



A HOUSING NORTH EVENT



9th Annual  
**Northwest Michigan**  
**HOUSING SUMMIT 2023**

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**EVENT PROGRAM**

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OCT 25-27TH  
THE PARK PLACE HOTEL  
TRAVERSE CITY

# ABOUT THE SUMMIT

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The annual Northwest Michigan Housing Summit is an annual event presented by Housing North and its partners. Every year, we work to offer an event that helps expand opportunities for networking, discussions, and exchanges with partners and supporters on housing solutions for our communities.

Each year, we feature several updates and presentations highlighting solutions and tools for housing being used in the region. In its ninth year, Housing North is committed to bringing you a valuable experience and working to make the event better every year!



## OUR SPEAKERS



Curious about the speakers who will be sharing their insights at the Housing Summit? [Click here](#) and meet our distinguished lineup of speakers. Get to know their backgrounds, expertise, and the valuable perspectives they'll be bringing to our event. We're thrilled to have such a diverse and knowledgeable group of speakers joining us, and we can't wait for you to discover more about them!



Northwest Michigan  
Rural Housing Partnership



# SUMMIT AT A GLANCE

WEDNESDAY, OCT 25TH 2023

4:30-7:30 Check in - Staff will be there to check you in if you decide to join us Friday night.

5:00-7:00PM Networking reception & open bar - We hope the attendees will use this time to connect and get to know each other. This is a new addition to the Summit!

THURSDAY, OCT 26TH 2023

9:15AM	Welcoming Remarks & Legislative Updates
10:00AM	The West Michigan Zoning Atlas
11:00AM	Housing Ends Homelessness: How the NW Michigan Coalition to End Homelessness will End Chronic Homelessness by 2028
11:15AM	Northwest Michigan Housing Needs Assessment (2023)
12:15 -1:15	<b>LUNCH BREAK</b>
12:30PM	Annual Awards Ceremony
1:15PM	State Agency Panel Discussion
2:30-3:30PM	3 Concurrent Sessions - choose one of 3 sessions: <ul style="list-style-type: none"><li>• Mapping Housing Opportunity: Establishing Where We Can Develop Housing for Our Region</li><li>• Communities in Action- Ann Arbor and Kalamazoo</li><li>• Funders Panel (Local banks, CDFIs, USDA programs, and more)</li></ul>
3:30PM	<b>BREAK</b>
3:45-04:45	3 Concurrent Sessions - choose one of 3 sessions: <ul style="list-style-type: none"><li>• Housing Michigan Coalition Tools - A Deeper Dive</li><li>• CLTs In Action: A Panel Discussion with Community Land Trust Providers Across Michigan</li><li>• How can you become a RRC? What programs does MEDC provide that can help your community with housing?</li></ul>
5-8:00PM	Legislative Happy Hour at Top of the Park (limited registration)

FRIDAY, OCT 27TH 2023

8:00-9:00AM	Check-in and breakfast
9:15	Housing North Board Member Panel Discussion
10:00-12:00	<b>WORKSHOPS</b> 3 Concurrent Sessions - choose one of 3 sessions: <ul style="list-style-type: none"><li>• Incremental Development Alliance Workshop - How to Create a Pro-forma</li><li>• How to Bring Community Investment Funds to Your Community</li><li>• Michigan State Housing Development Authority Workshop - Learn about new State Programs and the Statewide Housing Partnership</li></ul>
12:15-1:15	<b>LUNCH</b>
1:30-03:30	3 Concurrent Sessions - choose one of 3 sessions: <ul style="list-style-type: none"><li>• Incremental Development Alliance Workshop - How to Create a Pro-Site Plan</li><li>• How to Create a Housing Trust Fund for Your Community</li><li>• Beyond Traditional Infrastructure - Ways to Support Community Infrastructure to Ultimately Bring More Housing</li></ul>



