



USA
HOUSING DEVELOPMENT AND FINANCE
STUDY VISIT

BROCHURE
10 DAYS

PISON HOUSING
PROPOSED PROGRAM

September 27 – October 8
2011



3 DAYS

ITEM 1

National Association of Home
Builders (NAHB) Washington D. C
U. S. A

1. CONSTRUCTION AND MORTGAGE FINANCING

I. CUSTOMER MORTGAGE FINANCE

- a) Government vs. Conventional Markets
- b) Types of Mortgages
- c) Mortgage Lenders
- d) Mortgage Process

II. SECONDARY MORTGAGE MARKET

- a) Overview
- b) Major Players

III. HOUSING PRODUCTION FINANCING

- a) Small Builder Financing (Mini-Estates, Gated Communities)
- b) Large Builder Financing (Gated Communities, Township Development).

2. HOME CONSTRUCTION

A. OVERVIEW

- I. Private Property
- II. Types of Housing
- III. Types of Builders
- IV. Process

B. CONSTRUCTION PLANS

- I. Site or Plot Plan
- II. Foundation Plan
- III. Floor Plans
- IV. Elevations
- V. Sections
- VI. Construction Details

C. CONSTRUCTION PROCESS (21 Steps)

- I. From Step 1: Permits & Fees....to....
- II. Step 21: Exterior, Grading, and Landscaping

3. LAND DEVELOPMENT

A. TRENDS

B. BUILDING PROCESS PHASES

C. ACQUISITION

1. Land Purchase
2. Financing
3. Land Planning
4. Entitlement

D. LAND DEVELOPMENT, SITE PLANNING AND ZONING

- Site planning,
- Government approval
- Site Improvements

E. LAND ACQUISITION AND DEVELOPMENT FINANCING

- Federal, State, and Local Issues
- Comprehensive Land Use Plan
- Implementing Regulations
- Site Planning
- Analyses & Issues that Arise from the Development Process

4. DEVELOPMENT

1. Planning & Design
2. Physical Development
3. Product & Promotion

5. ADVOCACY

1. Overview of the legislation process
2. The roll of lobbying groups in the democratic process

1 DAY

ITEM 2

NAHB Research Centre
Upper Marlboro, Maryland
U. S. A

DESIGN, BUILDING METHODOLOGIES & TECHNOLOGIES

- National Green Building Program
 - Product Testing
 - Affordable Building Technologies
 - Tour of the lab floor and market research suite/ observation galleries
 - Land Use & Development Research
- a) Low impact development
 - b) Resource efficient development
 - c) Green building practices
 - d) Regulatory impediments to innovative development techniques
- Condition Assessment & Master Planning
- a) Residential inspection capabilities
 - b) Neighborhood conditions
 - c) Environmental analysis; energy usage; accessibility; interior & exterior structural conditions
 - d) Computer modeling of maintenance/modification costs

ABOUT NAHB

The National Association of Home Builders (NAHB) is America's globally acclaimed trade association that helps promote the policies that make housing a national priority. NAHB continues to serve its members, the housing industry, and the public at large.

The association mainly concentrates on balanced national legislative, regulatory, judicial public policies, public appreciation for the importance of housing and those who provide it. The association in its capacity also continues to improve the business performance of its members and affiliates and remains the premier resource for industry information, education, research, and technical expertise.

Furthermore, at the end of the 4 days with NAHB, participating organizations and individuals would be able to:

- Determine the responsibilities of a land developer and important considerations for becoming a successful developer
- Establish techniques for winning support for your new development and Implement the steps and considerations involved in site improvements

Participants would have also learnt how the land acquisition process works from market analysis through property acquisition. This course will show how developers assess markets, acquire land, and devise site plans that are most likely to attract financing on optimal terms. In the end they will be able to:

- Navigate the land acquisition process from market analysis through property acquisition.
- Recognize various types of development financing and understand the guidelines for obtaining the necessary funds.

The visit to the research centre will show participants various forms of affordable building technologies. They will have the opportunity to see how the practical ways these technologies work and how it can be adapted in the Nigerian sector.

In the end, participating organizations and individuals would have met key players of building technologies institutions to explore the possibility of partnership / investment with their respective organizations.

1 DAY

ITEM 3

Overseas Private Investment
Corporation (OPIC)
EDN Program, Washington D. C, U. S. A

OPIC helps U.S. businesses invest overseas, fosters economic development in new and emerging markets, complements the private sector in managing risks associated with foreign direct investment, and supports U.S. foreign policy. With the Enterprise Development Network (EDN) program managed by Broad Cove Partners, OPIC is able to loan up to \$250 million for eligible and qualified transactions. Under the EDN program, Pison Housing Company serves as local service providers to Micro; Small and Medium-sized Enterprises (MSMEs) to help develop the OPIC application package refine marketing strategies and draft or enhance business plans. Pison oversees a portfolio of real estate activities of over \$950 million and facilitates partnership with offshore capital providers.

