



HOUSING STAKEHOLDER WORKSHOP AGENDA

APRIL 6, 2016 - MINOT

12:30 – 1:00	USDA –RD FINANCING OVERVIEW	William Schafer, USDA-RD Single Family Housing Program Director
1:00 - 1:30	COMMUNITY WORKS DREAM FUND Downpayment/Closing Assistance Rehabilitation Loans First Mortgages Construction Loans	Lisa Pogatshnik, Community Works Mortgage Operations Manager
1:30 – 2:00	USDA-RD INCOME CALCULATIONS Annual Adjusted Repayment	Alisa Dahl, USDA-RD Area Director
2:00 – 2:15	USDA RD CREDIT ELIGIBILITY Credit Scores Indicators of Unacceptable Credit Credit Waiver Debt Ratios	Alisa Dahl, USDA-RD Area Director
2:15 – 2:30	USDA RD PROPERTY ELIGIBILITY Location Outbuildings Existing Home Requirements	William Schafer, USDA-RD Single Family Housing Program Director
2:30 – 2:45	Break	ND Guaranty & Title
2:45 – 3:15	COMMUNITY ACTION PROGRAMS Downpayment Programs (IDA) Financial Management/Budgeting	Janell Roy, Community Action Housing Program Specialist
3:15 – 3:45	USDA- RD CONSTRUCTION REQUIREMENTS Required Inspections Conditional Commitment Option New construction checklist items Manufactured Home Checklist items	Michele Brossart, USDA-RD Loan Specialist
3:45 – 4:15	LENDER PERSPECTIVE – USDA, FHA, VA, GUARANTEE LOANS	Mary Anne Bamberger 1 st International Bank & Trust
4:15 – 4:45	TRID UPDATE	Paula Bachmeier ND Guaranty & Title

