



Homeownership  
Council of America

# Introduction to CLIMB with HCA

## CLIMB - Community Lending Initiatives in Mortgage Banking



## **Our Mission**

***Building equitable access to credit for America's underserved communities.***

**We work with CDFIs, Investors, and others to build LMI and minority credit access, products, and mortgage delivery systems.**



# About HCA

## National Nonprofit

- As a 501c3, we serve our mission by providing unique services to other nonprofits, CDFIs, and community lenders supplying access to credit for the underserved.

## Uniquely Experienced

- Our team brings a long history of mortgage lending, nonprofit housing, HUD-approved services, and CDFI management.

## Effective and Impactful

- We have transformed each organization we work with, bringing them valuable knowledge, concrete processes, enhanced product offerings, and a better-prepared team. We facilitate growth and success.



# HCA's Experienced Leadership Team

- Over 100 years of mortgage lending experience in the management team alone.
- Nationally-known experts in affordable homeownership programming; from HUD housing counseling to CDFI affordable lending, and mortgage banking to affordable housing development.
- Over 75 years of impactful and successful nonprofit leadership experience, managing hundreds of millions in mission-focused capital & program funds.
- Our social enterprise model is self-sustaining, with major national vendors & partners. We are proud of our impact with partners.
- Lender Services team serves partners nationally with contract UW.



Homeownership  
Council of America

“Engaging your organization in the value proposition of mortgage lending”

