

**2016 National Interagency
Community Reinvestment Conference**

**Pathways to
Economic Opportunity**

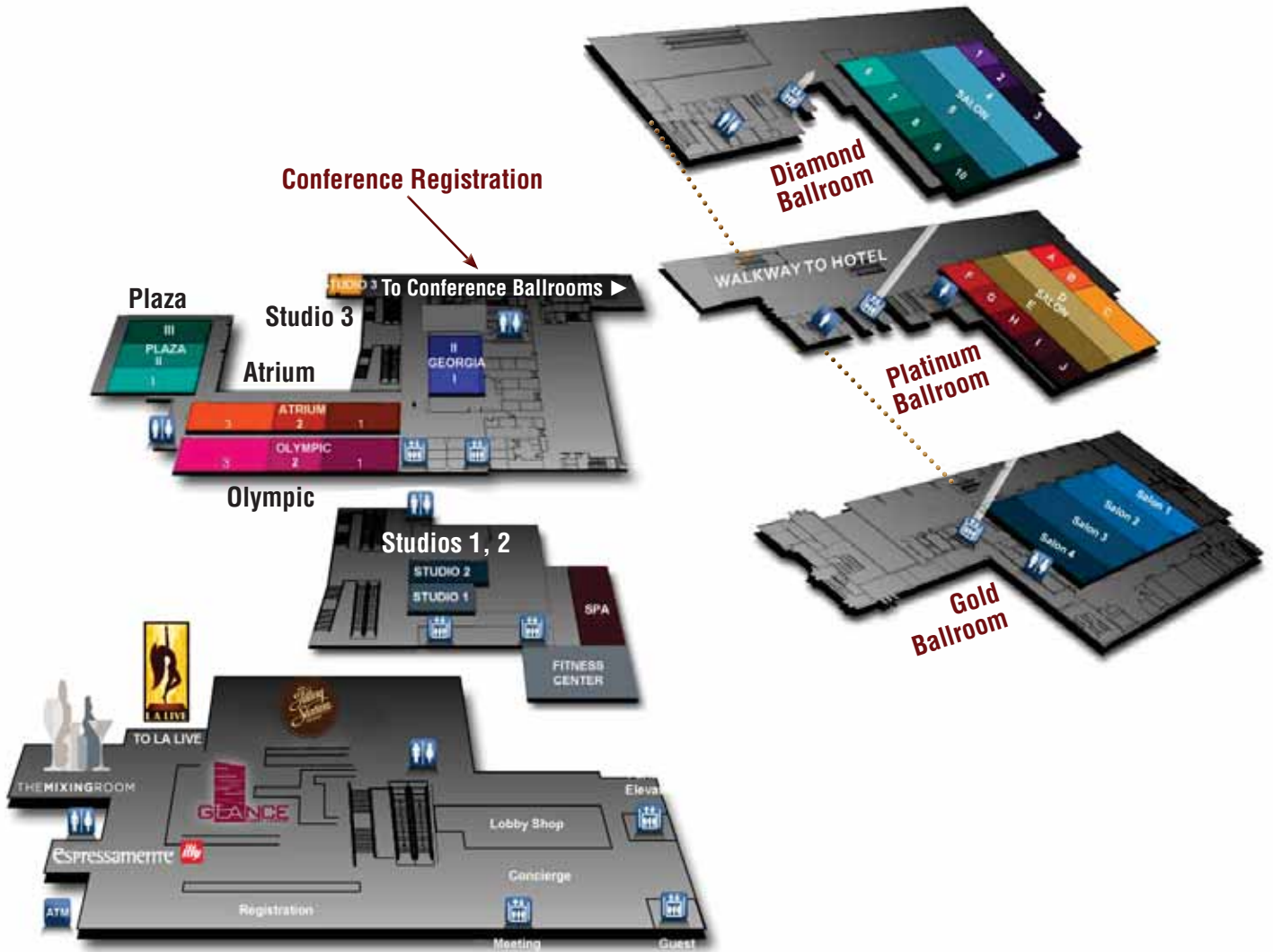
**February 7-10, 2016
Los Angeles, CA**

Sponsored by
Federal Reserve Bank of San Francisco
Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency
Community Development Financial Institutions Fund



JW Marriott at L.A. Live

900 West Olympic Boulevard
Los Angeles, CA 90015
213-765-8600



Pathways to Economic Opportunity

Welcome to the 2016 National Interagency Community Reinvestment Conference and to Los Angeles, a city that exemplifies both the challenges and opportunities facing the community development sector.

Economic opportunity does not happen in a vacuum: it takes a coordinated approach to housing, education, public safety, healthcare, transportation, and jobs. Over the next three days, we will explore the pathways to opportunity that can create vibrant neighborhoods for all Americans.

Whether you're a banker, developer, or community leader, we hope you will take full advantage of the learning and networking opportunities this conference offers. The **CRA Compliance track** features an interagency team of top examiners from around the country. Sessions in this track cover virtually every aspect of the CRA examination process for all institution sizes and include best practices that even the most experienced CRA officers will find useful.


The sessions in the **Community Development Policy and Practice track** highlight innovative financing structures, strategies, and partnership models aimed at building pathways to economic opportunity in lower-income communities. For 2016, we've added a series of workshop sessions designed to be skill-building opportunities for participants.

Finally, we're pleased to offer four **Community Tours** that will explore development underway in this fast-changing city.

Los Angeles serves as a scalable case study of innovative community development initiatives. We're excited that you've joined us here to learn how our collective work can have a positive and lasting impact in lower-income communities across the country.

Enjoy the conference!

Sincerely,



Scott Turner
Federal Reserve Bank of San Francisco



Janet Gordon
Federal Deposit Insurance Corporation



Annie Donovan
U.S. Department of the Treasury CDFI Fund



Beth Castro
Office of the Comptroller of the Currency

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Sunday, February 7

3:00 – 6:00 **Registration**

All general sessions will be held in the Platinum Ballroom

Monday, February 8

7:30 – 8:30 **Registration and Breakfast**

8:30 – 10:00 **Opening General Session**

Welcome to Los Angeles

Scott Turner, *Vice President
Federal Reserve Bank of San Francisco*

Sunrise on the 110: Building a New Los Angeles

The premiere screening of a documentary that explores the past, present, and future of Los Angeles’ transforming downtown and highlights the triumphs and challenges of recent development.

The Honorable Eric Garcetti, *Mayor
City of Los Angeles*

Manuel Pastor, *Director of the Program for Environmental and Regional Equity
University of Southern California*

Introduction

Emerson Hall, *Regional Manager, Community Affairs
Federal Deposit Insurance Corporation*

Keynote Address

The Honorable Martin J. Gruenberg, *Chairman
Federal Deposit Insurance Corporation*

Practitioner Spotlight

Roberto E. Barragan, *President and CEO
Valley Economic Development Centers*

10:00 – 10:30 **Break**

10:30 – 12:00 **Concurrent Sessions**

12:00 – 1:30 **Lunch and General Session**

Panel Presentation: Affirmatively Furthering Fair Housing and Community Development Practice

Kalima Rose, *PolicyLink*
Bryan Greene, *U.S. Department of Housing and Urban Development*
(moderator) **David Black**, *Office of the Comptroller of the Currency*

1:30 – 3:00 **Concurrent Sessions**

3:00 – 3:30 **Break**

3:30 – 5:00 **Concurrent Sessions**

6:00 – 8:00 **Networking Reception at the Museum of Contemporary Art**
Transportation will be provided between the hotel and venue located at 250 South Grand Ave., Los Angeles, California 90012

(Schedule at a Glance continued on next page)

Tuesday, February 9

All general sessions will be held in the Platinum Ballroom

- 7:30 – 8:30 **Breakfast**
- 8:30 – 10:00 **Concurrent Sessions**
- 10:00 – 10:30 **Break**
- 10:30 – 12:00 **Concurrent Sessions**
- 12:00 – 1:30 **Lunch and General Session**

Lunch generously sponsored by the
Federal Home Loan Bank of San Francisco



Introduction

Barry Wides, Deputy Comptroller, Community Affairs
Office of the Comptroller of the Currency

Keynote Address

The Honorable Thomas J. Curry, Comptroller of the Currency
Office of the Comptroller of the Currency

Remarks

Jim Yacenda, Vice President and Community Investment Officer
Federal Home Loan Bank of San Francisco

- 1:30 – 3:00 **Concurrent Sessions**
- 3:00 – 3:30 **Break**
- 3:30 – 5:00 **General Session**

Practitioner Spotlight

Carol Naughton, President
Purpose Built Communities

Introduction

Eric Belsky, Director, Division of Consumer and Community Affairs
Board of Governors of the Federal Reserve System

Keynote Address

Amias M. Gerety, Acting Assistant Secretary for Financial Institutions
U.S. Department of the Treasury

Panel Presentation: CDFI Innovations in Financial Inclusion

This session will highlight new partnerships between banks and CDFIs that promote greater access to the financial system, enhance wealth accumulation, and improve the financial health of low-income households. Learn how banks and CDFIs are going beyond financial education to leverage bank infrastructure and create innovative products that combat predatory financial services.

Robert Annibale, Citi Community Development and Citi Inclusive Finance
Janie Barrera, LiftFund

Charles Hammerman, Disability Opportunity Fund

Cathie Mahon, National Federation of Community Development Credit Unions

Joe Duran, Self-Help Federal Credit Union

(moderator)

Annie Donovan, U.S. Treasury Community Development Financial Institutions Fund

Wednesday, February 10

All general sessions will be held in the Platinum Ballroom

- 7:30 – 8:30 **Breakfast**
- 8:30 – 10:00 **Concurrent Sessions**
- 10:00 – 10:30 **Break**
- 10:30 – 12:15 **General Session**

Introduction

Scott Turner, *Vice President, Federal Reserve Bank of San Francisco*

Keynote Address

John C. Williams, *President and CEO, Federal Reserve Bank of San Francisco*

Keynote Address

Risa Lavizzo-Mourey, *CEO, Robert Wood Johnson Foundation*

Panel Presentation: Financing New Pathways to Opportunity

Creating economic opportunity where it does not exist requires many coordinated investments and interventions to ensure that people have the things they need to be productive in the economy—education, health, and support from their communities. Community Development has had many wins where people and places have improved to create viable communities of opportunity, but it has not done it at the scale that is necessary to bring many millions more into the economic mainstream. How do we scale up to create pathways to economic opportunity in neighborhoods across the country?

Audrey Choi, *Morgan Stanley*

Terri Ludwig, *Enterprise Community Partners*

Mark Pinsky, *Opportunity Finance Network*

Michael Rubinger, *Local Initiatives Support Corporation*

Arjan Schütte, *Core Innovation Capital*

(moderator) **David Erickson**, *Federal Reserve Bank of San Francisco*

- 12:15 **Adjourn**

Community Tours: All tours will be held Monday, February 8, from 1:30 to 5:00 PM. Pre-registration is required for tours, and space is limited. Please see page 18 for more information.

■ = CRA Compliance sessions ■ = Community Development Policy & Practice sessions

Monday, February 8

10:30 – 12:00

- The ABCs of your CRA Examination
- Brownfields to Healthfields
- Serving Those who Served: Financial Stability and Empowerment for Veterans
- Racial Equity: A Bridge between People and Place
- Mortgage Credit: Prudent, Responsive, Inclusive, and Affordable
- Historic Tax Credits: A Critical Tool in Revitalization Efforts
- Understanding the Non-Profit Organization

1:30 – 3:00

- Managing a Successful CRA Program
- The Next Community Development Frontier: Outcomes-Based Financing
- Capitalization for CDFIs
- Supporting the Reintegration of Formerly Incarcerated People
- Innovations in Public Welfare Investment Opportunities: Moving the Dial on Community Development Finance
- Connecting to Unbanked Consumers: Opening the Doors with Integrated Services
- Affordable Multifamily Rental Housing Underwriting

3:30 – 5:00

- CRA for Very Large Financial Institutions
- Small/Intermediate Small Institution CRA Examinations
- Making Communities Investable: Attracting and Leveraging Private Investment for Public Good
- Ensuring Workforce Development Investments Work for CRA
- Yes, Cross-sector Approaches are Necessary, but Where's the Manual?
- Understanding the Mechanics of Pay for Success and Social Impact Bonds
- Community Investing 101

(Concurrent Sessions continued on next page)

(Concurrent Sessions continued)

Tuesday, February 9

8:30 – 10:00

- Large Institution CRA Examinations
- Limited Purpose/Wholesale CRA Examinations and Strategic Plans
- Connecting to the Banking System: Accounts and Access
- Investing in Small Business Investment Companies
- Financial Innovation: Improving Credit Access for Small Businesses
- Crisis in Rural Housing: USDA Section 515 Rural Rental Housing
- Community Facilities Underwriting

10:30 – 12:00

- What's the Future for Brick-and-Mortar Offices and How Will the CRA Play Out as the Digital World Unfolds?
- Reinvesting in Neighborhood Commercial Districts
- Art as a Resource for Community Development
- What It's Worth: Strengthening the Financial Future of Families, Communities, and the Nation
- New Investment Opportunities for LIHTC: Evolving the Foundational Financing Source for Affordable Housing
- Commercial Lending in Indian Country
- Practices and Partners for Strong Small Business Customer Relationships

1:30 – 3:00

- Understanding Community Development Needs through the Performance Context
- It's Cold on the Dark Side of the Moon! Beware of Illegal Credit Practices that Will Deep Freeze your CRA Rating
- Crisis in Multifamily Rental Housing: How Can We Address the Shortage?
- Investor Partnerships for Community Development Financial Institutions
- Climate-wise Community Development
- Advocates and Bankers: How Collaboration Can Produce Better Results for All
- Promising Approaches to Build Financial Capability for Youth
- Improving Diversity in Financial Services

Wednesday, February 10

8:30 – 10:00

- CRA Examination Policy, Trends and Analyses
- Investing in Health: How Banks Can Invest in Improving the Social Determinants of Health
- Achieving Commercial Success and Sustainable Social Benefits
- It Takes a Village: Ending Chronic Homelessness and the Vital Role of Financial Institutions
- Developing, Financing, and Managing Scatter-site Single Family Housing
- Using Credit Enhancement Programs to Expand Small Business Lending

The CRA Compliance track features an interagency team of top examiners from around the country. Sessions in this track cover virtually every aspect of the CRA examination process for all institution sizes and include best practices that even the most experienced CRA officers will find useful.

Monday, February 8

10:30 – 12:00

The ABCs of your CRA Examination

The examiners are coming! The examiners are coming! You were just notified that you will be getting your CRA examination. Relax, you've got it covered. Learn about the entire CRA examination process and what you can do to ensure a smooth and efficient outcome. Presenters will share best practices on pre-examination data, on-site materials, effective communication techniques, critical time frames, getting your senior management involved, and effective follow-ups once the examiners have left your office. *(Diamond Ballroom)*

Cassandra Remmenga, Office of the Comptroller of the Currency; *Lisa Shepard*, Federal Reserve Bank of Boston; *Diana Vaquera*, Federal Deposit Insurance Corporation; *Jason Keller*, Federal Reserve Bank of Chicago *(moderator)*

1:30 – 3:00

Managing a Successful CRA Program

Explore how to ensure that your CRA goals are in sync with your bank's mission and integrated into your bank's operations. Hear how other CRA officers develop their strategies, report to upper management, engage branch staff, and partner with outside organizations. *(Diamond Ballroom)*

Ariel Cisneros, Federal Reserve Bank of Kansas City; *Corrine McLaurin*, California United Bank; *Laurel Sykes*, Montecito Bank and Trust; *Craig Nolte*, Federal Reserve Bank of San Francisco *(moderator)*

3:30 – 5:00

CRA for Very Large Financial Institutions

Participate in this session designed for banks with assets over \$20 billion to discuss how to develop internal structures and processes that can support an effective CRA program including the type and scale of activities that can address community credit needs. *(Diamond Ballroom)*

Melissa Borino, US Bank; *Tina Brison*, Federal Deposit Insurance Corporation; *James Matthews*, Capital One Bank; *Craig Nolte*, Federal Reserve Bank of San Francisco *(moderator)*

OR

Small/Intermediate Small Institution CRA Examinations

This session is dedicated to those CRA officers from banks with up to \$1 billion in assets. Panelists will discuss best practices for banks and the real world expectations of examiners. Learn your peers' secrets to passing a CRA exam with flying colors! *(Gold Ballroom, Salon 3)*

James Enright, Federal Reserve Bank of Kansas City; *Lisa Mifflin*, Office of the Comptroller of the Currency; *Steve Murphy*, Federal Deposit Insurance Corporation; *Jessica Farr*, Federal Reserve Bank of Atlanta *(moderator)*

The 2016 National Interagency Community Reinvestment Conference has been approved for 12.75 CRCM credits. This statement should not be viewed as an endorsement of this program or its sponsor. ICB Members must report these credits at www.icbmembers.org.

The conference organizers would like to acknowledge the contributions of the staff of the Federal Reserve Bank of Chicago in putting the CRA Compliance track together.

Tuesday, February 9

8:30 – 10:00

Large Institution CRA Examinations

Do your bank's assets exceed the "large bank" asset threshold, or will they prior to your next CRA examination? If so, join this session to learn how community development opportunities, the performance context, data collection, and other factors are used to evaluate your bank's CRA activities. *(Diamond Ballroom)*

Denise Roth, Federal Deposit Insurance Corporation; *J. Danny Santivasci*, Federal Reserve Bank of Atlanta; *Daphne Whistler*, Office of the Comptroller of the Currency; *Jessica Farr*, Federal Reserve Bank of Atlanta *(moderator)*

OR

Limited Purpose/Wholesale CRA Examinations and Strategic Plans

Join fellow CRA officers from Limited Purpose/Wholesale banks to share ideas on how to enhance your CRA programs, including demonstrating leadership and innovation. *(Gold Ballroom, Salon 4)*

Lisa DeClark, Federal Reserve Bank of Minneapolis; *Pamela Freeman*, Federal Deposit Insurance Corporation; *Amy Olson*, Office of the Comptroller of the Currency; *Jason Keller*, Federal Reserve Bank of Chicago *(moderator)*

10:30 – 12:00

What's the Future for Brick-and-Mortar Offices and How Will the CRA Play Out as the Digital World Unfolds?

The brick-and-mortar office has been the key platform for providing banking services since the dawn of the industry. This panel will explore how long-term trends have impacted the nation's bank office footprint and discuss tangible benefits that brick-and-mortar branches provide to LMI neighborhoods. Panelists will also peer into the future to discern how the evolving role of the retail branch is transforming a bank's strategy for profitability and how the CRA will unfold in the maturing digital space. *(Diamond Ballroom)*

Ozgur Emre Ergungor, Federal Reserve Bank of Cleveland; *Steven Reider*, Bancography; *Surge Sen*, Federal Deposit Insurance Corporation; *Joe Valenti*, Center for American Progress; *Steve Kuehl*, Federal Reserve Bank of Chicago *(moderator)*

1:30 – 3:00

Understanding Community Development Needs through the Performance Context

This interactive discussion with examiners and experts will explore the performance context process, from gathering relevant data on LMI communities to better understanding the community development needs and opportunities of LMI areas. The session will conclude with a step-by-step tutorial on how to develop your own performance context. *(Diamond Ballroom)*

Vonda Eanes, Office of the Comptroller of the Currency; *Jessica Farr*, Federal Reserve Bank of Atlanta; *Theresa Stark*, Board of Governors of the Federal Reserve System; *Elizabeth Trotter*, IBERIABANK; *William Dowling*, Federal Reserve Bank of San Francisco *(moderator)*

OR

It's Cold on the Dark Side of the Moon! Beware of Illegal Credit Practices that Will Deep Freeze your CRA Rating

Banks cannot pass their CRA exam without also passing the fair lending component of the exam. Learn about the enforcement of the Fair Housing Act and fair lending laws, salient recent cases and settlements, the reaction of the industry to actual and perceived fair lending legal risk, and the impact of these topics on CRA exams. Panelists will share concrete steps that help your bank avoid illegal credit violations that will crater your CRA rating. Don't be caught in the dark shadows of a knowledge vacuum! *(Gold Ballroom, Salon 1)*

Edwin Chow, Consumer Financial Protection Bureau; *Rob Ryan*, Federal Reserve Bank of St. Louis; *Jon Seward*, Department of Justice; *Maureen Yap*, Board of Governors of the Federal Reserve System; *Steve Kuehl*, Federal Reserve Bank of Chicago *(moderator)*

Wednesday, February 10

8:30 – 10:00

CRA Examination Policy, Trends & Analyses

Join this broad policy discussion of CRA Q&As, supervisory policy, examination trends and analyses, and supervisory policy issues and procedures. *(Diamond Ballroom)*

Cathy Gates, Board of Governors of the Federal Reserve System; *Surge Sen*, Federal Deposit Insurance Corporation; *Bobbie Kennedy*, Office of the Comptroller of the Currency; *Craig Nolte*, Federal Reserve Bank of San Francisco *(moderator)*

The sessions in this track highlight innovative financing structures, strategies, and partnership models aimed at building pathways to economic opportunity in lower-income communities.

*Sessions marked with a **W** are workshops designed to be skill-building opportunities for participants.*

Monday, February 8

10:30 – 12:00

Brownfields to Healthfields

Transforming remediated brownfields and vacant properties into healthy end uses is a fresh and inventive economic development strategy that serves lower-income families living in environmentally overburdened neighborhoods across the country. Federal, state and local resources are being leveraged for affordable housing, groceries, health care clinics, K-12 schools, and parks, trails, and open spaces. This segment will explore investable opportunities for financial institutions and their community partners. Learn how this progressive, evidence-based program can advance your CRA objectives in the markets you serve. *(Plaza 2)*

Lynda Arakelian, Redhorse Corporation and contractor for the U.S. Environmental Protection Agency; *Edward Johnson*, City of Tampa, Florida; *Mark Lopez*, East Yard Communities for Environmental Justice; *Suzi Ruhl*, U.S. Environmental Protection Agency (*moderator*)

Serving Those who Served: Financial Stability and Empowerment for Veterans

After returning from military service, veterans often struggle with financial challenges at home. A lack of savings for emergencies, dependence on alternative financial services, and difficulty managing a household budget, among other issues, can significantly hinder veterans' ability to successfully transition back to civilian life. Too often, veterans are just one missed payment away from debt and even homelessness. Learn how financial institutions and community partners can work with veterans to connect them to the skills and tools they need to regain their financial stability. *(Plaza 1)*

Gian Brosco, Nevada Community Foundation; *Eric Elbogen*, University of North Carolina-Chapel Hill and Durham VA Medical Center; *Cyndy Ortiz Gustafson*, Strategic Progress; *Juan Valles*, Working Wardrobes/VetNet and U.S. Marine Corps (retired); *Joselyn Cousins*, Federal Reserve Bank of San Francisco (*moderator*)

Racial Equity: A Bridge between People and Place

Vast life expectancy differences from one neighboring place to another reflects the profound impact of a place on its residents. At the center of this and other gaps stem issues around how programs, policies, or systems have disparate results by race. How does the community development field, which is highly proficient in real estate development, adapt to a more people-based approach that seeks to reduce racial and economic disparities? *(Gold Ballroom, Salon 3)*

Orson Aguilar, Greenlining Institute; *Mary Lee*, PolicyLink; *Malcolm Yeung*, Chinatown CDC; *John Moon*, Federal Reserve Bank of San Francisco (*moderator*)

Mortgage Credit: Prudent, Responsive, Inclusive, and Affordable

Higher interest rates and a rapidly evolving regulatory environment make homeownership a challenge for many people of low- and moderate-income. State and Federal agencies provide a variety of programs aimed at expanding homeownership opportunities prudently and responsibly, while still remaining affordable for the homeowner. This session will explore integrative strategies and collaborations using government programs that rethink financing for sustainable, affordable homeownership. *(Gold Ballroom, Salon 2)*

Mark J. Connors, U.S. Department of Veterans Affairs; *Cathy Glover*, U.S. Department of Agriculture; *Garth B. Rieman*, National Council of State Housing Authorities; *Tom Rose*, U.S. Department of Housing and Urban Development; *Valerie J. Williams*, Federal Deposit Insurance Corporation (*moderator*)

Historic Tax Credits: A Critical Tool in Revitalization Efforts **W**

Historic tax credits are a valuable tool to preserve important cultural assets and to reposition properties and communities toward sustainable economic value. This workshop will discuss when and how historic tax credits are used in financing property renovations, examples of successful property and community revitalization efforts, the performance of historic tax credits as an investment, and the role that banks have played in financing historic tax credit renovations. *(Gold Ballroom, Salon 4)*

John Leith-Tetrault, National Trust Community Investment Corporation; *Leigh Ann Smith*, Bank of America; *Michael Novogradac*, Novogradac and Company; *Barry Wides*, Office of the Comptroller of the Currency (*moderator*)

Understanding the Non-Profit Organization

Designed for those new to community development work, this workshop provides fundamental principles for evaluating a non-profit from several different angles. Before deciding to invest in a community-based organization it is essential that you know how to evaluate its strengths and weaknesses. In an informal workshop setting, an expert in the field of community development will lead you in a discussion on sourcing and selecting nonprofit organizations as partners, including a segment on the responsibilities of serving as a director on a nonprofit board. This session is appropriate for beginners and is recommended for those interested in taking the Community Facilities Underwriting or the Affordable Multifamily Rental Housing Underwriting courses. *(Plaza 3)*

Cathy Niederberger, PNC Financial Services Group

1:30 – 3:00

The Next Community Development Frontier: Outcomes-Based Financing

Community development has a long track record of success rebuilding neighborhoods of poverty. That work would be enhanced by outcomes-based financing tools that specifically target human capital development. Unfortunately, nonprofits that provide early childhood education or address the social determinants of health, for example, have been difficult to finance because they rarely generate cash flow. That is beginning to change, as more funders, particularly government agencies, are paying for improved outcomes as opposed to just promising programs. These outcomes-based payments create the revenue needed to finance non-real estate projects and may lead to new opportunities for community development organizations to expand their impact. *(Gold Ballroom, Salon 2)*

Antony Bugg-Levine, Nonprofit Finance Fund; *Gary Glickman*, Accenture; *Deborah Kasemeyer*, Northern Trust; *Jeremy Keele*, Policy Innovation Lab; *Andrea Phillips*, Goldman Sachs; *Ian Galloway*, Federal Reserve Bank of San Francisco *(moderator)*

Capitalization for CDFIs

CDFIs have access to capital from the Federal and private sectors. The recent Standard & Poor's (S&P) ratings of CDFIs will also attract more institutional investors to CDFIs. This session will focus on the capital sources from the Federal Home Loan Banks, the CDFI Bond Guarantee Program, foundations, and regulated financial institutions. *(Gold Ballroom, Salon 1)*

Douglas J. Bystry, Clearinghouse CDFI; *Merilyn Rovira*, The Community Development Trust; *Lisa M. Jones*, CDFI Bond Guarantee Program *(moderator)*

Supporting the Reintegration of Formerly Incarcerated People

Upon release from prison or jail, where do individuals go to start the process of reintegration back into society? Every year, this process begins for thousands of men and women across the United States who need housing, employment, health services, and other resources to support their success. Organizations committed to improving opportunities for low-income people are now stretching to extend their services to the formerly incarcerated. This session will underscore the important role that CRA-eligible activities and investments play in supporting the reintegration of formerly incarcerated people. *(Plaza 2)*

Doug Bond, Amity Foundation; *Vivienne Lee*, REDF; *Dr. Shira Shavit*, Transitions Clinic Network; *Carol F. Burton*, JEWELD Legacy Group *(moderator)*

Innovations in Public Welfare Investment Opportunities: Moving the Dial on Community Development Finance

Increasing access to credit and capital in underserved urban and rural areas is a challenge facing many banks. To increase market penetration and help move businesses, organizations, and individuals into more traditional banking relationships, many banks make direct and indirect community development equity investments and engage in other activities that supplement their regular loans and services. National banks, state member banks, nonmember banks, and federal savings associations have the legal authority to make public welfare investments that result in long-term impact in the communities they serve. This session will provide information about each of the agencies' legal authorities and processes for banks making public welfare investments. Panelists will also discuss the similarities and differences between investments made through public welfare investments and qualified investments made under the Community Reinvestment Act; describe unique partnerships between banks and community-based organizations, government agencies, and community development intermediaries; and showcase a number of new investment opportunities. In addition, a banker will share how public welfare investments enhance a bank's strategy for addressing local capital and credit needs. *(Gold Ballroom, Salon 4)*

Carl Jenkins, BMO Harris Bank; *Marysol McGee*, Board of Governors of the Federal Reserve System; *Teresa Perez*, Federal Deposit Insurance Corporation; *Karen Bellesi*, Office of the Comptroller of the Currency *(moderator)*

(Monday, 1:30 – 3:00 continued)

Connecting to Unbanked Consumers: Opening the Doors with Integrated Services

As the U.S. economy improves, many people and communities remain challenged by financial uncertainty. Several resourceful approaches, however, are improving access to mainstream financial institutions. This panel will introduce integrated service delivery models and innovations that expand financial capability, improve financial stability and resilience, and increase access to affordable deposit and credit solutions from insured depository institutions.

