

About the Curriculum

GENERAL SESSION

Setting The Stage

In this opening session, we will discuss:

- Philosophies and approaches to community development lending
- Lessons learned about strategic planning and basic underwriting issues
- Experiences in community development lending

Business Planning for Community Development Lending

In this closing session, we will:

- Discuss how to connect the technical work of the school to business planning for your bank
- Conduct progressive exercises that require strategic work and partnership in order to achieve a community development “success” that connects with business planning strategies for banks

COURSES

All of the day-long courses will be progressive, meaning that each course will incorporate cases that are structured so that increasingly more advanced scenarios are built on standard fundamental lessons.

I. Small Business Lending

Properly structuring loans for small business is a critical part of community development. You’ll have a first-hand look at a progressive case study that emphasizes working with a small business in a neighborhood setting. You’ll learn to:

- Determine repayment sources
- Analyze the credit profile
- Recognize the importance of technical assistance in structuring and monitoring these loans

II. Affordable Rental Housing: Multi-Family Development Lending

Take part in a detailed examination of a multi-family project that progressively gets more complicated . . . and as a result, more realistic! Find out how you can properly structure a loan while carefully weighing key factors such as community impact, profit, risk, partnerships and due diligence. You will also discover how to:

- Analyze a multi-family loan request
- Find success with difficult projects
- Recognize why resourcefulness and partnerships are vital

III. Financing the American Dream: Single-Family Development Lending

Whether financing one house or an entire development, creating homeownership units clearly supports the health of our communities. This session will cover the entire range of issues, including:

- Home ownership and underwriting
- Lines of credit to profit and nonprofit developers to develop and sell homes
- Construction financing for development projects
- Creative ways to service residential mortgages



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IV. Keeping Money in the Community: Commercial Real Estate Lending

As an industry we are still learning how to evaluate, underwrite and structure commercial real estate projects. If we are able to make a serious impact in our communities, we need to increase the production of these facilities as a way of stimulating industry growth and employment opportunities. Through the use of a progressive case study, this session will teach the “community development approach” to commercial real estate lending by:

- Presenting retail and mixed-use loan requests with underwriting and market issues requiring creative thinking
- Assisting lenders in dealing with issues concerning the capacity of borrowers and the lack of projects fitting into a community context
- Teaching lenders how to deal with a troubled loan situation that requires restructuring

V. Community-Based Facility Lending

Service, nonprofit and religious institutions are often considered the glue in our communities, but they need financing on their facilities. At times, these requests are perceived as neither business loans nor real estate projects, and may be overlooked altogether. Explored through a progressive case study, this session offers a set of underwriting guidelines that can be applied to:

- Churches and service organizations
- Daycare and recreational facilities
- Other community-based projects

