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VERMONT HOUSING FINANCE AGENCY EXECUTIVE DIRECTOR SPEAKS AT NATIONAL CONFERENCE

BURLINGTON, VT — VHFA Executive Director **Sarah Carpenter** attended the Standard & Poor's Housing Finance 2002 conference. The two-day event, titled "Revitalizing Communities with Creative Finance," was held at the Hyatt Regency Hill Country in San Antonio, Texas, Feb. 10-12.

Carpenter participated in a panel discussion titled "Charting Capital Adequacy in Times of Change." The track dealt with the benefits of capital adequacy analysis, how housing finance agencies can build relevant capital adequacy models, and what investors want to know. The panel was moderated by Standard & Poor's Managing Director **Sarah Eubanks**, and included representatives from Virginia Housing Development Authority, Evergreen Investments, and Minnesota Housing Finance Agency.

Public Affairs Manager **John Fairbanks** will join Carpenter at the National Council of State Housing Agencies' 21st annual Legislative Conference in Washington, D.C., March 11-13.



Sarah Carpenter VHFA

VHFA was established by the Vermont Legislature in 1974 to finance and promote affordable housing opportunities for low- and moderate-income Vermonters. Since its inception, the agency has helped more than 23,000 households with affordable mortgages and 4,900 families into affordable rental units.

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