



## **MONTANA**

*Creating opportunities for families and individuals to live in affordable homes in strong communities across Montana.*

44th Annual Economic Outlook Seminar

# **FACING THE CHALLENGE OF AFFORDABLE HOUSING**

January 29-March 14, 2019

The 2019 Economic Outlook Seminar theme is "Facing the Challenge of Affordable Housing." The half-day seminar and luncheon will highlight the latest economic trends for our local economies and the state.

This will be an insightful opportunity to hear others' ideas and network with others who share your same concerns about housing in Montana.

To get more information and to register, visit <http://www.economicoutlookseminar.com>.

# Seminar Schedule

EOS 2019 schedule of cities, dates and venues.

## Helena

January 29, 2019  
Tuesday, 8am-1pm  
Great Northern Hotel  
835 Great Northern Blvd.

## Great Falls

January 30, 2019  
Wednesday, 8am-1pm  
Hilton Garden Inn  
2520 14th St. SW.

## Missoula

February 1, 2019  
Friday, 8am-1pm  
Hilton Garden Inn  
3720 N. Reserve St.

## Billings

February 5, 2019  
Tuesday, 8am-1pm  
Doubletree Hotel  
27 N. 27th St.

## Bozeman

February 6, 2019  
Wednesday, 8am-1pm  
The Commons / **Live Webcast**  
1794 E. Baxter Ln.

## Butte

February 7, 2019  
Thursday, 8am-1pm  
NorthWestern Energy General Office  
11 E. Park St.

## Kalispell

February 12, 2019  
Tuesday, 8am-1pm  
Hilton Garden Inn  
1840 U.S. 93 S.

## Sidney

March 12, 2019  
Tuesday, 8am-1pm  
USDA Agricultural Research Services  
1500 N. Central Ave.

## Miles City

March 13, 2019  
Wednesday, 8am-1pm  
Sleep Inn & Suites  
1006 S. Haynes Ave.

## Big Sky

March 14, 2019  
Thursday, 8am-1pm  
Warren Miller Performing Arts Center  
45465 Gallatin Rd.

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## 2019 Housing Day at the Rotunda Tuesday, February 12

***Our communities are stronger when  
everyone can afford a safe,  
healthy home!***

The Montana Housing Partnership invites you to join them for Rotunda Day at the Capitol. This is a perfect opportunity to highlight the importance of strengthening our communities by having homes Montanans can afford and work together to find:

- Where and why problem areas exist
- What solutions may work
- Why the economy will benefit
- How the people of Montana benefit

If you're a housing organization and interested in joining us

in the rotunda, please see the sponsorship opportunities provided (click button to the left).



[Click here to view Sponsorship Opportunities](#)

## **HOMEBUYER EDUCATION & COUNSELING**

*Why are they important?*

At NeighborWorks Montana, we have found that education and counseling are the cornerstone of a strong foundation that enables homebuyers to be the best homeowners they can be. It equips them with the tools they need to enjoy their home for years to come, in turn strengthening the community around them. Having gone through this process also open doors to programs that may be able to help their home purchase be more affordable.

Please encourage clients to seek homebuyer education as early in their process as possible so they may reap the most benefit and have adequate time for processing. Upon taking the class and receiving counseling, they will have a clearer understanding of:

- their credit and how it affects their home loan
- budgeting
- why inspections are so important
- what they can expect at closing
- and so much more

*How does the process work?*

1. Have the client visit [nwmt.org/homeownership](http://nwmt.org/homeownership) or call us at (406) 761-5861 to find a NWMT partner in their area who can provide education and counseling
2. The client takes a NWMT in-person HBE class or speaks with the counselor about NWMT online class options
3. The client receives their completion certificate upon completion of the HBE class (typically 8 hours) and counseling (typically 45-minutes in person or over the phone)

From there, their lender can talk to them about programs and loan products available through NeighborWorks Montana, Montana Housing, and others that may help make their home purchase more affordable for them.

Questions? Visit [nwmt.org/homeownership](http://nwmt.org/homeownership) or call us (406) 761-5861 to find out more.

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Visit our website