During this visit, participants will learn the best approach to securing financing for viable projects and see the

Possibility of having access to short and long term funding for housing projects with prospective US investors.

1 DAY

ITEM 4

Mortgage Bankers Association (MBA)
Washington D. C
U. S. A

The MBA is the national association that represents the real estate finance industry in America. With investments in communities across the nation and ensuring the continuous strength of the nations residential and commercial real estate markets, the association expands homeownership and extends access to affordable housing to all Americans and supporting financial literacy efforts. The association promotes fair and ethical lending practices and foster professional excellence in the real estate finance sector. The association also cuts across all elements of real estate finance: mortgage companies, mortgage brokers, commercial banks, thrifts, life insurance companies and others in the mortgage lending field.

STUDY VISIT

3

Participants will learn how to create an environment that will enable investment and achieve their business objectives. They will be able to develop innovative business tools and create open and fair standard practices in the sector.

1 DAY

ITEM 5

John Hopkins University
(Carey Business School)
Maryland, U. S. A

Since inception, the Johns Hopkins Carey Business School offers innovative business education. Over the years, learning at the institution has enabled achievement of immediate and measurable improvement of individuals and organizations. The institution sharpens participants' management, knowledge and techniques in contributing to organizational growth and also helps to build personal skills.

Participants will learn methods of financing and funding of developments and existing investment. They will also have first hand understanding of debt and equity techniques and application to real estate investment and development. In the end, attending organizations and participants will be able to apply financial techniques to real estate opportunities as well as assist and contribute to the finance and funding of real estate investments within their institutions.

1 DAY

ITEM 6

Housing Microfinance LLC
Washington D. C Offices /
Cambridge - Boston Office

Housing MicroFinance, LLC was founded to provide research and development of housing systems (land-use, land-rights, infrastructure, building services, and financing systems) that address the needs of low and moderate income borrowers in emerging and frontier markets. They have developed programs to support projects in renewable electricity, water irrigation, energy efficiency, and green technology.

The organization continues to provide leadership in the housing microfinance sector by providing in-depth analysis across the housing value chain. They also provide reports for development

banks, policymakers, non-profits, investors, financial institutions, builders and developers, and multi-national corporations with the information to create housing systems that work for the base of the pyramid.

A visit to Housing MicroFinance LLC will show participants how to use micro lending methodology to provide housing finance to a similar target segment as that attended to by classical microfinance. Participants will also learn how to produce due-diligence and feasibility studies to support critical investment decision-making in low / income housing markets.

ITEM 7

Benefits of attending the study visit:

At the end of this 10 day program, participants will be equipped with new skills and knowledge to ensure and enhance the profitability of their housing and housing finance projects and investments. Participants will learn how to:

- Evaluate the risks and rewards of a range of financing investment options and portfolio management.
- Enhance their professional ability & equip them for the rapidly moving market
- Improve the short- and long-term effectiveness on the housing finance sector in Nigeria
- Hear about key drivers in successful development of housing finance
- Listen and question the key policymakers in the America Market
- Attend practical and enlightening sessions on land development, advocacy and housing finance
- Visit affordable building technology sites in the US to discover the latest innovations, products and technology available
- Network with like minded individuals, share information and gather good practice tips from formal and informal discussions
- Develop and price mortgage products and funding instruments
- Anticipate costs and timelines
- Illustrate potential business performance
- Streamline loan origination, risk assessment and default management processes and how to compare and assess credit products
- Discover global best practices on how to adopt policies, legal

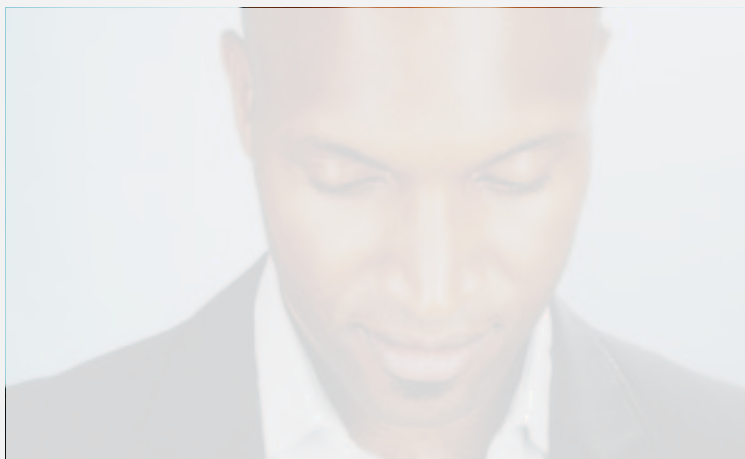
and regulatory frameworks to support housing finance

- Access the effect of environmental requirements, regulations and important legal decisions on real estate and mortgage transactions
- Within the context of the current political, regulatory and environmental constraints in Nigeria, participants will learn how to manage complex projects, successfully grow real estate and housing finance portfolios and continually evolve as real estate and housing finance sector leaders.

Who should Attend?

