

ICBA Housing Finance Committee Meeting Agenda

Monday, May 2, 2022, 8:00 a.m. – 10:30 a.m. Meeting Room 9

Link to committee page: [Housing Finance Committee Landing Page](#)

Welcome & Roll Call

- Review of Today's Agenda

Committee Introductions 8:10 a.m. – 8:45 a.m.

- Bank Name, City, State, Asset Size
- Most significant challenges/opportunities for community banks in the mortgage space in 2022 and beyond?
- How is your bank preparing to confront those challenges and/or leverage those opportunities?

Open Discussion 8:45 a.m. – 9:30 a.m.

- Mortgage Lending in a rising interest rate environment
- Updated or Multiple Credit Score Models used by Fannie and Freddie
- Appraisal Challenges: PAVE Report
- Housing Finance Reform Updates/Recent actions by the GSEs and FHFA
- How to get more community banks involved in mortgage lending

Presentation 9:30 a.m. – 10:15 a.m.

- Discussion with Maria Fernandez, Senior Associate Director, Office of Housing and Regulatory Policy at FHFA

Closing Comments 10:15 a.m. – 10:30 a.m.

- Any other issues or concerns?
- How can ICBA better advocate on your behalf?

10:30 a.m. - Adjourn

10:30 a.m. – Doors Open for Group Lunch Meeting, Potomac Ballroom, Ballroom Level