#### Contents

#### **Executive Summary**

# **CDFIs and the Subprime Mortgage Market**

- Carla Dickstein, Coastal Enterprises, Laura Buxbaum, Hannah Thomas and Kimberly McLaughlin, "The Role of CDFIs in Addressing the Subprime Mortgage Market: A Case Analysis of New England"
- Neil Mayer and Kenneth Temkin, "An Analysis of Successful Mortgage Lending Strategies in Six Cities"
- Sarah Wolff, Self Help and Janneke Ratcliffe, UNC, "The Role of CDFIs in Home Ownership Finance"

# **Community and Economic Development and CDFI Lending**

- Ira Goldstein, Cathy Califano, Lance Loethen and Edward Kako, TRF, "CDFI Financing of Supermarkets in Underserved Communities: A Case Study"
- Geoff Smith, Sean Zielenbach, Jennifer Newon and Sarah Duda, The Woodstock Institute, "Collaboration or Competition: Examining the Relationship Between CDFIs and Mainstream Banks in Lending to Small Businesses in Underserved Markets"
- Michael Swack, University of New Hampshire, and Jolan Rivera, Southern New Hampshire University, "The Experience of New Hampshire Community Loan Fund in Mainstreaming of Acquisition Loans to Cooperative Manufactured Housing Communities"

#### **CDFIs in Rural and Underserved Markets**

- Spencer Cowan, Danielle Spurlock, Janneke Ratcliffe and Haiou Zhu, UNC, "Community Development Financial Institutions and the Segmentation of Underserved Markets"
- Julia Sass Rubin, "Community Development Venture Capital in Rural Communities"
- Sarah Dewees, First Nations, and Stewart Sarkozy-Banoczy, Oweesta, "Investing in Native Community Change: Understanding the Role of Community Development Financial Institutions"

# **Institutional Development of CDFIs**

- Kirsten Moy and David Black, The Aspen Institute, "Approaches to CDFI Sustainability"
- Victoria Salin and Yanhong Jin, Texas A&M, and Wenhua Di, Federal Reserve Bank of Dallas, "Riskiness of Sector Dependence in Community Development Financial Institutions"
- Julia Sass Rubin, John P. Caskey, Carla Dickstein and Sean Zielenbach, "Assessing the Systemic Impacts of Community Development Loan Funds"

This project was conducted by Abt Associates Inc. under contract with the CDFI Fund, Contract GS-10F-0086K, Task Order TPD-ARC-07-K-00057. The views expressed do not necessarily reflect the views of the