REVIVE, RESTORE, RECONNECT
Statewide Housing Conference

February 7 and 8, 2017
Community Land Trust Workshop on February 6
Ramkota Hotel, Bismarck, ND

REVIVE, RESTORE, and RECONNECT at the Statewide Housing CONFERENCE
February 7 and 8, 2017
Ramkota Hotel, Bismarck, ND

Join the North Dakota Housing Finance Agency for nationally recognized speakers, educational sessions, and networking opportunities.

We look forward to hosting you!

NDHFA Executive Director

REGISTER NOW AND SAVE

When registering online, you may choose to print an invoice and mail payment in the form of a check to NDHFA or you may pay online with a credit card. Registration will not be accepted via fax, email or phone. Questions, contact NDHFA at hfainfo@nd.gov or (800) 292-8621.

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<th>CLT Workshop Only (Monday)</th>
<th>Full Conference (Tuesday and Wednesday)</th>
<th>Single-Day (Tuesday or Wednesday)</th>
<th>Champions Lunch Only</th>
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<tr>
<td>Register by Jan. 27</td>
<td>No Charge</td>
<td>$160</td>
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<td>After Jan. 27 or at the door</td>
<td>No Charge</td>
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Cancellation Policy
To receive a full refund, NDHFA must receive a cancellation by 5:00 p.m. on Friday, Jan. 27. Refunds cannot be provided to registrants who cancel after Jan. 27 or who do not attend the event. “No shows” will be billed.

Continuing Education
North Dakota Real Estate Commission and North Dakota Board of Social Work Examiners continuing education program applications have been submitted. Credits will be offered upon approval of the program by the accrediting bodies.

Special Accommodations/Dietary Needs
Persons requiring special accommodations under the Americans with Disabilities Act and individuals with specific dietary needs are asked to contact NDHFA at (800) 292-8621, (800) 366-6888 (TTY) or hfainfo@nd.gov by Jan. 27 so accommodations may be arranged by the conference staff.
Community Land Trust Workshop

Monday, February 6, 2017

The Community Land Trust model was born out of a search for creative and innovative ways to address the rising costs of housing, limited land, and the growing number of abandoned or substandard buildings in communities affecting the overall quality of housing stock. Hosted by the Grand Forks Community Land Trust and the Minot Area Community Land Trust.

1:30 – 3:00 p.m. Community Land Trusts Overview
During this session, we will introduce you to Community Land Trusts, how they are structured and what the most important aspects are including the ground lease, perpetual affordability, and homeowner representative on the board.

3:00 – 4:30 p.m. Making CLTs Work in North Dakota
Our overview of Community Land Trusts will be followed by case studies of the Grand Forks and Minot Community Land Trusts. We’ll discuss the successes, challenges, and the current and ongoing barriers.

Conference Agenda

Tuesday, February 7, 2017

7:30 a.m. – 5:00 p.m. Registration/Check-in
8:00 – 9:30 a.m. Public Policy Session
   With the North Dakota Legislative Assembly in full swing, lawmakers will be having important policy discussions on housing issues impacting the state. This session will give housing advocates an opportunity to learn where those discussions are heading and provide their input to decision-makers.

8:00 – 10:00 a.m. Continental Breakfast

10:00 – 11:30 a.m. Plenary Session
Radical Resiliency, Eileen McDargh, CSP, CPAE, and CEO
Radically turbulent times demand professional and personal responses that transcend our regular work and life patterns. It’s not about happy faces on mirrors and mantras on coffee mugs. It’s not about hanging on while holding back. It’s about times when you feel someone ate your cheese, drained the swamp, and went from great to less-than-good. How can professionals cope with change while staying focused on their jobs and organization goals? The answer is resiliency - the ability to find the inner strength to grow through a set-back, challenge or opportunity.

11:45 a.m. – 1:45 p.m. Plenary Session Luncheon
Statewide Housing Needs Assessment, Nancy Hodur, Ph.D.
As North Dakota continues to evolve so does the population. What will these socio-economic changes mean for housing in our communities? It varies across the state, but could have significant and dramatic impact. The Statewide Housing Needs Assessment is a peek into the future and this session will take a deeper look at the key findings and implications on the state.

2:00 – 3:15 p.m. Concurrent Sessions I
1A) Financing Community Land Trust Homes
Community Land Trusts (CLTs) in Grand Forks and Minot are successfully providing affordable homeownership opportunities through this new-to-North Dakota model, and other North Dakota communities are considering the option. To be successful, CLTs must build and maintain partnership with lenders and real estate agents. This session serves as an introduction to the first-mortgage approval process including the basics of underwriting a CLT loan.