# EVENT PROGRAM

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THURSDAY, OCTOBER 26TH

**9:15 AM Welcoming Remarks & Legislative Updates - Grandview Room**

**Speaker(s):** Yarrow Brown, Housing North Executive Director; Kent Wood, Borealis Strategic Principal / Housing Michigan Coalition Executive Committee Member representing Housing North

Description: Yarrow Brown, Housing North Executive Director, will open this year's Housing Summit, share an overview of the region's housing needs, and provide an update on Housing North activities over the last year - including new funding, programs, new staff, new communications tools, and legislative action. Then, receive the most current legislative information as it pertains to housing from Kent Wood, Policy Advisor for Housing North. This will include the recently passed TIF legislation, incoming funds for zoning and planning reform, and upcoming bills such as CLT legislation.

**10:00 AM The West Michigan Zoning Atlas - Grandview Room**

**Speaker(s):** Brooke Osterman, Director of Policy and Communications & Ryan Kilpatrick, Lead Consultant at Housing Next; Andrea Brown, Executive Director & Leah DuMouchel, Director of Programs and Communications at Michigan Association of Planning; Introduced by Connor Miller Government Affairs Director with Aspire North REALTORS

Description: The need to understand local zoning codes and the local laws that shape the location and character of new development has taken center stage recently in Michigan due to growing interest in zoning reform at the local and statewide levels to inform housing and other land development policies. Zoning Atlases, which contain consistent, high-quality data describing the boundaries and details of zoning codes, have fueled research, advocacy, and reform in other states. A partnership between the Michigan Association of Planning (MAP), University of Michigan, and Housing Next have started work on a zoning atlas for Michigan. A pilot has been set up in the Grand Rapids Tri-County area where local jurisdictions are already focused on how zoning reform can result in more affordable, diverse housing.

**11:00 AM Housing Ends Homelessness: How the NW Michigan Coalition to End Homelessness will End Chronic Homelessness by 2028 - Grandview Room**

A Message from Ashley Halladay-Schmandt, Executive Director of the Northwest Michigan Coalition to End Homelessness

**11:15AM Northwest Michigan Housing Needs Assessment (2023) - Grandview Room**

**Speaker(s):** Patrick Bowen, Founder and President of Bowen National Research

Description: Earlier in the year Housing North released a Housing Needs Assessment (HNA) for the 10 counties of Northwest Michigan. The HNA provided current information and data on demographics, economics, housing inventory, and housing gaps. With this data, we can better strategically address our current regional housing crisis, better strengthen and serve the people within our communities, and better promote attainable housing development. Patrick Bowen, author of the HNA, will present the most compelling findings from the report, potential next steps for the region, and take your questions.

**12:15-1:15PM LUNCH BREAK**



# EVENT PROGRAM

THURSDAY, OCTOBER 26TH

**12:30PM Annual Awards Ceremony - Grandview Room**  
Presented by Carlin Smith, President of Housing North

Description: Every year we honor leaders and champions in the community who have contributed to housing and worked tirelessly to bring more resources to our community. Join us to recognize the recipients of our three awards: Housing Leadership Award, Champion Housing Advocacy Award, and Funders Award.

**1:15PM State Agency Panel Discussion - Grandview Room**

**Speaker(s): Amy Hovey, Director of MSHDA; Sarah Lucas, Director of the Office of Rural Development at MDARD; Michele Wildman, Senior Vice President at the MEDC; Joseph Rivet, Executive Director of the State Land Bank at LEO. Moderated by Luke Forrest, Executive Director of CEDAM - Introduced by Kim Pontius, CEO of Aspire North Realtors**

Description: Representatives from the Michigan State Housing Development Authority (MSHDA), the Michigan Office of Rural Development (ORD), Michigan Economic Development Corporation (MEDC), and the Michigan State Land Bank (SLB) will share information about their respective offices, and update us all on resources, fiscal recovery funds, programs, and partnership opportunities as it relates to housing and how this can benefit our communities in NW Michigan. There will be time for questions from the audience as well.

