



# INDUSTRIAL COMMISSION OF NORTH DAKOTA

John Hoeven  
Governor

Wayne Stenehjem  
Attorney General

Roger Johnson  
Commissioner of Agriculture

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## NDHFA RECOGNIZES CHAMPIONS OF AFFORDABLE HOUSING

BISMARCK – The North Dakota Housing Finance Agency (NDHFA) recently recognized seven housing partners as Champions of Affordable Housing at the annual Statewide Housing Conference. Awards were presented in the Lender, Housing Production and Leadership categories.

“Without the participating lenders, the real estate community, housing developers and property managers, NDHFA would not have realized a single first-time homebuyer loan or assisted a single multifamily development,” said Agriculture Commissioner Roger Johnson, as he presented the awards on behalf of the state Industrial Commission members.

The Lender award was given to NDHFA participating lenders based on their participation in the agency’s homeownership programs. Additionally, lenders were judged on their participation in locally sponsored affordable housing projects and events.

Receiving the Lender awards were **First Western Bank & Trust** of Minot, **Western Cooperative Credit Union** of Williston and Dickinson, **CountryBank USA** of Cando and Devils Lake and **Gate City Bank** with locations in 17 North Dakota communities.

The four lenders accounted for 23 percent of NDHFA’s first-time homebuyer loans, 21 percent of Start downpayment assistance loans, and 20 percent of DCA downpayment and closing cost assistance grants in 2002.

The Housing Production award recognizes the development, preservation of or conversion to affordable housing, innovative construction or financing techniques, responses to the unique needs of special populations, or the ability to provide information to the public about affordable housing opportunities.

Receiving Housing Production awards were the **City of Fargo Neighborhood Revitalization Initiative**, a set of programs designed to work together to stabilize and improve neighborhoods by encouraging investment in existing housing stock, and the **Adams County/City of Hettinger Housing Concerns**, a joint effort to address residential housing stock issues in Adams County.

The Leadership award recognizes an individual or entity that has demonstrated a history of advocacy for affordable housing or related services. The selection criterion focuses on the nominee’s leadership efforts and results in the development of affordable housing.

**Jim Kappel**, executive director of the Southeastern North Dakota Community Action Agency, of Fargo is this year’s Leadership award recipient. Kappel has developed several affordable housing projects in eastern North Dakota, including projects in Hankinson, Hatton, Gwinner, Lisbon, Milnor and Fargo.

“The Champion of Affordable Housing awards program began in 1995 with annual presentations to lenders and real estate agents based primarily on loan production within NDHFA Home Mortgage Finance programs,” said Pat S. Fricke, NDHFA executive director. “Leadership and Housing Production awards were added in 2001.” Awards were presented to the real estate community at their annual conference in September.

The Industrial Commission of North Dakota, consisting of Governor John Hoeven, who serves as chairman, Agriculture Commissioner Roger Johnson and Attorney General Wayne Stenehjem, oversees the NDHFA.

For more information about the Champion of Affordable Housing awards or other NDHFA programs, contact the agency at 701-328-8080, 800-292-8621, 800-366-6888 (TTY) or visit us online at [www.ndhfa.org](http://www.ndhfa.org).

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