). Many of the changes reflect ideas CARH members have been raising with officials for years. The goal is to move more affordable housing through the pipeline by streamlining reviews while still protecting environmental standards. Our expert panelists will offer both a legal perspective and insights from practitioners who conduct environmental reviews in the field, and will walk through what owners, managers, and developers should expect as the new rules take effect.

4:15-5:30 p.m.
**Exploring Decoupling Transactions—Today and
Looking to the Future**

Decoupling the Section 521 Rental Assistance (RA) allows eligible USDA Rural Development Multifamily Housing (MFH) direct loan borrowers and properties to continue receiving long-term rental assistance in exchange for agreeing to preserve and operate their multifamily property as affordable rural housing. Eligible MFH direct loan borrowers whose loans are reaching natural mortgage maturity, may enter into Section 521 Stand-Alone Rental Assistance (SARA) contracts after they have made the final payment on their direct loan. Today the decoupling/SARA program remains a demonstration pilot, with efforts underway to make it a permanent program. Attendees at this session will hear from agency officials as well as borrowers as to how the program works, from the initial notification of eligibility from RD to the actual closing of the transaction. Panelists will also explore how transactions may look in the future.

6:30-8:30 p.m.
Networking Reception at the National Archives
As the country celebrates the United States' 250th Anniversary this year, attendees will gather in the Rotunda which is the permanent home to the "Charters of Freedom" – the original Declaration of Independence, U.S. Constitution, and Bill of Rights. The National Archives is the first museum in Washington, DC to use artificial intelligence to create an individualized experience for visitors! In addition, the recipients of the 2026 Scholarship Foundation scholarships will be in attendance.



Dinner on Your Own

Wednesday, June 24, 2026

8:30-11:30 a.m.
Registration Open

8:30 -10:00 a.m.
CARH Scholarship Foundation Awards Breakfast
The Board of Directors of the CARH Scholarship Foundation will present scholarships to eight exceptional students from CARH-member properties. Attendees will not want to miss this event and show the rural housing industry's support for these outstanding students.



2025 CARH Scholarship Recipients

10:00-10:15 a.m.
Networking with Exhibitors



10:15-11:45 a.m.
General Session

Asset Management and Servicing Issues—Nitty Gritty with HUD/RD

This session will delve into the bread-and-butter asset management and servicing issues impacting owners, management companies, and their staff daily. Get your questions ready for officials from HUD and RD who help write and implement various policies. It will no doubt be a lively and informative discussion regarding the myriads of issues facing the day-to-day operations of companies and properties across the spectrum of affordable housing.

11:45 a.m.
Meeting Concludes. Thank you for joining us!



Recommended dress for meeting: Business attire.

FEATURED SPEAKERS



Rep. Mike Flood*

House Financial Services Committee
Washington, DC

Rep. Emmanuel Cleaver*

House Financial Services Committee
Washington, DC

George Kelly*

USDA – Rural Development
Washington, DC

C. Lamar Seats*

US Department of Housing and Urban
Development
Washington, DC

Tom Ayd

Green Street Housing
Salisbury, MD

Lowell Ray Barron, II

The Vantage Group
Fyffe, AL

Jonathan Bell

USDA – Rural Development
Washington, DC

Campbell Brown

The Hallmark Companies
Atlanta, GA

David Ciminelli

CREA, LLC
Boston, MA

Rob Hall

Bonneville Multifamily Capital
Salt Lake City, UT

Anne Hollander

The Strategic Edge
Dallas, TX

Jennifer Larson

US Department of Housing and Urban
Development
Washington, DC

David Layfield

Green Street Housing
Salisbury, MD

Madeleine Marr*

Senate Banking, Housing and Urban
Affairs Committee
Washington, DC

Don Nuzzio

TM Associates Development, Inc.
Rockville, MD

Chris Potterpin

PK Companies
Okemos, MI

Mike Regan

CREA, LLC
Boston, MA

Mike Resnik

USDA – Rural Development
Washington, DC

Hon. Tom Reynolds

Holland & Knight, LLP
Washington, DC

Steve Rosenblatt

Spectrum Compliance
South Portland, ME

Ari Severe

TM Associates Development, Inc.
Rockville, MD

Eric Siebens

USDA – Rural Development
Midwest Region

Ed Skala*

House Financial Services Committee
Washington, DC

Jacob Stern

Cinnaire
Wilmington, DE

Karissa Stiers

USDA – Rural Development
Washington, DC

Nick Tsimortos, Esq.