**2:30-3:30PM SESSIONS - 3 CONCURRENT - CHOOSE ONE OF 3 SESSIONS**

**1) Mapping Housing Opportunity: Establishing Where We Can Develop Housing for Our Region - Front-Breakout Room. Speaker(s): Kimberly Pontius, CEO of Aspire North REALTORS®; Connor Miller, Government Affairs Director with Aspire North REALTORS®; Shawn Winter, City of Traverse City Planning Director; Jerry Swanson, GIS Coordinator for the City of Traverse City**

Description: Aspire North REALTORS® is leading an effort to create a GIS mapping platform that informs our greater Northwest Michigan region on housing supply opportunities and constraints. Aspire North REALTORS®, will present an introductory map they have completed through the Geographic Information System (GIS) services of Land Information Access Association (LIAA) of taxable and tax-exempt property to give an initial look at the properties available for housing development. The session will dive into the current efforts to add to and enhance this mapping data as a tool for informing decision-making on issues like housing density, environmental sustainability, and housing infrastructure to name a few.

**2) Communities in Action- Ann Arbor and Kalamazoo - Park Breakout Room. Speaker(s): Jennifer Hall, Executive Director of the Ann Arbor Housing Commission; Mary Balkema, Housing Director of Kalamazoo County**

Description: In most housing markets, affordable housing cannot be built without government subsidies. Local governments can be critical partners and have many tools to lower the cost of development including: donating land or buildings, providing grants, adopting a dedicated housing millage, providing tax incentives, among others. In this session you will hear from Jennifer Hall and Mary Balkema about how their communities passed housing millages.

# EVENT PROGRAM

THURSDAY, OCTOBER 26TH

## 3) Funders Panel (Local banks, USDA programs, and more) - Grandview Breakout Room

**Speaker(s):** Erik Ingbretson, Director, Loan OriginationsCinnaire; Michael Michael DiCarlantonio-Vice President, Wallick Communities; Michelle Collins, Area Director for USDA Rural Development (MI), Jason Blain, Vice President, Senior Commercial Banker, Independent Bank;

**Moderated by** Warren Call, President and CEO of Traverse Connect

**Description:** Prepare yourself for project funding by attending this session, which will cover finance opportunities including collaborations with local banks, Community Development Finance Institutions (CDFIs), Economic Development Corporations (EDC's) and programs offered through USDA Rural Development, and successful project examples from other communities, as well as existing and upcoming funding opportunities.

## 3:30 BREAK

## 3:45-4:45PM SESSIONS - 3 CONCURRENT-CHOOSE ONE OF 3 SESSIONS

### 1) Housing Michigan Coalition Tools - A Deeper Dive - Grandview Breakout Room

**Speaker(s):** Tracy Davis, Manistee County Housing Ready Program Coordinator, Kent Wood, Borealis Strategic Principal / Housing Michigan Coalition Executive Committee Member representing Housing North, Josh Mills, City of Frankfort Superintendent; City of Traverse City

**Description:** In December 2022, the Governor signed a series of housing legislation aimed at encouraging more housing across the income spectrum. Join members from the Housing Michigan Coalition and Housing North Staff to hear an overview of the tools and how they can be put to use in your community, including examples of projects in our region that took advantage of this legislative progress. Examples include NEZs in Manistee County, City of Frankfort, and the City of Traverse City's PILOT program.

### 2) CLTs In Action: A Panel Discussion with Community Land Trust Providers Across Michigan - Park Breakout Room. **Speaker(s):** Dakota Riehl, Senior Real Estate Development Manager at ICCF; Annette Knowles, Frankfort Area Community Land Trust; Bill Mulder, Harbor Area Residential Trust; Larry Mawby, Peninsula Housing

**Description:** This panel will be a discussion with housing providers involved with the Michigan CLT Coalition concerning their current progress in establishing and running community land trust programs throughout the State of Michigan. The panel will include a discussion on why a CLT model was chosen to meet the needs of their community, the unique elements of their chosen model, and stories of neighbors who have been served by their programs.

