



Urban Institute and CoreLogic Present  
**Housing Finance, Affordability, and Supply in the Digital Age**

*Wednesday, November 1, 2017*

- 8:00 a.m.      **Registration and breakfast**
- 8:45 a.m.      **Welcome and introduction**
- **Laurie Goodman**, Codirector, Housing Finance Policy Center, Urban Institute  
[@MortgageLaurie](#)
  - **Frank Nothaft**, Senior Vice President and Chief Economist, CoreLogic [@DrFrankNothaft](#)
- 9:00 a.m.      **Innovation in Loan Origination and Servicing Processes: A Conversation with the GSEs**
- **Andrew Bon Salle**, Executive Vice President for Single-Family Business, Fannie Mae  
[@FannieMae](#)
  - **Dave Lowman**, Executive Vice President for Single-Family Business, Freddie Mac  
[@FreddieMac](#)
  - **Sarah Rosen Wartell**, President, Urban Institute (*moderator*) [@swartell](#)
- 9:45 a.m.      **Housing and Mortgage Market Outlook: 2017 and Beyond**
- **Frank Nothaft**, Senior Vice President and Chief Economist, CoreLogic [@DrFrankNothaft](#)
- 10:15 a.m.      **Break**
- 10:30 a.m.      **Removing Obstacles and Barriers to Access for Creditworthy Consumers**  
How are companies shifting their approach to meet the new dynamics and demographics of consumer credit? What changes can alleviate systemic barriers to accessing financing and homeownership? This panel will explore critical underlying issues, such as income variability, generational challenges, credit scoring, and access to down payments. We will explore how technology and other new approaches can advance safer lending and homeownership opportunities for all consumers.
- **Nikitra Bailey**, Executive Vice President, Center for Responsible Lending [@CRLONLINE](#)
  - **Todd Baker**, Senior Fellow, Mossavar-Rahmani Center for Business and Government, Harvard Kennedy School [@TBakerBroadmoor](#)
  - **Marla Blow**, Chief Executive Officer, FS Card Inc. [@Marla\\_Blow](#)
  - **Rob Chrane**, Chief Executive Officer, Down Payment Resource [@dwnpmtresource](#)
  - **Erin Currier**, Director, Financial Security and Mobility, The Pew Charitable Trusts  
[@CurrierErin](#)
  - **Alanna McCargo**, Codirector, Housing Finance Policy Center, Urban Institute  
[@MyHomeMatters](#) (*moderator*)



**#InnovateHousing**

WI-FI ACCESS ■ USERNAME: CSISCONF ■ PASSWORD: CSISis55nSEP



- 11:30 a.m. How Is Technology Changing Mortgage Processes, and What's Next?**
- **Hans Morris**, Managing Partner, Nyca Partners; Chairman of the Board, Lending Club  
[@HansMorrisSF](#)
- 12:00 p.m. Networking lunch**
- 12:30 p.m. What Is the Appropriate Role of Government in Housing?**
- **Mark Calabria**, Chief Economist to Vice President Pence [@MarkCalabria](#)
  - **Jim Parrott**, Nonresident Fellow, Urban Institute (*introduction*) [@urbaninstitute](#)
- 1:15 p.m. Supply-Side Challenges: Cost, Affordability, and Regulation**  
What are the supply-side affordability challenges, particularly for low-priced homes where demand is projected to grow the most? This panel will discuss land use, zoning, permitting, labor force and financing or acquisition, development and construction (for builders), and permanent financing (for buyers).
- **Sam Khater**, Deputy Chief Economist, CoreLogic [@TheSamKhater](#)
  - **Carlos Martín**, Senior Fellow, Metropolitan Housing and Communities Policy Center, Urban Institute [@carlosonhousing](#)
  - **Anne McCulloch**, President and Chief Executive Officer, Housing Partnership Equity Trust [@HPEquitytrust](#)
  - **Michael Neal**, Assistant Vice President for Forecasting and Analysis, National Association of Home Builders
  - **Stockton Williams**, Executive Director, Terwilliger Center for Housing, Urban Land Institute [@UrbanLandInst](#)
  - **Rolf Pendall**, Codirector, Metropolitan Housing and Communities Policy Center, Urban Institute (*moderator*) [@rolfpendall](#)
- 2:15 p.m. Break**
- 2:30 p.m. Moving into the Digital Age: What Does It Mean for Housing and Housing Finance?**  
Automation and digital advances are powering mortgage applications, home valuations, closings, and servicing processes. Homebuyers are accessing homeownership through digital channels (the first all-digital mortgage was closed and delivered to Freddie Mac in August). This panel will discuss how the adoption of regulation and technology is shaping customer acquisition, underwriting, and servicing strategies and explore what adjustments must be made to serve additional creditworthy borrowers given changing dynamics and innovations unfolding rapidly across the industry.
- **Amy Brandt**, President and Chief Operating Officer, Docutech [@brandt\\_amy](#)
  - **Brent Chandler**, Founder and Chief Executive Officer, FormFree [@chantava](#)
  - **Nima Ghamsari**, Cofounder and Chief Executive Officer, Blend [@blendlabsinc](#)
  - **Bradley Thompson**, Executive Offering Lead, Mortgage and Compliance-as-a-Service, Accenture [@blendlabsinc](#)
  - **Laurie Goodman**, Codirector, Housing Finance Policy Center, Urban Institute [@MortgageLaurie](#) (*moderator*)
- 3:30 p.m. Closing remarks**