(Gold Ballroom, Salon 3)

Sarai Garza, Central States SER; *Seung Kim*, Local Initiatives Support Corporation; *Maureen Wilkinson*, HarborOne Bank; *Janet R. Gordon*, Federal Deposit Insurance Corporation (*moderator*)

Affordable Multifamily Rental Housing Underwriting

Underwriting multifamily loans involves the process of evaluating credit quality, cash flow, and capacity. In this seminar, a team of two highly qualified community development lending experts will discuss current multi-family lending principles and trends using examples from properly structured loan requests to illustrate the importance of weighing key factors such as subsidies, tax credits, profit/losses, risk, community impact, and due diligence. This session is designed for mid-range residential loan underwriters and loan officers who want to delve more deeply into the mechanics of multifamily underwriting. Less experienced participants should attend the Understanding the Nonprofit workshop in advance of this workshop. *(Plaza 3)*

Claudia Lima, Pacific Charter School Development; *Ramon Mendez*, Enterprise Community Partners

3:30 – 5:00

Making Communities Investable: Attracting and Leveraging Private Investment for Public Good

Whether the goal is economic development, affordable housing, environmental sustainability or healthier communities, achieving change at scale requires more investment than public subsidies or philanthropic grant dollars can supply. Mobilizing private capital that seeks financial as well as social and environmental returns, sometimes called “impact investment,” can help revitalize communities and achieve important public goals, but what does it take to attract and deploy capital for public good? This session will introduce the framework of “capital absorption” to discuss how leaders can assess and improve their community’s investment system to achieve social and environmental goals. Participants will learn how to articulate strategic priorities for investment, build a more robust set of investable opportunities with community benefits, and enhance the enabling environment in which deals and projects can move forward.

(Gold Ballroom, Salon 2)

Robin Hacke, Kresge Foundation; *Mercedes Márquez*, Marquez Community Strategy; *Dace West*, Mile High Connects; *Thomas Tsun-Hung Yee*, LA THRIVES; *Leilani Pinho Barnett*, Federal Reserve Bank of San Francisco (*moderator*)

Ensuring Workforce Development Investments Work for CRA

Documenting the CRA eligibility of investments in workforce development for LMI individuals can be tricky. Does eligibility depend on the starting wage, business location, or address of the person being trained? Panelists will discuss pending Q&As that are intended to clarify the eligibility of workforce development programs and highlight innovative partnerships that help banks find qualified talent for entry level positions. *(Gold Ballroom, Salon 1)*

Colleen Anderson, BankWorks; *Ann Carpenter*, Federal Reserve Bank of Atlanta; *Alissa Friedman*, Opportunity Junction; *Lena Robinson*, Federal Reserve Bank of San Francisco (*moderator*)

Yes, Cross-sector Approaches are Necessary, but Where’s the Manual?

Social change practitioners are taking more multi-sectoral approaches to address complex social problems such as poverty, education, and health. Addressing these deep-rooted problems often requires innovative and pioneering approaches. A new report provides deep insight into what’s working and what’s not, and in this session, researchers and practitioners will discuss the findings. *(Plaza 3)*

Tynesia Boyea-Robinson, Living Cities; *Luis Granados*, Mission Economic Development Agency; *Melinda Pollack*, Enterprise Community Partners; *Devon Winey*, Mt. Auburn Associates; *John Moon*, Federal Reserve Bank of San Francisco (*moderator*)

Understanding the Mechanics of Pay for Success and Social Impact Bonds

This workshop will look under the hood of several Pay for Success projects in the United States. Pay for Success funding, also known as a Social Impact Bond, connects nonprofits to government agencies through a performance-based contract that relies on private investors to fund up-front program costs in exchange for future success payments tied to measurable social impact. These arrangements are complex, and this workshop will explore the details of how these projects come together, how investors underwrite them, and important questions to consider when negotiating project terms. *(Plaza 1)*

Steve Goldberg, Caffeinated Capital; *Ian Galloway*, Federal Reserve Bank of San Francisco

Community Investing 101

This session will introduce some of the most common investment vehicles used in community development finance, including Low Income Housing Tax Credits, New Markets Tax Credits, and CRA-eligible fixed income securities.

(Gold Ballroom, Salon 4)

Daniel Alger, Goldman Sachs; *Rachel Firschein*, Raymond James Financial, Inc.; *Jonathan Kivell*, Sandler O'Neill + Partners, LP; *William Dowling*, Federal Reserve Bank of San Francisco *(moderator)*

Tuesday, February 9

8:30 – 10:00

Connecting to the Banking System: Accounts and Access

Access to a safe and affordable account is fundamental to beginning a meaningful banking relationship. Panelists will highlight elements most impactful to the unbanked and will feature the most successful models for establishing and expanding account access. *(Gold Ballroom, Salon 1)*

Rani Boukerrou, KeyBank; *David Ehrich*, Cities for Financial Empowerment Fund; *Jonathan Miller*, Federal Deposit Insurance Corporation; *Eloy Villafranca*, Federal Deposit Insurance Corporation *(moderator)*

Investing in Small Business Investment Companies

Small Business Investment Companies (SBICs) are privately owned and managed investment funds that the U.S. Small Business Administration (SBA) licenses and regulates. The SBIC license allows SBICs to employ private capital and SBA leverage to make investments in qualifying small businesses and smaller enterprises as defined by SBA regulations. In addition to the potential for making competitive returns, bank investments in SBICs are considered qualified community development investments, are exempt from the Volker Rule, and may be eligible for CRA consideration. Join this session to learn more about this investment vehicle. *(Gold Ballroom, Salon 2)*

Samuel J. Boyd, Jr., U.S. Small Business Administration; *Chris Hayes*, Esq., Small Business Investor Alliance; *Tim Rafalovich*, Wells Fargo Community Lending and Investment; *Ammar Askari*, Office of the Comptroller of the Currency *(moderator)*

Financial Innovation: Improving Credit Access for Small Businesses

Small businesses are denied credit 8,000 times a day in the United States representing a \$52 billion gap in credit needs. This gap cannot be easily filled without innovative business models that include unique resources and capabilities from technology companies, CDFIs, and mainstream financial institutions. This panel will discuss a new method designed to assess, screen, and sort credit applications from small, minority, and women-owned businesses in underserved communities to increase the flow of investments that fulfill those expanding credit needs. *(Gold Ballroom, Salon 3)*

Grace Fricks, Access to Capital for Entrepreneurs; *Tammy Halevy*, Association for Enterprise Opportunity; *Daniel Gorfine*, OnDeck; *Connie E. Evans*, Association for Enterprise Opportunity *(moderator)*

Crisis in Rural Housing: USDA Section 515 Rural Rental Housing

What is the most endangered and largest concentration of subsidized affordable housing in the country about which you probably know little or nothing? Nearly 400,000 Americans, 94% earning less than \$12,000 a year, live in USDA Section 515 Rural Rental Housing properties. The covenants preserving the affordability of these primarily privately owned properties are expiring without any clear plan for their preservation. Attend this session to learn more about the causes and impact of this crisis as well as some creative solutions. *(Plaza 1)*

Gideon Anders, National Housing Law Project; *Larry Anderson*, Rural Housing Preservation Associates; *Robyn Bipes*, Greater Minnesota Housing Fund; *E. Carlton Jarratt*, U.S. Department of Agriculture Rural Development; *Tim Herwig*, Office of the Comptroller of the Currency *(moderator)*

(Tuesday, 8:30 – 10:00 continued)

Community Facilities Underwriting

Community facilities such as early childhood education centers, charter schools, health clinics and community centers are vital neighborhood assets that come with unique underwriting and economic issues requiring special attention. In this workshop, a seasoned community development lending expert will explain the nuances of community facilities financing requests, using real loan examples. This session will include a discussion on the capacity of the provider, the sources of revenue, capital financing structures, and risk mitigation. The content is designed for community development loan underwriters. Less experienced participants should attend the Understanding the Nonprofit workshop in advance of this workshop. *(Plaza 3)*

Claudia Lima, Pacific Charter School Development

10:30 – 12:00

Reinvesting in Neighborhood Commercial Districts

In the land of suburban malls, urban business districts and small town main streets can still play an important role as community economic anchors. Adding new businesses, strengthening existing merchants, and engaging residents are essential activities for sustaining a vibrant corridor. The revitalization and sustainability of commercial corridors also present investable opportunities for banks. Panelists will describe their strategies for revitalizing disinvested commercial neighborhoods and how they are responding to the challenge of gentrification. *(Gold Ballroom, Salon 1)*

Amanda Elliott, Richmond Main Street; *Chet Jackson*, West Humboldt Park Development Council; *Va-Megn Thoj*, Asian Economic Development Association; *Lena Robinson*, Federal Reserve Bank of San Francisco *(moderator)*

Art as a Resource for Community Development

Artists bring creative ideas to life, and, like all professionals, they approach their work by drawing from a unique blend of education and experience. Creative placemaking occurs when artists are invited to work with community development professionals to imagine developmental strategies and contribute to a project's scope, scale, and impact. This panel will discuss the impact artists can have on community development as well as how the arts can be both a vehicle and an occasion for community development. *(Gold Ballroom, Salon 4)*

Jamie Bennett, ArtPlace America; *Kim Dempsey*, Kresge Foundation; *Rick Goodemann*, Southwest Minnesota Housing Partnership; *Samuel Hoi*, Maryland Institute College of Art; *Letty Shapiro*, Office of the Comptroller of the Currency *(moderator)*

What It's Worth: Strengthening the Financial Future of Families, Communities, and the Nation

Join the conversation as leaders in the field of financial capability discuss this new book, published by the Federal Reserve Bank of San Francisco and CFED. Learn about new insights into the real financial lives of low-income Americans, the impact of demographic drivers on wealth, and the ways that household financial stability influences the outcomes of multiple systems, such as housing, employment, education, criminal justice, and health. Panelists will explore the themes of financial health and well-being from multiple angles and discuss the need for integrated, cross-sector solutions.

(Gold Ballroom, Salon 2)

Ray Boshara, Federal Reserve Bank of St. Louis; *Andrea Levere*, CFED; *Ellen Seidman*,
Jennifer Tescher, Center for Financial Services Innovation; *Laura Choi*, Federal Reserve Bank of San Francisco *(moderator)*

New Investment Opportunities for LIHTC: Evolving the Foundational Financing Source for Affordable Housing

Affordable housing is at the foundation of community development. Just as the community development field has evolved to better address core challenges around poverty with a multi-sector approach, affordable housing practitioners are moving toward a "housing plus" strategy, working with partners in other sectors to link housing with such areas as health care and transportation. Join this session to learn about innovative cross-sector approaches to housing development and how the low-income housing tax credit (LIHTC) is adapting to this new environment. *(Gold Ballroom, Salon 3)*

Douglas A. Garver, Ohio Housing Finance Agency; *Michael Spotts*, Enterprise Community Partners; *Mark Stivers*, California Tax Credit Allocation Committee; *Gabriella Chiarenza*, Federal Reserve Bank of San Francisco *(moderator)*

Commercial Lending in Indian Country

This panel will discuss how banks are lending to businesses in Indian Country and what steps interested banks should take to share in this opportunity. Representatives from banks that have been successful in lending in Indian Country will share their best practices. *(Plaza 1)*

Larry Briggs, First National Bank and Trust Co.; *Jay Page*, First National Bank Alaska; *Ross Swimmer*, Native American Fund Advisors, LLC and former Principal Chief, Cherokee Nation; *Ammar Askari*, Office of the Comptroller of the Currency *(moderator)*

(Tuesday, 10:30 – 12:00 continued)

Practices and Partners for Strong Small Business Customer Relationships

The influence of financial institutions, technical assistant providers, government agencies, and alternative lenders on small business development is becoming increasingly indispensable. This workshop offers essential strategies to create and foster stronger small business customer relationships and to serve small business credit needs. Participants will learn about innovative and profitable programs offering results-driven outcomes that can be applied in diverse markets throughout the country.

(Plaza 2)

Constance D. Anderson, Pacific Coast Regional Small Business Development Center; *Dan Skaff*, Beneficial State Bank; *Emerson B. Hall*, Federal Deposit Insurance Corporation (*moderator*)

1:30 – 3:00

Crisis in Multifamily Rental Housing: How Can We Address the Shortage?

The present economic and demographic circumstances are creating an intense demand for and undersupply of rental units. The mismatch is most acute for affordable and workforce rental housing because most new multifamily housing developments are high-end projects and once affordable neighborhoods are gentrifying. The strong demand is fueled by the slow job growth after-effects of the Great Recession and multiple decades of stagnant wages, especially at the low end of the economy. Add to the fire the increasing rental demand by the aging baby boom generation as the cohort moves into the “down-sizing” stage and the ever increasing cost of construction. Join this session to learn about the “perfect storm” of issues affecting preservation and new construction and how these issues can be addressed. *(Gold Ballroom, Salon 2)*

Michael Bodaken, National Housing Trust; *Pamela Daniels-Halisi*, BMO Harris Bank; *Ethan Handelman*, National Housing Conference; *Denise Kirk-Murray*, Office of the Comptroller of the Currency (*moderator*)

Investor Partnerships for Community Development Financial Institutions

Banks and other investors partner with Community Development Financial Institutions (CDFIs) to enter niche markets, cultivate future customers, and deliver main-stream and alternative financial products and services to underserved communities. They also depend on CDFIs to understand their local markets and manage risks. This session will discuss the various ways in which CDFIs can partner with banks, foundations, and other investors to assist them in building capacity. It will also help CDFIs understand and apply best practices to identify, cultivate, and maintain new and existing investor relationships in an ever-changing global economy. *(Gold Ballroom, Salon 3)*

Bob Annibale, Citi; *Kimberlee Cornett*, Kresge Foundation; *J. Reymundo Ocañas*, BBVA Compass; *Tricia Kerney-Willis*, CDFI Fund (*moderator*)

Climate-wise Community Development

What does it mean for community development to be climate-wise? What will it take for the industry to get there? During this session, panelists will discuss how the community development industry can advance efforts to incorporate environmental sensitivity in programs and investments in low- and moderate-income communities, considering topics like green infrastructure and equitable transit-oriented development. *(Plaza 1)*

Laurel Blatchford, Enterprise Community Partners; *Lindy Hahn*, Morgan Stanley; *Shelly Poticha*, Natural Resources Defense Council; *Naomi Cytron*, Federal Reserve Bank of San Francisco (*moderator*)

Advocates and Bankers: How Collaboration Can Produce Better Results for All

Developing stronger mutual alignment between banks and advocates can produce more durable results for communities. In this session, panelists will share models of how advocates and banks have developed stronger impact in low-income communities through improved CRA performance that meets business and community goals. *(Gold Ballroom, Salon 4)*

Paulina Gonzalez, California Reinvestment Coalition; *Alexis Iwanisziw*, New Economy Project; *Peter Skillern*, Reinvestment Partners; *Dory Rand*, Woodstock Institute; *John Moon*, Federal Reserve Bank of San Francisco (*moderator*)

Promising Approaches to Build Financial Capability for Youth

Chances are, your bank supports or provides financial education to young people, but is your program designed to support long-term financial capability? This workshop will explore how experiential learning, or learning while doing--one of the best ways to reinforce learning on almost every subject--is being used by financial institutions to introduce young people to fundamental financial principals. This workshop will highlight youth savings programs and entrepreneurship education programs, along with how involving parents in the learning process can reinforce key lessons. *(Plaza 3)*

Dora Brown and *Jennifer Nava*, International Bank of Commerce; *Mary Ehram*, Operation Hope; *Scott Fujii*, Bank of Hawaii; *Ron Jauregui*, Federal Deposit Insurance Corporation; *Alana Parker*, First Metro Bank; *Angelisa Harris*, Federal Deposit Insurance Corporation (*moderator*)

(Tuesday, 1:30 – 3:00 continued)

(Tuesday, 1:30 – 3:00 continued)

Improving Diversity in Financial Services

Diversity in hiring and vendor selection is recognized as a best practice to ensure that a company's workforce and suppliers reflect the rapidly changing multicultural marketplace. Improving diversity is also essential to expand economic prosperity to historically underserved populations. Many financial institutions have long embraced this notion. The recent Dodd-Frank mandate that regulatory agencies create an office dedicated to minority and women inclusion (OMWI) expands the opportunity for new partnerships and strategies. This session will explore how regulatory agencies and financial institutions are cultivating employee talent and new suppliers to promote diversity in financial services and analyze some of the hurdles that have been overcome. *(Plaza 2)*

Richard Chacon, Union Bank; *Joyce Cofield*, Office of the Comptroller of the Currency; *Monika Mantilla*, Altura Capital, Small Business Community Capital LP; *Sasha Werblin*, Greenlining (*moderator*)

Wednesday, February 10

8:30 – 10:00

Investing in Health: How Banks Can Invest in Improving the Social Determinants of Health

Community development invests more than a billion dollars annually to address the upstream social determinants of health. This session will highlight the debt and equity vehicles that are available today and trends in this growing segment of our work. *(Gold Ballroom, Salon 1)*

Audrey Choi, Morgan Stanley; *Maggie Super Church*, Consultant; *Kimberlee Cornett*, Kresge Foundation; *Dr. Douglas Jutte*, Build Healthy Places Network (*moderator*)

Achieving Commercial Success and Sustainable Social Benefits

This session will highlight the unique features of mission-oriented banks. Workshop participants will explore the applicability of these features to traditional banking operations and to new social ventures. *(Plaza 2)*

Jane Henderson, Virginia Community Capital/Community Capital Bank of Virginia; *Salvador Menjivar*, Beneficial State Foundation; *David Reiling*, Sunrise Banks; *Vince Siciliano*, New Resource Bank; *David Black*, Office of the Comptroller of the Currency (*moderator*)

It Takes a Village: Ending Chronic Homelessness and the Vital Role of Financial Institutions

Ending chronic homelessness is an overwhelming challenge that can't be solved by any one entity. All sectors must converge around a holistic strategy, and financial institutions can be key partners in providing access to capital, technical assistance, and leadership. This session will provide an overview of national and regional best practices to end homelessness along with examples of partnerships between financial institutions and community developers. *(Gold Ballroom, Salon 2)*

Elaine Gimmel, Emerald Development and Economic Network, Inc.; *Chris Ko*, Home for Good; *Peter Lynn*, Los Angeles Homeless Services Authority; *Kevin J. Nowak*, KeyBank; *Amy Sawyer*, U.S. Interagency Council on Homelessness (*moderator*)

Developing, Financing, and Managing Scatter-site Single Family Housing

The community development industry was not able to move quickly during the Great Recession to purchase single family housing stock in distressed neighborhoods to provide neighborhood stabilization or build the affordable housing inventory. This workshop will explore lessons learned, promising new practices, and the role for banks. *(Plaza 1)*

Sean Closkey and *Ira Goldstein*, The Reinvestment Fund; *Calvin Keene*, Memorial Baptist Church

Using Credit Enhancement Programs to Expand Small Business Lending

Lending to small businesses is an important aspect of meeting the credit needs of your communities, and for some institutions, it is critical to achieving a satisfactory CRA rating. Many businesses, however, are not ready for bank loans. Often overlooked options for credit enhancement are loan guarantee and insurance programs that are offered by every state. Hear from a banker about why and how his institution has chosen to implement the State Small Business Credit Initiative (SSBCI) across their multi-state footprint and from a Treasury official about the numerous tools available through SSBCI.

(Gold Ballroom, Salon 4)

David Jackson, Fifth Third Bank; *Jeffrey Stout*, U.S. Department of the Treasury

*All tours will be held Monday, February 8, from 1:30 to 5:00 PM.
Pre-registration is required for tours. If you're not sure if you pre-registered,
please check with staff at the registration desk.*

Urban Solutions in Action

Join us from downtown Metro L.A. to East L.A. as we explore place-based community initiatives and a renowned social enterprise. Participants will visit the Little Tokyo Service Center to discuss its focus of preserving historical culture and affordable housing; the East L.A. Community Corporation to learn about its anti-gentrification strategies; and Homeboy Industries to explore a variety of social enterprises that create jobs for former gang-involved and previously incarcerated men and women. The route will also pass The Broad contemporary art museum, the Disney Concert Hall, Grand Park, and Self-Help Graphics.

Betty Avila, Self-Help Graphics; **Isela Gracian**, East LA Community Corporation; **Andrew Gross**, Thomas Safran & Associates; **Dean Matsubayashi**, Little Tokyo Service Center; **Jan Perry**, City of Los Angeles Economic and Workforce Development Department; **Nick Saponara**, Los Angeles County Metropolitan Transportation Authority; **Thomas Vozzo**, Homeboy Industries

A River Runs Through It: Urban Waters Revitalization meets Community Development

A series of devastating floods in 1938 led to the concrete channelization of the L.A. River, but a new initiative aims to restore the natural river and revitalize communities through civic and recreational development, environmental restoration, and economic development. The master plan for the L.A. River is part of a national effort to improve urban waterways, recognizing their centrality to the health and future of cities everywhere. Come learn from local experts, take a walk along the river path, and see the development in progress, with a particular focus on the impact of this project on low-income neighborhoods.

Carol Armstrong, LA River Works Office of Mayor Eric Garcetti; **Antonio Bermudez**, McCormack Baron Salazar; **Rick Cortez**, RAC Design Build; **Kea Duggan**, Los Angeles Conservation Corps; **Pauline Louie**, Urban Waters Federal Partnership; **Kevin Mulcahy**, RAC Design Build; **Ed Reyes**, Civic Leader and former City Councilman; **Kat Superfisky**, Grown in LA

South Los Angeles: A Changing Landscape of Placemaking

On this tour, participants will learn about the history of South Los Angeles, its current socio-economic indicators, and the many sustainable community economic development accomplishments in this vibrant historical region of Los Angeles County. The tour will stop at some of the organizations and locations that embody economic development and neighborhood revitalization and that define placemaking in South LA, including the Magnolia Place Family Center, the West Angeles Community Development Corporation, the Vermont Slauson Economic Development Corporation, and the Dunbar Hotel.

Councilmember **Marqueece Harris-Dawson**, City of Los Angeles; **Manuel Pastor**, USC Program for Environmental and Regional Equity; **Lila Guirguis**, Magnolia Community Initiative - Children's Bureau; **Beatriz Solis**, The California Endowment; **Mark Wilson**, Coalition for Responsible Community

Hurrah for Hollywood! Community and Economic Development from Tinseltown and West Hollywood to the Promise Zone

Known as the movie capital of the world, Hollywood is synonymous with glitz, glamour and excitement, but it is also a complex, multicultural neighborhood of very high to very low wealth and income. It is also one of many Los Angeles neighborhoods struggling to address increasingly high chronic homelessness across the spectrum of age and race. On this walking and transit tour, participants will see how cooperation and innovation have resulted in more than \$1B in public and private investments in community and economic development for the most vulnerable. The route will offer opportunities to explore the transit-oriented transformation of historic Hollywood Blvd., local commercial corridors and surrounding neighborhoods, and the Los Angeles Promise Zone.

Amy Anderson, PATH Ventures; **Alison Becker**, Office of Mayor Eric Garcetti; **Robin Conerly**, West Hollywood Community Housing Corporation; **Sarah Dusseault**, Office of Councilmember David E. Ryu; **Leron Gubler**, Hollywood Chamber of Commerce; **Maura Johnson**, Hollywood Community Housing Corporation; **Maria Joyce Maynard**, Bank of America; **Jacqueline Waggoner**, Enterprise Community Partners, Inc.; **Erich Yost**, Management Analyst (Community Initiatives)

Roberto Barragán

*President and CEO
VEDC*



Roberto Barragán is President and CEO of VEDC, one of the country's leading small business lending and development organizations. He leads, strategizes and manages an organization with an \$8 million operating budget, \$50 million in assets with a small business loan portfolio of \$32 million.

Through his efforts, VEDC is an established national small business lender, lending \$380 million in direct and guaranteed loans to more than 104,000 small businesses and creating more than 28,000 jobs over the last 40 years. Barragan manages VEDC's expanding portfolio composed of community-based loan funds in Los Angeles, Chicago, San Francisco, Las Vegas, Miami, Salt Lake City and the New York Tri-State area.

Mr. Barragán is also the founder of the Golden State Certified Development Company, a SBA 504 lender. In 2005, he founded the Pacoima Development Federal Credit Union by raising \$2 million in deposits, \$500,000 in capital and securing a charter from the National Credit Union Association. After 9 years, the Credit Union has over 900 members, \$4.0 million in assets and is a licensed SBA 7(a) lender. Over the last ten years, Mr. Barragan has raised more than \$75 million in federal, state and local as well as private resources for small and medium sized business development. He is a nationally recognized expert and speaker on small business lending.

Barragán joined VEDC in January 1995 as vice president of business lending and became president in 1999. Prior to joining VEDC, he held executive director positions at three other nonprofit organizations, most recently with the Community Financial Resource Center in Los Angeles. Barragán earned a bachelor's degree from Princeton University and attended the University of California at Berkeley, Haas School of Business Administration.

Thomas J. Curry

Comptroller of the Currency



Thomas J. Curry was sworn in as the 30th Comptroller of the Currency on April 9, 2012.

The Comptroller of the Currency is the administrator of the federal banking system and chief officer of the Office of the Comptroller of the Currency (OCC). The OCC supervises more than 1,600 national

banks and federal savings associations and about 50 federal branches and agencies of foreign banks in the United States. These institutions comprise nearly two-thirds of the assets of the commercial banking system. The Comptroller also is a director of the Federal Deposit Insurance Corporation (FDIC) and NeighborWorks® America.

Mr. Curry served as Chairman of the Federal Financial Institutions Examination Council (FFIEC) for a two-year term from April 2013 until April 2015. Comptroller Curry was the 21st FFIEC Chairman, marking the fifth time the OCC has led the Council.

Before becoming Comptroller in 2012, Mr. Curry also served as a director of the Federal Deposit Insurance Corporation (FDIC) beginning in January 2004 and as the Chairman of the NeighborWorks® America Board of Directors.

Prior to joining the FDIC's Board of Directors, Mr. Curry served five Massachusetts Governors as the Commonwealth's Commissioner of Banks from 1990 to 1991 and from 1995 to 2003. He served as Acting Commissioner from February 1994 to June 1995. He previously served as First Deputy Commissioner and Assistant General Counsel within the Massachusetts Division of Banks. He entered state government in 1982 as an attorney with the Massachusetts' Secretary of State's Office.

Mr. Curry served as the Chairman of the Conference of State Bank Supervisors from 2000 to 2001, and served two terms on the State Liaison Committee of the FFIEC, including a term as Committee chairman.

He is a graduate of Manhattan College (summa cum laude), where he was elected to Phi Beta Kappa. He received his law degree from the New England School of Law.

The Honorable Eric Garcetti

Mayor
City of Los Angeles



Eric Garcetti is the 42nd Mayor of Los Angeles. His “back to basics” agenda is focused on job creation and solving everyday problems for L.A. residents.

Garcetti was elected four times by his peers to serve as President of the Los Angeles City Council from 2006 to 2012. From 2001 until

taking office as Mayor, he served as the Councilmember representing the 13th District which includes Hollywood, Echo Park, Silver Lake, and Atwater Village -- all of which were dramatically revitalized under Garcetti’s leadership.

Garcetti was raised in the San Fernando Valley and earned his B.A. and M.A. from Columbia University. He studied as a Rhodes Scholar at Oxford and the London School of Economics and taught at Occidental College and USC. A fourth generation Angeleno, he and his wife, Amy Elaine Wakeland, have a young daughter. He is a Lieutenant in the U.S. Navy reserve and is an avid jazz pianist and photographer.

Amias Gerety

Acting Assistant Secretary for Financial Institutions
U.S. Department of the Treasury



Amias Gerety serves as the U.S. Department of the Treasury’s Acting Assistant Secretary for Financial Institutions. In this role, Mr. Gerety is responsible for developing and coordinating Treasury’s policies on a wide range of issues affecting financial institutions from cybersecurity for the

financial system to consumer policy, and from large, complex financial institutions to community banks. Mr. Gerety is also responsible for overseeing several Treasury Department programs including the Community Development Financial Institutions (CDFI) Fund, the State Small Business Credit Initiative (SSBCI), and the Small Business Lending Fund (SBLF).

He previously served as Deputy Assistant Secretary for the Financial Stability Oversight Council and as Senior Advisor to the Assistant Secretary for Financial Institutions. He joined Treasury in January 2009, and was nominated by President Obama to serve as Assistant Secretary in February 2015. Prior to joining Treasury, Mr. Gerety was a management consultant at Oliver Wyman. He also worked for the domestic policy staff during John Kerry’s Presidential campaign and for the Center for American Progress.

Mr. Gerety received his B.A. from Harvard College.

Martin J. Gruenberg

Chairman

Federal Deposit Insurance Corporation



Martin J. Gruenberg is the 20th Chairman of the FDIC, receiving Senate confirmation on November 15, 2012 for a five-year term. Mr. Gruenberg served as Vice Chairman and Member of the FDIC Board of Directors from August 22, 2005 until his confirmation as Chairman. He served as Acting Chairman from

July 9, 2011 to November 15, 2012, and also from November 16, 2005 to June 26, 2006.

Mr. Gruenberg joined the FDIC Board after broad congressional experience in the financial services and regulatory areas. He served as Senior Counsel to Senator Paul S. Sarbanes (D-MD) on the staff of the Senate Committee on Banking, Housing, and Urban Affairs from 1993 to 2005. Mr. Gruenberg advised the Senator on issues of domestic and international financial regulation, monetary policy and trade. He also served as Staff Director of the Banking Committee's Subcommittee on International Finance and Monetary Policy from 1987 to 1992. Major legislation in which Mr. Gruenberg played an active role during his service on the Committee includes the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA); the Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA); the Gramm-Leach-Bliley Act; and the Sarbanes-Oxley Act of 2002.

Mr. Gruenberg served as Chairman of the Executive Council and President of the International Association of Deposit Insurers (IADI) from November 2007 to November 2012.

Mr. Gruenberg holds a J.D. from Case Western Reserve Law School and an A.B. from Princeton University, Woodrow Wilson School of Public and International Affairs.

Risa Lavizzo-Mourey, MD, MBA

President and CEO

Robert Wood Johnson Foundation



Risa Lavizzo-Mourey, MD, MBA, is president and CEO of the Robert Wood Johnson Foundation, a position she has held since 2003. Under her leadership, the RWJF has focused on building a comprehensive Culture of Health for all, extending the Foundation's 40-year history of addressing key

public health issues.