CLIMB Program  
Community Lending Initiatives  
in Mortgage Banking

---

Launched December 2018 – Copyright © HCA

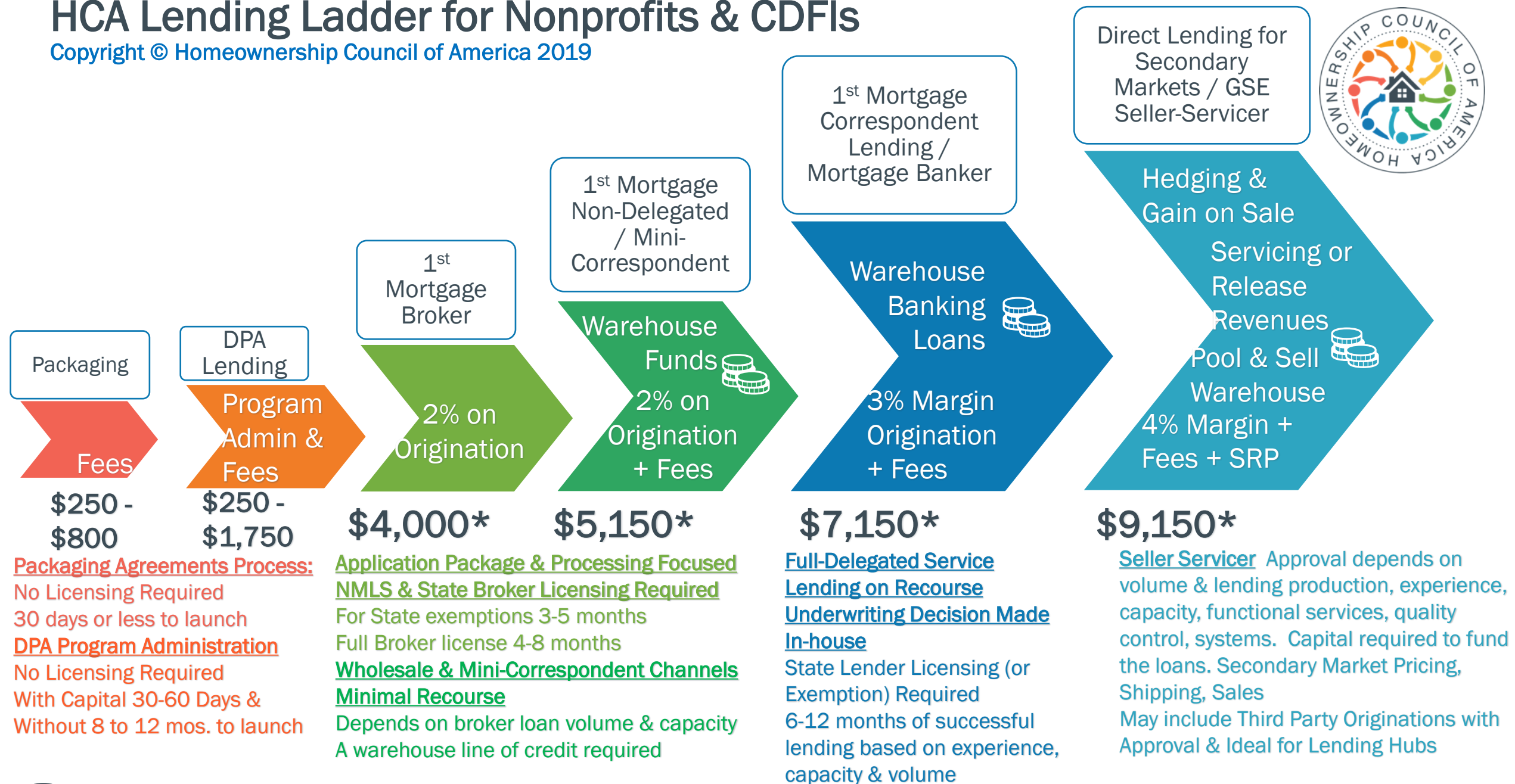


# Examples of CLIMB Engagements

- CDFIs becoming mortgage brokers or correspondent lenders.
- Banks, IMBs, CDFIs, and other lenders launch Special Purpose Credit Programs (SPCP)
- Investors building delivery systems for their affordable and minority lending goals.
- Mortgage companies and home-builders establishing a formalized affordable or minority homeownership program, product, or partnership.
- Small dollar loan production and delivery system enhancements.
- Down Payment Assistance and Special Purpose Credit Program design, documentation, and delivery strategies.
- National program, product, or technology strategic and tactical expansion planning for LMI and Minority Homeownership.

