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**Minnesota Community Land Trust Coalition Summit**

***The Evolution of Affordable Homeownership in Minnesota***

**April 11, 2018**

**8:30 – 11:30 a.m.**

The Bridge Room, Sunrise Banks

2525 Wabash Ave., St. Paul, MN 55114

**SUMMIT AGENDA**

**8:45 Welcome and Opening Remarks**

*Eric Muschler, Program Officer, The McKnight Foundation*

**8:50 Keynote Speaker**

*Associate Professor Ryan Allen, Community and Economic Development in Urban and Regional Planning, U of MN*

**9:35 The State of MN CLTs**

*Jeff Washburne, CLCLT*

**9:50 Freddie Mac – New Mortgage Product Info**

*Eyma Rafi, Freddie Mac*

*Melissa Schirz, Freddie Mac*

**10:00 Break**

**10:10 Industry Professional Panel *(****Jeff Corey, One Roof, Moderator****)***

*Kyle Cosky, Home Mortgage Consultant at Summit Mortgage Corp.*

*Nataly Sanchez, Realtor at Sean and Blanca Realty*

*Erik Torch, Director of Grantmaking at the Northland Foundation*

*Gene Winstead, Mayor of the City of Bloomington*

*Ron Zweber, Senior VP/Manager-Nonprofit Banking, Bremer Bank*

**11:15 Wrap Up**

**PRESENTER BIOS**

**Ryan Allen** is an Associate Professor of Community and Economic Development in the Humphrey School of Public Affairs at the University of Minnesota, where he directs the Urban and Regional Planning program. Allen also works with Minnesota Extension's Community Vitality program. He earned his PhD in urban studies from the Massachusetts Institute of Technology. Allen’s research focuses on housing and community development issues in both urban and rural areas. In particular, he investigates the effect of economic shocks, such as the recent housing crisis and recession, on various facets of neighborhoods and community life in the U.S. In addition, Allen focuses much of his research and teaching on the experience of immigrants in cities and suburbs of the U.S. He uses his research to advance theory, and policy and planning conversations on important social issues, particularly racial, ethnic and economic inequality, access to economic and social opportunities and immigrant integration.

**Kyle Cosky** is a home mortgage consultant/direct lender at the Summit Mortgage Corporation. Kyle has 16 years of experience in finance and sales and 23 years of machining experience and leadership. He is an experienced negotiator, dedicated to maximizing profit margins while providing premier customer service. Currently, Kyle generates loans for both conforming and non-conforming clients through personal referrals and corporate advertising efforts. He is dedicated to placing his clients in loan programs that best meet their economic needs. In 2018, Kyle was recognized as a Minnesota Housing Top Producing Loan Officer.

**Eric Muschler** has been a program officer since 2006 working within the McKnight Foundation’s Region and Communities program that integrates regional sustainable development, homes for all, and economically vibrant neighborhoods to create greater opportunities for people and places that are left out of the economic mainstream. He has worked on several focus areas within the Region and Communities program, including housing and workforce development, as well developing new community partnerships such as the Central Corridor Funders Collaborative, the Central Corridor Anchor Partnership, the Minneapolis St. Paul Workforce Innovation Network (MSPWIN), and the Central Cities Competitiveness Initiative at Greater MSP. Throughout his career, Eric has advanced the field of community economic development by promoting economic development strategies that created clear, shared value and benefits to communities and individuals struggling toward greater economic self-sufficiency.

**Nataly Sanchez** is a realtor at Sean and Blanca Realty. Previously, she served as a Home Purchase Counselor & Financial Coach at Neighborhood Development Alliance (NeDA), providing her clients with a tailored plan to help them achieve their first home purchase. Through the years, she has gained extensive knowledge

of the home buying process, first-time homebuyer programs, and she has created a strong network of industry professionals. She now helps clients from a different facet of the home buying process- the actual Home Purchase. Nataly has a Bachelor's degree in Communication and Journalism from the University of St. Thomas.

**Erik Torch** oversees the grantmaking of the Northland Foundation, with an average annual distribution of approximately $2.5 million to nonprofit organizations in Northeast Minnesota. He holds a Master’s Degree in Social Work from the University of Minnesota Duluth and has 20 years of experience in the nonprofit and human services sectors.  Prior to joining the Foundation, Erik led a human services nonprofit providing programming to serve people in poverty. In addition to his work in the human services and philanthropy sector, Erik spent several years abroad working on peace and social justice issues in the former Yugoslavia and Southeast Asia.

**Gene Winstead** has been a resident of Bloomington since 1975 and is married with three grown daughters and seven grandchildren. He is the owner of Ike’s restaurants in downtown Minneapolis, Bloomington, and at the MSP International Airport. He was elected to his first term as mayor of Bloomington, Minnesota on November 2, 1999, and was re-elected to his fifth term on November 3, 2015. He’s been a member of the Bloomington City Council since his appointment in 1995. In addition to his work on the City Council, Mayor Winstead is currently serving as a Board Member on Bloomington’s Port Authority, Bloomington United for Youth, the Bloomington Convention and Visitors Bureau, and Metro Cities. He is a past member of the City’s Planning Commission, serving as its Chairperson through the development of the Mall of America, and has served on several other community boards and foundations.

**Ron Zweber** has over 35 years’ experience in the financial services industry.  He has worked almost exclusively with nonprofit organizations/institutions and governmental entities for 20 years.  He leads one of the largest nonprofit/government banking teams in the Twin Cities.  His team, which includes six relationship managers in addition to himself, has loan balances of approximately $500 million and deposit balances of $550 million.  His team has significant experience working with human service organizations, private education, senior housing and health care organizations as well as other nonprofit organizations. This team can provide the specialty products and services that nonprofits need including tax exempt debt, tax credit lending and debt to bridge capital campaigns, as well other sophisticated non-credit financial products. Ron has a Bachelor of Science Degree in Business from the University of Minnesota.