A specialist in geriatrics, Lavizzo-Mourey came to the Foundation from the University of Pennsylvania, where she served as the Sylvan Eisman Professor of Medicine and Health Care Systems. She also directed Penn's Institute on Aging and was chief of geriatric medicine at the University of Pennsylvania's School of Medicine. In previous years, she worked on the White House Health Care Reform Task Force and served on numerous federal advisory committees, including the National Committee for Vital and Health Statistics. She also co-chaired a congressionally requested Institute of Medicine study on racial and ethnic disparities on health care.

Lavizzo-Mourey earned her medical degree from Harvard Medical School, and also holds an MBA from the Wharton School at the University of Pennsylvania. She is a member of the Institute of Medicine of the National Academies, the American Academy of Arts and Sciences, and the President's Council for Fitness, Sports and Nutrition. She currently serves on the Smithsonian Institution Board of Regents and several other boards of directors. She and her husband of 40 years, Robert Lavizzo-Mourey, PhD, have two adult children and one grandchild.

Carol Naughton

President

Purpose Built Communities



Carol Naughton has been a leader in comprehensive community revitalization for more than 20 years and was a founding staff member of Purpose Built Communities. In her role as President, she is responsible for leading the consulting teams that support revitalizations in 12 cities, as well

as the teams currently vetting opportunities in 35 additional cities, including several in metro Atlanta. She ensures that clients are focusing their time and resources on the highest impact activities in their respective neighborhoods and serves as the primary public spokesperson for Purpose Built Communities at conferences and events around the country. The work she has led has been recognized as uniquely successful by many, including Warren Buffett, Ben Bernanke, the White House Office of Neighborhood Revitalization, the Urban Land Institute, Mutual of America, Wells Fargo, Bank of America, the Education Trust, the Low Income Investment Fund, the San Francisco Federal Reserve Bank and the Secretaries of the U.S. Departments of Housing and Urban Development (HUD) and Education.

Previously, Ms. Naughton served as the Executive Director of the East Lake Foundation, the community quarterback organization that developed and continues to implement the model of community revitalization that Purpose Built Communities is charged with replicating around the country. In this role she helped develop and nurture cross-sector relationships in wellness and education, including the first public charter school in Atlanta. Under her leadership, the East Lake Foundation was recognized by the Urban Land Institute as a Global Award of Excellence Winner in 2003.

Prior to joining the East Lake Foundation, she was General Counsel and Deputy Executive Director for Legal and Nonprofit Affairs for the Atlanta Housing Authority where she served as a key member of the leadership team that brought AHA from the brink of receivership to national recognition as a sophisticated, progressive sponsor of affordable housing programs and community development. While at AHA, Carol played a significant role in developing the legal and financial model for mixed income housing.

Before joining AHA, Carol was an attorney with Sutherland, Asbill & Brennan's real estate group, where she primarily represented developers, lenders and asset managers. She is a member of the 2016 class of Leadership Atlanta and is on the national steering committee of LOCUS. She is a graduate of the Emory University School of Law and was Executive Editor of the Emory Law Journal, and graduated cum lauda with an AB in Political Science from Colgate University.

John C. Williams

President and Chief Executive Officer

Federal Reserve Bank of San Francisco



John C. Williams took office as President and Chief Executive Officer of the Federal Reserve Bank of San Francisco on March 1, 2011. In this role, he serves on the Federal Open Market Committee, bringing the Fed's Twelfth District's perspective to monetary policy discussions in Washington.

Dr. Williams was previously the executive vice president and director of research for the San Francisco bank, which he joined in 2002. He began his career in 1994 as an economist at the Board of Governors of the Federal Reserve System, following the completion of his Ph.D. in Economics at Stanford University. Prior to that, he earned a Master's of Science from the London School of Economics, and an A.B. from the University of California at Berkeley.

Dr. Williams' research focuses on topics including: monetary policy under uncertainty; innovation; productivity, and business cycles. He has published numerous articles in leading research journals. He currently serves as the managing editor of the International Journal of Central Banking. Previously, he served as associate editor of the American Economic Review. Additionally, he served as senior economist at the White House Council of Economic Advisers and as a lecturer at Stanford University's Graduate School of Business.

Dr. Williams, 53, is a native of Sacramento, California. He is married with two sons and resides in the San Francisco Bay Area.

Orson Aguilar

President

The Greenlining Institute

Orson Aguilar is the President of the Greenlining Institute, one of the nation's largest and most successful multi-ethnic, advocacy and leadership development nonprofits. Greenlining envisions a nation where race is never a barrier to economic opportunity and communities of color thrive. Because people of color will be the majority of our nation's population by 2040, Greenlining believes that America will prosper only if communities of color prosper. Under Orson's leadership, Greenlining has become a leading voice in the movement to fight redlining by advocating for greenlining policies, particularly in the areas of the economy, the environment, health, energy and telecommunications. Orson's leadership has been featured in major media such as The New York Times, The Wall Street Journal, Univision, La Opinion, NPR, Politico, The Huffington Post and many others news outlets. He meets regularly with major Fortune 100 CEOs and with many of our nation's economic leaders. His op-eds on diverse topics economic topics impacting communities are regularly featured in small and large newspapers throughout the country. Orson's work has been recognized by the New Leaders Council, Latino Leaders Magazine, La Opinion, The Congressional Hispanic Caucus Institute, and several other prominent organizations. He sits on the board at the Women's Foundation of California and also sits on Bank of America's Community Advisory Committee.

Daniel Alger

Vice President

Goldman Sachs

Dan Alger is a Vice President in the Urban Investment Group (UIG) at Goldman Sachs. Dan has invested and managed over \$900 million of investments with a particular focus on public-private projects and mixed-use developments including mixed-income housing, retail, light industrial space, charter schools and other community facilities. Dan has worked on a broad range of transaction types including private equity, tax credits, construction debt and term loans. Notable transactions include the financing of New York City Bike Share, the largest privately financed bike share system in the world, and the Seward Park/Essex Crossing development, a multi-phase 1.9 million square foot mixed-use, mixed-income development across 9 sites of the Seward Park Urban Renewal in the heart of the Lower East Side of Manhattan. Dan currently serves on the Board of Directors for the Governors Island Alliance, the Board

of Directors for the NY State Association for Affordable Housing (NYSFAFH), the Investor Advisory Board for the New Market Tax Credit Coalition, and the Advisory Board of the NYU Furman Center's Moelis Institute for Affordable Housing Policy. Prior to Goldman Sachs, Dan served as an Officer in United States Navy Special Operations. He holds a B.B.A. from the University of Notre Dame and an M.B.A. from the Wharton School at the University of Pennsylvania.

Gideon Anders

Senior Attorney

National Housing Law Project

Gideon Anders is a Senior Attorney at the National Housing Law Project (NHLP), a national and state legal and housing advocacy center based in California. NHLP seeks to preserve and expand the supply of affordable housing and to promote the housing rights of low-income persons and households. Mr. Anders has an extensive history of working to preserve the Rural Development (RD) rental housing stock and to protect the rights of residents living in that housing. He promoted the imposition of use restrictions on the RD rental housing stock in 1979. He also promoted the adoption of prepayment restrictions on RD rental housing in 1987. He has participated in major litigation against RD and owners of RD rental housing developments to ensure that the prepayment restrictions intended to protect residents of Section 515 housing are enforced properly. Mr. Anders was the Executive Director of NHLP from 1997 to 2008. He has a law degree from the Columbus School of Law, Catholic University of America, Washington, DC, and is a member of the California Bar. He received his B.A., with a major in Architecture, from the University of California, Berkeley.

Constance Anderson

Director

Pacific Coast Regional Small Business Development Center

Constance Anderson is Pacific Coast Regional's (PCR) Director of the Small Business Development Center (SBDC). Ms. Anderson is an experienced community economic development and banking executive, who has worked successfully in the Southern California market for most of her career. PCR's Small Business Development Center provides workshops, extensive one-on-one consulting engagements to the small business community. Ms. Anderson has worked at PCR since 2002, and has been instrumental in developing the Entrepreneurial Training Institute educational

programs, as well as managing development and communications activities for the company. She became the Director of the SBDC in 2007, when PCR was designated as a Small Business Development Center by the U.S. Small Business Administration. Prior to joining PCR, she had a successful career as a banker, eventually attaining the position of Vice President/Community Investment Officer, and was responsible for all Community Reinvestment Act (CRA) activities for the Bank. She also served as Vice President/Regulatory Risk Manager at California Federal Bank, and as Compliance Manager, Bank Secrecy Act Officer and Community Reinvestment Act Officer at First Los Angeles Bank. Ms. Anderson is a member of the Mayor's Office Minority Business Development, the National Association of Female Executives and the National Association of Women Business Owners (NAWBO-LA).

Laurence Anderson

Vice President

Rural Housing Preservation Associates

Laurence R. "Larry" Anderson is the Vice President of Rural Housing Preservation Associates (RHPA) the Rural Rental Housing development arm of Leon N. Weiner Associates (LNWA), a large integrated affordable housing provider headquartered in Wilmington, Delaware. Mr. Anderson also provides advice, support and consulting services for the affordable rental housing industry engaged in working with the Multi Family Housing (MFH) programs of the Rural Housing Service (RHS). Since retiring from USDA in December of 2011 after 31 years of Federal Service as the Director of the MFH Preservation and Direct Loan Division (MPDL), Larry can be described as a developer, part-time consultant and full-time advocate for MFH programs. Highlights of Mr. Anderson's career included leading efforts to create a long term MFH revitalization program to help preserve the aging but irreplaceable \$11 billion direct loan portfolio and serving as the lead USDA contact on the Rental Policy Working Group formed by the White House during 2010 to improve and align Federal rental housing policy. Mr. Anderson entered Federal service as a Presidential Management Intern in 1980, after receiving a Masters in Public Administration from Rutgers and an undergraduate degree in Political Science from Michigan State.

Colleen Anderson

Executive Director

BankWork\$

Colleen Anderson is a highly seasoned executive with a proven track record of driving large scale change and achieving sustainable growth in companies with varying size and complexity. Ms. Anderson spent the majority of her career at Wells Fargo. She began her 22 years there as an Assistant Branch Manager. A series of

promotions followed, including Senior Vice President & District Manager for Retail Banking; Executive Vice President - Business Sales Division; Executive Vice President – Regional President, Southern California Community Bank; and Executive Vice President - Head of Business Banking. Ms. Anderson was subsequently recruited by Goldman Sachs to serve as a Consultant and industry expert during a formal due diligence process on a potential investment target. Following her time at Goldman Sachs, she served as the Executive Vice President and Head of Community Banking for two midsize community banks in California. Since then, Ms. Anderson has retired from banking and is now the Executive Director of BankWork\$, a nonprofit organization.

Amy Anderson

Executive Director

PATH Ventures

Amy directs the work of PATH Ventures, the real estate development affiliate of PATH, a leading homeless services organization. With over twenty-five years experience, Amy is a well-respected leader in the development of high-quality, affordable housing communities. Prior to joining PATH Ventures, Amy worked with the California Housing Partnership Corporation, where she provided financial consulting, technical assistance, and training to nonprofit affordable housing developers and government clients throughout California. For ten year prior to her work with CHPC, Amy worked with Abode Communities, most recently as Housing Director, where she was responsible for overseeing all aspects of affordable housing production. She presently serves as Treasurer for the Board of Housing California, where she has served since 2010. She previously served as President of the Southern California Association of Non-Profit Housing (SCANPH), where she was a Board member from 2004 - 2009. Within her own community of Santa Monica, Amy serves as a Planning Commissioner and previously served as a Housing Commissioner from 2009 - 2011. Amy has a Master's Degree in Urban Planning from UCLA and a B.A. from Cornell University.

Bob Annibale

Global Director, Citi Community Development

and Citi Inclusive Finance

Citi

Mr. Annibale manages Citi's partnerships with global, national and local organizations to support community development. CCD's work focuses on responsible finance through financial capability and asset building; neighborhood preservation and revitalization; access to college education; and small business and microenterprise development. He also directs Citi Inclusive Finance, which is responsible for Citi's

commercial relationships with microfinance institutions, networks and investors working to expand access to financial services in underserved communities. Bob has served on the Board of Advisors for the United Nations Commission on Legal Empowerment of the Poor, and is a member of the Advisory Council of the Institute of Commonwealth Studies at the University of London and the Policy Committee of the Centre for the Study of African Economies at the University of Oxford. He represents Citi on the Board of the Microfinance Information Exchange, Council of Microfinance Equity Funds, Small Enterprise Education and Promotion (SEEP) Network, Microfinance Network and Executive Committee of CGAP (World Bank). Bob completed his B.A. degrees in history and political science at Vassar College in New York and his master's degree in African studies (history) at the University of London, School of Oriental and African Studies.

Lynda Arakelian

*Environmental & Sustainability Manager
Redhorse Corporation*

Lynda Arakelian, MA, PMP, is a collaborative project manager with expertise in designing and implementing data-driven projects that address environmental justice and sustainability objectives. She is currently an Environmental & Sustainability Manager with Redhorse Corporation, where she provides support on a variety of community-based projects in California, such as partnering with U.S. EPA's Office of Environmental Justice and other federal agencies to increase the capacity of community groups in accessing funding and financing for redeveloping brownfields properties into health clinics, grocery stores, community gardens, and recreation areas. Lynda previously served as Communications & Monitoring Specialist with Chemonics International in Beirut, Lebanon and as Director of Grants & Project Management with the Environmental Working Group in Washington, D.C. She holds a B.A. in Ecological Studies from Seattle University, M.A. in International Affairs from American University, and M.A. in Natural Resources & Sustainable Development from the United Nations University for Peace.

Ammar Askari

*Community Development Expert
Office of the Comptroller of the Currency*

Askari is a member of the Policy Group of the OCC's Community Affairs department. In this role, he conducts community development research with a focus on small business finance, retail banking, payment systems, and the underbanked market. Prior to the OCC, Askari spent nine years in banking in various roles, ending with vice president of retail banking administration. He also served as a member of the bank's community

development team and was instrumental in formulating and executing the bank's underbanked market strategy. Before joining the banking industry, Askari served as a faculty member in the economics department and a director of the Center for Economic Education at Indiana University-Columbus. Askari earned a Ph.D. in economics from Indiana University in 1995. He also has a Bachelor's degree in business and two Master's degrees in economics.

Betty Avila

*Associate Director
Self-Help Graphics and Art, Inc.*

A native of Los Angeles, Betty Avila joined the Self Help Graphics team in September of 2015 as Associate Director. She is also Board Chair of Multicultural Communities for Mobility, an organization that advocates for low-income communities color who traverse the city by walking, biking or public transit. Prior to this, she had been in Programming at The Music Center with a strong focus on free, public programs and participatory programming. Avila's arts career started at the Getty Research Institute and the Armory Center for the Arts in Pasadena where she worked primarily on community outreach efforts to expand and increase diversity in attendance. She was previously the community relations manager at Levitt Pavilion MacArthur Park, where she worked to strengthen the organization's connection to the local community. Avila has a Bachelor of Arts in English and Spanish Literature from Pitzer College and a Master of Arts in Arts Management from Claremont Graduate University. In 2008, she was awarded a Fulbright Fellowship to Korea.

Janie Barrera

*President and CEO
LiftFund*

Janie Barrera is founding President and Chief Executive Officer of LiftFund. Established in 1994 in San Antonio, as Accion Texas, Inc., the name of the organization was changed to LiftFund in 2015. LiftFund has grown to become the largest micro and small business lender in the United States. The nonprofit organization provides loans and management training to enterprises of all kinds— from startups to long-established businesses — and operates in the states of Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, Missouri, New Mexico, Oklahoma, South Carolina, Tennessee and Texas. Since its inception, it has disbursed more than 16,000 loans totaling more than \$190 million — with an impressive 94 percent repayment rate. Ms. Barrera has served on many national, state and local boards, including the Federal Reserve Board's National Consumer Advisory Council. She currently serves on the boards of the National Association for Latino Community Asset Builders, Corporation for Enterprise

Development, Association for Enterprise Opportunity, and Our Lady of the Lake University. President Barack Obama appointed Ms. Barrera to the President's Advisory Council on Financial Capability and she is on the board of directors for the Federal Reserve of Dallas, San Antonio Branch. She also serves on the BBVA Compass National Advisory Board, Capital One National Advisory Council and FDIC Advisory Committee on Economic Inclusion.

Alison Becker, AICP

*Director, LA Promise Zone
Mayor's Office of Economic Development*

Alison is a Director in the Mayor's Office of Economic Development where she leads the Los Angeles Promise Zone Initiative. An established planning professional, Alison has more than two decades of experience in the areas of community and economic development, current planning, advanced planning and land development/entitlements. She has been a policy and planning advisor for three elected offices in Los Angeles. She became a certified City Planner in 2008. She holds a MA in Urban Planning from UCLA and a BA in History from Clark University. Well versed in the political process and public engagement, Alison's career in Los Angeles city government has always been focused on the difficult inter-disciplinary work of building livable neighborhoods.

Karen Bellesi

*Community Development Manager
Office of the Comptroller of the Currency*

Karen Bellesi is the Community Development Manager, Community Affairs, at the Office of the Comptroller of the Currency (OCC), in Washington, DC. Ms. Bellesi manages the review of national bank and federal savings associations' public welfare investments (in 2015, 1,051 bank investments totaling \$11.8 billion). Ms. Bellesi leads the OCC's financial capability work, including the bi-monthly Financial Literacy Update newsletter. She participates on the Financial Literacy and Education Commission and led the National Financial Literacy Strategy working group. Ms. Bellesi has served in a number of roles at the OCC that support the Community Reinvestment Act and economic inclusion. Ms. Bellesi was liaison with the advocacy organizations on matters affecting consumers' access to financial services, including the Comptroller's participation on NeighborWorks America. She coordinated the work of OCC's community reinvestment and development specialists. She also led a study of banks' community development finance activities and authored Effective Strategies for Community Development Finance. Prior to the OCC, Ms. Bellesi worked at the U.S. Department of Housing and Urban Development on community and economic development issues. Ms. Bellesi serves

as President of Women in Housing and Finance, an association that promotes members in the fields of housing and financial services. Ms. Bellesi holds a BA from Dickinson College and a degree from George Washington University.

Eric Belsky

*Director, Division of Consumer and Community Affairs
Board of Governors of the Federal Reserve System*

Dr. Eric S. Belsky, Ph.D., assumed the position of Director of the Division of Consumer and Community Affairs at the Federal Reserve Board of Governors in August 2014. The Division of Consumer and Community Affairs ensures that consumer and community perspectives inform Fed policy, research, and action. Through the Reserve Banks who implement it, the Division sets policies for and oversees the supervision of financial institutions for compliance with consumer protection, fair lending, and community reinvestment laws. With other agencies, it also writes or consults on consumer and community reinvestment financial regulations. The Division also spots and analyzes consumer risks, as well as conducts research on and engages stakeholders to advance what works in community development and consumer compliance. A specialist in housing finance, economics and policy, Dr. Belsky brings 20 years of experience to the Division. He oversees the Federal Reserve's work in consumer-focused supervision, research, and policy analysis, with the aim of promoting a fair and transparent consumer financial services marketplace. Throughout his career, Dr. Belsky has conducted research on a wide range of housing and urban topics for public and private sector organizations and clients. Before joining the Federal Reserve Board, he served as managing director of the Joint Center for Housing Studies of Harvard University. Dr. Belsky also held the positions of director of Housing Finance Research at Fannie Mae, senior economist at the National Association of Home Builders, and taught at both Harvard University and the University of Massachusetts at Amherst. Throughout his career, Dr. Belsky has lent his expertise to numerous organizations, including the Opportunity Finance Network, Affordable Housing Advisory Council of Fannie Mae, and the National Community Advisory Council of Bank of America. In addition, in 2001 and 2002, Belsky served as research director for the bipartisan Millennial Housing Commission established by the Congress of the United States. Dr. Belsky has co-edited six books and authored numerous articles and book chapters, and has served on the editorial boards of the Journal of Housing Research and Housing Policy Debate.

Jamie Bennett

*Executive Director
ArtPlace America*

Jamie Bennett is the executive director of ArtPlace America, a partnership among 15 foundations, 8 federal agencies, and 6 financial institutions working to position art and culture as a core sector of community planning and development by investing in, researching, and supporting those who lead and execute creative placemaking projects. To date, ArtPlace has invested \$85 million in 233 projects in communities of all sizes across the United States in which artists and arts organizations are working with their neighbors to help shape communities' social, physical, and economic futures. Until December 2013, Jamie was Chief of Staff and Director of Public Affairs at the National Endowment for the Arts, where he oversaw the national rollouts of the "Our Town" grant program and partnerships with the US Departments of Agriculture, Defense, Health and Human Services, and Housing and Urban Development. Previously, Jamie was Chief of Staff at the New York City Department of Cultural Affairs, where he oversaw the agency's partnerships with the NYC Departments for the Aging, of Education, and of Youth and Community Development. Jamie also provided strategic counsel at the Agnes Gund Foundation, served as chief of staff to the President of Columbia University, and worked in fundraising at The Museum of Modern Art, the New York Philharmonic, and Columbia College.

Antonio Bermúdez

*Vice President
McCormack Baron Salazar*

Mr. Bermúdez works on the development of mixed-use, multi-family housing and transit-oriented developments from our West Coast office where he manages all facets of project development from conceptual site planning through design, construction, lease-up and operations. His responsibilities include coordinating finance strategy, managing design and land use consultants and consulting with legal counsel for compliance with funding regulations. Mr. Bermúdez works with governmental and local elected officials as well as community stakeholders to ensure proposed developments are consistent with community priorities and their vision for positive redevelopment. Currently, Mr. Bermúdez is managing the development and construction of the Taylor Yard Transit Village, a multi-phase community in the City of Los Angeles consisting of over 400 homes and approximately 24,000 square feet of retail. Taylor Yard has diverse home options, including affordable family rental, affordable senior rental, market-rate homeownership. He also manages the construction of the Santa Cecilia Apartments, with 80 affordable family apartments, in the historic

community of Boyle Heights in Los Angeles. The construction budgets for these three developments are in excess of \$133 million. Mr. Bermúdez's projects in predevelopment include the Brooklyn Heights Market and the Highland Park Transit Village.

Robyn Bipes

*Director of Lending and Programs
Greater Minnesota Housing Fund*

Robyn Bipes is Director of Programs and Lending at the Greater Minnesota Housing Fund. GMHF is Minnesota's largest affordable housing lender and Community Development Finance Institution (CDFI), and is a CDFI member of the Federal Home Loan Bank of Des Moines. GMHF has financed the creation and preservation of 12,000 affordable homes in Minnesota since 1996. Ms. Bipes manages GMHF's \$40 million revolving loan fund and \$100 million loan portfolio and leads GMHF's programs and policy initiatives. In the past 8 years, Ms. Bipes has led an inter-agency statewide initiative to preserve Minnesota's federally subsidized affordable housing through policy advocacy, technical assistance and direct financing. This collaborative effort has preserved more than 10,000 units of multifamily housing across Minnesota, including more than 20 USDA properties. Before joining the Fund, Ms. Bipes was in government negotiations at UnitedHealthGroup and worked in strategic planning and development with nonprofits nationally and internationally. Ms. Bipes holds a Bachelor's degree from Lewis & Clark College in Portland, Oregon and a Masters degree in Public Policy from the University of Minnesota's Humphrey Institute of Public Affairs. She is certified as a Housing Development Finance Professional from the National Development Council, and in 2015 was selected as one of 20 national CDFI industry leaders for the Citi Leadership Program for Opportunity Finance.

David Black

*Community Development Expert
Office of the Comptroller of the Currency*

David Black is a Community Development Expert in the Community Affairs Department of the Office of the Comptroller of Currency. In that role, he conducts research on a range of community development finance policy areas, including small business financing, mission-driven and social purpose financial institutions, and community development tax credits. Prior to joining the OCC, Mr. Black conducted research in entrepreneurship and community development finance at The Aspen Institute. He has also worked as a community development practitioner. His education includes a B.A. in Studio Arts and a Masters Degree in Urban and Regional Planning from the University of Pittsburgh.

Laurel Blatchford

*Senior Vice President, Solutions
Enterprise Community Partners, Inc.*

Laurel is senior vice president for Solutions at Enterprise Community Partners, Inc., one of the nation's leading social enterprises. Laurel leads the organization's national programmatic work, including the teams working in Enterprise's local markets across the United States. She also oversees Enterprise's groundbreaking initiatives focused on connecting people and communities to opportunity. In addition, Laurel directs Enterprise Advisors, the organization's consulting and technical assistance platform. Prior to joining Enterprise, Laurel held a number of senior positions in government and the private sector, including leadership roles at the U.S. Department of Housing and Urban Development (HUD) and in the administration of New York City Mayor Michael Bloomberg. From 2009 to 2013, Laurel served as chief of staff to HUD Secretary Shaun Donovan. In this capacity, she served as a member of the agency's executive management team and worked closely with the secretary and the White House to develop and execute a wide range of policy and management priorities. Prior to joining the Obama Administration, Laurel was vice president of development and project director for the South Street Seaport Redevelopment at General Growth Properties (GGP), a Chicago-based real estate investment trust. Before her tenure at GGP, Laurel spent six years working for New York City Mayor Bloomberg.

Michael Bodaken

*President
National Housing Trust*

Michael Bodaken serves as President of the National Housing Trust and the National Housing Trust Community Development Fund, NHTCDF. The Trust engages in preservation policy, affordable housing development and lending. The Trust is committed to a 'balanced approach' to fair housing, which promotes access to wealthier communities through mobility and ensures that residents who remain in neighborhoods experiencing distress have access to resources and investments that improve their housing and neighborhoods. He has been largely responsible for growing the organization in becoming a leader in the field of affordable housing and advocating for "Green Preservation" urging the targeting of resources for energy retrofitting of existing affordable housing. The Trust has financed and preserved over 25,000 affordable homes throughout the nation, involving over \$1 billion in financing. NHTCDF provides low interest loans to preservation developers across the U.S. Separately, NHT/Enterprise owns and operates 3,400 affordable apartments in 8 states and Washington, DC. Mr. Bodaken is the convener of the National Preservation Working

Group, a member of the Executive Committee of the National Housing Conference and a former member of the Advisory Board of the Housing Development Reporter. He serves on the board of directors of Homes for America, Housing Justice Center and Stewards of Affordable Housing for the Future. He is a frequent guest lecturer at affordable housing industry events.

Doug Bond

*Director of California Services and Operations
Amity Foundation*

Doug Bond, Director of California Services and Operations: Mr. Bond joined Amity as an employee in 2008. He currently oversees five In-Prison Substance Abuse Services projects at various California Department of Corrections and Rehabilitation prisons including: the California Rehabilitation Center (CRC), California Institution for Women (CIW), Central California Women's Facility (CCWF), California State Prison Los Angeles (LAC), and the Richard J. Donovan Correctional Facility (RJD). He also oversees two Teaching and Therapeutic Communities including Amistad de Los Angeles which is a 187 bed community located in Los Angeles, CA and Vista Ranch which is a 60 bed facility in San Diego County. Mr. Bond has been instrumental in expanding the California services for Amity to include employment services through the Department of Rehabilitation. He has also been part of the design and management team for the Just In Reach (JIR) jail project funded through the Hilton Foundation which works to serve some of the most at risk for recidivism and homelessness. Mr. Bond chairs the California Department of Correction and Rehabilitation Director's Services Advisory groups Housing Committee and is a member of the California Department of Corrections and Rehabilitation Integrated Care Committee, the Los Angeles Regional Reentry Partnership (LARRP), the United Homeless Healthcare Partners (UHHP) and the advisory board for the Center for Social Entrepreneurship.

Melissa Borino

*Senior Vice President and Managing Director,
Community Development and CRA
US Bank*

Melissa Borino is Senior Vice President and Managing Director Community Development and CRA for U.S. Bank, responsible for all community development engagement and CRA activities within the bank's 25 state retail footprint. Melissa manages a national team comprised of Community Development Managers and CRA Program Team members, who work to promote good corporate citizenship in the communities where U.S. Bank does business and help the bank strive for an Outstanding CRA rating. She received her Bachelor of Arts in Economics and Spanish from the University of Wisconsin - Madison.

Her professional career spans more than 24 years in the banking and nonprofit sector, managing home buyer counseling programs and community development programs. She currently serves on several local and national boards and committees that focus on affordable housing and community development and was instrumental in the inception of Take Root Milwaukee.

Ray Boshara

*Senior Advisor and Director of Center for Household Financial Stability
Federal Reserve Bank of St. Louis*

Ray Boshara is Senior Advisor and Director of the Center for Household Financial Stability at the Federal Reserve Bank of St. Louis. Before joining the Fed in April 2011, Boshara was Vice President of the New America Foundation, a D.C.-based think tank, and Policy Director at CFED. He has advised presidential candidates and leading policymakers worldwide, and testified before the U.S. Congress several times. He has written for the Washington Post, The New York Times and Atlantic Monthly, among others, and is the co-author (with Phillip Longman) of the 2009 book, *The Next Progressive Era*. Boshara is a graduate of Ohio State University, Yale Divinity School and the John F. Kennedy School of Government at Harvard.