Arnall Golden Gregory, LLP
Washington, DC

Nathan Yoder

The Yoder Group
Turbotville, PA

**Indicates invited speakers who have not yet confirmed*

REGISTRATION FORM

Council for Affordable and Rural Housing 2026 Annual Meeting & Legislative Conference

Monday, June 22 - Wednesday, June 24
The Ritz-Carlton Pentagon City • Arlington, Virginia



Name *(Please complete separate form for EACH registered attendee)* _____ **Title** _____

Company/Organization _____

Street Address _____

City _____ **State** _____ **Zip** _____

Preferred Phone Number _____ **Email** _____

Guest Name(s) *(If guest(s) will be attending any of the receptions, name(s) must be provided and fee below must be paid)*

Attendee dietary restrictions (i.e., gluten or dairy free, vegetarian, etc.)? Please list:

How would you best describe your company? Developer Manager Owner Syndicator/Equity Financier Lender
 Attorney Vendor/Supplier CARH State Affiliated Association Executive Other (please describe)

REGISTRATION FEES	By June 5	After June 5	
Advisory Trustee <i>(first registration free)</i> :			
2 or more attendees (per person)	\$900	\$950	\$
Broker/Finance <i>(first registration free)</i> :			
2 or more attendees (per person)	\$925	\$975	\$
Associate Plus <i>(first registration free)</i> :			
2 or more attendees (per person)	\$950	\$1,000	\$
Basic Plus Member:			
1 or 2 attendees (per person)	\$1,000	\$1,050	\$
3 or more attendees (per person)	\$950	\$1,000	\$
Associate or Basic Member:			
1 or 2 attendees (per person)	\$1,050	\$1,100	\$
3 or more attendees (per person)	\$1,000	\$1,050	\$
State Affiliated Assn. Member:			
1 or 2 attendees (per person)	\$1,100	\$1,150	\$
3 or more attendees (per person)	\$1,050	\$1,100	\$
Exhibitor's Table + 1 Member Attendee:	\$1,500	\$1,600	\$
Each additional exhibitor attendee	\$950	\$1,000	\$
Non-Member:			
1-2 attendees (per person) (non-exhibitor)	\$2,200	\$2,200	\$
3 or more attendees (per person)	\$1,700	\$1,700	\$
Exhibitor's Table + 1 attendee	\$3,800	\$3,800	\$
Each additional exhibitor attendee	\$1,900	\$1,900	\$
Government Employee:	\$725	\$750	\$
Additional Guest Registration Fees:			
Monday, June 22 -			
Opening Reception	\$125	\$125	\$
Tuesday, June 23 -			
Reception - National Archives			
Guests	\$150	\$150	\$
Age 12 & younger	\$80	\$80	\$
		TOTAL	\$

(Receptions are included in registration fee. Complete section only for additional guests.)

HOTEL INFORMATION

For online reservation at The Ritz-Carlton Pentagon City, visit <https://bit.ly/3Q5oE58>. Or, call 800-422-2410 and reference the group name "Council for Affordable & Rural Housing." Registrants will receive a special group rate of \$325 per night for Deluxe King or Deluxe Double rooms. To receive this rate, you must make your reservation no later than **Friday, May 29, 2026**. **NOTE: If you need to cancel your hotel reservation for any reason, please first contact CARH at carh@carh.org.**

Visit www.CARH.org to Become a Meeting Sponsor

CANCELLATION/REFUND POLICY

Cancellations must be made via email to emarecheau@carh.org. A \$50 cancellation fee will be deducted from refunds for cancellations received by Wednesday, June 10, 2026. A \$150 cancellation fee will be deducted from refunds for cancellations received after that date. No refunds will be provided for cancellations received after Wednesday, June 17, 2026, or for failure to attend the program. An additional \$100 will be assessed on all at-door registrations.