ITEM 8

- Real Estate and Housing Finance Institutions
- Real Estate Developers and Investors
- Government Regulatory Bodies
- Housing Policy and Regulatory Institutions
- Financial and Monetary Regulatory Bodies
- Real Estate Financial Analysts
- Corporate Financial Managers
- Bankers and Portfolio Managers
- Commercial and Investment Bankers
- Securities Analysts
- Mortgage Bankers and Primary Mortgage Institutions
- Business and Risk Managers
- Credit Officers
- Legal Officers
- Real Estate Project Managers
- Ministry of Physical Planning
- Ministry of Finance
- Ministry of Housing
- Ministry of Land
- Ministry of Works and Infrastructure
- Private-Public Partnership Departments and other relevant MDAs.



Course level

ITEM 9

- Managing Directors
- Chief Executive Officers
- Senior Management Executives
- Decision Makers
- General Managers
- Directors
- Board Members
- Regulatory Officers
- Key Middle Management Staff

This program is designed to provide knowledge, frameworks and tools to evaluate and optimize new local and global financing structures, emerging real estate opportunities, development financing, capital allocation, portfolio management and brand value.

Registration and submission closes July 31, 2011. Please proceed to the next page for registration details and travel plans.

Registration Fees and Travel Plans

Below is the detailed information of training and registration fees for the 10 day study visit to the United States of America.

Date	September 27 – October 8, 2011
Study Visit Registration (Including Transportation: Please see details of transportation below)	NGN2, 092, 500. 00 (\$13, 500. 00)
Hotel Accommodation for study visit	NGN 300, 000. 00 (\$2, 000. 00)
Economy Airfare to United States (Subject to change)	NGN 350, 500. 00 (\$2, 350. 00)
US Visa Fees	\$140
VFS Service Charge Please kindly note that all fees for visas are to be paid directly to the US Embassy	NGN5, 800. 00

Please Note

1. Airport pick up and drop off on group arrival date and departure dates on only
2. Cut off for registration and submission is July 31, 2011
3. Payment of registration fees in full is mandatory before Pison Housing Company can provide invitation letters from the American Institutions.
4. Full payment of accommodation to Pison Housing Company is required before commencement of the study visit.
5. Breakfast and Deli Lunch only will be provided during the study visit, participants should kindly make arrangement for their dinner.
6. For group discounts, please call 01- 2790720 or email: info@pisonhousing.com
7. Please proceed to the last page for registration form.

CANCELLATION POLICY

1. Course Registrations Fees - Cancellation or transfer request of registrations must be made in writing (letter or email – info@pisonhousing.com) and reach the premises of Pison Housing Company 20 working days before the course commencement date. A full refund less 10% administration fees will be given. Participants who cancel less than 20 working days before the course commencement date or who do not attend are liable to pay full course fee and NO refund will be granted. If you wish to transfer to a different study visit within a 12 month period, and you have paid your course fee in full, you will be invoiced a 25% additional administrative charge to transfer your registration. Should there be any fees difference in the new study visit of your choice, you will be refunded / invoiced for the price difference.
2. Hotel Accommodation – Cancellation of hotel accommodation must be made in letter or email and reach the premises of Pison Housing Company 20 working days before the commencement of the program. A full refund less administration fees of \$500 (NGN75, 000. 00) will be given. Participants who cancel less than 20 working days before the course commencement date or who do not attend are liable to pay full hotel accommodation fees and NO refund will be granted.
3. US Visa Fees – US visa fees are non refundable and non transferable. All applicants must pay visa fees and VFS service charge of \$140 + NGN5, 800. 00 to the US Embassy through designated UBA Plc offices. <http://www.usa-vfsglobal-ng.com/vfs-service-charge.aspx> . Please kindly note that Pison Housing Company is not responsible for acquiring visas for participants. Pison will only grant participants necessary assistance in her limited capacity for visa processing.

Disclaimer

Pison Housing Company reserves the right to change or cancel any part of its programme due to unforeseen circumstances.

Please proceed to the next page
for the study visit registration FORM



United States Study Visit Registration Form 2011

September 27 – October 8

Company Name	<input type="text"/>
Participant Name	<input type="text"/>
Title / Designation	<input type="text"/>
Company Address	<input type="text"/>
Telephone	<input type="text"/>
Fax	<input type="text"/>
Website	<input type="text"/>
Email	<input type="text"/>
Signature	<input type="text"/>

Please Kindly Tick What You Paying For Below;

Study Visit Registration Fees	<input type="checkbox"/>	<input type="checkbox"/>
Transportation in USA	<input type="checkbox"/>	<input type="checkbox"/>
Hotel Accommodation	<input type="checkbox"/>	<input type="checkbox"/>
Economy Airfare (Subject to change)	<input type="checkbox"/>	<input type="checkbox"/>
Total	<input type="checkbox"/>	<input type="checkbox"/>

PLEASE KINLDY RETURN THIS REGISTRATION FORM WITH YOUR PAYMENT TO
PISON HOUSING COMPANY