Rani Boukerrou

*Senior Vice President, Consumer Checking Group
KeyBank*

Rani leads product development and management initiatives for consumer checking, Health Savings Accounts (HSAs), fee income and workplace banking with a focus on product strategy and innovation and consumer deposit growth. Rani joined KeyBank in 2015. Prior to joining Key Bank, Rani Boukerrou was the head of fee income consumer products at U.S. Bank. He led the product management, development and pricing of consumer bank services, including deposits, third-party, liquidity funding (deposit advance, overdraft coverage, overdraft protection) and various other products that contribute to the Deposit Service Charges P&L. Prior to U.S. Bank, Rani worked at Fifth Third Bank for over 6 years, where he held various roles ranging from heading deposit products and designing client strategies and programs for Underserved, Mass Market, and Mass Affluent segments. Rani also drove the strategy towards Unbanked and Under-banked segments, to ensure financial inclusion and integration into the financial system for all customers which resulted in the launch of Fifth Third Express Banking. Prior to these roles, Rani held various product development and management roles at GE Capital and Wells Fargo. Rani has an MBA in Business Administration (Finance) from the University of Northern Iowa and obtained his B.S. Computer Science and B.A English from the University of Constantine, Algeria. His is fluent in French and Arabic languages.

Samuel J. Boyd, Jr.

*Chief Investment Officer and Director of Program Development
U.S. Small Business Administration*

Samuel J. Boyd, Jr. joined the U.S. Small Business Administration, Investment Division on June 4, 2012 as the Chief Investment Officer and Director of Program Development. In this role, Mr. Boyd is in charge of managing the initial assessment of SBIC applicants and preparing the applications for presentation to the SBIC Investment Committee. This critical phase of the SBIC applicant review process entails analyzing all Management Assessment Questionnaires (MAQ) to determine SBIC program fit regarding team, strategy, capital structure and track record. He is also responsible for creating and executing SBIC's outreach strategy, particularly as it pertains to engaging institutional investors and under represented investment funds. Mr. Boyd is a voting member of both the SBIC Investment and Licensing Committees. Immediately prior to joining the SBIC program, Mr. Boyd served as the president & CEO of the National Association of Investment Companies (NAIC), the private equity trade association for firms that represent or invest in the underserved market. Mr. Boyd has an MBA from the Darden Graduate School of Business at the University of Virginia and a BS in Civil Engineering from North Carolina A&T State University.

Tynesia Boyea-Robinson

*Director of Collective Impact
Living Cities*

Tynesia Boyea-Robinson works both internally and externally to provide clarity and guidance on effective methodologies for applying the principles of Collective Impact. She serves on numerous boards and committees, including Duke University's Sanford School of Public Policy and Commit! Tynesia joined Living Cities as the Director of Collective Impact in 2014. In this role, she works both internally and externally to provide clarity and guidance on effective methodologies for applying the principles of Collective Impact. Tynesia's most recent experience as the President and CEO of Reliance Methods positioned her well for this role. Reliance Methods puts Americans to work by providing human capital strategy and placement solutions for clients like the Carlyle Group, Walmart, Marriott, and the federal government. Prior to launching Reliance Methods, She was the founding ED of Year Up National Capital Region (NCR), a nonprofit committed to empowering low income young adults to reach their potential through careers and continued education. Under her leadership, Year Up NCR raised \$20M and grew from serving 22 students and 8 corporate partners in 2006 to close to 700 students and over 40 internship

partners, including the White House, in 2011. She also created a performance assessment tool for Year Up that was recognized by The Bridgespan Group as an industry best practice.

Larry Briggs

President and CEO

First National Bank and Trust Company

Larry serves as the President and CEO of First National Bank and Trust Company in Shawnee, OK. After attending Oklahoma State University, Larry stayed in the Stillwater area to begin his career in banking. When he first became a bank president, Larry was one of youngest in the state of Oklahoma. He is an active member of numerous professional organizations. Larry has served as president of the Oklahoma Bankers Association as well as other leadership positions, and has held many positions with the American Bankers Association. He is still actively involved in both associations. His civic leadership includes positions with the Shawnee Chamber of Commerce, the Shawnee Economic Development Foundation, and many other organizations. Larry served as an officer in the Oklahoma Army National Guard and U.S. Army Reserves. He resides in Shawnee with his wife, Michelle.

Tina Brison

Review Examiner

Federal Deposit Insurance Corporation

Tina Brison joined the FDIC in 1986 as a Bank Examiner (Trainee) in the Division of Supervision's (Memphis Region), Elizabethtown, Kentucky Field Office and in January 1990 earned her Commissioned Bank Examiner status. While in the Elizabethtown Field Office, she served as the field office training coordinator, instructed the Assistant Examiner School I at the training center, served as Assistant Regional Training Coordinator, specialized in the compliance area, and participated on several detail examination assignments. In December 1992, Ms. Brison transferred to the Division of Supervision's Hurricane, West Virginia Field Office. In May 1993, she was promoted to Field Office Supervisor of the newly formed compliance field office in Hurricane, West Virginia. On October 6, 2002, Ms. Brison was named as a review examiner for the Atlanta Region and currently serves as the review examiner for West Virginia, Virginia, and North Carolina. She is a native of West Virginia and received her B.B.A. in Accounting from Marshall University, Huntington, West Virginia. She and her husband, Andy, live in Hurricane, West Virginia, and her daughter, Claire, is a junior nursing student at Marshall University.

Gian F. Brosco

President

Nevada Community Foundation

A former attorney and banker, Gian brings more than twenty-five years' experience in the fields of philanthropy, law and banking to his role as President of Nevada Community Foundation (NCF). He spent four years with The Rhode Island Foundation as a development officer and gift planning advisor before joining U.S. Trust Bank of America, where he served as Vice President for the Philanthropic Management Group. While at U.S. Trust, he counseled individuals, families and private foundations on their philanthropy and advised institutional clients around governance and nonprofit management issues. He also served as an expert for Bank of America on the subjects of philanthropy, planned giving, investment policy, and fiduciary and tax matters. Including his ten years as a practicing attorney, Gian has advised more than 500 public charities, private foundations, individuals and families on all aspects of charitable giving and philanthropy and is one of fewer than 125 consultants, nationwide, to hold the prestigious CGT (Certified Board Governance Trainer) designation. / During his tenure at Nevada Community Foundation, the organization has experienced exponential growth during a period of near unprecedented economic upheaval, increasing from \$14.9mm in 2008 when Gian assumed the role of President to almost \$180mm in 2015. Equally, the Foundation has reached unprecedented influence as a thought leader and catalyst for change in the community.

Dora Brown

Senior Vice President and Chief Marketing Officer

International Bank of Commerce

Dora Brown began her career in banking in 1970 as a receptionist with Merchant Marine Bank. She also worked in New Accounts, and later as secretary to the President. In 1980 she joined Valley Federal Savings & Loan as Vice President of Operations. In 1990 she joined International Bank of Commerce and has risen to her current position as Senior Vice President in McAllen, Texas. With 46 years in banking experience and over 25 years of marketing and community relations, Dora strategizes and directs the community relations, financial literacy, public relations, contributions and marketing initiatives of IBC in her local region's 29 branches. IBC Bank-McAllen is a division of International Bancshares Corporation (NASDAQ: IBOC), a \$12.2 billion multi-bank financial holding company headquartered in Laredo, Texas, with over 212 facilities and more than 324 ATMs serving 90 communities in Texas and Oklahoma. Dora has participated on boards and committees of over 30 organizations in the various fields of healthcare, education, economic development,

non-profits and more. Currently, she sits on boards with Rio Grande Regional Hospital, City of McAllen Parks and Recreation, and the Texas State University Latin American Advisory Council. She has received numerous awards for her accomplishments including the Texas Bankers Association's LiFE Award, for Leaders in Financial Education, and The National Microsociety "George Award for Outstanding Community Partner."

Antony Bugg-Levine

*Chief Executive Officer
Nonprofit Finance Fund*

Antony Bugg-Levine is the CEO of Nonprofit Finance Fund, a national nonprofit and financial intermediary that unlocks the potential of mission-driven organizations through tailored investment, strategic advice, and transformational ideas. In this role, he oversees more than \$225 million of investment capital and a national consulting practice, and works with a range of philanthropic, private sector and government partners to develop and implement innovative approaches to financing social change. He is the co-author of the newly released *Impact Investing: Transforming How We Make Money While Making a Difference* (Wiley, 2011). Most recently a Managing Director at the Rockefeller Foundation, Mr. Bugg-Levine designed and led the Rockefeller Foundation's Impact Investing initiative. He is the founding board chair of the Global Impact Investing Network and convened the 2007 meeting that coined the phrase "impact investing." A former consultant with McKinsey & Co., he also teaches at Columbia Business School.

Carol F. Burton

*Director
JEWELD Legacy Group*

Carol F. Burton, LMSW is the founder of JEWELD Legacy Group a consulting firm that focuses on building bridges, creating innovative and sustainable programs within and among correctional institutions, federal programs, non-profit and faith based/related organizations and coalitions. She is the former Executive Director of Centerforce, a California organization created to support, educate, and advocate for individuals, families, and communities impacted by incarceration. Her responsibilities at Centerforce included the operation of the nationally recognized M.O.M.S. program, a partnership with Oakland Housing Authority to provide stable housing and wraparound services for formerly incarcerated pregnant and parenting mothers and their children. Before joining Centerforce, Burton served for six years as Associate Executive Director of the Osborne Association in New York City where she developed, strengthened, and oversaw all of Osborne's in-prison and community-based family and reentry services programs. She

implemented the country's first comprehensive program and longitudinal study on children of incarcerated parents, Project S.E.E.K. in Flint, MI. Burton is the Co-Chair and Coordinator of Alameda County's Children of Incarcerated Parents Partnership and an advisor for the National Resource Center on Children and Families of the Incarcerated (NRCCFI) at Rutgers University at Camden. Burton served as an advisor on Sesame Street's newly released "Little Children, Big Challenge."

Douglas Bystry

*President and CEO
Clearinghouse CDFI*

Mr. Bystry has been providing financial services to low-income communities for over 25 years. Mr. Bystry, in his professional career, has successfully raised and deployed over \$1 billion for low-income communities. Much of this capital was raised by Clearinghouse CDFI, which he founded in 1996, and is now one of the largest CDFI's in the nation. Clearinghouse CDFI embraces the concept that "community lending can and should be profitable." This philosophy has helped attract over 50 bank and corporate investors providing both debt and equity. Clearinghouse CDFI was the first non-depository CDFI in the nation to borrow from any Federal Home Loan Bank. They currently maintain a \$30 million line of credit from FHLBSF. They were one of four CDFI's selected for the inaugural round of the CDFI Fund Bond Guaranty Program at \$100 million. Mr. Bystry was a Housing Commissioner for the County of Orange and a City Council member for the City of La Habra, California. He serves on the COIN (California Organized Investment Network) Advisory Board whose goal is to increase insurance industry community investments throughout California. Mr. Bystry serves on several other non-profit boards primarily benefitting affordable housing and the disabled community. He is a UCLA graduate.

Ann Carpenter

*Community and Economic Development Advisor
Federal Reserve Bank of Atlanta*

Ann Carpenter is a community and economic development advisor at the Federal Reserve Bank of Atlanta, specializing in housing and neighborhood revitalization. Prior to joining the Atlanta Fed, Carpenter was a senior research associate at the Georgia Tech Research Institute's (GTRI) Information and Communications Laboratory, Socio-Technical Systems Division. There, she specialized in the areas of sustainability, community resilience, and emergency management planning for state and local entities in Georgia. Carpenter earned a bachelor's degree in architecture from the University of Michigan and master's and doctorate degrees in city and regional planning from Georgia Tech. She is a member of the American Institute of Certified Planners (AICP).

Richard Chacon

*Director, Supplier Diversity and Development
Union Bank*

Richard Chacon is the Director of Supplier Diversity and Development for MUFG Union Bank, N.A. He is responsible for providing diverse business enterprises with the opportunity to participate in the Bank's procurement of products and services throughout its geographic footprint. Mr. Chacon joined Union Bank in 1998 and has been the driving force behind an increase in diverse business supplier spend from \$26 million in 1998 to \$128 million in 2014. Prior to his current position, Mr. Chacon served 10 years in various personnel-related positions in the U.S. Army, and with Pacific Bell for 13 years in the personnel and supplies distribution departments. There, he established the supplier diversity program for Pacific Bell's Southern California Region; he then managed the Pacific Bell Services for the Disabled program. He has also held various management positions with Levi Strauss & Co., LB Credit Corporation and Wells Fargo Bank. In partnership with senior law enforcement officials representing the U.S. Secret Service, the FBI, California and local law enforcement officials, Richard has been instrumental in expanding the issue of CyberCrime and the negative impact to small business owners throughout the Union Bank footprint. Mr. Chacon is an active member within his community and with numerous business development organizations throughout the nation.

Gabriella Chiarenza

*Research Associate
Federal Reserve Bank of San Francisco*

Gabriella Chiarenza is a research associate with the Community Development team of the Federal Reserve Bank of San Francisco. Her research and outreach work leverages the intersection of qualitative and quantitative data to address local challenges comprehensively and better represent and learn from the views of community members and practitioners in community investment strategies. She also seeks to improve public access to and understanding of data and policy information through her work. Ms. Chiarenza runs the FRBSF Vantage Point community indicators survey project, which brings together thorough quantitative data profiles with hundreds of community stakeholder survey responses to pinpoint specific community concerns and opportunities in cities and towns across the Federal Reserve's 12th District. She also manages and edits the Community Investments publication, which features a variety of practitioner viewpoints and best practices around a given community development topic. Recent issues of Community Investments have examined community opportunities for veterans, household financial stability, and collective impact approaches to

community development, among other timely topics. Ms. Chiarenza's current research centers on community-based employment strategies. With a professional background in housing policy and program evaluation, she holds a Master of City Planning degree from the University of California, Berkeley, and a B.A. from Brown University.

Laura Choi

*Senior Research Associate
Federal Reserve Bank of San Francisco*

Laura Choi is a Senior Research Associate in Community Development at the Federal Reserve Bank of San Francisco, where she examines policy and practice related to the expansion of economic opportunity for lower-income individuals and communities. Her work focuses on issues of household financial stability, cross-sector community development, and regional trends in the Federal Reserve's 12th District. Prior to joining the Fed, Laura was a project manager at Riverside Housing Development Corporation. She received a BA in economics and a Master of Public Policy degree, both from the University of California, Berkeley.

Audrey Choi

*Chief Executive Officer, Institute for Sustainable Investing
Morgan Stanley*

Audrey Choi is CEO of Morgan Stanley's Institute for Sustainable Investing. She is also Managing Director and Head of Morgan Stanley's Global Sustainable Finance Group. In these roles, she oversees the firm's efforts to support resilient communities and promote economic opportunity and global sustainability through the capital markets. In a career spanning the public, private and nonprofit sectors, Audrey has become a thought leader on how finance can be harnessed to address public policy challenges. Prior to joining Morgan Stanley, Audrey held senior policy positions in the Clinton Administration, the Commerce Department and the Federal Communications Commission. While at the White House, she served as Chief of Staff of the Council of Economic Advisers and Domestic Policy Advisor to the Vice President. Previously, Audrey was a foreign correspondent and bureau chief at The Wall Street Journal. She is currently a member of President Obama's US Community Development Advisory Board and on the boards of several national nonprofits focused on education, conservation and impact investing. Audrey is a graduate of Harvard College and Harvard Business School.

Edwin Chow

*Regional Director, West Region
Consumer Finance Protection Bureau*

In response to a request by the U.S. Department of the Treasury, Edwin Chow helped plan and build the structure, staffing, policies, procedures, and processes of the new Consumer Financial Protection Bureau (CFPB). Since the start-up of the CFPB in July 2011, Edwin has served as the Regional Director of the CFPB's West Region. Edwin has responsibility for directing the agency's consumer protection examination and supervision activities with respect to regulated depository financial institutions with assets over \$10 billion and their affiliates, as well as non-depository financial services companies, in the western United States including the territory of Guam. Prior to joining the CFPB, Edwin served in a variety of senior management positions at the Department of the Treasury's Office of Thrift Supervision (OTS) with responsibility for overseeing the supervision, examination, and regulation of thrift institutions (and associated holding companies) headquartered in the OTS' West Region. In this regard, Edwin oversaw all of the consumer compliance, fair lending, CRA, BSA, and trust examinations conducted by the OTS in the region, as well as the safety and soundness examinations of caseloads of institutions in the region. Edwin holds a B.S. degree in Small Business Management, as well as an MBA in Finance from San Francisco State University. He is also a graduate of the Pacific Coast Banking School.

Ariel Cisneros

*Senior Advisor
Federal Reserve Bank of Kansas City*

Ariel Cisneros, senior advisor, Federal Reserve Bank of Kansas City—Denver Branch. Cisneros is responsible for identifying and meeting the community and economic development informational needs of bankers, community organization representatives and government officials in the seven states of the Tenth District. He has completed research and organized conferences and seminars that provide information on community and economic development investments, asset building strategies, Native Communities, the CRA and related compliance issues, disaster financial preparedness, and makes presentations on these subjects. He serves on various committees and councils dedicated to community and economic development. Prior to joining the Kansas City Fed, Cisneros worked at the Federal Reserve Bank of Dallas, and has also worked overseas, serving as an business extension officer in Botswana, Africa. He earned a bachelor's degree in political science with a focus on international development from the University of Texas at Austin. Cisneros is a graduate of the Graduate School of Banking at the University of Colorado.

Sean Closkey

*President
Development Partners*

Mr. Closkey joined Reinvestment Fund in 2004 and is responsible for assisting private developers and public sector clients in their efforts to revitalize neighborhood real estate markets. Mr. Closkey previously served as the Executive Director of the New Jersey Housing and Mortgage Finance Agency. His accomplishments include creating and implementing New Jersey's \$2.5 billion Smart Growth Housing Policy. Prior to leading the NJHMFA, Mr. Closkey was Executive Director of St. Joseph's Carpenters Society in Camden. He holds a BS in finance from Villanova University and a MA in economics from the University of Texas at Austin.

Joyce Cofield

*Executive Director, OMWI
Office of the Comptroller of the Currency*

Joyce Cofield is the Executive Director for the Office of Minority and Women Inclusion at the Office of the Comptroller of Currency (OCC). In this role, Ms. Cofield provides executive direction, sets policies, and oversees all agency matters relating to diversity in management, employment, and business activities. She reports directly to the Comptroller of the Currency. The OCC established this position to comply with Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. She assumed this position in December 2010. Since joining the OCC in 2001, Ms. Cofield has served in a variety of leadership roles within human capital, recruitment, and diversity management at the OCC. Prior to joining the agency, Ms. Cofield served in executive roles at the Polaroid Corporation as Senior Human Resources Administrator, Director of Diversity, and later as Staff Assistant to the chief executive officer, serving as that senior executive's chief of staff. In addition to completing a number of executive development programs at the University of New Hampshire and Massachusetts Institute of Technology, Ms. Cofield earned a bachelor of science from Virginia Union University and a master's degree from Boston University.

Robin Conerly

*Executive Director
West Hollywood Community Housing Corporation*

Robin joined WHCHC in early 2007 to expand the capacity to develop non-profit housing and to elevate and enhance WHCHC's profile within the Cities of West Hollywood, Glendale and Los Angeles as well as the communities surrounding these cities. As a graduate of the University of Southern California with a Master of Planning and a Master of Science in Gerontology Robin's specialty and focus has been the development of affordable housing for seniors and people with

disabilities. Beginning her career in the development of market rate continuing care retirement communities, Robin developed a strong interest in service enriched housing which was affordable to people with limited incomes. In the early-1990's as the City of Los Angeles was developing its first Housing Department, Robin had the opportunity to absorb the intricacies of affordable housing finance serving as a finance officer for many of the first affordable housing projects built in Los Angeles for people who were homeless or living on fixed and/or limited incomes. Before coming to WHCHC Robin served for ten years as the Deputy Director for the Los Angeles Homeless Services Authority. This experience was instrumental in the development of her philosophy that having a secure place to live is crucial for well-being of individuals and families.

Mark Connors

Lender Liaison

Department of Veterans Affairs

Originally from Santa Barbara, CA, Mark settled in Houston, TX, following his retirement from the U.S. Air Force. Prior to his tenure with the VA, Mark worked with the Small Business Administration, making Disaster Home and Business Loans in the wake of Tropical Storm Allison in Houston, TX, and New York, following the 9/11 terrorist attacks. Mark returned to Houston and earned his CERTIFIED FINANCIAL PLANNER® designation. He worked in the financial planning industry until a career change brought him to the VA as a Loan Specialist at the Houston Regional Loan Center in 2006. In 2010, Mark joined the Loan Policy staff, VA Loan Guaranty Service (LGY), Central Office, Washington, D.C., and currently serves as LGY's Lender Liaison. Mark holds a Bachelor of Science Degree in Meteorology from Texas A&M University and an MBA from West Coast University in Los Angeles, CA.

Kimberlee Cornett

Managing Director, Social Investments

Kresge Foundation

Kimberlee Cornett is Director of the Social Investment Practice at the Kresge Foundation, a national foundation based in Troy, Michigan. At the Foundation, she is responsible for Kresge's \$350 million fund for impact investing makes program related and market rate investments in the areas of health, human services and community development. Kimberlee's work encompasses all aspects of social investing, including development of investment strategies, underwriting, risk and portfolio management. She has led the development of the Healthy Futures Fund that provides financing to community health centers; the Woodward Corridor Investment Fund that invests in market rate housing in Detroit and Partnering for Impact an early stage venture fund with the California Health Care

Foundation investing in entrepreneurs developing health care solutions for vulnerable populations. In 2015, the Foundation closed the Strong Families Fund which is the largest pay-for-performance transaction to date focused on improving resident outcomes in housing financed with Low Income Housing Tax Credits. Before joining the Foundation in 2010, Kimberlee spent more than a decade in both nonprofit and private-sector organizations to improve housing and economic conditions in low-income communities. Kimberlee was Vice President of National Equity Initiatives at Enterprise Community Investment where she led business development efforts for the company's debt and equity products.

Rick Cortez

Principal

RAC Design Build

Rick Cortez established RAC in 1990. An expert designer & craftsman, Rick has been drawing, designing and building custom doors, windows, fixtures, furniture and spaces for over 30 years. Rick is inspired equally by a building's inherent character and future innovation. He always up-cycles materials, balancing the aesthetics of a space with financial goals. As design leader on all projects at RAC, Rick is recognized for bringing a humanistic sensibility to all design, construction & fabrication projects, and offering smart solutions to complex design challenges. Rick holds a B.Arch. from the Southern California School of Architecture (Sci-Arc,). Rick maintains his general contractor license as well as membership with the Los Angeles branches of the AIA, Urban Land Institute and an LA River Advisory Committee.

Joselyn Cousins

Regional Manager for Arizona, Nevada and Utah,

Community Development

Federal Reserve Bank of San Francisco

Joselyn Cousins joined the Federal Reserve Bank of San Francisco in April 2013 as a regional manager in the Community Development Department covering Arizona, Nevada and Utah. In this role she partners with financial institutions, community-based organizations and government agencies to address pressing community development needs impacting low-income neighborhoods and households. Joselyn has an extensive background in community development in the private and public sectors. Prior to joining the Federal Reserve Bank of San Francisco, Joselyn was the vice president of community development for United Way of Southern Nevada where she directed and managed the community impact team in developing strategies to address local issues in the areas of education, financial stability and health. She has many years of banking experience working as a Community Reinvestment Officer for both small and large financial institutions in Nevada.

Naomi Cytron

*Senior Research Associate
Federal Reserve Bank of San Francisco*

Naomi Cytron is a Senior Research Associate in the Community Development department at the Federal Reserve Bank of San Francisco. Much of her research has focused on neighborhood change and regional equity, and she has authored numerous reports and articles on topics ranging from concentrated poverty to transit-oriented development. She was a senior editor of *What Counts: Harnessing Data for America's Communities*, a volume of essays published in 2014 by the San Francisco Fed and the Urban Institute (www.whatcountsforamerica.org). Prior to joining the Fed, Naomi worked as a consultant on affordable housing finance and managed a fair housing testing program. Naomi has a master's degree in city and regional planning from the University of North Carolina at Chapel Hill and a bachelor's degree in biology from Macalester College.

Pamela Daniels-Halisi

*Managing Director
BMO Harris Bank N.A.*

Pamela Daniels-Halisi is a Managing Director of Community Development Lending at Harris BMO Harris Bank. She is passionate about encouraging investment in older urban neighborhoods and increasing affordable housing opportunities throughout the community. Prior to her current position, she held leadership positions in Community Development at The PrivateBank, Bank of America and LaSalle Bank, N.A. Raised in Nashville, Tennessee, Daniels-Halisi attended University of Tennessee and Indiana University where she received a B.S in Business Administration and a M.B.A, respectively. She serves on the board of directors of Full Circle Communities, Leap Learning Systems and BPI.

Lisa DeClark

*Senior Examiner
Federal Reserve Bank of Minneapolis*

Lisa DeClark is a senior examiner in the Consumer Affairs section at the Federal Reserve Bank of Minneapolis. Ms. DeClark has been with the Reserve Bank for more than 20 years. In addition to working at the Reserve Bank, Lisa teaches two consumer banking regulation classes at a law school in St. Paul, Minnesota. She has a law degree from the University of Minnesota, Minneapolis, Minnesota, and a bachelor of science degree in business from Indiana University, Bloomington, Indiana.

Kim Dempsey

*Deputy Director, Social Investment Practice
The Kresge Foundation*

Kim Dempsey is deputy director of the Social Investment Practice at The Kresge Foundation. In that role, Kim works with Kresge program teams and external borrowers, financial intermediaries, banks and policy makers to identify areas where lack of capital is a barrier to helping vulnerable people improve their life circumstances. She structures social investments using debt, equity and guarantees and helps monitor those commitments. Kim played a central role in Kresge's first social venture capital initiative, a partnership with the California HealthCare Foundation to finance companies that have technology- or service-based solutions to help health centers better serve patients. Currently, Kim is focused on identifying social investment opportunities aligned with the Foundation's program strategies in Environment, Education, and Arts & Culture. Prior to joining Kresge in 2014, Kim worked at Capital Impact Partners (formerly NCB Capital Impact), a national non-profit community development financial institution. She held a number of positions in the organization including director of strategy and innovation. Most recently, Kim was senior director of lending and managed the team originating loans to organizations in underserved communities. Kim graduated Phi Beta Kappa with bachelor of arts degrees in community studies and sociology from the University of California, Santa Cruz. She received a master's degree in public policy from Harvard Kennedy School.

Annie Donovan

*Director
CDFI Fund*

Ms. Donovan has deep roots in community development and finance. She has served as CEO of CoMetrics, a social enterprise that provides high quality, affordable business intelligence tools to small businesses and nonprofits seeking to improve financial management, better measure social impact, and increase their capacity for innovation. Prior to CoMetrics, Donovan was Senior Policy Advisor to the White House, working collaboratively with the Office of Social Innovation and the Council on Environmental Quality. Donovan has been Chief Operating Officer of Capital Impact Partners, a certified Community Development Financial Institution (CDFI) where she was instrumental in creating the high performing teams and strategic plans that positioned Capital Impact as a market leader in the areas of education, health care, long terms care and affordable homeownership finance. She has also been a thought leader and a board member of many of the highest performing organizations in the community development sector, including serving as President of the New Markets Tax Credit Coalition.

She has published papers and articles for the National Academy for Public Administration, the Federal Reserve Bank of San Francisco, the Federal Reserve Bank of Boston, Forbes, and the Skoll World Forum on Social Entrepreneurship. She has an undergraduate degree in Economics and an MBA in Finance.

William Dowling

Research Associate

Federal Reserve Bank of San Francisco

William Dowling joined the Community Development team of the San Francisco Fed in 2013 as part of a new partnership program with the Financial Institution Supervision and Credit unit. In this role, he analyzes a variety of national economic indicators and regional trends to inform banks and bank examiners on the credit needs of low- and moderate-income communities throughout the nine western states. He provides consultation services to a variety of private and public sector organizations and has published an array of data products that aid banks in aligning loans and investments to community needs. William holds a bachelor's degree from the University of Maryland, College Park.

Kea Duggan

Marketing and Special Projects Director

Los Angeles Conservation Corps

Kea Meyers Duggan joined the Los Angeles Conservation Corps in October 2014 as the Marketing & Special Projects Director. Prior to joining the Corps, she worked at Sony Pictures Interactive leading the development of digital marketing campaigns for domestic and international theatrical releases. Kea is a seasoned consumer marketing professional with more than 15 years of experience in creating and implementing marketing initiatives for global companies such as Intel, Unilever and Mars, Inc. Kea holds a Bachelor of Science in Advertising from the University of Illinois at Urbana-Champaign.

Joe Duran

Executive Vice President

Self-Help Federal Credit Union

Joe Duran is Executive Vice President of Self-Help Federal Credit Union. Joe has played numerous leadership roles since joining Self-Help Federal through merger in 2009 and currently leading strategic growth, external relations and activities tailored to serving immigrant communities. He was directly responsible for building partnerships and organizing our branch launch in Fresno. He has over 30 years of credit union executive management experience, including serving as CEO of Community Trust Credit Union for over 20 years before recommending to his board that they merge

into Self-Help Federal Credit Union. He is nationally recognized as an innovative leader in providing financial services that meet the needs of the emerging Hispanic market, and has received numerous awards, including the Cultural Diversity Award for Individual Work by the California Credit Union League and the Dora Maxwell Award for Social Responsibility by the Dora Maxwell Foundation.