### 3) How can you become a RRC? What programs does MEDC provide that can help your community with housing? Front Breakout Room - **Speakers:** Hannah Yurk, Community Development Manager & Dan Leonard, Senior Redevelopment Services Director from MEDC

**Description:** This workshop is designed to provide more context and information about the MEDC programs, which are aimed at building strong communities, this includes the Redevelopment Ready Communities Program which provides economic development services. Attend this workshop to learn which of the many programs available would be best suited for fostering housing in your community.

5-8 P.M. LEGISLATIVE HAPPY HOUR AT TOP OF THE PARK (LIMITED REGISTRATION)

# EVENT PROGRAM

FRIDAY, OCTOBER 27TH

## 8:00-9:00 AM CHECK-IN AND BREAKFAST

9:15AM Housing North Board Member Panel Discussion - Grandview Breakout Room

Speaker(s): Ashley Halladay-Schmandt, Janet Koch, Carlin Smith, Maryl Kohl, Josh Mills

Moderated by Kim Pontius, CEO of Aspire North REALTORS

Description: This is your chance to learn more about the organization behind the Summit – Housing North! Meet the members of the Housing North Board of Directors, hear why they are so passionate about housing, their experience, and their vision for the future. There will be time for questions from the audience.

10 - 12:00PM SESSIONS - 3 CONCURRENT - CHOOSE ONE OF 3 SESSIONS

### 1) Incremental Development Alliance Workshop - How to Create a Pro-forma - Park Breakout Room

Speaker(s): Jenifer Acosta, IDA faculty member & owner of Acosta Real Estate & Development

Description: Before you buy or build a property, you'll want to map out all the expected income and expenditure on paper. Seeing a development project with clear eyes rather than rose-colored glasses is the surest way to build something that can be maintained and even improved over time. A pro forma is the most thorough way to do this. IDA Faculty presenter Jenifer Acosta will guide session attendees through a hands on pro forma exercise, highlighting key concepts such as how to estimate your income using "comps" from comparable buildings/units, best practices to estimate your expenses, the 1% rule, cash on cash return, capitalization rate, and Debt Service Coverage Ratio (DSCR). Attendees will leave this session with a better understanding of how to translate the financial goals of a development project to investors.

### 2) How to Bring Community Investment Funds to Your Community - Front Breakout Room

Speaker(s): Chris Miller, Founding Board Member and Chair of the National Coalition for Community Capital; Andrea Jacobs, Emmet County Housing Ready Program Director at Housing North

Description: The National Coalition for Community Capital is currently piloting - in Detroit, Petoskey, Cincinnati, Rhode Island, and Georgia - a community investment fund model that any community in the state could establish. These funds can receive investments from any citizen, regardless of wealth, and those funds can make up a critical part of a housing capital stack, including serving as pre-development funds. Come learn about this group and how you can build a fund like this in your community.

### 3) Michigan State Housing Development Authority Workshop - Learn about new State Programs and the Statewide Housing Partnership. Grandview Breakout Room - Speaker(s): Amy Hovey, Executive Director; Tony Lentych, Chief Investment Officer; Tim Klont, Director of Partnerships & Engagement at MSHDA

Description: There is a lot going on with the Michigan State Housing Development Authority with the Statewide Housing Plan, newly passed Brownfield/TIF tool for housing, and new funding opportunities. It is an exciting yet busy time. During this session you will learn more about how our Regional Housing Plan will fit into what the state is working on, what programs are coming out that will benefit our communities, and have time to ask questions about the programs with MSHDA staff.

