



Developing Strong Native CDFI Housing Loan Products and Services Agenda

DAY 1 Tuesday, July 16 8:00 am to 4:30 pm	
TIME	TOPIC
8:00 – 8:30 am	<i>Breakfast and Registration</i>
8:30 – 9:30 am	Module One - Course Overview Welcome, Introductions, Expectations
9:30 – 10:30 am	Module Two - Basics of Mortgage Lending Landscape <ul style="list-style-type: none"> • Secondary Market • Insurers/Guarantors • Lenders • Aggregators • Servicers • Counselors • Foreclosure Prevention
10:45 – 11:00 am	<i>Break</i>
11:00 – 11:30 am	Module 3 – Housing Lending in Native Communities Today <ul style="list-style-type: none"> • Homebuyer readiness • Availability of housing stock • Complexity of land issues • Access to credit and capital • Capacity of stakeholders and partners
11:30 – Noon	Module 4 – How to Assess your Housing Market Demand <ul style="list-style-type: none"> • Housing needs assessment <ul style="list-style-type: none"> ○ What is it? ○ How can it be used? • Components • Data Elements
Noon	<i>Lunch</i>
1 pm	<i>Icebreaker</i>
1:15 – 2:30 pm	Module 5 – Selecting Products and Service for your Market <ul style="list-style-type: none"> • Home Loan Types • Home Loan Uses • Considerations • Development Services
2:30 – 2:45 pm	<i>Break</i>
2:45 – 4:00 pm	Module 6 – Native CDFI Housing Lending Models <ul style="list-style-type: none"> • Tiwa Lending • Cook Inlet Lending Center • Four Directions
4:00 – 4:30 pm	Wrap-up, Reflections

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DAY 2 Wednesday, July 17 8:00 am to 4:30 pm	
TIME	TOPIC
8:00 – 8:30 am	<i>Breakfast</i>
8:30 – 9:00 am	Welcome Back, Recap, Preview
9:00 – 10:30 am	Module 7 – Mortgage Lending Roles for CDFIs <ul style="list-style-type: none"> • Possible Roles for Native CDFIs <ul style="list-style-type: none"> ○ Borrower prep ○ Brokering ○ Lending ○ Servicing ○ Real Estate Development ○ Foreclosure intervention
10:30 – 10:45 am	<i>Break</i>
10:45 – Noon	Module 8 – Becoming a Secondary Market Seller/Service <ul style="list-style-type: none"> • Roles of sellers and servicers • Overview of requirements
Noon	<i>Lunch</i>
1 pm	<i>Icebreaker</i>
1:15 – 2:30 pm	Module 9 – CDFI Mortgage Lending Business Model <ul style="list-style-type: none"> • Springboard Home Loan • Homewise
2:30 – 2:45 pm	<i>Break</i>
2:45 – 4:00 pm	Module 9 – CDFI Mortgage Lending Business Model (continued) <ul style="list-style-type: none"> • FAHE Midwest Minnesota CDC
4:00 – 4:30 pm	Wrap-up, Reflections

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DAY 3 Thursday, July 18 8:00 am to 4:30 pm	
TIME	TOPIC
8:00 – 8:30 am	<i>Breakfast</i>
8:30 – 9:00 am	Welcome Back, Recap, Preview
9:00 – 10:30 am	Module 10 – Mortgage Lending on Trust Land <ul style="list-style-type: none"> • Land Classifications • BIA Departments
10:30 – 10:45 am	<i>Break</i>
10:45 – Noon	Module 11 - Engaging Tribal Governments <ul style="list-style-type: none"> • Tribal Leaders’ Governance Role • Strategies to Expedite Leasehold Mortgage Process <ul style="list-style-type: none"> ○ HEARTH Act ○ Section 638 compact • MOUs with federal agencies, GSEs • Early intervention for defaults • Facilitating foreclosure process <ul style="list-style-type: none"> ○ Right of first refusal ○ Loss mitigation pool
Noon	<i>Lunch</i>
1 pm	<i>Icebreaker</i>
1:15 – 2:30 pm	Module 12 - Operationalizing your Mortgage Lending Plan <ul style="list-style-type: none"> • Building Organizational Capacity <ul style="list-style-type: none"> ○ People ○ Technology ○ Licensing and regulatory compliance ○ Education requirements ○ Loan policies and procedures ○ Underwriting criteria ○ Capital • Training opportunities • Resources and partners
2:30 – 2:45 pm	<i>Break</i>
2:45 – 4:00 pm	Module 13 - Pulling You Plan Together Breakout into groups for strategy session discussions, based on your business model: <ul style="list-style-type: none"> • Borrower prep • Mortgage broker • Correspondent lender • Portfolio lender • Selling to secondary market directly or through an aggregator
4:00 – 4:30 pm	Wrap-up, Course Evaluation

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