To pay by credit card, complete the section below. Or, make check payable to "CARH". Send form and payment to:

Council for Affordable and Rural Housing
116 S. Fayette Street
Alexandria, VA 22314
carh@carh.org
703-837-9001

To pay by credit card, complete the following, or visit <https://www.carh.org/product/carh-payment/>

American Express Visa MasterCard Discover

Card Number _____ Expiration Date _____ Security Code _____

Name as it Appears on Card _____ Signature (required) _____



SPONSORSHIP FORM

Council for Affordable and Rural Housing

2026 Annual Meeting & Legislative Conference ~ June 22-24

Select your preferred Sponsorship level:

DIAMOND — \$5,000

- Company Logo Displayed at Registration Table
- Thank You Included on Welcome Page of Event App
- Introduce One Session or Committee Meeting
- Sponsor Recognition from CARH President to Attendees
- Scholarship Breakfast, One Luncheon AND One Reception
- One Continental Breakfast AND Two Coffee Breaks
- Logo on Meeting-related Materials and Broadcast Emails
- 1st Group Listing on Sponsor PowerPoint
- Logo and Contact Information Featured on Event App

PLATINUM PLUS — \$3,500

- Introduce One Session or Committee Meeting
- Sponsor Recognition from CARH President to Attendees
- Scholarship Breakfast OR One Luncheon
- One Reception
- One Continental Breakfast AND One Coffee Break
- Logo on Meeting-related Materials and Broadcast Emails
- 2nd Group Listing on Sponsor PowerPoint
- Logo and Contact Information Featured on Event App

PLATINUM — \$2,500

- Introduce One Session or Committee Meeting
- Sponsor Recognition from CARH President to Attendees
- One Luncheon, One Reception, OR Scholarship Breakfast
- One Continental Breakfast AND One Coffee Break
- Logo on Meeting-related Materials and Broadcast Emails
- 3rd Group Listing on Sponsor PowerPoint
- Logo and Contact Information Featured on Event App

GOLD PLUS — \$2,000

- Sponsor Recognition from CARH President to Attendees
- One Luncheon OR One Reception
- One Coffee Break
- Logo on Meeting-related Materials and Broadcast Emails
- 4th Group Listing on Sponsor PowerPoint
- Logo and Contact Information Featured on Event App

GOLD — \$1,500

- Sponsor Recognition from CARH President to Attendees
- Two Coffee Breaks
- Logo on Meeting-related Materials and Broadcast Emails
- 5th Group Listing on Sponsor PowerPoint
- Logo and Contact Information Featured on Event App

SILVER — \$1,000

- Sponsor Recognition from CARH President to Attendees
- One Coffee Break
- Logo on Meeting-related Materials and Broadcast Emails
- 6th Group Listing on Sponsor PowerPoint
- Logo and Contact Information Featured on Event App

BRONZE — \$500

- Sponsor Recognition from CARH President to Attendees
- Logo on Meeting-related Materials and Broadcast Emails
- 7th Group Listing on Sponsor PowerPoint
- Logo and Contact Information Featured on Event App

Company _____

Contact _____

Email _____

Phone _____

*Make checks payable to "CARH." If paying by credit card, complete the following
OR visit <https://www.carh.org/product/carh-payment/> (when paying online, please submit this form separately)*

American Express Visa MasterCard Discover

Card Number: _____ Exp. Date: _____ Security Code: _____

Name on Card: _____ Signature: _____

Billing Address: _____

Street

City

State

Zip

SPONSORSHIP FORMS AND ELECTRONIC LOGOS ARE DUE BY JUNE 12, 2026

Email to carh@carh.org or Mail to: CARH, 116 S. Fayette Street, Alexandria, VA 22314

E-mail electronic logo (JPG or PNG file) to tschultz@carh.org. Call 703-837-9001 with questions.