12:15-1:15- LUNCH

# EVENT PROGRAM

FRIDAY, OCTOBER 27TH

1:30-3:30PM SESSIONS - 3 CONCURRENT - CHOOSE ONE OF 3 SESSIONS

**1) Incremental Development Alliance Workshop - How to Create a Pro-Site Plan - Grandview Breakout Room  
Speaker(s): Marques King, IDA faculty member & Managing Principal of Fabric[K] Design**

Description: There are some common zoning parameters that apply to developments in most cities, however, it is important to read through your local zoning code to find details on stipulations that might affect your lot. Understanding these parameters will allow you to create a rendering to showcase your development. IDA Faculty presenter Marques King will guide session attendees through a hands-on site planning exercise, highlighting key concepts such as building classifications, players in the zoning process (zoning administrator, appeals board, etc.) permits and special use permits, amendments, and variances. Attendees will leave this session with a better understanding of how to align a potential development with area codes and how to recognize the need for a variance.

**2) How to Create a Housing Trust Fund for Your Community - Park Breakout room - Speaker(s): Kate Berens, Grand Rapids Deputy City Manager and Grand Rapids Housing Fund Board Liaison; Ryan Kilpatrick, Flywheel Consulting, Chris Forsyth, Deputy County Administrator and Anne Jameson, Grand Traverse County Brownfield Redevelopment Authority (GTCBRA) Director and Economic Development and Incentives Specialist**

Description: Many communities are searching for creative sources of funding for housing projects. Housing Trust Funds (HTF) can be a flexible source of funding for a variety of housing activities. Grand Rapids is one example of Michigan communities that have established Housing Trust Funds. During the first hour we will hear from the City of Grand Rapids Deputy City Manager on how Grand Rapids developed a HTF. We will also hear from Chris Forsyth and Anne Jameson from Grand Traverse County on how they have used the County Land Bank and Brownfield Redevelopment Authority to create an affordable Housing Fund. The goals are to learn what a Housing Trust Fund is, its advantages, and prepare you for establishing one in your community.

**3) Beyond Traditional Infrastructure - Ways to Support Community Infrastructure to Ultimately Bring More Housing. Front Breakout Room -Speaker(s): Dr. Dan Wickham, Inventor and Founder of SludgeHammer; Will Stoddard, President of SludgeHammer; Justin Sorenson, Engineer and Owner of Sorenson Engineering; Senator John DaMoose  
Facilitated by Andrea Jacobs, Emmet County Housing Ready Program Director**

Description: One of the most significant barriers to any residential development in our rural areas is wastewater management. Is the complex and expensive traditional water and sewer system our only option to respond to our housing needs? Let us explore wastewater treatment using advanced technologies that can work cooperatively with traditional systems, both sewer and septic, alleviating pressure to upgrade and expand. We will discuss how isolated systems for neighborhoods and villages can function successfully while being managed and overseen by a single organization. Our panel of experts will get creative about a variety of options for our rural areas to design communities unrestricted by current infrastructure limitations, while protecting our greatest resource and our Blue Economy. How can the State support our efforts and what kind of information can we use at the local level to keep options open and costs down?

# THANK YOU TO OUR SPONSORS

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The 9th Annual Northwest Michigan Housing Summit would not be possible without the support of our sponsors. Housing North is thankful for their commitment to bring more homes to our communities and for helping build a future for Northern Michigan, together.

## 2023 NORTHWEST MICHIGAN HOUSING SUMMIT PRESENTING SPONSOR



Aspire North Realtors has been a long-standing supporter of Housing North and we are excited to have them as our presenting sponsor this year.

Aspire North was formed in 1935 as the Traverse City Board of REALTORS®. Aspire North REALTORS® brings real estate professionals together, building partnerships and collaboration amongst members and affiliates, advocating for the industry, and constantly redefining the limits of what a REALTORS® Association does for its members. Aspire North REALTORS® encompasses the five-county Grand Traverse area, which includes Grand Traverse, Leelanau, Antrim, Kalkaska, and Benzie Counties, as well as the immediate surrounding counties of Missaukee, Wexford, Manistee and Charlevoix. We are grateful for their support and commitment to bringing more homes to our communities!

To learn more about Aspire North and their work, please visit [aspirenorthrealtors.com](http://aspirenorthrealtors.com).

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