1B) The Power of Service: Give Residents a Reason to Stay, Part 1
Why do people choose to rent from you instead of your competition? And why do your residents choose to stay with you instead of moving to your competition? Most residents don’t leave because someone did something wrong. Instead they leave because there was no compelling reason to stay! In this session, you will find out why residents stay, what they expect, why service is the most important part of the deal, how to use service to maximize your competitive edge and how service compounds the value on your bottom line.

1C) Records Management and Open Meetings
When public funding is involved, sunshine laws require that records and meetings are open to the public, but negotiating what is and isn’t a public record or an open meeting can be tricky. Help stay on the right side of the law and find out what doing business with public dollars means for you.

3:15 – 3:45 p.m. Refreshment Break

3:45 – 5:00 p.m. Concurrent Sessions II
2A) Is Student Loan Debt Affecting Homeownership?
The American dream may include graduating from college, getting a job and buying a home. Rather than purchase a house in their mid to late 20s or early 30s, Millennials are waiting to jump into homeownership. Is this trend due to student loan debt?
2B) The Power of Service: Give Residents a Reason to Stay, Part 2
No matter how well we screen and no matter how hard we try, we’ll rent to some people who make our lives miserable! And…once they’ve signed the lease, things can go from bad to worse. In this session, you will learn the five core issues that make residents unhappy; how to effectively handle residents who are difficult to deal with; how to keep anger and emotional outbursts from escalating; the six-step process calling residents accountable for their behavior and how to recover from mistakes that turn good residents into bad situations.

2C) To Rehab or Not to Rehab, that is the Question
Rehab projects typically generate more questions than answers. Where to start? What’s the long term value? How to put together a financing package that works? Our panelists will walk you through the planning stages of a rehab project and discuss innovative financing solutions that will help you get your project moving forward.

5:00 – 7:00 p.m. Networking Reception

Wednesday, February 8, 2017
7:30 a.m. – 12:00 p.m. Registration/Check-in
7:30 – 8:15 a.m. Networking Breakfast
8:00 – 9:15 a.m. Plenary Session
On the Economic, Political and Business Climate, Roger Tutterow, Ph.D.
Well into the eighth year of this recovery, some pundits have suggested the expansion is getting dated. Recent data does confirm that economic growth has slowed in recent quarters. In this session, Dr. Tutterow provides a timely overview of the current global, national and regional economies as we enter 2017. Special emphasis will be placed on the ongoing debate regarding Federal Reserve policy, linkages between residential real estate and the financial services sector, the effects of the recent downturn in oil prices on regional labor and housing markets and the implications of ongoing changes in the political landscape and regulatory environment for the business climate and economic growth.

9:30 – 10:45 a.m. Concurrent Sessions III
3A) National Mortgage Market Index
Based on comprehensive loan level data, the National Mortgage Market Index is the first index to analyze origination volume for the entire home purchase loan market. It measures the safety of mortgage lending with loans classified as low, medium, or high risk at national, regional, and local levels. This presentation will make you think about the loans being originated in today’s market - is the credit box too loose, what’s the potential for another mortgage crisis, and how could your business be affected?

3B) Emerging Housing Discrimination Issues
During this session, we will focus on the emerging and “hot button” issues of criminal background checks and reasonable accommodations. We’ll start by looking at HUD’s April 2016 guidance for property owners and property management companies regarding the use of criminal background checks of potential tenants, and we will discuss the guidance along with best practices in the use of background checks to avoid a discrimination complaint. Next, we will focus on reasonable accommodations for individuals with a disability looking at actual cases involving requests for accommodations. Bring your questions for this open dialogue format.

3C) Uncovering the Development Financing Mystery called RAD
Rental Assistance Demonstration has been utilized throughout the nation to allow public housing and owners of U.S. Department of Housing and Urban Development (HUD) assisted properties to secure long-term financing for properties in serious need of rehabilitation. In this session, industry experts will provide an in-depth look at the RAD program and how it can work in North Dakota.

10:45 – 11:15 a.m. Refreshment Break

11:15 – 12:30 p.m. Concurrent Sessions IV
4A) Mortgage Lending Roundtable
We’ll follow-up our introduction to the National Mortgage Market Index with a roundtable discussion led by national, regional and local homeownership experts. Our panel will take your questions and offer their thoughts on issues affecting mortgage lending today.