Sarah Dusseault

Chief of Staff

Councilmember David Ryu

Dusseault developed Mayor Garcetti's campaign policy agenda for his 2013 mayoral race. Prior, Dusseault managed and guided the legislative agenda for then City Council President Garcetti from 2006-2012. Under Garcetti, Dusseault implemented several neighborhood initiatives, including helping craft a stop to tenant evictions in foreclosed properties. Most recently, Dusseault served as the campaign manager and senior advisor for Bobby Shriver for Supervisor 2014. Dusseault began her career in public service with former Mayor Jim Hahn in 2000, as his campaign policy director. Post campaign, she continued in this role for Hahn at the Office of the Mayor. Dusseault advanced to Assistant Deputy Mayor for Economic Development and then moved on to serve as the Deputy Mayor for Housing and Homelessness. Under these roles, Dusseault led the Mayor's efforts to revitalize downtown Los Angeles and oversaw the creation of L.A.'s affordable housing trust fund—the largest of its kind in America. Dusseault earned a B.A. from Yale College and a J.D. from the University of California, Los Angeles School of Law. Upon graduation from law school, Dusseault clerked for The Honorable Kim McLane Wardlaw, United States Court of Appeals for the Ninth Circuit. Dusseault is married to Chris Dusseault, a key member of the legal team in *Hollingsworth v. Perry*, the case that successfully challenged and overturned California's Proposition 8 before the United States Supreme Court. They have two sons.

Vonda Eanes

District Community Affairs Officer

Office of the Comptroller of the Currency

Vonda Eanes joined OCC's Community Affairs Department in September 2008 to assist with neighborhood stabilization initiatives. She serves as the District Community Affairs Officer for North and South Carolina and the subject matter expert on CRA for Community Affairs staff. Prior to joining Community Affairs, Ms. Eanes served as a national bank examiner and compliance specialist since joining the OCC in 2000. Ms. Eanes works from the Charlotte, North Carolina office in the OCC's Northeastern District and serves on the Interagency CRA working group. She also serves as an instructor for the Community Bank

Directors' Compliance Workshop, and formerly served as an instructor for the OCC's Consumer Compliance Basic School. Ms. Eanes came to the OCC from SunTrust Bank (formerly Crestar Bank) where she was a regional Community Reinvestment Act & Compliance Manager for nine years. Ms. Eanes spent four years as a commercial banker and five years in retail banking with Colonial American National Bank (CANB) which was acquired by Crestar in 1989. Ms. Eanes was graduated from James Madison University in Virginia and the American Bankers Association Graduate School of Compliance Management and is a Certified Regulatory Compliance Manager.

David Ehrich

Principal, National Lead for Bank On Cities for Financial Empowerment Fund

David Ehrich is a Principal at the Cities for Financial Empowerment Fund (CFE Fund), a national non-profit organization that supports municipal efforts to help low-income families and individuals achieve long-term financial stability. David leads the CFE Fund's national Bank On initiative, which partners with financial institutions, local government leaders, consumer advocates, regulators, and other national organizations to support local coalition efforts to connect their unbanked and underbanked residents to safe and appropriate transaction accounts. The CFE Fund effort provides funding, technical assistance, research, and learning community opportunities to assist in these local efforts, and as well as releasing biennial Bank On National Account Standards, which outline over 25 features for safe and appropriate consumer access transactional products, including no overdraft fees and bill pay functionality. Prior to joining the CFE Fund, David's 20-year career in financial services included leading credit card strategy and product development for Big Data at JPMorgan Chase, serving as a general manager in the prepaid division of American Express, and working as a management consultant for McKinsey and Company. David holds a BS with distinction from Cornell University and an MBA from the Tuck School of Business at Dartmouth College.

Eric Elbogen

*Associate Professor
University of North Carolina-Chapel Hill*

Dr. Elbogen received a B.A. from Cornell University and an M.Ed. from Harvard University before earning a Ph.D. in Clinical-Forensic Psychology at the University of Nebraska. He completed a Clinical Psychology Internship at Harvard Medical School and the Massachusetts Mental Health Center and a Health Services Research Fellowship at Duke. He is board-certified in forensic psychology, conducting clinical work and empirical research at the intersection

of law and mental health services, with a specific focus on military veterans. Dr. Elbogen is Principal Investigator of NIH, DOD, and DoE funded research examining the effects of Post-Traumatic Stress Disorder (PTSD) and Traumatic Brain Injury (TBI) on post-deployment adjustment among Iraq/Afghanistan Veterans, specifically violence, aggression, criminal justice involvement, and alcohol abuse. Dr. Elbogen currently provides forensic and neuropsychological assessments at Central Regional Hospital in Butner, NC, and forensic, neuropsychological, and personality testing through the UNC Forensic Psychiatry Program and Clinic.

Amanda Elliott

*Executive Director
Richmond Main Street Initiative*

Amanda Elliott is the executive director of the Richmond Main Street Initiative. She holds a Master Degree in Leadership from St. Mary's College. As the executive director of Richmond Main Street for the past 8 years, she has been instrumental in developing exciting activities and events that celebrate the rich history and diversity of the city. She is responsible for managing and supervising the activities, operations and services of the organization; developing strategies for enhancing the downtown economy; establishing relationships with property and business owners, local government and the community at large. She was instrumental in developing an outreach strategy to engage property and business owners to create first and only Property Business Improvement District (PBID) in City of Richmond and West Contra Costa County. Amanda has also developed other noted programs and projects including the Summer Youth Entrepreneur Program, Art In Windows, and the Pilot Neighborhood Ambassador Program which earned the organization a 2013 MetLife Foundation Community-Police Partnership Award. She serves on the board of directors for the Community Housing Development Corporation, the California Main Street Alliance and is currently the chair of the Ad-hoc subcommittee for the Berkeley Global Campus at Richmond Bay.

Jim Enright

*Senior Consumer Compliance and CRA Examiner
Federal Reserve Bank of Kansas City*

Jim Enright is a Senior Consumer Compliance/CRA Examiner with the Consumer Affairs Department of the Federal Reserve Bank of Kansas City. His primary duties include lead roles on state member bank's consumer compliance and Community Reinvestment Act examinations. Jim is also a Certified Regulatory Compliance Manager and is a subject matter expert on the Community Reinvestment Act. He serves on the Board of Governors Division of Community and

Consumer Affairs CRA software application business development group and is also a CRA instructor for the Federal Reserve's Examiner Commissioning Training Program. Jim is a graduate of Colorado State University, Fort Collins, Colorado, where he received a BS in business administration and accounting. He also holds a master's degree in finance from the University of Colorado at Denver.

O. Emre Ergungor

*Assistant Vice President, Research Department
Federal Reserve Bank of Cleveland*

O. Emre Ergungor is an assistant vice president in the Research Department at the Federal Reserve Bank of Cleveland. He is responsible for the household finance section of the Banking Policy and Analysis Group, which conducts research on regulatory policy and banking issues and provides advice on financial policy formulation. He also oversees the Federal Reserve System's Public Pension Fund and State and Local Finance Financial Monitoring Team (Muni FMT), which monitors municipal bond markets, state and local funding, and public pension funds. Dr. Ergungor specializes in research related to financial intermediation, information economics, housing policy, and credit access in low- to moderate-income households. Dr. Ergungor joined the Bank in 2000 as an economist. He was promoted to senior research economist in 2009, and served as an advisor to the Banking Policy and Analysis Group. He was named to his current position in April 2014. He also serves as an adjunct professor of finance at the Weatherhead School of Management at Case Western Reserve University. Born in Istanbul, Turkey, Dr. Ergungor earned his bachelor's degree in mechanical engineering from Bogazici University and his MBA from Koc University, both in Istanbul. He earned his PhD in finance from the University of Michigan.

David J. Erickson

*Director, Center for Community Development
Investments
Federal Reserve Bank of San Francisco*

David J. Erickson is director of the Center for Community Development Investments at the Federal Reserve Bank of San Francisco and edits the Federal Reserve journal Community Development Investment Review. His research areas in the Community Development department of the Federal Reserve include community development finance, affordable housing, economic development, and institutional changes that benefit low-income communities. Erickson has a Ph.D. in history from the University of California, Berkeley, with a focus on economic history and public policy. He also holds a master's degree in public policy from Berkeley and an undergraduate degree from Dartmouth

College. He has also been a leader in the collaboration between the Federal Reserve and the Robert Wood Johnson Foundation on bringing health together with community development. To date, this collaboration has resulted in over a dozen conferences around the country and numerous publications, including a cluster of articles in Health Affairs in November, 2011. His book on the history of community development, *The Housing Policy Revolution: Networks and Neighborhoods*, was published in 2009 by the Urban Institute Press. He also co-edited *Investing in What Works for America's Communities: Essays on People, Place, and Purpose* (2012).

Connie Evans

*President and CEO
Association for Enterprise Opportunity*

Connie Evans is the President and CEO of the Association for Enterprise Opportunity (AEO), the national non-profit organization and business trade association representing the U.S. microenterprise development industry. AEO has nearly 400 member organizations that provide training, technical assistance and resources to entrepreneurs across the United States. Prior to AEO, Evans was the founding president of the Women's Self-Employment Project (WSEP) in Chicago, the first and largest urban microenterprise development organization in the U. S. and the first adaptation of the Grameen Bank model to a U.S. urban setting. She founded WSEP Ventures, a social enterprise nonprofit that catalyzed new ventures by nonprofit community-based leaders serving disenfranchised communities; and she founded CSolutions, a consulting boutique focused on solutions for social change in the U.S and internationally. Evans has served on numerous and diverse boards including the Federal Reserve Bank of Chicago, Social Venture Network, Ms. Foundation for Women, Global Fund for Women and the CDFI Advisory Board at the U.S. Department of the Treasury.

Jessica Farr

*Manager of Examinations
Federal Reserve Bank of Atlanta*

Jessica LeVeen Farr is a manager of examinations with the Federal Reserve Bank of Atlanta team responsible for examining bank compliance with the Community Reinvestment Act (CRA). Jessica works on CRA exams for large and intermediate institutions, reviewing community development activities and conducting analysis of market conditions and community development opportunities to better inform the CRA examination process. Jessica joined the CRA exam team in June 2011. From 2001 to 2011, Jessica served as the Senior Regional Community Development Manager for Tennessee for the Federal Reserve Bank of Atlanta, Nashville Branch. She worked with banks, nonprofit organizations and government agencies to address

different community development initiatives including asset building, affordable housing, small business, job creation and neighborhood stabilization. Jessica received her Masters in City Planning from UNC-Chapel Hill with an emphasis on community economic development. She also graduated from University of California, San Diego with a BA in urban studies.

Rachel Firschein

Senior Vice President

Raymond James & Associates

Rachel Firschein is a Senior Vice President of Fixed Income Capital Markets at Raymond James & Associates in Washington, DC. In this capacity, she manages Community Reinvestment Act investments and single-family housing loans and securities. Prior to joining Raymond James & Associates, she was a Managing Director of Taxable Fixed Income Sales and Trading at Oppenheimer & Co. Inc. and previously held similar roles at GMAC-RFC Securities, Friedman, Billings & Ramsey, and Freddie Mac. She has an MBA from George Washington University and a BA from Rutgers University. Rachel is actively involved as a volunteer with a number of charitable and educational organizations in the Washington, D.C. area. She serves on the board of the Friends of Barker, a Washington, DC adoption agency and the Gladney Center for Adoption – National Capital Area Family Association. She is also a volunteer alumni mentor with George Washington University.

Pamela Freeman

Senior Examination Specialist

Federal Deposit Insurance Corporation

Pamela Freeman is a Senior Examination Specialist for the Compliance & CRA Examinations Branch in FDIC's Division of Depositor and Consumer Protection in Washington, DC. Ms. Freeman has been with the FDIC for approximately 26 years, began her career in 1990 as a bank examiner in Louisiana and Arkansas, and also served as a Compliance Examiner in the Raleigh, North Carolina office. She has also served as an Acting Regional Director in Chicago and an Acting Chief of Internal Control and Review. Ms. Freeman works on examination and enforcement issues involving various consumer protections laws, specializing in the Community Reinvestment Act (CRA), HMDA, and Fair Lending. In addition, she serves as an instructor for various examiner training courses within the FDIC as well as speaking at many regulatory and industry conferences. Ms. Freeman is commissioned as an examiner in both risk management and compliance and is a Certified Regulatory Compliance Manager (CRCM). She is a graduate of the University of Arkansas and the Stonier Graduate School of Banking at University of Pennsylvania where she also received a Wharton Leadership Certificate. Ms. Freeman is a native of Louisiana but now considers Virginia her home.

Grace Fricks

President and CEO

Access to Capital for Entrepreneurs, Inc.

Grace Fricks founded Access to Capital for Entrepreneurs, Inc. in 1997 and began the lending service in 1999. She currently serves on the National Microcredit Task Force and co-chairs the Task Force Working Group on Ensuring Inclusion of Low-Wealth Communities. She serves on the Board of Directors of Appalachian Community Capital; the Advisory Board for Enterprise to Empower (En2Em), a Georgia Institute of Technology student-led organization; University of North Georgia's BB&T Center for Ethical Business Leadership; and the Invest Atlanta's New Market Tax Credit Committee. She is a past member of the board of directors of the Association for Enterprise Opportunity, (AEO) and is past treasurer of Georgia Microenterprise Network (GMEN), as well as the 2005 recipient of the Founders Award for GMEN. Ms. Fricks, a small business owner for more than 15 years, is a former board member of the National Association of Women Business Owners, Atlanta chapter. In 2011, CNN Money recognized ACE as one of the country's top 10 microfinance organizations. In 2014, ACE was named by the Georgia office of the US Small Business Administration as the Financial Services Champion of the Year, and Ms. Fricks was named as one of the 100 Most Influential Georgians by Georgia Trend Magazine. She received her undergraduate degree in social work from the University of Tennessee at Martin, and her MBA from the University of Memphis.

Alissa Friedman

Executive Director

Opportunity Junction

Alissa Friedman is Executive Director of Opportunity Junction and has overseen its growth from a pilot workforce development program into a local hub for training, education, and job placement. Alissa joined Opportunity Junction in 2001 as Project Manager and took over as Executive Director in 2003. Before joining the organization, she worked in software development for eight years, as an attorney at Morrison & Foerster and Friend & Friedman. In 2004, Alissa completed a fellowship with the Women's Policy Institute and helped draft and successfully advocate for S.B. 1639, the Education Works! bill. She has also served as a Commissioner on the Contra Costa County Commission for Women, which advises the Board of Supervisors on issues affecting women and girls in the county. She is a former Editor-in-Chief of the Berkeley Women's Law Journal. In 2012, Alissa was selected by Assemblywoman Susan Bonilla as District 11's Woman of the Year, in recognition of her significant contributions to the community as the leader of Opportunity Junction. Originally from Evanston, Illinois, she holds a bachelor's degree in physics from Harvard University and a J.D. from U.C. Berkeley's Boalt Hall School of Law.

Scott Fujii

*Vice President and CRA Officer
Bank of Hawaii*

Scott Fujii is Vice President and Community Reinvestment Act Officer Bank of Hawaii. His area, besides the State of Hawaii, includes the Territories of Guam, Saipan and American Samoa. Mr. Fujii has been with Bank of Hawaii for 30 years, and as CRA Officer since 2009. Prior assignments include branch and business banking management as well as Division Sales Management. Mr. Fujii holds a BS degree in Business Administration from Oregon State University and also graduated from Pacific Coast Banking School at the University of Washington. Two programs receiving recent recognition include the 2014 American Bankers Association Community Commitment Award for Economic Development for the Hawaii Youth Opportunities Initiative, a collaboration since 2010 with Jim Casey and the Annie E Casey Foundation which resulted in opening nearly 900 savings and IDA accounts and processing over \$500,000 in qualified withdrawals for former foster youth and the 2015 Pro Bono Award from Legal Aid Society of Hawaii for providing since 2010 IRS certified bankers to staff its Volunteer Income Tax Assistance Program for its low income program participants.

Ian Galloway

*Senior Research Associate and Oregon Field Manager
Federal Reserve Bank of San Francisco*

Ian Galloway is a senior research associate and Oregon state community development field manager at the Federal Reserve Bank of San Francisco. Ian researches and presents regularly on a variety of community development topics including crowdfunding, investment tax credits, the social determinants of health, impact investing, and Pay for Success financing (Social Impact Bonds). He recently co-edited *Investing in What Works for America's Communities*, a collection of essays jointly published with the Low Income Investment Fund on the future of anti-poverty policy. He also published the article "Using Pay for Success to Increase Investment in the Nonmedical Determinants of Health" in the November, 2014 issue of the health policy journal *Health Affairs*. Previously, Ian developed a social enterprise (virginiawoof.org) for the Portland, Oregon homeless youth agency Outside In. He holds a master's degree in public policy from the University of Chicago and a bachelor's degree in political science and philosophy from Colgate University.

Douglas Garver

*Executive Director
Ohio Housing Finance Agency*

Douglas A. Garver, Executive Director of the Ohio Housing Finance Agency, oversees the lead Agency for affordable housing in Ohio. The Agency administers a wide range of programs that offer assistance to first-time homebuyers, homeowners, renters, senior citizens and other populations who might not otherwise be able to afford and sustain quality housing. Garver currently serves on the Boards of the National Council of State Housing Agencies and the Ohio Statewide Development Corporation. He is a member of the Attorney General's Taskforce on Criminal Justice and Mental Illness and serves as Co-chair of the Taskforce's Housing Subcommittee. Garver is also a sitting member of Ohio's Housing and Homelessness Collaborative and is a member of the Federal Home Loan Bank of Cincinnati Advisory Council and the Stepping Up Ohio Steering Committee. Prior to his appointment at OHFA in February of 2004, Garver served five years as Assistant to the Director and Assistant Director of the Ohio Department of Development. He received a Bachelor of Arts Degree from Mount Union College with a dual major in economics and business administration, and subsequently attained a Master's Degree in City and Regional Planning from The Ohio State University. Garver is also certified as an Economic Development Professional by the National Development Council.

Sarai Garza

*Financial Opportunity Center Coordinator
Central States SER*

Sarai Garza is the Financial Opportunity Center Coordinator (FOC) at Central States SER. Prior to managing the program, Sarai served as the Financial Coach for 7 years. Sarai has a particular interest in program integration and has successfully integrated financial services into several programs at her agency. Before entering the field of non-profit, Sarai was a HUD certified Housing Counselor and worked as a Mortgage Lender at TCF Bank and Countrywide Home Loans. Sarai Garza graduated from North Park University with a bachelor's degree in Human Development.

Cathy Gates

*Senior Project Manager, Supervisory Policy and Outreach Section, Division of Consumer and Community Affairs
Board of Governors of the Federal Reserve System*

Cathy Gates is a Senior Project Manager in the Supervisory Policy and Outreach Section of the Division of Consumer and Community Affairs at the Federal Reserve Board of Governors. She develops policies, procedures, and directives that provide guidance

regarding consumer compliance supervision and Community Reinvestment Act (CRA) issues and serves on the interagency CRA policy working group. During her tenure in the Division of Consumer and Community Affairs, her responsibilities have also included reviewing and evaluating the Reserve Banks' implementation of compliance policies. Cathy has worked at the Federal Reserve Board for over twenty-five years and previously worked at a commercial bank. Cathy received an MBA from The George Washington University and an undergraduate degree in Economics from the University of Florida.

Elaine Gimmel

Chief Operating Officer

Emerald Development & Economic Network Inc.

Elaine is the Chief Operating Officer for Emerald Development & Economic Network (EDEN) Inc. which is a non-profit housing development agency for persons with are low income, have a disability and may be coming from homelessness. She has been employed at EDEN for 20 years. Elaine oversees The Programs Department which administers eight rental subsidy programs (totaling over 2600 units of housing) and the Emergency Solutions Grant. Also under her direction are the Inspections and Fund Development departments. Lastly Elaine oversees the Property Management Department which is responsible for 78 EDEN-owned scattered site properties, 9 Permanent Supportive Housing buildings and 5 HUD multi-family properties totaling almost 800 units of housing. Before coming to EDEN she was a Case Manager for a Community Mental Health Center. She has a Specialist in Housing Credit Management (SHCM) certification as well as a designation of National Affordable Housing Professional Executive (NAHP-e) by the National Affordable Housing Management Association. Elaine was elected to the Ohio Housing Trust Fund Advisory Committee in 2015. She has a master's degree in Social Administration from CWRU's Mandel School of Applied Social Sciences with a concentration in Community Development and a bachelor's degree from John Carroll University. She is a Licensed Social Worker and has worked in the non-profit sector for over 23 years.

Gary Glickman

Strategy Consultant

Accenture

Gary Glickman, formerly an official at the U.S. Treasury and Office of Management and Budget, has joined Accenture (NYSE: ACN) in a strategy consulting role and will work with the firm's state and local government customers. Accenture said Tuesday that Glickman spent the 30 years prior to the Treasury and OMB in other advisory roles to work with public sector and businesses in areas such as human services delivery, technology,

financial services, international market development and risk management. During his last four years in government, Glickman focused on work to develop new practices for financing public programs including social impact bonds and "pay for success" initiatives, the firm said. At OMB, he sought to further that agency's use of data and evidence in fields such as human services and environmental response. He also led the Partnership Fund for Program Integrity Innovation, an initiative that is intended to help public sector leaders and other stakeholders find new ways to address program needs. Glickman authored a chapter in the book "Managing Risk and Performance: A Guide for Government Decision Makers" and has written other articles and reports on change management.

Cathy Glover

Assistant Deputy Administration, Single Family Housing Programs

U.S. Department of Agriculture - Rural Development

Cathy Glover is the Assistant Deputy Administrator of Single Family Housing programs at USDA Rural Development and has served in this capacity since July, 2015. As Assistant Deputy Administrator, Cathy provide national oversight of all Single Family Housing Programs, including Section 502 Guarantee and Direct Loan Programs; 504 Direct Loan and Grant Programs; and Section 523 Mutual Self Help Housing Program. Prior to becoming the Assistant Deputy Administrator, Cathy was the Director of the Single Family Housing Direct Loan Programs. Cathy spent 2 years with HUD as a Senior Credit Policy Specialist in FHA Home Mortgage Insurance Division. Prior to HUD, Cathy held several positions with Rural Development from 1988-2012 in both Illinois and the National Office. In Illinois, she was an Assistant County Supervisor, a Single Family Housing Specialist, and a Community and Business Programs Specialist. In the National Office, Cathy was a Senior Loan Specialist in both the Direct and Guaranteed Loan Division. Cathy was also Acting Deputy Director in the Guaranteed Loan Division for an extended period.

Steve Goldberg

MR

Caffeinated Capital LLC

Steve Goldberg is an independent social investment advisor to foundations, nonprofits, social enterprises, and government agencies at Caffeinated Capital, LLC, based in Boston, MA. His practice focuses on scaling social innovation, enhancing investment-readiness, and developing high-quality social-investment transactions for public, private and charitable organizations. Previously, Steve was Managing Director and General Counsel at Social Finance U.S., where he helped import Social Impact Bonds (SIBs) from the U.K. Steve is the author of Billions of Drops in Millions of Buckets: Why

Philanthropy Doesn't Advance Social Progress (Wiley, 2009), which makes the case for scaling growth-ready, mid-cap nonprofits through performance-based funding. He was selected by the Corporation for National and Community Service to be one of 50 national expert reviewers for the first Social Innovation Fund. Prior to working with nonprofits, Steve spent three decades in government, law, and business. He received a J.D., magna cum laude, from Boston College Law School, an M.A. in economics from Northwestern University, and a B.A., magna cum laude, in economics from the University of Massachusetts, Amherst.

Ira Goldstein

*President of Policy Solutions
Reinvestment Fund*

Ira Goldstein, Ph.D., is the President of Policy Solutions at Reinvestment Fund, a results-oriented, socially responsible community investment group. Dr. Goldstein has conducted detailed spatial and statistical analyses in many cities and regions across the US. Those studies are used by local government to craft policy responses and allocate scarce resources based on local conditions. He also has conducted studies of mortgage foreclosures and abusive lending practices. That work supported civil rights and consumer protection cases brought by federal, state and local governments. Recently, he led several research efforts focused on the equity of access to fresh food retail, child care and health care. Dr. Goldstein was also a co-principal in an NEA-funded endeavor that led to the creation of the CultureBlocks.com tool and several reports linking arts and community development. For more than 25 years, Dr. Goldstein has been a Lecturer for the University of Pennsylvania's Urban Studies program. He instructs undergraduates and graduate students in research methods, statistics, and housing policy. Prior to joining Reinvestment Fund, Dr. Goldstein was the mid-Atlantic Director of Fair Housing and Equal Opportunity for the US Department of Housing and Urban Development. He is a former member of the Federal Reserve Board's Consumer Advisory Council and a current member of the Research Advisory Board of the Center for Responsible Lending.

Paulina Gonzalez

*Executive Director
California Reinvestment Coalition*

Paulina Gonzalez is the executive director of the California Reinvestment Coalition (CRC), the largest state reinvestment coalition in the US. CRC works to build a fair and inclusive economy by ensuring that banks and other corporations invest and conduct business in our communities in a just and equitable manner. Under her leadership, the coalition's advocacy in recent bank mergers has resulted in several Community Reinvestment Agreements committing

billions of dollars in affordable housing financing, small business lending, small business technical assistance grants, equity investments, and greater access to affordable banking products for low-income communities and communities of color in California. Prior to her tenure at CRC, Ms. Gonzalez led economic justice campaigns for over 20 years, including as the executive director of Strategic Actions for a Just Economy (SAJE) in South Los Angeles. At SAJE her advocacy resulted in ground breaking community benefit agreements, including with the University of Southern California (USC) and G.H. Palmer and Associates. USC's historic community benefit agreement included \$20 million for affordable housing, support for local small businesses, and a tenant legal clinic as part of the university's \$1 billion expansion. The Community Benefit Agreement with G.H. Palmer resulted in a community health clinic, affordable housing, and subsidized rents for small businesses all of which were located on the development site.

Rick Goodemann

*Chief Executive Officer
Southwest Minnesota Housing Partnership*

Rick Goodemann is the founding Executive Officer of the Southwest Minnesota Housing Partnership that provides community development services and technical assistance services in thirty rural counties of southern Minnesota. Accomplishments include the development, preservation, financing or rehabilitating 8400+ housing units with over \$561,000,000 in direct housing development and financing. Goodemann has over twenty-five years' experience in the development and delivery of rural development and housing finance products and programs in a public and private setting. He is an active member of his community having served on several national and local boards and advisory groups and holds a liberal arts degree from Southwest State University.

Janet Gordon

*Associate Director, Community Affairs
Federal Deposit Insurance Corporation*

Janet R. Gordon is Associate Director for Community Affairs for the Federal Deposit Insurance Corporation in the Division of Depositor and Consumer Protection (DCP) at the Headquarters Office. She provides oversight for the regional Community Affairs program and works with other regulators, federal partners, State, local and national organizations to encourage economic inclusion and community development partnerships between banks and government, nonprofit and other private organizations. The FDIC sponsors or co-sponsors many partnership and CRA-related events in each region and promotes local collaborations through its support of 14 Alliances for Economic Inclusion in large

metro and multi-county rural areas. Community Affairs also manages the development and distribution of the Money Smart educational curricula for young people, adults, older adults and small business owners. Janet also has served as a Senior Policy Analyst in DCP's Supervisory Policy Section and previously worked as the compliance manager for two large banking companies, as a manager for a major consulting firm and as Associate Director of the Community Development Corporation and Investment Program at the Office of the Comptroller of the Currency. She graduated from The University of Michigan and holds an MBA in finance from George Washington University.

Daniel Gorfine

*Vice President, External Affairs and Associate General Counsel
OnDeck*

Daniel is Vice President, External Affairs & Associate General Counsel at OnDeck. Prior to joining OnDeck, Gorfine served as director of financial markets policy and legal counsel of the Milken Institute where he focused on financial innovation, capital access, and financial market issues. He spearheaded the Institute's work on innovative capital access tools and new financial technologies. Gorfine has provided expert testimony before Congress, frequently engages with policymakers and market participants, and is a national media contributor on these topics. Before joining the Institute, Gorfine worked at the international law firm Covington & Burling LLP. He served a clerkship with U.S. District Court Judge Catherine C. Blake in the District of Maryland. A graduate of Brown University, he holds a J.D. from George Washington University Law School and an M.A. from the Paul H. Nitze School for Advanced International Studies (SAIS) at Johns Hopkins University.

Isela Gracian

*President
East LA Community Corporation*

Isela Gracian currently serves as the President of the East LA Community Corporation (ELACC). A graduate of UC Davis, Isela joined ELACC in 2004 as a coordinator for a job training and placement program and in her 11 years of service she has held various management positions including being Director of Community Organizing. Isela has led the organization's strategic and operational planning efforts since 2010. She has overseen the organization's media outreach and public relations efforts and is highly adept and fluent in strategic messaging, traditional and new media management in both English and Spanish. The California Women's Foundation recognized Isela for her thought-leading work formulating solutions to community issues by appointing her a California Women's Policy Institute

Fellow in 2006/2007. She serves on various boards including Strategic Concepts in Organizing and Political Education (SCOPE) and California Reinvestment Coalition.

Luis Granados

*Executive Director
Mission Economic Development Agency*

Luis Granados has proudly served as the Executive Director for the Mission Economic Development Agency (MEDA) since 1999. During his tenure, Luis has worked to create asset-development opportunities for San Francisco Bay Area low- to moderate-income Latino families. Luis serves on the Board of Directors for the National Association of Latino Community Asset Builders (NALCAB), the California Reinvestment Coalition (CRC) and the Chase Community Advisory Board (CAB). Luis has a Masters of City and Regional Planning from the University of California at Berkeley and a Bachelors of Science from the University of California at Davis.