# HCA Lending Ladder for Nonprofits & CDFIs

Copyright © Homeownership Council of America 2019

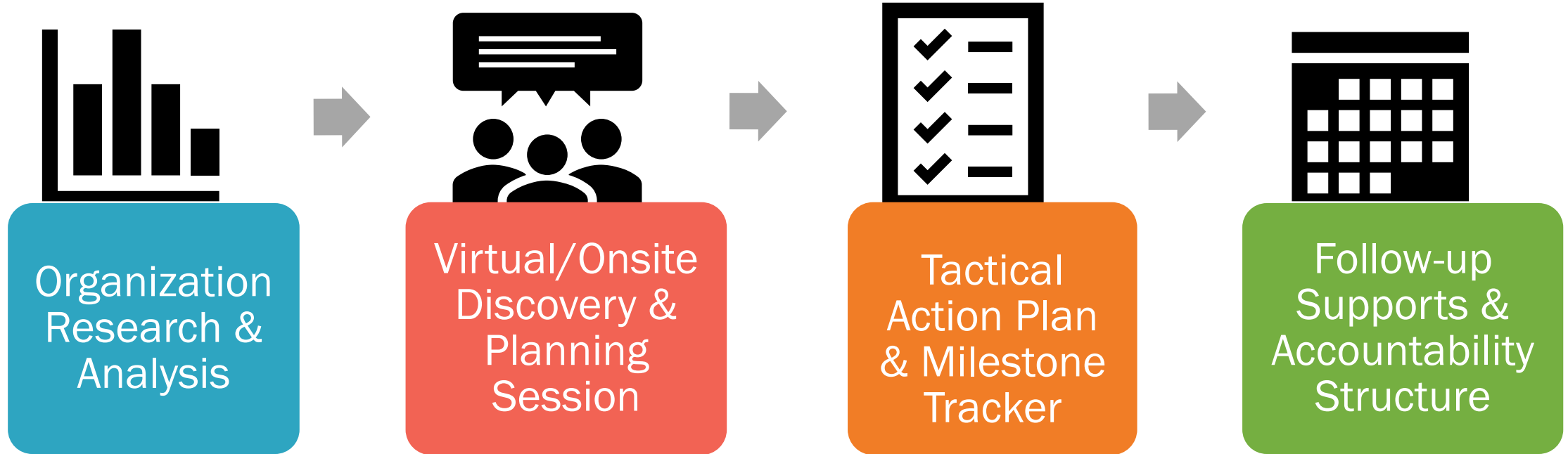


Warehouse Line of Credit in Nonprofit Name Funds Loan

\* \$200,000 1<sup>st</sup> Mortgage Loan Amount Example

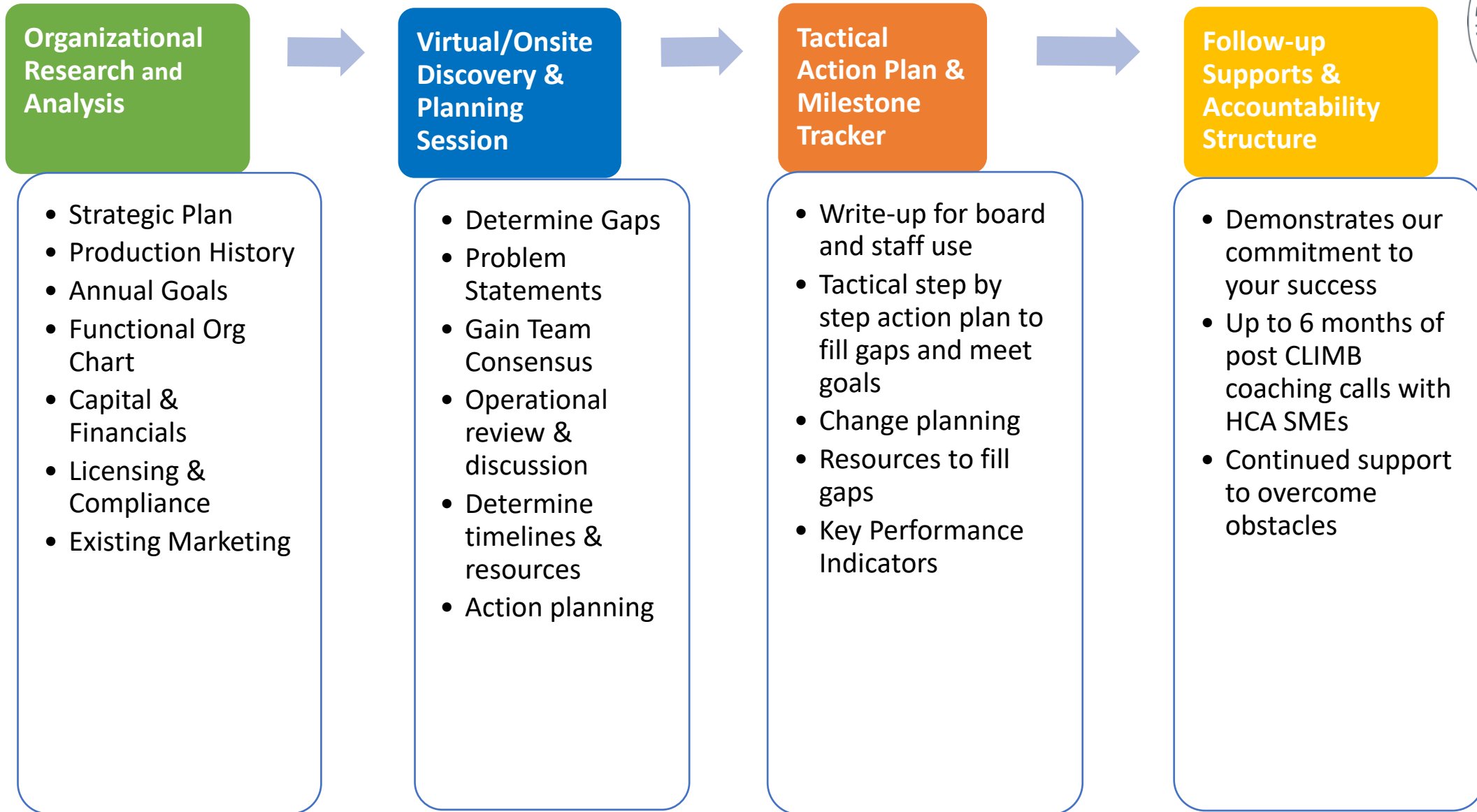


Homeownership  
Council of America



*HCA Nonprofit Partners in Lending*  
**TA & Capacity Building\* Overview**







# Discussion & Next Steps

*Jennifer Murphy, Vice-President, CLIMB*  
[jennifer@homeownershipcouncil.org](mailto:jennifer@homeownershipcouncil.org)

*For more information on HCA and our work, please visit our  
website: [www.homeownershipcouncil.org](http://www.homeownershipcouncil.org)*