

# **Working with Homebuyers: Adapting to Current Market Conditions**

## **Agenda**

9:00 – 10:00	Homebuyer & Lending Market Update Housing market conditions/trends Lending products and market conditions
10:00 – 10:15	Break
10:15 – 11:00	Trends, cont.
11:00 – 12:00	Adjusting Your HOMEbuyer Program Design & Underwriting Counseling Downpayment Underwriting Subordination to 1 <sup>st</sup> Mortgages Sustainability
11:45 – 1:00	Lunch
1:00 – 2:30	Program Design & Underwriting, cont Structuring the HOME Subsidy Resale/Recapture Resubordination Legal Documents
2:30 – 2:45	Break
2:45 – 3:30	Delinquency & Foreclosure Trends
3:30 – 4:00	Post-Purchase & Foreclosure Intervention Loan servicing Post-purchase counseling Resubordination policy Foreclosure prevention & intervention
4:00	Wrap Up & Evaluation

*Presented by Monte Franke, Franke Consulting Group  
Under contract to DHCR/HTFC*