Bryan Greene

*General Deputy Assistant Secretary, Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development*

Bryan has devoted his professional career to fighting housing discrimination. From his start as a fair housing investigator in HUD's Boston Regional Office to his current position, where he serves as the highest-ranking career-executive in HUD's Office of Fair Housing and Equal Opportunity (FHEO), Bryan has always worked to promote diverse, inclusive communities. In his current position, Bryan oversees the policy direction and operational management of FHEO. Bryan oversees HUD's investigation of nearly 1,800 complaints annually, and the administration of the Fair Housing Assistance Program (FHAP), which provides funding to state and local agencies for 7,000+ investigations each year. Bryan also oversees the administration of HUD's Fair Housing Initiatives Program (FHIP), which provides more than \$40 million to nonprofit organizations for private enforcement and fair housing outreach. During his tenure at HUD, Bryan has also served as a DAS for Enforcement and Programs and as Director of Fair Housing Policy and Legislative Initiatives. Bryan was the 2007 recipient of the Presidential Rank Award, the highest federal honor bestowed upon federal senior executives for outstanding service. Bryan earned his degree in Government from Harvard University. While a student, he worked part-time at the Massachusetts Commission against Discrimination, investigating complaints of discrimination in housing, employment, and public accommodations.

Andrew Gross

President

Thomas Safran & Associates

Mr. Gross is President of Thomas Safran & Associates Development, Inc. Prior to joining Thomas Safran & Associates, he worked as an Associate at Houlihan Lokey Howard and Zukin, a Los Angeles-based investment bank. He is a member of the California Bar and has a JD/MBA from Emory University. He also graduated with highest distinction honors, Cum Laude, in economics from the University of California, San Diego.

Leron Gubler

President and CEO

Hollywood Chamber of Commerce

Leron Gubler is the President & CEO of the Hollywood Chamber of Commerce, a position he has held since 1992. The Hollywood Chamber is the second largest in Los Angeles County with a budget of approximately \$2-million. Revitalizing Hollywood has been the major thrust of the Chamber during Gubler's tenure. During that time, the Chamber has worked to see that the subway was successfully extended to Hollywood, led the effort to create new business improvement districts, and assisted developers in getting their projects approved and built. More than \$4-billion has been invested in Hollywood and another \$4-billion is in the pipeline. The Chamber has played a major role in economic development issues. Among the new programs implemented by the Chamber is a "State of the Entertainment Industry" conference focusing on the needs of Hollywood's signature industry. One of the top Chamber priorities has been to fight runaway production and to bring entertainment jobs back. Gubler is also the emcee of the world-famous Hollywood Walk of Fame ceremonies. Each year, the Chamber inducts about two dozen celebrities into the famous walkway.

Lila Guirguis

Director

Magnolia Community Initiative

For more than a decade, Lila Guirguis has had extensive professional experience working with Los Angeles based organizations, community-based initiatives, and community groups. Ms. Guirguis helps organizations develop cross-sector relationships to effectively and efficiently work with each other to achieve common goals. As the Director of Magnolia Community Initiative (MCI) she supports the mobilization of community organizations and residents to take effective actions that improve health and developmental outcomes, using network theory and change management strategies designed to transform working relationships, care pathways and population outcomes. In the capacity

as Director she serves as the lead individual and point person for the Magnolia Community Initiative and Network Partners. Lila lead's the process necessary to communicate and achieve the agreed upon goals of the Initiative, overseeing the coordination and implementation of the Magnolia Community Initiative and the Network Partners to meet its mission, vision, philosophy and strategies. Magnolia Community Initiative is recognized as a promising national and international Collective Impact strategy. Prior to being the Director of MCI, Lila Guirguis was a Program Officer with the School Readiness Initiative at First 5 LA. Lila holds a Masters in Public Administration from USC, which included a special focus on Non-Profit Management and Bachelors in Arts in Psychology from the University of California, Santa Cruz.

Robin Hacke

Senior Fellow

The Kresge Foundation

Robin Hacke is a Senior Fellow at The Kresge Foundation, a \$3.5 billion private, national foundation that works to expand opportunities in America's cities. She is leading a project designed to improve the ability of cities to organize capital systems for investment in public purpose, including urban revitalization; healthy communities; green infrastructure and inclusive economic development. With the Initiative for Responsible Investment at the Hauser Institute for Civil Society at the Harvard Kennedy School, Robin is researching how places build the capacity to absorb capital; working with cities, foundations and public-sector leaders interested in using the capital-absorption framework to help advance their programmatic objectives; and publishing papers and tools to share lessons learned. The project builds on work begun at Living Cities, where Ms. Hacke served as Director of Capital Innovation for seven years. She is a member of the steering committee for the Federal Reserve Bank of Boston's Working Cities Challenge. She has worked with the Robert Wood Johnson Foundation on efforts to build healthy places and has served as a visiting scholar at the Federal Reserve Bank of San Francisco. Ms. Hacke previously was a venture capitalist and an investment banker. She earned a BA magna cum laude in Government from Harvard-Radcliffe College and an MBA from Harvard Business School.

Mary Hagerty Ehram

President, Global Youth Empowerment Group and Market President of the Northeast Region Operation HOPE, Inc.

Mary Hagerty Ehram is the President of the Global Youth Empowerment Group and Market President of the Northeast Region for Operation HOPE, Inc. (HOPE) where she has served for 17 years. Prior to joining

HOPE, Mary began her career in strategic economic development and poverty alleviation with the Los Angeles affiliate of Habitat for Humanity and grew the organization from a \$35,000 annual budget to \$3.2 million and constructed sixty-four homes in partnership with recipient homeowners and a global network of volunteers. In her current role as President of the Global Youth Empowerment Group, Mary is responsible for all global and domestic youth empowerment initiatives, strategic national and global partnerships, and a portfolio consisting of Banking on Our Future Classroom and College Edition, HOPE Business in a Box Academies, B- Business Compact, the Gallup-HOPE Index, HOPE South Africa and HOPE Global Initiatives including our partnership offices in Saudi Arabia, Morocco, and the United Arab Emirates. As Market President of the New York Market, Mary oversees the HOPE Inside locations, youth programming, and Project Restore HOPE assisting victims of Hurricane Sandy. Mary received a degree in economics from Gettysburg College. She currently serves on the Board of Directors of Child Youth Finance in the Netherlands and is a member of ODE National Economics Society.

Lindy Hahn

*Executive Director, Global Sustainable Finance
Morgan Stanley*

Lindy Hahn has been working for Morgan Stanley since January 2010 in their Global Sustainable Finance division and her responsibilities include facilitating credit approvals of and funding for Community Development Financial Institutions and special purpose loan facilities. Prior to joining the firm in 2010, Lindy was a consultant in the community development field, working with housing developers as well as one of the largest CDFIs in the industry. Lindy has been working in the commercial real estate finance industry for her entire career, in various positions, with responsibilities ranging from regional to national scope, underwriting her own book of business to managing teams of lenders. While Lindy began her career in the conventional commercial real estate sector, she switched to community development activities in the late 90s. What she enjoys most about this sector are the challenges, the creativity, and the collaborative nature of those who have a common vision for our communities.

Tammy Halevy

*Senior Vice President, New Initiatives
Association for Enterprise Opportunity*

Tammy Halevy joined the Association for Enterprise Opportunity (AEO) in April 2010 as Senior Vice President, New Initiatives. With over 20 years of experience in the private, public and non-profit sectors, Tammy brings leadership, experience and knowledge to AEO, its members and partners. At AEO, Tammy is

leading the design, incubation and launch of programs and partnerships to better serve members and pilot innovations for the field. Prior to joining AEO, Tammy was a consultant at McKinsey & Company, where as part of the corporate finance and strategy practices, she led client and research projects primarily focused on reaching new markets and structuring complex partnerships. She has also held positions in the US House of Representatives, The Overseas Development Council and Kroll Associates. Tammy received a Masters Degree in Law and Diplomacy from The Fletcher School at Tufts University and a BA from The Johns Hopkins University.

Emerson Hall

*Regional Manager, Community Affairs
Federal Deposit Insurance Corporation*

Emerson Hall has twenty-six years of banking credentials and is a Regional Manager, Community Affairs for the FDIC San Francisco Region. He has been a Senior Vice President and Regional Division Manager for several prominent multistate financial institutions promoting community and economic development. Mr. Hall has conducted outreach, provided technical assistance and financial education to the unbanked and LMI communities throughout the United States for JP Morgan Chase Bank, GE Capital and US Bank. He is well versed in all lending disciplines, having completed formal credit training with special emphasis in commercial lending. Mr. Hall is an accomplished facilitator and coalition builder. He currently works within the Division of Depositor and Consumer Protection; managing a staff that assist financial institutions develop responsive strategies to meet the credit, service and investment needs of communities' throughout eleven western states and the territory of Guam. Mr. Hall holds a BBA in Finance from Texas Southern University and is a graduate of the Sam Houston State University Banking and Financial Institutions MBA program. He served 6 years in the U.S. Coast Guard and holds a distinguished honorable discharge.

Charles Hammerman

*President and CEO
Disability Opportunity Fund*

Charles D. Hammerman is the President and CEO of The Disability Opportunity Fund, a national Certified CDFI solely dedicated to advancing the needs of people with disabilities. The Disability Opportunity Fund provides technical and financial services to individuals and organizations serving the disability market throughout the United States, with a focus on affordable housing, schools and vocational training centers. Charlie brings many years of involvement with initiatives for people with disabilities and significant experience in the

financial markets. Prior to the creation of The DOF, Hammerman founded the Burton Blatt Institute at Syracuse University. He spent twelve years at Merrill Lynch in its Global Private Client Group, Equity Capital Markets division and in the Office of General Counsel. Before Merrill Lynch, he was an Assistant US Attorney in the Eastern District of New York and began his career as an associate at Morgan Lewis & Bockius. He grew up on Long Island, received his BA from Washington University in St. Louis in 1985 and his JD from Fordham University School of Law in 1988. Charlie and his wife Nanci reside in Hewlett Harbor, NY and have seven children including a 26-year-old daughter with cerebral palsy.

Ethan Handelman

*Vice President for Policy and Advocacy
National Housing Conference*

Ethan directs NHC's policy and advocacy agenda focused on advancing federal housing policy to assist low- and moderate-income people, strengthening the nation's housing finance system, restoring neighborhoods damaged by foreclosures and disinvestment, advocating for housing policy during tax and budgetary reforms, and building stronger communities that coordinate, housing, transportation, health, education and energy policy. He has testified before Congress and speaks and writes regularly on housing issues. Ethan joined NHC in March 2011, after leading the advisory practice at Recap Real Estate Advisors, assisting public- and private-sector clients to understand and shape the affordable housing financial and policy environment. Ethan received his MA in International Relations from Harvard University and holds a BA in Political Science from University of Michigan. He serves on the board of Housing Unlimited, a nonprofit housing provider in Montgomery County, Maryland.

Angelisa Harris

*Regional Manager
Federal Deposit Insurance Corporation*

Angelisa Harris is the Regional Manager for Community Affairs Program in the Federal Deposit Insurance Corporation (FDIC) Chicago Regional Office. She works with financial institutions, communities, non-profits, consumers and other stakeholders throughout Illinois, Indiana, Kentucky, Michigan, Ohio and Wisconsin. She leads a team dedicated to promoting initiatives and collaborations with financial institutions related to increasing access to capital, community reinvestment, economic development, financial education, affordable housing, asset-building and economic inclusion. Her work within the FDIC has focused on ways to help financial institutions and community organizations bring unbanked consumers into the financial mainstream, promote asset-building and increased access to bank

products and services in historically underserved markets. Her career has included major contributions on the development of FDIC's award-winning Money Smart financial education program, ground-breaking National Unbanked and Underbanked Surveys, housing recovery initiative for homeowners affected by Gulf Coast hurricanes and other initiatives related to community development, economic inclusion, consumer protection and preservation of minority depository institutions. She has over 30 years of experience on the state and federal levels of government with the FDIC, Resolution Trust Corporation (RTC), Louisiana Department of Economic Development and U.S. House of Representatives.

Marqueece Harris-Dawson

*Councilmember of Council District 8
Los Angeles City Council*

Councilmember Marqueece Harris-Dawson was sworn into office on July 1, 2015. A long-time community organizer in South LA, Marqueece has deep roots in the community as he recently served as President and CEO of Community Coalition, one of the most progressive non-profits in the city. Never forgetting his calling, he returned to South Los Angeles just after Morehouse College to work in the family Real Estate business. Here he acquired a working knowledge of neighborhoods, and the challenges presented by widespread joblessness, poverty, poor public services, and a decaying housing stock. In 1995, he joined Community Coalition under then founder and current Congresswoman Karen Bass. His first campaign publicized the horrendous conditions of inner city high schools and the inequities in the distribution of public funding. It resulted in an unprecedented \$153 million for school repair and modernization in South LA schools. Serving as the President and CEO of Community Coalition since 2004, his leadership grew the organization's influence, size and financial standing. While doubling the budget and staff, he also led a capital campaign to acquire Community Coalition's headquarters on Vermont Avenue. Marqueece and his wife Karrie are proud homeowners in South Los Angeles. They strongly believe in the community's power to create a better tomorrow when we pull together and work hard.

Christopher Hayes

*General Counsel
Small Business Investor Alliance*

Christopher Hayes serves as General Counsel of the Small Business Investor Alliance (SBIA), a trade association representing middle market funds and investors based in Washington, D.C. Mr. Hayes serves as the chief legal officer of the association and as a legal and policy expert on issues impacting middle market private funds, including small business investment companies (SBICs), business development companies

(BDCs) and traditional private equity funds. He is also one of SBIA's principal liaisons with Congress and with Executive Branch agencies, including the Small Business Administration, Securities & Exchange Commission, and federal banking regulators. Previously, Chris served as a securities regulatory counsel at a national trade association representing broker-dealers and investment advisers, worked as a financial regulator at the Financial Industry Regulatory Authority (FINRA), and practiced civil litigation at a law firm in Los Angeles. During law school, Chris worked in the Enforcement Division of the SEC and also on staff of the Banking Committee in the United States Senate during the writing of the Dodd-Frank financial reform legislation. Chris received his law degree from the School of Law at the University of San Diego and his undergraduate degree from the University of Massachusetts, Amherst. He is admitted to practice law in California and the District of Columbia.

Jane Henderson

President and CEO

Virginia Community Capital

Jane Henderson is President and CEO of Virginia Community Capital (VCC) and its subsidiary community development bank, Community Capital Bank of Virginia. A 30-year banking veteran, Ms. Henderson joined VCC in 2005 to direct its expansion and entry into the regulated financial world. Ms. Henderson is the former Community Development Executive for Wachovia Corporation, where for ten years she managed all aspects of Community Development Operations, Lending and Compliance (a \$20 billion per year program) for the \$350 billion corporation. Ms. Henderson was Chairman of the Board for the Community Development Bankers Association, the national trade association of the Community Development Banking sector, from 2013 through 2015. She is also a Board member of the Center for Rural Entrepreneurship which helps provide communities throughout the US and Canada with asset-focused, comprehensive economic development strategies, emphasizing entrepreneurship. She was recently appointed to Governor McAuliffe's Commonwealth Council on Bridging the Nutritional Divide. She's also a member of VCU's Real Estate Circle of Excellence and the Appalachian Regional Commission's Capital Advisory Group. She formerly served as board chairman for Community Housing Partners Corporation, a regional affordable housing non-profit corporation. She was a member of the Consumer Bankers Association's CRA Committee and a board member of Community Development Trust, a national community development REIT.

Timothy Herwig

District Community Affairs Officer

Office of the Comptroller of the Currency

Tim Herwig is a District Community Affairs Officer in the Central District of the Office of the Comptroller of the Currency, located in Chicago, Illinois. In this capacity he provides community development outreach, training, and partnership development to national banks and federal thrifts, training and technical support to examiners, and other outreach services to organizations representing the interests of low- and moderate-income individuals and communities. Tim has focused his work to the extent possible on rural community and economic development in the states of Minnesota, Wisconsin, Illinois, and Indiana. Prior to joining the OCC, Tim was the Central Region Community Affairs Liaison with the Office of Thrift Supervision. He also served ten years as a Vice President of Community Affairs and CRA Officer for TCF National Bank in Chicago. He has served on a variety of boards in Chicago including Neighborhood Housing Services of Chicago, the Greater Southwest Development Corporation, and the Donors Forum. Tim holds a B.A. from St. John's University in Collegeville, Minnesota and an M.A. from the University of Virginia, both in English Literature.

Samuel Hoi

President

Maryland Institute College of Art

Samuel Hoi is president of Maryland Institute College of Art in Baltimore, Maryland. He is an advocate for art and design education and creative professionals in social, economic, and cultural advancement. Formerly, he was president of Otis College of Art and Design in Los Angeles, where he launched the annual Otis Report on the Creative Economy of the Los Angeles Region and California. As dean of the Corcoran College of Art + Design in Washington, D.C., he created a visual arts program serving inner-city youth that received a National Multicultural Institute Award and a Coming Up Taller Award from the President's Committee on Arts and Humanities. He serves on and chaired the boards of the Association of Independent Colleges of Art and Design (AICAD) and United States Artists (USA). He also serves on the board of National Arts Strategies (NAS) and the National Advisory Board of the Strategic National Arts Alumni Project (SNAAP). Hoi holds honorary doctorate degrees from the Corcoran College of Art and Design and Otis College of Art and Design, and was decorated in 2006 by the French government as an Officer of the Ordre des Palmes Académiques.

Alexis Iwanisziw

*Deputy Director
New Economy Project*

Alexis oversees New Economy Project's research and shareholder activism. She is co-author of several reports, including the "Paying More for the American Dream" series of national fair lending reports, and coordinates a New York State working group that fights insurance redlining. She coordinates the New Economy Loan Fund, and previously staffed the New Economy Project's Foreclosure Prevention Gap Loan Program. Alexis completed a master's degree in Community Organization and Planning at Hunter College School of Social Work in 2008 and previously worked in the Research and Statistics Group at the Federal Reserve Bank of New York.

David Jackson

*National SBA Director
Fifth Third Bank*

Dave's career at Fifth Third Bank extends more than 30 years. He is currently National SBA Director based out of Cincinnati Ohio. Dave is responsible for leading all activities in the government guarantee loan program areas: SBA, USDA, and State Small Business Credit Initiative. Previous Leadership roles include Special Assets, Equipment Finance, Auto Lending, Student Lending, and Consumer Credit Underwriting.

Chet Jackson

*Executive Director
West Humboldt Park Family & Community
Development Council*

Mr. Jackson is a dedicated community development professional with a passion for serving the needs of low and moderate income communities. Having worked in the community development field for over thirty years, Chet continues to develop himself through innovative and collaborative projects that have positive impact on underserved communities. As a community development professional he has served in variety of roles ranging from Organizational Consultant to Executive Director with expertise in organizational and programmatic development, board development, affordable housing and commercial/retail development, strategic/business planning, having worked with non-profit organizations as well as financial institutions. Chet has worked on affordable housing and community based retail projects, conducted neighborhood assessments and developed revitalization strategies for under invested communities. He has served on diverse community boards ranging from Junior Achievement of America to North Branch Works a local economic and employment organization in the Chicago area. Chet holds certificates in Real Estate Development and Finance, Organizational Capac-

ity Building, Commercial Development, Construction Methodology, Project Management and Real Estate Appraisal. Chet has a Master's in Business Administration with a concentration in Innovation and Entrepreneurship from Henry W. Block School of Public Administration and Business at the University of Missouri – Kansas City.

E. Carlton Jarratt Jr.

*Senior Financial Analyst and Underwriting Team Leader
U.S. Department of Agriculture - Rural Housing Service*

E. Carlton Jarratt Jr. is the Senior Financial Analyst/Underwriting Team Leader in the Multifamily Family Housing Preservation and Direct Loan Division for USDA Rural Development. Graduated from Elon University in 1985 with Honors. After graduating from college, worked in the banking industry from 1985 to 1988. In 1988, he went to work for the United States Department of Housing and Urban Development as a Multifamily Housing Representative. He left HUD in 1998 to become the Director of Multifamily Housing in the State of Virginia for USDA. In 2001 he joined the National Office staff of USAD Rural Housing Service in Washington, DC. Over the years he has received numerous awards for excellence in service to the rural housing industry. In 2008 he received the Harry L. Tomlinson Award from the Council for Affordable and Rural Housing in appreciation for outstanding leadership, service and commitment in the Multifamily Housing Rural Housing Industry.

Ron Jauregui

*Community Affairs Specialist
Federal Deposit Insurance Corporation*

Ron Jauregui currently serves Community Affairs Specialist in the Outreach and Program Development Section in Washington. Ron has a diverse range of experience in outreach and community development. He has authored research on homeownership strategies for the underserved, managed the development of housing-related educational resources, and facilitated a project for attorneys to provide pro bono assistance to homeowners at risk of foreclosure. Ron has served as Director of the Congressional Hispanic Caucus Institute's HOGAR homeownership initiative, Senior Vice President for Community Alliances with the Hispanic National Mortgage Association, Community Builder Fellow with the Santa Ana, California HUD field office, Partnership Developer with the Fairfax County, VA government, and a mortgage lender with Bank of America. Ron also served as a member of Governor Kaine's Foreclosure Prevention Task Force and on the Virginia Housing Development Authority's Single Family Housing Advisory Board. He holds a JD degree from the University of California at Los Angeles, a BA from Claremont McKenna College, and was a graduate fellow at the Universidad de Guadalajara. At the FDIC, he is the Project Manager for its Youth Savings Pilot.

Carl Jenkins

*Managing Director
BMO Harris Bank N.A.*

Carl A. Jenkins is Managing Director and Group Head of Community Investments for BMO Harris Bank N.A., the U.S. banking subsidiary of BMO Financial Group. He oversees Community Reinvestment Act investments targeting lower middle market companies and community-based real estate development in all BMO Harris markets. Presently, Carl manages a team and investment portfolio with commitments exceeding \$500 million and covering the states of Arizona, Florida, Illinois, Indiana, Minnesota, Missouri, Washington and Wisconsin. Prior to his current position, he served as a commercial real estate lender for BMO Capital Markets and the BMO Harris Community Development Lending team. Prior to joining the bank, Carl worked for the Local Initiatives Support Corporation (LISC), a national community development financial institution. He earned his bachelor's degree in architecture from Washington University in St. Louis and holds an MBA from the Kenan-Flagler School of Business at the University of North Carolina. He serves on the board of directors for several organizations, including: National Association of Affordable Housing Lenders, Cook County Land Bank Authority, Disability Opportunity Fund, Small Business Investor Alliance and Goodman Theatre. Carl also serves on the advisory committee of several lower middle market private equity funds.

Edward (Ed) Johnson

*Manager, East Tampa CRA
City of Tampa, Florida*

Edward A. Johnson began his fifty year public/private career in 1963, by joining the U. S. Air Force. His twenty-year Air Force career included tours of duty in Texas, Mississippi, Island of Guam, New York, Florida, Hawaii and Thailand, prior to his retirement as a Master Sergeant in 1983. His military career included numerous awards and medals for meritorious service, which include the Viet Nam Campaign. Following his retirement, Mr. Johnson began attending evening classes at the University of Tampa while working as a salesman and store manager at the Goodyear Tire and Rubber Company, graduating with a Bachelor of Science degree in Business Management in 1987. In 1990, he accepted a position with NCNB National Bank of Florida, N.A., where his hard work and commitment to community service were rewarded with the 1995 NationsBank Corporate Leadership Excellence In Neighborhood Development (LEND) Award for his efforts in East Tampa. He was employed by SouthTrust Bank for seven years as Vice President, Florida West Coast Regional Manager for Community and Business Development. Mr. Johnson has been employed as the City of Tampa, Manager for East Tampa Development and coordinating

manager for the EPA Brownfields Grant Programs for the past twelve years. He is a board member of Neighborhood Lending Partners, Inc., a statewide Community Development Financial Institution (CDFI) and a past board member of the Florida Brownfields Association.

Lisa Jones

*Manager, Bond Guarantee Program
CDFI Fund*

Lisa M. Jones is the Manager of the Bond Guarantee Program at the Community Development Financial Institutions (CDFI) Fund. In this capacity, she is responsible for the oversight, management and implementation of guarantees for bonds issued by Qualified Issuers. Bonds guaranteed through the program support community development lending by providing a source of long-term debt to certified CDFIs. Prior to joining the CDFI Fund, Ms. Jones's professional experiences comprised pension fund management, small business and venture capital initiatives, community and economic development, global economic policy and investment research, corporate and real estate finance, and commercial lending. Ms. Jones received a Master of Business Administration in Entrepreneurial Management and Finance from the Wharton School of the University of Pennsylvania and a Bachelor of Arts in Finance and Marketing from the University of California at Berkeley. She is a Chartered Financial Analyst and a member of the CFA Society Washington, DC. She was a member of the Women Angels.net, the first structured women's "angel" venture capital investment club in the U.S. designed to invest in emerging growth companies in the Mid-Atlantic region.

Maria Joyce Maynard

*Senior Vice President
Community Development Banking Group,
Bank of America*

Maria Joyce joined Bank of America in 2008 where she is responsible for managing the Bank's relationships with Southern California affordable housing developers and partners. Prior to joining Bank of America, Maria has held a variety of positions in affordable housing lending, LIHTC investment and marketing at Fannie Mae, KB Home, Delaware Community Investment Corporation and Enterprise Community Investment. Maria serves as a board member for Hollywood Community Housing Corporation, an agency that develops affordable housing and provides supportive services to low-income residents in Los Angeles. She also serves on advisory boards for LISC-LA and the California Housing Consortium. Maria has an MBA from the Anderson School at UCLA and a BA in Economics from the University of Notre Dame.

Douglas Jutte

Executive Director

Build Healthy Places Network

Douglas Jutte, MD, MPH, is the Executive Director of the Build Healthy Places Network, a national organization that catalyzes and supports collaboration across the sectors of community development, investment, and health. He has been a leader in the Federal Reserve Bank of San Francisco and RWJ Foundation's Healthy Communities Initiative, which has convened over two dozen conferences across the country bringing together leaders from these sectors. A pediatrician, associate professor and population health researcher at UC Berkeley's School of Public Health, Dr. Jutte's research focuses on important social determinants of health in childhood and the financial tools and policy levers available to protect at-risk families and communities. He has published in a number of prominent journals including *Epidemiology*, *Pediatrics*, the *American Journal of Public Health* and *Health Affairs*. A graduate of Cornell University, Harvard Medical School and the UC Berkeley School of Public Health, Dr. Jutte's clinical work has been in low-income community clinics and as a hospitalist caring for newborn infants.

Deborah Kasemeyer

Senior Vice President

Northern Trust

Deborah Kasemeyer is a Senior Vice President at Northern Trust, a \$100 billion financial institution which specializes in Trust, Asset and Wealth Management, headquartered in Chicago, Illinois. As the Bank's Director of Community Development and Investments, she oversees community development activities in 18 states and a community development investment portfolio of close to \$600 million. Under her tenure, Northern Trust has maintained an "Outstanding" CRA rating for the last 19 consecutive years. It has also been an innovator in providing capital to underserved communities, closing on the fifth Social Innovation Bond in the U.S. in late 2014 targeted at increased access to quality Pre-K for low income families in Chicago. A member of the Board of Directors of National Association of Affordable Housing Lenders and IFF, she graduated from DePauw University with a B.A. in Economics.

Jeremy Keele

*Managing Director, Sorenson Impact Center
University of Utah*

Jeremy Keele is Managing Director of the Sorenson Impact Center at the University of Utah's David Eccles School of Business. Jeremy's work at the Center is dedicated to developing innovative and data-driven

approaches to solving difficult social problems. Prior to joining the University of Utah, Jeremy was senior advisor to Salt Lake County Mayor Ben McAdams from 2013 to 2015. During his time at Salt Lake County, Jeremy advised the Mayor on his key policy initiatives, including financing, transportation, homelessness, criminal justice, health, culture and the arts and economic development. Prior to joining Salt Lake County, Jeremy practiced corporate transactional law in New York, London and Los Angeles with the law firms of Cleary Gottlieb and Latham & Watkins, from 2006 to 2013. Jeremy received his JD from New York University in 2006, a Masters in Public Administration from Harvard's Kennedy School of Government in 2006 and bachelors degrees in Biology and French from Brigham Young University in 2001.

Calvin Keene

Pastor

Memorial Baptist Church

Pastor Calvin Keene leads the Memorial Baptist Church in Baltimore's Oliver neighborhood. Keene grew up in the neighborhood, attending Memorial Baptist Church. As an adult he remained involved with the church, becoming its full-time pastor in 1993. As part of his work to restore family structure and the lives of local residents, Memorial Baptist Church joined Baltimoreans United In Leadership Development (BUILD), a nonprofit community organization rooted in Baltimore's neighborhoods and churches, representing 30,000 members. As a BUILD leader, Pastor Keene brought his passion and understanding of the needs of his community to his work with TRF. In 2006, BUILD and TRF created TRF Development Partners (TRF DP) to implement an ambitious plan to revitalize the Oliver community. Pastor Keene is a founding member of TRF DP.

Jason Keller

*Economic Development Director for Illinois,
Community Development and Policy Studies Division
Federal Reserve Bank of Chicago*

Jason L. Keller is the Economic Development Director for Illinois in the Community Development and Policy Studies Division at the Federal Reserve Bank of Chicago. As Director, he oversees and evaluates economic capacities and sustainable growth opportunities within the Federal Reserve's Seventh District by conducting seminars, workshops, and preparing written materials dealing with the Equal Credit Opportunity Act (ECOA), the Community Reinvestment Act (CRA), and other consumer protection laws and regulations. Prior to this role, Mr. Keller spent thirteen years as an examiner in charge and in a managing role assessing compliance with various regulations in community, regional, and large state member banks and bank holding companies throughout the Federal Reserve's Seventh District. He

currently sits on the Board of Directors of the Leadership Circle of the Executives Club of Chicago and has been an active member since 2006 participating in various leadership development programs and the Club's individual and group Mentorship Programs since their inception. He also serves as a Lead Instructor for the Federal Reserve's Fair Lending Examination Techniques School, a role held by few others across the System. Mr. Keller holds a Sociology Degree from Illinois State University and a Master's Degree in Public Policy and Administration from Northwestern University.