4B) Situational Awareness and Self Defense Mindset
When faced with a dangerous situation, being aware of a threat even a few seconds early may keep you safe. During this session, you’ll learn how to identify a threat, defend yourself, and keep yourself out of harm’s way.

4C) Understanding Permanent Supportive Housing
Permanent Supportive Housing pairs affordable housing with case management and supportive services to help individuals end long-term homelessness and/or leave institutional care. During this session, we will discuss how vulnerable populations can be helped using evidence-based practices like Housing First and Permanent Supportive Housing models, and the cost-effective utilization of Medicaid to provide these services.

12:30 – 2:00 p.m. Champion of Affordable Housing Awards Luncheon
Featured Speakers

Eileen McDargh, CSP, CPAE and CEO (Chief Energy Officer)

Since founding The Resiliency Group in 1980, Eileen McDargh has helped organizations and individuals transform the life of their business and the business of their life through conversations that matter and connections that count. She believes that resiliency is a critical life skill and one that requires the energy of connections. She draws upon practical business know-how, life’s experiences and years of consulting to major national and international organizations that have ranged from global pharmaceuticals to the US Armed Forces, from health care associations to religious institutions. Her programs are content rich, interactive, provocative and playful—even downright hilarious.

Roger Tutterow, Ph.D.

Roger Tutterow is Professor of Economics at Kennesaw State University. He also serves as Director of the Econometric Center, an applied research center housed in KSU’s Coles College of Business. Tutterow’s analysis of the economic, business and political environments have been featured in a variety of media including the Wall Street Journal, Financial Times, USA Today, New York Times, on CNN, CNBC, NBC, Bloomberg Television, and NPR.

A Georgia native, Tutterow holds a B.S. in Decision Science from Berry College and a M.A. and Ph.D. in Economics from Georgia State University. Prior to rejoining Kennesaw State University, he held faculty and administrative appointments at West Virginia University, Georgia State University and Mercer University.

Nancy Hodur, Ph.D.

Dr. Nancy Hodur is the director of North Dakota State University’s Center for Social Research, an applied social science research unit dedicated to providing a venue through which a wide variety of research activities are facilitated. She has more than 25 years of professional experience in applied research, public policy and outreach education with her primary areas of research including socio-economic impact assessment, community and economic development and natural resource management. She received her B.A. in Business Administration from Jamestown College and M.S. and Ph.D. in Natural Resources Management from North Dakota State University.

General Information

Lodging and Transportation

The Ramkota Hotel, 800 South 3rd Street in Bismarck, is the conference headquarters.

A block of rooms is available at the Ramkota under “North Dakota Housing Finance Agency,” at the State Rate until Jan. 27, 2017, or until the block is full. Call (701) 258-7700 to receive this rate, $81.90 for a single and $100.00 for a double. Vacancy information on alternate hotels can be found on the Bismarck-Mandan Convention and Visitors Bureau website, www.bismarckmandancvb.com.

Bismarck has one major airport, the Bismarck Airport, bismarckairport.com. To request the Ramkota’s complimentary shuttle service, use the dedicated phone line in the baggage claim area.

Rental car, Avis, (701) 255-0707; Enterprise, (701) 258-2636; and Hertz, (701) 223-3977, and taxi services are also available at the main airport terminal.

Attire and Climate

Your normal work attire is appropriate for all conference activities. Average daytime temperatures in Bismarck in early February are typically in the low 20’s. We recommend that you dress in layers to be comfortable during the conference as the temperature may fluctuate throughout the hotel.

Conference Host

A self-supporting state agency, North Dakota Housing Finance Agency finances the creation and rehabilitation of affordable housing across North Dakota. The North Dakota Industrial Commission, consisting of the governor, attorney general and agriculture commissioner, oversees the agency with help from a six-member citizen advisory board.

Celebrate Affordable Housing Champion Awards

NDHFA’s Champion of Affordable Housing Awards recognize and celebrate the work of individuals, non-profit organizations, public agencies, and private housing developers or providers who have made exceptional affordable housing contributions in North Dakota.

The Leadership Award honors a history of advocacy for affordable housing. Housing Production recognizes the development of affordable housing. And, Property Management recognizes outstanding individuals or organizations that oversee affordable rental housing administered by NDHFA.


Lender and real estate awards are based on participation in NDHFA’s homeownership programs and on participation in locally sponsored affordable housing projects and events. These award recipients are selected by the agency’s staff.
Interested in sponsoring or exhibiting, contact NDHFA at hfainfo@nd.gov or (800) 292-8621.