

Mortgage Lending in St. Louis: From HMDA to Home Improvement

Federal Reserve Bank of St. Louis
One Financial Plaza, Second Floor Classroom
December 6, 2007 8:30 a.m. to 3:45 p.m.

- 8:30 a.m. Registration and Continental Breakfast**
- 9:00 a.m. Welcome**
Jean Morisseau-Kuni, community development specialist, Federal Reserve Bank of St. Louis
- 9:15 a.m. Home Mortgage Disclosure Act (HMDA) analysis of St. Louis MSA**
Andy Meyer, senior economist, Federal Reserve Bank of St. Louis
- 10:15 a.m. Break**
- 10:30 a.m. Understanding the Subprime Mortgage Crisis**
Yuliya Demyanyk, economist, Federal Reserve Bank of St. Louis
- 11:30 a.m. Regulatory Guidance for Addressing the Mortgage Crisis**
Matthew Ashby, senior community development specialist, Federal Reserve Bank of St. Louis
Panelists:
Federal bank regulatory perspective
Elizabeth Hayes, assistant vice president, Federal Reserve Bank of St. Louis
State initiatives
Susan Ellis, assistant bureau chief, State of Illinois
- 12:15 p.m. Lunch and Resources (Hall A)**
- 1:00 p.m. Remedies to Address Foreclosures**
Matthew Ashby
Panelists:
Understanding the property cycle in weak market neighborhoods
Mike Duncan, Research and Information Technology Manager, Department of Planning, St. Louis County
The REO process
Mark Della Camera, Stifel Bank and Trust
HomeStay Initiative
Carol Laslo, senior deputy director, St. Louis Community Business Center
Fannie Mae
FHASecure
Richard Herbst, Operations Analyst, HUD
- 2:00 p.m. Break**

December 6, 2007 agenda (continued)

2:15 p.m. Home Improvement Programs

Eileen Wolfington, community development specialist, Federal Reserve Bank of St. Louis

Panelists:

Missouri Housing Trust Fund overview and status of national housing trust fund legislation

Daniel McKim, assistant trust fund and community initiatives manager, Missouri Housing Development Commission (MHDC)

Home improvement loan partnerships

Jeannine Dunnegan Larm, vice president, UMBCDC, Inc.

Forgivable loans program

Mark Etling, executive director, Grand Oak Hill Community Corporation

How CDC's help neighborhoods access home repair programs

Rick Bonasch, director of technical assistance, Regional Housing and Community Development Alliance (RHCDAA)

3:15 p.m. Audience Discussion—what else is going on, what else is needed, next steps

Facilitator: *Carol Laslo*

3:45 p.m. Feedback Survey and Adjourn