Bobbie Kennedy

*Bank Examiner and Compliance Specialist
Office of the Comptroller of the Currency*

Bobbie Kennedy is a Bank Examiner and Compliance Specialist in the Compliance Policy Department at the Office of the Comptroller of the Currency. She oversees the CRA Policy Team working on the development of CRA examination policies and procedures, oversees the CRA training program, represents the OCC on the Interagency CRA Working Group, and provides policy interpretations and guidance to examiners and the industry. Ms. Kennedy serves as the HMDA subject matter expert, and represents the agency on the Interagency HMDA Subcommittee. She is also a member of the Deposits Policy Team, providing policy interpretations and guidance to examiners and the industry on deposit related regulations. In 2014, Ms. Kennedy was appointed Functional Examiner-in-Charge for Compliance at Santander Bank, NA, managing BSA, CRA and Compliance Examinations and monitoring ongoing activities at the bank. She joined the OCC after 20 years with the Office of Thrift Supervision as a Federal Compliance Regulator and Senior Compliance Project Manager. Before joining OTS, she worked for Merrill Lynch & Co. Ms. Kennedy holds a BA in Economics and International Business from Lehigh University, and an MBA in Strategic Planning and Operations Management from Boston College. Her oil paintings and pottery have shown in Annapolis and the Boston area.

Tricia Kerney-Willis

*Senior Advisor
CDFI Fund*

Tricia Kerney-Willis serves as Senior Advisor to the Director overseeing management of intergovernmental relationships to include city, state and federal, as well as the private and philanthropic sectors. She is also responsible for strategic initiatives and public engagements that impact the CDFI community. Prior to her return to the CDFI Fund, Ms. Kerney-Willis served as Deputy Director for the White House Council on Strong Cities, Strong Communities (SC2) – a federal interagency pilot initiative designed to strengthen and enhance cities and regions by enhancing the capacity

of local governments to develop and execute economic development plans. In her prior role at the CDFI Fund, she served as manager of the Office of Training and Outreach. She was responsible for oversight of national outreach and training initiatives for Community Development Financial Institutions (CDFIs), Community Development Entities (CDEs), and increasing awareness of CDFI Fund programs with public and private sector stakeholders. Prior to joining the Fund in 2009, Tricia was a VP in the Consumer Real Estate division at Bank of America, AVP in the Community Development Banking division. She is a graduate of the State University of New York at Buffalo where she earned a Bachelor of Arts in Political Science, a Master of Science in Public Affairs, and a Master of Urban Planning from the university's School of Architecture and Planning.

Seung Kim

*Program Director, Family Income and Wealth Building
LISC*

As the program director of national LISC's Family Income and Wealth Building unit, Seung Kim helps LISC offices throughout the country design and establish Financial Opportunity Centers. She also leads her team to implement and test innovative initiatives such as Bridges to Career Opportunities, with a strong focus on outcomes measurement. Prior to joining the national LISC staff in 2012, she worked as a consultant with LISC Chicago on its Centers for Working Families (she was a CWF financial coach on the Near West Side earlier in 2006) and with the national office on Financial Opportunity Centers. Earlier, Kim was a Vice president, fixed income analytics, for ANB Financial Group in Chicago and was an Associate, trading and analytics, for Performance Trust Companies. She has a bachelor's degree in economics from Northwestern University and a master's of business administration from Northwestern's Kellogg School of Management.

Denise Kirk-Murray

*District Community Affairs Officer
Office of the Comptroller of the Currency*

Denise Kirk-Murray joined the Office of the Comptroller of the Currency (OCC) in 1997 as a District Community Affairs Officer for the OCC's Northeastern District, which spans from Maine to South Carolina. In this capacity, she supports national banks and thrifts, OCC examiners and community organizations on Community Reinvestment Act (CRA) and community development finance and investment issues. She has responsibility for large, midsize and community banks throughout the district and provides consultative services and training to national banks and thrifts. She assists financial institutions by identifying opportunities and resources to support community development finance and creating effective strategies for forming partnerships

with community development organizations and governmental agencies. Ms. Kirk-Murray routinely conducts training on CRA and community development and is often a speaker on community and economic development related topics for industry groups. Prior to joining the OCC, Ms. Kirk-Murray was the Director of Finance for an economic development corporation where she managed various small business loan funds and the entrepreneur training program. For six years, she was a bank liquidator for the Federal Deposit Insurance Corp. and spent several years as a small business owner. Ms. Kirk-Murray earned both a BS and a MBA in finance from St. John's University.

Jonathan Kivell

*Vice President, Mortgage Finance Group
Sandler O'Neill + Partners, LP*

Jonathan Kivell is a Vice President in the Mortgage Finance group of Sandler O'Neill + Partners, LP where he assists financial institutions with sales of portfolios of performing and non-performing consumer and commercial loans. Additionally, Jonathan works with banks to identify and analyze loans and investments eligible for consideration under the Community Reinvestment Act. Prior to joining Sandler O'Neill, Jonathan managed the Community Development Advisory Group of Commerce Street Capital, a broker-dealer based in Dallas, TX, and worked in the credit risk department of Citi Community Capital. Jonathan serves as the Board Chair of Praxis Housing Initiatives, a non-profit owner and manager of supportive housing in New York City. He has taught graduate-level classes on community development finance at Virginia Tech University and Georgetown University. Jonathan graduated cum laude from Cornell University and received a Master's in Public Policy from Georgetown University. He holds Finra Series 7 and 63 licenses.

Chris Ko

*Director, Systems & Innovation
United Way of Greater Los Angeles*

Chris Ko serves as the Director of Systems and Innovations for the United Way of Greater Los Angeles. In this role he executes the collective impact work of Home For Good, LA's countywide plan to end chronic and veteran homelessness. Most recently, he managed the development of the Coordinated Entry System - an effort to stitch together all existing adult homeless programs into a seamless, no-wrong-door system that went on to become a model for 25 other major cities. Apart from housing, he has enjoyed seeing different approaches to social impact in serving as an officer at an after-school mentoring and tutoring program in West Philadelphia, managing IT at a Liberian Refugee Camp Self-Help Initiative, and serving as an economic development aide (banking and impact investment

policies) for LA Mayor Antonio Villaraigosa. The Coro Foundation also named him a Public Affairs Leadership fellow through which he worked on projects for the D.A., SEIU, LA's local NPR affiliate, and LA Unified School District's Board VP. Named one of Next City's 40-under-40 Vanguards, he presently serves on the board of the Supply Education Group and was also StartingBloc fellow, later bringing its Social Entrepreneurship Institute to Los Angeles. He graduated Phi Beta Kappa at University of Pennsylvania, studied at the University of Ghana, and still misses the trees and rivers of Richmond, Virginia where he grew up.

Steven Kuehl

*Economic Development and Wisconsin State Director,
Community Development and Policy Studies Division
Federal Reserve Bank of Chicago*

Steven W. Kuehl is the Economic Development and Wisconsin State Director for the Community Development and Policy Studies division of the Federal Reserve Bank of Chicago. Mr. Kuehl conducts seminars and workshops, and prepares articles and other written materials dealing with economic development, the Community Reinvestment Act (CRA), and fair lending laws and banking regulations. Since joining the Reserve Bank in 1995, he has been a commissioned senior examiner on consumer compliance and CRA examinations, as well as manager for Consumer Complaints, HMDA Processing, and the Advisory Service Program. Prior to joining the Chicago Fed, he was an examiner for the United States Treasury Department's Office of Thrift Supervision. Mr. Kuehl also served during Operation Enduring Freedom in the U.S. Army Reserve Judge Advocate General's Corps as a legal assistance staff officer in the 91st Legal Support Organization at Fort Sheridan, Illinois. He earned the Army Achievement Medal and was honorably discharged in 2007. Mr. Kuehl holds a B.S. in finance and economics from Carroll University and a Juris Doctor from Chicago-Kent College of Law. He is admitted to practice in Illinois and the United States District Court for the Northern District of Illinois. He is a member of the Chicago Bar Association and is past Chairman of the Chicago Bar Association's Consumer Credit Practice Committee. He currently serves on the American Bar Association's Forum Committee on Affordable Housing.

Mary Lee

*Deputy Director
PolicyLink*

Mary Lee, Deputy Director, helps guide the PolicyLink Center for Health Equity and Place, and provides technical assistance and training to public and private agencies collaborating to build healthy communities. A graduate of Boalt Hall School of Law, University of

California, Berkeley, Mary is a practicing attorney with more than 25 years of experience using civil rights, land use, and economic development strategies to revitalize neighborhoods and enhance public participation in the policy arena. At PolicyLink she has co-authored reports on access to healthy food, the built environment, and the impact of place and race on health. She also teaches courses on law, public policy, and civil rights. Mary stays true to her motto “think globally, act locally” by remaining active in local politics in Los Angeles.

Vivienne Lee

Director, Strategic Partnerships
REDF

Vivienne Lee brings deep expertise to her role as Director of REDF’s Strategic Partnerships leading REDF’s field building expansion strategy, by building partnerships, and creating pilot programs that can serve as models as REDF scales regional social enterprise ecosystems nationally. Working at the intersection of social impact and business value, Vivienne believes REDF can serve as an intermediary to develop the critical connections required to build businesses that create jobs. Prior to joining REDF, Vivienne led Citibank’s community development efforts. She earned a Master’s Degree in City Planning from MIT and attended Occidental College. In addition, Vivienne serves on the Board of Directors of the Little Tokyo Service Center Community Development Corporation, Skid Row Housing Trust, Opportunity Fund’s Regional Board, Union Bank Community Advisory Board, and as a Senior Fellow of USC’s Brittingham Social Enterprise Lab.

John Leith-Tetrault

Immediate Past President
National Trust Community Investment Corporation

As founder and President of NTCIC, John managed investor relations and governing and advisory board/staff relations; oversight of the acquisitions process; program goal setting; and conceptualizing and implementing overall strategy and new lines of business. John has a Masters Degree in Urban Planning from GWU and brings over 30 years of community development, banking and tax credit experience to NTCIC. In addition to his 15 years since founding NTCIC, John’s experience includes employment in various community development financing capacities with the following organizations: Neighborhood Housing Services, NeighborWorks USA, Enterprise Community Partners, Bank of America and the National Trust Loan Fund (the National Trust for Historic Preservation).

Andrea Levere

President
CFED

Andrea Levere is the President of the Corporation for Enterprise Development (CFED), where she has worked for over two decades building a movement to propel low-income communities out of poverty by building financial capability and assets. She began her career in economic development finance after getting an MBA at the Yale School of Management, and has combined these skills, along with a commitment to policy change and community practice, to expand economic opportunity for all Americans.

Claudia Lima

Vice President, Project Finance
Pacific Charter School Development

Claudia Lima is the V.P. of Project Finance for Pacific Charter School Development (PCSD), a national community facilities developer, where she leads efforts to secure project financing as well as identify new financing structures. Prior to PCSD, Ms. Lima was the Executive Director of Los Angeles LISC (LA LISC) where she was responsible for overseeing the lending and grant making activities, creation of capacity building initiatives as well as fundraising for operations and programs. Under her leadership LA LISC created a \$100 million Transit Oriented Development fund and a \$15 million revolving working capital fund for charter schools. Prior to LISC, she was a Senior Loan Officer with the Low Income Investment Fund (LIIF) where she was responsible for analyzing investment proposals and recommending financing structures for affordable housing, community facilities and New Markets Tax Credits projects (equity and leverage debt). Ms. Lima has extensive background in community and economic development finance including LIHTC, NMTC, bond financing and municipal soft subsidies. Her past experience includes loan underwriting for affordable housing, charter schools, child care centers, grocery stores and small businesses. Claudia received her B.S. in Business Administration from the USC Marshall School of Business, her M.S. degree in CED from Southern New Hampshire University and completed the USC Ross Program in Real Estate. She is a board member of CD Tech and an advisory board member of California Statewide CDC.

Mark Lopez

Executive Director
East Yard Communities For Environmental Justice

Mark Lopez comes from a family with a long history of activism. He was raised in the Madres del Este de Los Angeles Santa Isabel (Mothers of East LA Santa Isabel – MELASI), an organization co-founded by his

grandparents, Juana Beatriz Gutierrez and Ricardo Gutierrez. This set his trajectory as a community activist. He has engaged in a wide array of student activism at UC Santa Cruz where he earned his B.A. in Environmental Studies, and taught university courses at UC Santa Cruz, Cal State Northridge, and UCLA Extension. He spent 4 years organizing with Communities for a Better Environment (CBE) in South East LA, where he was the Youth Program Coordinator. Mark earned his M.A. from the Chicano Studies Department at Cal State Northridge. After serving as Lead Organizer for East Yard Communities and Co-Director with EYCEJ Co-Founder Angelo Logan, Mark is now the Executive Director. He organizes in the area where he was born, raised and continues to live.

Pauline Louie

*Urban Waters Los Angeles River Watershed
Ambassador
U.S. Environmental Protection Agency*

Pauline Louie is the Urban Waters Los Angeles River Watershed Ambassador, focusing attention on urban waterway revitalization and restoration projects through the Urban Waters Federal Partnership. The Council for Watershed Health is hosting Pauline, who is on loan to the USEPA from HUD. Her background is in housing, redevelopment, military base closure, and public contracts and grant administration. Pauline has a BA in Political Science, a BA in Geography/Environmental Studies, and her MA in Urban Planning – all from UCLA. She also studied Community Building at the John F. Kennedy School of Government at Harvard University. Urban Waters Los Angeles River draws over 35 non-profit and local government stakeholders together with 10 federal agencies to coordinate and facilitate a number of projects seeking to regenerate ecosystem function, while promoting sustainable recreational and economic benefits through a reimagined River.

Terri Ludwig

*President and CEO
Enterprise Community Partners, Inc.*

Terri Ludwig is president and CEO of Enterprise Community Partners, Inc., a national nonprofit that creates affordable homes and strengthens communities across the United States. Working to end housing insecurity in the U.S., Enterprise has been a pioneer for innovative neighborhood solutions and community development financial products for over 30 years, having invested over \$18 billion to create or preserve nearly 340,000 affordable homes. Terri is also chair of the Enterprise Community Investment Board of Directors, chair of the Board of Directors of Enterprise Community Loan Fund and serves as a member of the Enterprise Community Partners Board of Trustees. With over two decades of experience in investment banking

and nonprofit leadership, Terri joined Enterprise in 2009 as executive vice president and chief operating officer. She began her tenure as president and CEO in January 2011. From 2002 to 2009, Terri served as president of the Merrill Lynch Community Development Company, where she led the bank's community development efforts, committed more than \$2 billion in loans and investments, launched a successful social investment platform for Merrill Lynch's private clients and served as a senior advisor on diversity issues. Prior to Merrill Lynch, Terri was the president and CEO of ACCION New York. Terri holds a bachelor's degree from the University of Illinois at Urbana-Champaign, and a master's degree from the John F. Kennedy School at Harvard University.

Peter Lynn

*Executive Director
Los Angeles Homeless Services Authority*

Peter Lynn is the executive director of the Los Angeles Homeless Services Authority (LAHSA). Previously, Mr. Lynn was the Director of Section 8 for the Housing Authority of the City of Los Angeles (HACLA). Prior to joining HACLA in 2007, he ran the Section 8 program for the New York City Department of Housing Preservation and Development. He is a member of Mayor Garcetti's Homeless Cabinet, the Home For Good Leadership Team, the Los Angeles County Mental Health Services Act (MHSA) Housing Advisory Board, the Housing Opportunities for Persons With AIDS (HOPWA) Advisory Committee and the National Alliance to End Homelessness Leadership Council. An advocate of interagency cooperation, he works to strengthen the collaboration between jurisdictions, departments, agencies and organizations assisting the homeless throughout the Los Angeles Continuum of Care. Mr. Lynn has been recognized with an Outstanding Leadership Award from the County Department of Mental Health for his work to house homeless individuals with mental illness and with United Way/ Home For Good Trailblazer of the Year Award. He holds an MBA from New York University and BA from Vassar College.

Cathie Mahon

*President and CEO
National Federation of Community Development
Credit Unions*

Since joining the Federation in 2012, Ms. Mahon has committed to continuing the Federation's role of bridging the credit union movement to the community development field, promoting financial inclusion and identifying and connecting credit unions to unserved and untapped markets and communities. Most recently, she served as Mayor Bloomberg's Deputy Commissioner at the NYC Department of Consumer

Affairs where she started and led New York City's Office of Financial Empowerment (OFE). OFE was the first local government initiative in the nation with a mission aimed expressly at helping to educate, empower and protect low income residents to help them make the most of their financial resources. She was co-founder of Cities for Financial Empowerment Coalition and Fund, and has worked to integrate financial capability programming into municipal service delivery systems. Prior to joining the Department, Ms. Mahon worked as a private consultant, launched and directed the Asset Funders Network and served as a lead researcher for the Aspen Institute Economic Opportunities Program. She previously served as a Program Officer and then Director of Policy and Program Development at the National Federation of Community Development Credit Unions and served on the Boards of the Lower East Side People's FCU and Transfiguration Parish FCU. Ms. Mahon earned a Bachelor's Degree from Duke University in Durham, NC and a Master's of City Planning from the Massachusetts Institute of Technology.

Monika Mantilla

Managing Partner and CEO

Altura Capital, Small Business Community Capital LP

Monika has dedicated the last 20 years of her life to her passion: bringing capital and opportunity to promising entrepreneurs, all which can bring significant returns to investors and economic development impact. Altura Capital provides institutional investors the opportunity to invest with high performing small and diverse investment firms. Altura is the creator of the Altura EM Information Platform, through which investors can access data of 2,000+ emerging money managers. Small Business Community Capital (SBCC) is an SBIC Impact fund licensed by the SBA that provides debt and equity capital to small and mid-sized companies. SBCC is playing a pivotal role in developing an ecosystem of entrepreneurs, investors, corporations etc. coming together to harness opportunities in the growing Hispanic and WMBE markets. Monika has won numerous awards for her work building financial capacity in minority communities. In multiple years Latino Leaders Magazine has recognized her as one of the 101 Most Influential Leaders in Hispanic U.S. and one of the Top 15 Latinos in Finance. In 2011 she was appointed by the U.S. Sec. of Commerce as a member of the International Trade Advisory Center. She sits on the Boards of the U.S. Hispanic Chamber of Commerce and the Hispanic Heritage Foundation. She serves on the Capital Advisory Board of the Billion Dollar Roundtable. MBA Columbia Business School/New York and J.D. Universidad del Rosario/Colombia.

Mercedes Márquez

President

Márquez Community Strategy

Mercedes Márquez is an experienced practitioner, strategist, and innovator with more than 30 years of leadership and public service in housing and economic development, community advocacy, city management, and executive coaching. She is adept at both crafting a vision and executing it to create effective social change, and has served from multiple perspectives throughout these sectors – in local government as a Deputy Mayor in Los Angeles and federal government as an Assistant Secretary at HUD, as a civil rights advocate, and in real estate development. At times, she has overseen more than 800 employees and managed more than \$50 billion in funds.

Dean Matsubayashi

Executive Director

Little Tokyo Service Center

Dean Matsubayashi is the Executive Director of the Little Tokyo Service Center Community Development Corporation (LTSC), a 35-year-old neighborhood-based social service and community development organization. With a staff of over 150 employees, LTSC provides a range of social services and youth programs to tens of thousands of clients per year. LTSC has also developed over 850 units of affordable housing and over 120,000 square feet of commercial and community facility space. Dean currently serves on the Board of Directors for the Coalition for Responsible Community Development, Little Tokyo Community Council, National Coalition for Asian Pacific American Community Development, and the Western Center on Law & Poverty. He also serves on the advisory boards for the Federal Home Loan Bank of San Francisco Affordable Housing Advisory Council, JPMorgan Chase Community Advisory Board, Local Initiatives Support Corporation Los Angeles Local Advisory Committee, the Low Income Investment Fund Western Region Advisory Committee, and the Southern California Leadership Council for Enterprise Community Partners. A native Angelino, Dean grew up in the Venice/Culver City neighborhood. He received his B.A. from the University of California at Irvine and his Masters in Public Policy with a concentration in Urban Planning and Community Development from the John F. Kennedy School of Government at Harvard University.

James Matthews

Senior Vice President, CRA Compliance,

Corporate Affairs

Capital One Bank

Jim Matthews joined Capital One in 2008 as Senior Vice President and has worked in banking for over 30

years. He is head of CRA Compliance and a member of the Corporate Affairs Leadership Team. In this capacity he is responsible for directing all aspects of the CRA Compliance function including: designing strategy and building infrastructure to the level of a top ten bank; managing goal-setting, monitoring and reporting; conducting self-assessments; managing CRA regulatory relations and maintaining examination readiness; and ensuring data integrity for the annual small business lending and public commitment filings. Prior to joining Capital One, he worked at U.S. Bancorp where he was responsible for CRA and Fair Lending Compliance and National City, and predecessor organizations, where he spent most of his career and had similar responsibilities. Mr. Matthews has served on a large number of local boards and commissions. Examples include Junior Achievement, a community action agency, a public board of education, a regional food bank and an anti-predatory lending initiative as an industry representative. He is the immediate past Chair of the National Association of Affordable Housing Lenders and currently serves as Chair of the Community Reinvestment Committee of the Consumer Bankers Association. Mr. Matthews earned a B.S. in Mathematics, Economics and Geography from the University of Pittsburgh.

Maura McAniff Johnson

Housing Director

Hollywood Community Housing Corporation

Maura M. Johnson is the housing director of Hollywood Community Housing Corporation (HCHC), a community-based nonprofit corporation dedicated to the development of affordable housing with social services for low-income, underserved households. HCHC was founded to preserve the historic Dunning House in 1989. One of the Agency's goals is to preserve Hollywood's history through the rehabilitation of deteriorated properties of cultural, architectural or historic significance. In subsequent years, HCHC has placed an additional 23 buildings comprising a total of 786 units in service, 4 of which were historic restorations. HCHC built the first mixed use affordable housing development in Los Angeles over a big box retailer. HCHC currently has another 324 units under development. Ms. Johnson earned a Masters degree in Business Administration from Vanderbilt University and a Bachelors degree from Holy Cross College. She is a resident of Pasadena.

Marysol McGee

Senior Community Development Analyst

Board of Governors of the Federal Reserve System

Marysol McGee is a senior analyst in the Community Development section of the Division of Consumer and Community Affairs at the Board of Governors of the Federal Reserve System. In this role, her efforts are

aimed at supporting her Division's goals to enhance the availability of capital for small businesses by educating financial institutions on opportunities and products for financing small businesses, including CRA-eligible initiatives; and to develop an understanding of issues impacting small businesses through a range of polling, research, and outreach initiatives. Prior to joining the Board, Marysol worked for Pangea Capital Management Limited where she was responsible for acquisition, management, structuring and oversight of a variety of private equity investments. Marysol holds Masters degrees in economics from the Johns Hopkins University and public policy from the University of Texas.

Corrine McLaurin

First Vice President and Community Reinvestment Act Officer

California United Bank

Corrine McLaurin is First Vice President and heads the Community Reinvestment Department of California United Bank, a \$2.5 billion dollar "Outstanding" CRA-rated bank headquartered in Los Angeles. She is responsible for directing and capturing the Bank's CRA performance within the five county Greater Southland Area, including community development lending, investment and service. Prior to joining California United Bank, McLaurin enjoyed a 20 year career in commercial lending including credit administration, underwriting and relationship management. She attended University of California Riverside for an undergraduate degree in Administrative Studies. McLaurin is past Chair of the FDIC's Los Angeles Alliance for Economic Inclusion Small Business Working Group and a founding member of the CRA Resource Exchange.

Ramon Mendez

*Director of Solutions and Strategic Priorities
Enterprise Community Partners, Inc.*

Ramon Mendez Jr. is Director of Solutions for Enterprise Community Partners. With over 20 years of experience in financing and developing affordable housing in California, he is responsible for providing strategic vision and leadership and locally implementing Enterprise's national initiatives, including Building Sustainable Organizations, Green Communities, and Housing, Health, Homelessness, and Services. He successfully creates and secures private and public funding sources for the implementation of capacity building programs addressing opportunities and challenges, ultimately improving the affordable housing industry in Southern California. Mendez joined Enterprise in 2007 after serving as director of training and senior project manager for the California Housing Partnership Corporation. He managed housing development training programs to all sectors, and provided financial consulting to nonprofit organizations

to structure the debt and equity for 14 affordable multi-family and mixed-use projects totaling more than 1,000 homes, representing \$73 million in tax credit equity and \$50 million in private activity bond financing. Mendez earned a dual master's degree in urban planning and Latin American studies and a bachelor's degree in psychology from the University of California, Los Angeles. He is also a 24 year-term member of the Board of Directors for the West Hollywood Community Housing Corporation, and was elected Board Chair from 2010 - 2015.

Salvador Menjivar

Executive Director

Beneficial State Bank Foundation

Salvador Menjivar is the Executive Director of Beneficial State Bank Foundation, a bank holding company with headquarters in Oakland, CA. Salvador has been in positions of leadership in the private and nonprofit sectors for over twenty years. While attending school in New York he helped launch an import-export company brokering and selling organic foods from Latin America. He has also directed political campaigns on behalf of the California Democratic Party. Previously, he served as Executive Director of Hamilton Family Center in San Francisco. Salvador has also served on governmental commissions in the Cities of San Francisco and Berkeley. He has volunteered his time on many Boards of Directors in the Bay Area -including the Mission Area Federal Credit Union, as President and Treasurer. Currently, Salvador serves on the Board of Directors for EcoViva, an environmental organization working in Central America, as well as the board of Self Help Federal Credit Union. He holds a degree in Economics from New York based New School University and an M.B.A from the University of San Francisco. Salvador has recently received several awards, including a local award from the Full Circle Fund for innovation in the areas of affordable housing, and a National Achievement Award from the National Alliance to End Homelessness for his work on ending homelessness for families and children. Salvador lives in Berkeley, CA with his son, Alejandro, three chickens, and one cat.

Lisa Anne Mifflin

District Community Affairs Officer

Office of the Comptroller of the Currency

Lisa Anne Mifflin began her career with the Office of the Comptroller of the Currency in 1992 as a safety and soundness examiner in Tampa, Florida. In the areas of consumer compliance and CRA, Lisa has conducted examinations in community and large banks throughout the country. She has also served in various capacities in the OCC including college recruiting as well as assignments in the OCC's Compliance Policy Division and Problem Bank Division. Lisa has been a speaker on

compliance-related topics for industry groups and is an instructor for the OCC's Consumer Compliance School for new examiners. She also represents the OCC on the advisory board for the Hillsborough County Schools Academy of Finance, a program that provides financial education, job shadowing and financial internships to high school students. Lisa holds a Master of Public Administration, a Bachelor of Science in Finance, and a Certificate in Urban Studies from the University of South Florida. Lisa is a Certified Regulatory Compliance Manager (CRCM).

Jonathan Miller

Deputy Director for Policy and Research

Federal Deposit Insurance Corporation

Deputy Director Jonathan Miller leads the FDIC's Division of Depositor and Consumer Protection Policy and Research Branch. This branch does original consumer research; provides analytic support for compliance examinations; develops guidance on consumer laws and regulations; develops supervisory policy; and keeps abreast of industry trends affecting consumers and depositors. Prior to joining the FDIC in February 2011, Deputy Director Miller worked for the U. S. Congress for more than 23 years including for the Senate Banking Committee, where he helped draft the consumer protections and mortgage provisions of the Dodd-Frank Act; the House Financial Services Committee, working primarily on issues related to housing; and a number of individual Members of Congress. Mr. Miller is a graduate of Georgetown University and has a Master's degree in Public Policy from the Harvard University's John F. Kennedy School of Government.

John Moon

District Manager, Community Development

Federal Reserve Bank of San Francisco

John Moon leads outreach and engagement at the Federal Reserve Bank of San Francisco's community development department. His team supports a wide range of initiatives that address the needs of low-income communities and individuals throughout the Fed's nine-state western region. Facilitating financing/investing, supporting multi-sector collaboratives, and focusing on larger systems barriers in lower-income urban and rural markets are a particular focus of the team. John has extensive social change experience in the public and private sectors including work at Living Cities, the Federal Reserve Board of Governors, U.S Treasury's CDFI Fund, the City of Seattle, Federal Home Loan Bank of Seattle, Fleetbank, and the Los Angeles Philharmonic. John has also advanced national community development programs and policies, including those involving social investments, healthy communities, small business credit, and affordable housing. He

has also published articles and papers and spoken nationally on these topics. John earned his Bachelor's degree Magna Cum Laude from UCLA and a Master's in Public Policy from the Kennedy School of Government at Harvard University.

Kevin Mulcahy

*Managing Partner
RAC Design Build*

Kevin Mulcahy joined RAC in 2011 with a background leading architecture, planning, construction and fabrication projects of all scales. He offers high levels of experience in managing complex project requirements, coordinating with collaborative design & construction professionals, and delivering projects that contribute meaningfully to their sense of place. As Managing Partner at RAC, Kevin leads the firm's team of diverse talents with a rigorous management process, directing RAC's commercial projects from design inception through construction completion. His work at RAC includes a new headquarters and world class production studios for the MILL, Ignition Creative and Framestore. Kevin earned a Bachelor of Architecture from the University of Virginia and initiated his professional practice in Vienna, Austria upon receipt of a prestigious invitation from Atelier Hans Hollein. Kevin went on to receive a Master of Architecture degree at the Southern California Institute of Architecture (SCI-Arc). Before joining RAC, Kevin owned studioTBD CO_LA(B)_orative, an architectural firm and construction company that specialized in adaptive reuse projects, prototype multi-family housing, and hillside construction.

