

## Wharton-Habitat for Humanity housing finance course

| <b>Agenda</b>                    |   |
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| <b>Day 1 – September 4, 2017</b> |   |
| 08:30 - 09:00                    | <b>Registration</b>   |
| 09:00 - 10:30                    | <p style="text-align: center;"><b>The critical importance of housing finance in addressing persistent housing problems in developing countries</b></p> <p style="text-align: center;">Outlining the role of housing finance— mortgage-, non-mortgage- and micro-finance in expanding both the demand for, and the supply of affordable housing.</p>   |
| 10:30 - 11:00                    | <b>Break</b>  |
| 11:00 - 12:00                    | <p style="text-align: center;"><b>What goes on in a housing finance system?</b></p> <p style="text-align: center;">Discussing the structure and logic of mortgage- and alternative loan instruments and main models of funding housing finance, the current frontiers in housing finance and the role of government policies to scale up housing finance</p>  |
| 12:00 - 13:30                    | <b>Lunch</b>  |
| 13:30 - 15:15                    | <p style="text-align: center;"><b>Risks, costs, pricing and profitability of housing finance</b></p> <p style="text-align: center;">Presenting the costs and risks that drive pricing of the mortgage portfolio, and the factors that can bring down the cost of lending. How do these costs and risks differ for micro-lending and therefore the price of micro loans?</p>   |
| 15:15 - 15:45                    | <b>Break</b>  |
| 15:45 – 16:15                    | <p style="text-align: center;"><b>Expanding housing finance to lower income market segments</b></p> <p style="text-align: center;"><i>Examining common constraints to down-market expansion of mortgage lending, and alternative products used by lenders to increase lending for home ownership by lower income populations and informally employed.</i></p> <p style="text-align: center;"><i>Case Study Presentation by IndiaShelter</i></p> |
| 16:15 - -17:00                   |   |
| <b>Day 2 – September 5, 2017</b> |   |
| 09:00 - 10:00                    | <p style="text-align: center;"><b>Overview and cases of Micro-finance for housing</b></p> <p style="text-align: center;"><i>Presenting models and cases of non-secured lending innovations for housing; micro-credit</i></p> <p style="text-align: center;"><i>Case Study Presentation by ASA Philippines</i></p>   |
| 10:00 – 10:30                    |   |
| 10:30 - 11:00                    | <b>Break</b>  |
| 11:00 – 11:30                    | <p style="text-align: center;">Case by LOLC (Cambodia) - TBC</p> <p style="text-align: center;"><i>Non-financial services delivered alongside housing microfinance</i></p>  |
| 11.30 – 12:30                    | <p style="text-align: center;"><b>Subsidizing housing finance</b></p> <p style="text-align: center;"><i>Common ways to subsidize housing finance. Why is subsidizing housing finance so difficult?</i></p>  |
| 12:30 - 13:00                    | <b>Presentation of certificates and class photo</b>   |
| 13:00 - 13:30                    | <b>Lunch</b>  |