

7th Global Housing Finance Conference



Housing 2030

*Preconference Sessions on May 24, 2016
International Finance Corporation (IFC)
2121 Pennsylvania Avenue, NW
Washington, DC
Room L-101*

Preconference Sessions

Tuesday, May 24th

9:00 – 10:00

Registration and Coffee/Pastries

10:00 – 12:00

Workshop on Housing Microfinance in combination with construction technical assistance and the provision of construction materials – concepts, practices, examples

The goal of this workshop is to review and discuss recent trends in the industry as well as to present new models which allow borrowers to build better and safer homes in combination with a housing microfinance loan.

- *Why housing microfinance? Views from a MFI's perspective, a borrower's and regulator's standpoint*
- *Benefits of construction technical offerings in combination with a loan – strategic considerations, how to establish and manage co-operations with construction industry entities*
- *Case studies from Kyrgyzstan, Nigeria and Indonesia*

*Moderated by **Friedemann Roy**, Senior Housing Finance Specialist, IFC*

Speakers:

- ***François Perrot**, Head of Affordable Housing, LafargeHolcim*
- ***Victor Mints**, Senior Housing Finance Specialist, World Bank Group*
- ***Shruti Gonsalves**, CEO, Sewa Grih rin Limited, India*

12:00 – 13:00

Lunch

13:00 – 14:30

Mortgage Lending in Emerging Markets and Minimum Quality Standards

The quality of a vibrant, balanced and stable mortgage market depends on several elements, but none more so than the quality and consistency of the mortgage loan underwriting standards and the servicing after origination. When investors for example are being asked to place their trust in the loans as backing for securities, the lending standards in these regards become critical. The goal of this workshop is to review and discuss recent trends in the development and design as well as lenders' strategies to apply sound and transparent standards in mortgage underwriting and lending. KfW and IFC are currently designing a Lenders' Mortgage Manual the objective of which is to promote sustainable mortgage lending operations in emerging markets. The workshop will cover the following topics:

- *Why do we need minimum standards in mortgage lending – rationale, challenges, recent trends*
- *Approaches to creation of minimum quality standards in mortgage lending – view from regulators and Development Financial Institutions (DFIs)*
- *Case studies from Armenia, US, Europe and other countries*
- *View of mortgage insurers on minimum quality standards*

Moderated by Friedemann Roy

Speakers:

- *Mike Fratantoni, Chief Economist and Senior Vice President, Research and Industry Technology, Mortgage Bankers Association*
- *Daniella Gurrea, Country Manager Mexico, Genworth*
- *Luca Bertalot, European Mortgage Federation and European Covered Bond Council*
- *Hayk Voskanyan, CEO, National Mortgage Company, Armenia*
- *Anna Lyubimtseva, Expert on Russian housing and mortgage-backed securities markets*

14:30 – 15:00

Coffee & Tea Break

15:00 – 16:30

Towards Improving Access to Housing in Sub-Saharan Africa

This session will include a presentation of the World Bank's report on affordable housing provision in the region their relevance for improving policy support for the delivery of quality housing options to the poor with a panel discussion to follow. The panel includes research and policy specialists from international development community as well as the housing finance and construction sectors. Panelists will provide insight and share their experiences on housing, urban development and access to finance for the poor in the region.

Moderated by Simon Walley, Lead Financial Sector Specialist, World Bank

Presenter:

- *Jonas Ingemann Parby, Urban Specialist, World Bank*

Panelists:

- *François Perrot, Head of Affordable Housing, LafargeHolcim*
- *Kecia Rust, Director, Centre for Affordable Housing Finance Africa*
- *Olivier Hassler, Chairman, CRH, France*