Steven Murphy

*Review Examiner
Federal Deposit Insurance Corporation*

Steven R. Murphy, CRCM, is a Review Examiner for the Chicago Region of the Federal Deposit Insurance Corporation (FDIC). Prior to assuming his current position, he led over 100 examinations of financial institutions (ranging in size from \$10 million to multibillion dollar banking organizations), as well as served in a variety of acting assignments at the regional and headquarter levels within the agency, including Assistant Regional Director, Field Supervisor, and Fair Lending Specialist. Steve is a veteran speaker on compliance topics at various industry conferences sponsored by organizations such as the Federal Financial Institution Examination Council, American Bankers Association, Federal Reserve Banks, Community Bankers Association, Wolters Kluwer Financial Services, Illinois Bankers Association, and Chicagoland Compliance Association. As a teacher at the FDIC's examination schools for more than 16 years, he co-developed and currently serves as a lead instructor for the agency's CRA School, which is held

in the FDIC training facility in Arlington, Virginia. Steve is a graduate of Northern Illinois University (DeKalb, Illinois), the Graduate School of Banking – University of Wisconsin (Madison, Wisconsin), and the United States Department of Agriculture's Executive Leadership Program.

Jennifer Nava

*Marketing Manager
International Bank of Commerce*

Jennifer Nava began her banking career four years ago with International Bank of Commerce (IBC Bank) and currently holds the position of Marketing Manager. IBC Bank-McAllen is a division of International Bancshares Corporation (NASDAQ: IBOC), a \$12.4 billion multi-bank financial holding company headquartered in Laredo, Texas, with 212 facilities and 325 ATMs serving 90 communities in Texas and Oklahoma. Jennifer Nava assists in the implementation of marketing, community engagement and financial literacy in the McAllen, Texas region where IBC boasts 29 branch locations. In her brief banking career, Jennifer has taken lead of the financial literacy initiatives, having organized the program to impact over 17,000 people in the region in only the past three years. Education and community engagement have always been an integral part of Jennifer's life, through being an active volunteer since a young age, previous employment at non-profit organizations and current collaboration with various community agencies including Big Brothers Big Sisters of South Texas, March of Dimes, Region One Education Service Center's South Texas Financial Literacy Alliance, McAllen Chamber of Commerce, McAllen Emerging Leaders, Catholic Charities of the Rio Grande Valley and others. She is a native of Ohio, but is a proud Texan at heart for 11 years.

Cathy Niederberger

*Managing Director, Community Development Banking
PNC Bank, NA*

Cathy Niederberger is Managing Director of Community Development Banking for PNC Bank. In this role, she oversees PNC's community development strategies in 19 states and the District of Columbia, directing the team's lending, investment and service results for the PNC footprint. This is accomplished by assessing community and customer needs in low and moderate income communities and delivering financial and intellectual resources to meet those needs through company-wide goals and strategies. Throughout her community development career, Cathy has provided expertise to several community organizations and has been the recipient of distinguished Community Development awards. Cathy is a member of the Consumer Bankers Association's Community Reinvestment Committee, the National Community Reinvestment Coalition's Bankers

Community Collaborative Council and serves as a Board member of the National Association of Affordable Housing Lenders and the Pennsylvania Housing Advisory Council. Cathy majored in accounting at Duquesne University and received her MBA in Finance from the University of Pittsburgh. Cathy is a lifelong resident of Pittsburgh, PA where she lives with her husband, son and two dogs.

Craig Nolte

Regional Manager

Federal Reserve Bank of San Francisco

Craig Nolte is a Regional Manager for Community Development with the Federal Reserve Bank of San Francisco. Craig's territory includes the States of Washington, Idaho, Alaska, Hawaii and Pacific Islands. Craig works with a wide range of organizations to create economic opportunity, especially in low income areas and for low income people, and areas needing revitalization, by developing and connecting best practices and emerging ideas with organizations best positioned to make meaningful change in our communities. Craig also promotes fair and informed access to financial markets for communities and individuals, recognizing the particular needs of underserved populations. Craig's partners include foundations, government agencies, universities, financial institutions, and nonprofit organizations. Craig's recent projects include co-leading several health collaboratives, aligning government agency activities, enhancing access to credit on Indian reservations and other indigenous communities, and analyzing systemic challenges in areas of high unemployment.

Michael Novogradac

Managing Partner

Novogradac & Company LLP

Michael Novogradac is the managing partner in the San Francisco office of Novogradac & Company LLP. He has more than 25 years of experience specializing in historic preservation, affordable housing, community development and renewable energy. He is the author of numerous real estate-related tax and accounting articles and books, including the New Markets Tax Credit Handbook and the Low-Income Housing Tax Credit Handbook. A frequent speaker at tax credit conferences and forums throughout the country, Mr. Novogradac is very active in advocating for the inclusion of affordable housing, historic, new markets and renewable energy tax credits in federal and state policy and broadcasts a weekly podcast that focuses on tax credit issues. In addition, he serves as advisor on industry and governmental affairs for the NMTC Working Group and the LIHTC Working Group. Mr. Novogradac also serves on the executive committee of the Housing Advisory Group and the boards of directors of the Affordable

Housing Tax Credit Coalition, the National Housing Conference, the NMTC Coalition and Historic Tax Credit Coalition. Mr. Novogradac graduated from the University of California, Los Angeles, with a bachelor's degree in economics. He received an MBA from the University of California, Berkeley. He is licensed in California, Oregon, Maryland and Texas as a certified public accountant.

Kevin Nowak

National Equity Investment Manager

KeyBank

Kevin J. Nowak is the National Equity Investment Manager of Key Community Development Corporation, a wholly owned subsidiary of KeyBank. In his position, Kevin is responsible for both the new acquisition of community development investments and the asset management of KCDC's \$1B investment portfolio. Kevin's experience in community and economic development includes the full spectrum of deal structuring and financing, including (1) tax credit and non-tax credit financed affordable housing, (2) projects financed with new markets tax credits, historic tax credits and energy tax credits, (3) investments in small business investment companies, CDFIs and civic loan funds and (4) equity equivalent finance. Prior to joining Key, Kevin was an associate in the commercial real estate practice of Thompson Hine LLP, a national law firm based in Cleveland. During his time at Thompson Hine, Kevin represented a wide variety of clients from small developers to national REITs to privately and publicly held corporations in the acquisition, disposition, development, construction, asset management and financing of their real estate assets. Kevin is actively involved in many affordable housing industry and advocacy groups and is the Treasurer of the Cleveland Housing Network. Kevin earned his B.A., Phi Beta Kappa, in Political Science and History from the University of Michigan '02 and J.D. from the University of Michigan Law School '05.

J. Reymundo Ocañas

Director of Corporate Responsibility and Reputation

BBVA Compass

J. Reymundo Ocañas is director of Corporate Responsibility and Reputation and Community Reinvestment Act Officer for BBVA Compass. He also serves as president of the BBVA Compass Foundation, the bank's charitable arm, as well as president of BBVA Compass Charity, the bank's employee giving program. Ocañas oversees the bank's Community Reinvestment Act program, community development finance, community relations, corporate citizenship, reputation management and diversity and sustainability reporting. He reports to Chairman and CEO Manolo Sánchez. Before joining the bank in 2009, Ocañas held positions with Wells Fargo, JPMorgan Chase & Co.,

Bank of America, the Texas Association of Community Development Corporations and the Greater Austin Hispanic Chamber of Commerce. Ocañas is a founding member of the Reputation Leadership Network and board member of the Texas Mezzanine Fund, LiftFund (formerly ACCION Texas) and Junior Achievement of Southeast Texas. He also serves as a roundtable member of the Texas Association of Community Development Corporations. He earned a bachelor's degree from Rice University and a master's degree in business administration from the University of Texas. Ocañas also received Affordable Housing Finance Certification and Economic Development Finance Certification from the National Development Council, Corporate Citizenship Management Certification from Boston College and Leadership in Reputation Management Certification from the Reputation Institute.

Amy Olson

National Bank Examiner, Midsize Bank Supervision Office of the Comptroller of the Currency

Amy started with the OCC in August 1998 as an experienced hire in the Iron Mountain, MI field office. Prior to the OCC she has held positions in a public accounting firm; a large catalog company; and two state chartered financial institutions. Amy was commissioned as a generalist examiner in 2003 while working in the Milwaukee, WI field office. While in these field offices she was responsible for completing many CRA evaluations of small banks. In 2005 Amy moved to New York to join the Large Bank East Team and was part of the resident compliance staff at JPMorgan Chase Bank, N.A. While in this role Amy became the CRA point person for the team, and led the CRA evaluations for Chase USA, N.A. and JPMorgan Chase N.A. She also assisted on other CRA evaluations at very large institutions. Also during her time in New York Amy helped to develop the OCC's Small Bank/Intermediate Small Bank CRA School and was a facilitator for four years. In 2008 Amy joined the Zions First National Bank (an institution in the midsize bank line of business) core examination staff as the compliance Functional Examiner-in-Charge. In this role she was responsible for all compliance examination activities at the Zions national affiliates, including the CRA evaluations. In 2013 Amy was selected to develop and implement the CRA Performance Evaluation quality control review process within the midsize line of business.

Cyndy Ortiz Gustafson

*Director
Veterans Policy Leadership Institute*

Cyndy Ortiz Gustafson is the CEO of Strategic Progress, LLC, a consulting firm that specializes in research, data analysis and the design and implementation of large-scale public policy initiatives. She is also the

Founder and Director of the Veterans Policy Leadership Institute in Reno, Nevada. The VPLI is a research and policy institute working to advance veteran outcomes through a focus on state and local systems change, data driven public policy investments, and the leveraging of public and private assets to address the complex health, employment and wellness challenges facing our veterans. The VPLI publishes research on issues such as financial stability, data sharing and metric development, models for systems change and evaluation of public policy initiatives. Ms. Ortiz Gustafson has a Master in Political Science from Washington State University and has been leading systems change projects in both the public and private sectors for the last 14 years. Additionally, she has raised more than \$68 million in grant funding for the State of Nevada, local government and non profit community partners to improve outcomes for a variety of at-risk populations and undeserved communities.

Jay Page

*Vice President, Corporate Lending
First National Bank Alaska*

Jay Page's First National Bank Alaska career has spanned more than 30 years. During that time, he's made sure to foster a healthy working relationship with businesses located in rural Alaska by getting to know the people involved in them. "Alaska is such a large place, it's not easy to visit certain communities," Page said. "You can't just drive to Aniak or Kalskag and talk business. Whether it's conferences, meetings or other venues, I've gotten to know well a lot of Alaskans from rural villages. They may live in remote locations, but their banking needs are all the same. It's an honor to help companies from all around the state meet their goals. It's also worth noting that the Office of Indian Energy Economic Development (OIEED) loan guaranty program has proven to be a wonderful asset for Alaska." From securing a tree-cutting machine for a timber project in Napaimute to helping Nome get an apartment building built, Page finds banking solutions for his customers by building meaningful relationships with them. "I take a genuine interest in each one of my customers," Page said. "Sometimes it makes sense to buy equipment. Sometimes leasing is the best option. We figure out the best course of action by getting to know one another." Page regularly attends meetings of the Southwest Alaska Municipal Conference and other regional economic development organizations.

Alana Parker

*Education and Training Director and CRA Officer
First Metro Bank*

Alana Parker serves as the Education and Training Director as well as the Community Reinvestment Act Officer at First Metro Bank, a community bank located in Muscle Shoals, Alabama. She is a 2004 graduate of

the University of North Alabama. Since joining First Metro Bank in 2008, Alana implemented a formal training program for all employees, serves on various boards and committees within the community and created a financial literacy outreach program dedicated to both elementary and high school students within the bank's three county assessment area. With a small team of employees, Alana speaks to over 5,000 students per year regarding topics such as credit awareness, budgeting, the importance of saving money and other financial literacy topics. In addition to visiting local classrooms, First Metro Bank opened two student-operated branches within local high schools in 2013. Alana worked with the FDIC, State Banking Department, and internal departments of the bank to create these branches. These student branches are staffed by high school students and are open to students, faculty, staff and administrators each school day. Alana oversees the operation of the student branches and aides the teachers and students in their daily operations. She has worked with banks in Alabama, Tennessee and Mississippi to help implement similar student-operated banks.

Manuel Pastor

Professor

University of Southern California

Dr. Manuel Pastor is Professor of Sociology and American Studies & Ethnicity at the University of Southern California (USC). Founding director of the Center for Justice, Tolerance, and Community at the University of California, Santa Cruz, Pastor currently directs the Program for Environmental and Regional Equity (PERE) at USC and USC's Center for the Study of Immigrant Integration (CSII). He holds an economics Ph.D. from the University of Massachusetts, Amherst, and is the inaugural holder of the Turpanjian Chair in Civil Society and Social Change at USC. Dr. Pastor writes and speaks frequently on issues of demographic change, economic inequality, and community empowerment. His most recent book "Equity, Growth, and Community: What the Nation Can Learn from America's Metro Areas", co-authored with Chris Benner (UC Press 2015), argues how inequality stunts economic growth and how bringing together equity and growth requires concerted local action. Dr. Pastor has served as a member of the Commission on Regions appointed by California's Speaker of the State Assembly. In 2012, he was awarded the Wally Marks Changemaker of the Year award from the Liberty Hill Foundation in recognition of his many research partnerships with social justice organizations.

Teresa Perez

*Regional Manager, Community Affairs
Federal Deposit Insurance Corporation*

Ms. Perez is the Regional Manager for the Federal Deposit Insurance Corporation's Kansas City Region Community Affairs Branch. Her area includes the states of Kansas, Missouri, Nebraska, Iowa, South Dakota, North Dakota, and Minnesota. Ms. Perez serves as a liaison for financial institutions, examiners, community organizations, and other stakeholders in the areas of economic inclusion, the Community Reinvestment Act and fair lending laws. Ms. Perez began her work with the FDIC's Community Affairs Branch in Dallas, Texas as the Community Affairs Assistant in 1991 and was promoted to the position of Fair Lending Specialist from 1993 - 1999. Ms. Perez served as a Community Affairs Specialist for the Dallas Region from 1999 until 2009 when she relocated to the Midwest as Regional Manager. As Regional Manager, Ms. Perez provides oversight for the Alliance for Economic Inclusion (AEI) and other economic inclusion and community development initiatives of the Community Affairs Branch in the seven-state Kansas City Region. In 2007, Ms. Perez was awarded a fellowship under the Brookings Institution Executive Education Program and worked with the 110th Congress on Capitol Hill. Ms. Perez previously worked for the FDIC's former Division of Liquidations Asset Marketing Section in Dallas, where selling the assets of failed institutions was the primary function. Before working for the FDIC, she spent 10 years in banking in central Texas.

Jan Perry

General Manager

*Economic and Workforce Development Department,
City of Los Angeles*

Jan Perry is the General Manager of the Los Angeles Economic and Workforce Development Department (EWDD). Mayor Garcetti appointed her to the position in 2013. Both Perry and the Mayor share a passion for job creation and the revitalization of neighborhoods that results in improving the quality of life for all Angelenos. As General Manager of the Economic and Workforce Development Department, Ms. Perry leads a staff of 175, some in economic development charged with brokering city loans, and bonds. On the workforce side, the department oversees 17 WorkSource centers for adults that offer specialized training, and career development services. In addition, the department administers 16 YouthSource centers that focus on career exploration, tutoring and computer skills, college prep and work readiness skills. The EWDD was created in 2013 with a goal to spur business activity that creates jobs and a strong tax base. Ms. Perry knows that economic development and employment stimulates growth in a city and brings about more

housing, increased demand for goods and services and flourishing communities. Ms. Perry is the former Los Angeles City Councilmember for the 9th District, which included Bunker Hill, Little Tokyo and South Los Angeles. During her 12 years in office she oversaw major changes in the district's infrastructure. This resulted in quality job development and training and the expansion of housing in all income levels.

Andrea Phillips

*Vice President
Goldman Sachs*

Andrea Phillips is a Vice President in the Urban Investment Group of Goldman Sachs. She leads the GS Social Impact Fund and deal teams with a focus on social impact bonds and economic development financing, and also developed the Access to Capital program as part of the 10,000 Small Businesses Initiative. Ms. Phillips led the investment in the Rikers Island Social Impact Bond, the first such transaction ever executed by a financial institution and in the US market. More recently, she led the application of the approach to financing early childhood education in Utah and recidivism reduction and job creation in Massachusetts. She has over 20 years of experience in developing small business, workforce and community development programs. Previously, Ms. Phillips was President of Seedco Financial, a \$54 million Community Development Financial Institution (CDFI) which provides affordable capital to small businesses and non-profits in disadvantaged communities. Prior to that she was Executive Vice President for Programs at Seedco, where she was responsible for developing strategies for and overseeing the implementation of all Seedco programs, totaling nearly \$50 million in funding annually and including several pay for success contracts. Ms. Phillips holds a BA from Tufts University and a MA in Public Policy from the Kennedy School of Government at Harvard University.

Leilani Pinho Barnett

*Regional Manager, Community Development
Federal Reserve Bank of San Francisco*

Leilani leads multi-sector collaborations to overcome community development challenges by building on local assets in the inland areas of California, including the Central Valley and Sacramento, and San Diego and Ventura Counties. Her work includes cross-sector strategies to maximize employment, healthy communities initiatives, and innovative investment approaches. Through public/private/community-based partnerships, Leilani helps low- and moderate-income communities and families with workforce development, affordable housing, health, education, economic development, financial services, and small business and rural development. Leilani's past experience

includes having managed the Sacramento Housing and Redevelopment Agency's Section 8 (HCV) program, benefiting 12,000 low-income families. Leilani has also worked as a consultant to Cities and Counties throughout California, and she has an extensive background in private real estate development, including transit-oriented, infill, mixed-use development, affordable housing, and master-planned communities. Leilani has served on a City Planning Commission, local housing advisory commission, technical advisory boards, and on the Sacramento County Children's Coalition. Leilani has held a California real estate broker's license. She received a B.A. from Brown University and a Master's degree in City and Regional Planning from U.C. Berkeley. She is originally from Brazil.

Mark Pinsky

*President and CEO
Opportunity Finance Network*

Mark Pinsky is President and CEO of Opportunity Finance Network (OFN), the national network of high-performing community development financial institutions (CDFIs). Since 1995, Mark has led OFN and the CDFI industry through a series of transformations that have resulted in the growth of industry assets and financing, as well as the dramatically increased ability of Member CDFIs to expand product and geographic coverage to more disadvantaged people and communities. Under his leadership, OFN continues to reaffirm its core purpose—aligning capital with social, economic, and political justice. A former Chair of the Consumer Advisory Council of the Federal Reserve Board of Governors, Mark serves on an array of national and local boards and is the Founding President of Congregation Tzedek v'Shalom in Newtown, Pennsylvania.

Melinda Pollack

*Vice President, Transit-Oriented Development
Enterprise Community Partners, Inc.*

Melinda Pollack is vice president, transit-oriented development, at Enterprise Community Partners, Inc. She oversees Enterprise's national initiatives dedicated to transit-oriented development. Melinda is based in Enterprise's Denver office. She joined the staff in 2007 to focus on transit-oriented development (TOD) financing solutions and policy efforts for the Denver region. Through this effort she guided the creation of the Denver TOD Fund, a \$15 million tool for preservation and land acquisition for affordable housing. She presently co-chairs Mile High Connects, a collaboration of more than 20 philanthropies and nonprofits dedicated to ensuring that all people benefit from the Denver region's transportation expansion, with an agenda focused on transportation, housing,

jobs, education and health. Melinda leads Enterprise's technical assistance team supporting federal Sustainable Communities Initiative grantees and supports colleagues working to implement transit-oriented agendas in six regions across the U.S. Prior to joining Enterprise, Melinda was vice president for strategic initiatives at Mercy Housing, providing consulting services related to affordable housing for healthcare systems and religious communities and leading Mercy's affordable housing preservation activities. Melinda holds a bachelor's degree in communications and human services from The George Washington University and a master's in public administration from the University of Colorado.

Shelley Poticha

Director, Urban Solutions

Natural Resources Defense Council

Shelley Poticha serves as the director of the Urban Solutions program, building NRDC's work for better cities that support thriving people. Urban Solutions brings the place-based work of NRDC together into a coordinated strategy and includes promoting transportation choices through mobility options, scaling up building energy efficiency, model green and equitable neighborhoods, sustainable food systems, green infrastructure and climate preparedness. Urban Solutions is the culmination of NRDC's thinking and work for sustainable communities since the organization adopted the area as an institutional priority. Shelley is a longtime partner of NRDC in multiple initiatives including transportation policy reform, LEED-ND, and the creation of Smart Growth America. Prior to joining NRDC, Shelley was a senior advisor and director of the Office of Sustainable Housing and Communities at the Department of Housing and Urban Development. Before joining HUD, she served as President and CEO of Reconnecting America, where she became a national leader for the reform of land use and transportation planning and policy with the goal of creating more sustainable and equitable development, particularly around transit stations. And prior to that, she served as Executive Director of the Congress for the New Urbanism.

Tim Rafalovich

Senior Vice President

Wells Fargo

Tim is an active LP investor in Small Business Investment Companies (SBICs). He also invests Wells Fargo Bank balance sheet capital into CRA qualified investments including post-LIHTC Preservation funds, LMI Venture Capital funds, Community Development Equity, CRA Securities, and public welfare Real Estate funds. Tim leads the Alternative Equity Group and is responsible for his group's initiatives to identify, diligence, and monitor investments. His portfolio is roughly \$1 billion

in commitments. He currently serves as a Senior Vice President for Wells Fargo and has 27-year experience as an institutional Limited Partner, merger and acquisitions EVP and business owner. Tim previously served as a Wealth Specialist for Wells Fargo's The Private Bank and Vice President at CitiGroup with responsibility for over 50 employees and a \$1.8 billion P&L. Additionally, he was EVP for Crossfield, a small M&A firm. Tim is an active member in the Small Business Investor Alliance (SBIA), an advocacy group for lower middle market private equity funds and a supporter of the SBIC program. He is the current Limited Partner chair for the SBIA, former Western Regional President and a founding member. Tim is a Ph.D. candidate, lives in Newport Beach, CA and sits on large corporate and nonprofit Boards and nearly 20 private equity advisory boards.

Dory Rand

President

Woodstock Institute

Dory Rand has over 30 years' experience as a civil rights, poverty law, and financial justice advocate. She has served as President of Woodstock Institute since 2008, where she oversees the organization's research and policy advocacy focused on equitable lending and investment, wealth creation and preservation, and safe and affordable financial products and services at the local, state, national, and international levels. Woodstock's mission is to create a just financial system in which lower-wealth persons and communities, and people and communities of color, can borrow, save, and build wealth to achieve economic security and community prosperity. Dory has served on the Consumer Financial Protection Bureau's Consumer Advisory Board and the Federal Reserve Board's Consumer Advisory Council, and currently serves on the State Banking Board of Illinois and the National Community Reinvestment Coalition's Board of Directors. Prior to her work at Woodstock, Dory served as Supervising Attorney of the Community Investment Unit at the Sargent Shriver National Center on Poverty Law, where she led efforts on financial education, asset building, asset limit reform, consumer protection, and children's savings accounts. She also served as Senior Attorney at the Legal Assistance Foundation of Chicago, as an associate with a Chicago law firm, and as a staff attorney at the ACLU of Illinois. Dory received JD and BA degrees from The Ohio State University.

Steven Reider

President

Bancography

Steven Reider is the founder of Bancography, which provides branch planning, product management, and marketing research services to financial institutions. Steve manages branch strategy projects in markets

across the United States and Canada and also authored Bancography Plan, Bancography's innovative branch optimization software product. He contributes regularly to the financial industry as a speaker and author, and serves on the faculty of the American Bankers Association's Stonier Graduate School of Banking. Prior to launching Bancography, Steve served as vice president in corporate marketing at AmSouth Bank.

David Reiling

*Chief Executive Officer
Sunrise Banks*

David Reiling, Sunrise Banks CEO, is a social entrepreneur with a long history of innovation in community development finance. David has served on the Board of Directors of the Minnesota Bankers Association and University of Wisconsin-Madison's Graduate School of Banking. He is also a member of numerous civic and professional associations including the Community Development Bankers Association, Entrepreneurs' Organization, Young Presidents' Organization, Strategic Coach and the Global Alliance for Banking on Values. David currently serves as Vice Chair on the Consumer Financial Protection Bureau's (CFPB) Community Bank Advisory Council with other national leaders in banking.

Cassandra Remmenga

*Acting Western District Compliance Lead Expert
Office of the Comptroller of the Currency*

Cassandra Remmenga is a graduate of the University of Nebraska-Lincoln with a BS in Accounting and a Masters of Professional Accounting. She has been with the OCC since 2009. From 2009-2014, she worked in the Kansas City field office. She passed the Uniform Commissioning Examination in 2013. In 2014, she began working as the Compliance Lead Expert Support for the Western District. She is currently the Acting Compliance Lead Expert for the Western District working out of the Omaha field office.

Garth Rieman

*Director, Housing Advocacy and Strategic Initiatives
National Council of State Housing Agencies*

Garth Rieman is the Director of Housing Advocacy and Strategic Initiatives for the National Council of State Housing Agencies (NCSHA), where he has worked since 1993. He manages the development and execution of NCSHA's legislative and regulatory agenda on a variety of affordable housing issues, including Housing Credits, Mortgage Revenue Bonds, Section 8, HOME, FHA, appropriations, the GSEs, and rural housing. From 1989 to 1993, Garth served as a professional staff member and the Republican staff director for the United States Senate Housing Subcommittee. He also worked at

HUD, the National Association of Realtors, and the U.S. Office of Management and Budget. Garth graduated from Pomona College and received a Masters Degree in Public Policy from the John F. Kennedy School of Government at Harvard University.

Lena Robinson

*Regional Manager, Community Development
Federal Reserve Bank of San Francisco*

Lena Robinson is a regional manager in community development at the Federal Reserve Bank of San Francisco covering the area of northern California. In this capacity she works to increase investments and improve access to capital, credit and banking services for low-income communities and households in compliance with the Community Reinvestment Act. This objective is achieved in part by providing technical assistance and training on successful initiatives and programs, convening key stakeholders to identify community development needs, and facilitating partnerships between financial institutions and community-based organizations. Outcomes from such partnerships may result in increased affordable housing and neighborhood revitalization; environments that promote better health, loans and training for small businesses; and expanded services and facilities that benefit low-income individuals. Lena serves as a board member for Neighborhood Housing Service East Bay, East Bay Housing Organizations (EBHO), on the steering committee of the Alameda County Community Asset Network (ACCAN) and on the advisory board for the Sustainable Business Alliance –an affiliate of BALLE. Prior to joining the Federal Reserve Bank of San Francisco, Lena managed the housing program for international students at UC Davis Extension. She holds a Master's in international studies from Ohio University and a Bachelor's in Japanese studies from the Monterey Institute of International Studies.

Kalima Rose

*Senior Director
PolicyLink*

Kalima Rose, Senior Director of the PolicyLink Center for Infrastructure Equity, works with diverse leadership to steer resources for transportation, housing, and cultural amenities to communities of opportunity. Kalima helps groups win and implement federal, state, and local resources for greater workforce participation, accessibility, and new investments that serve low-income communities and communities of color. She leads the organization's sustainable communities work, helping implement regional equity, fair housing, and new infrastructure investments that strengthen economic resilience. From 2005 until 2010, Kalima led the organization's Gulf Coast recovery work to shape a more equitable post-Katrina rebuilding of New Orleans

and Louisiana. With three decades of economic, housing, and land-use policy expertise, she created the PolicyLink Equitable Development Toolkit, an online resource that highlights best social equity practices. Kalima has a degree in narratives and culture from the University of California, Berkeley, and loves to support thriving expressions of arts and culture—from New Orleans jazz to First Peoples artists to the storytellers of neighborhoods across America.

Thomas Rose

*Director, Santa Ana Homeownership Center
U.S. Department of Housing and Urban Development*

Tom Rose serves as the Director of the Santa Ana Homeownership Center (SAHOC). The SAHOC jurisdiction encompasses the eight western United States including Guam and the Marianna Islands. Tom oversees the SAHOC day to day operation, which includes, insuring over \$60 billion dollars in FHA loans annually, performing internal and external loan quality reviews and quality assurance reviews, the administration of HUD's REO program, the administration and approval of local non-profit programs, and management of human capital. Prior to becoming the Santa Ana Homeownership Center Director, Tom served as the Director for the Real Estate Owned Division; responsible for the managing and selling of HUD's assets within the SAHOC jurisdiction, with sales of 10,000 to 25,000 properties per year. Tom's career in public service expands over 30 years, with a focus in residential real estate. Prior to joining HUD, Tom served in the United State Air Force.

Denise Roth

*Senior Compliance Examiner
Federal Deposit Insurance Corporation*

Ms. Roth joined the FDIC in June 1993. She is a commissioned Senior Compliance Examiner in the Cedar Rapids, Iowa field office. Ms. Roth has examined numerous institutions with sizes ranging from \$21 million to over \$3 billion reviewing for CRA and Compliance regulatory requirements primarily in Iowa, however, has experience conducting examinations in multiple locations in the United States. Ms. Roth is a lead instructor for the FDIC's CRA School in Arlington, VA. She has spoken at numerous outreach events on various CRA and compliance topics. Ms. Roth has a B.S. in Management and Organizations from the University of Iowa, Iowa City, Iowa.

Merilyn Rovira

*Senior Vice President
The Community Development Trust*

Merilyn Rovira, Senior Vice President- Capital and Strategic Initiatives for The Community Development Trust (CDT). Ms. Rovira was a founding officer of

CDT August 1998. She left in 2000 to take become a Director in the Housing and Community Development Group at Fannie Mae, leading community development initiatives in the Mid-Atlantic, as well as national account management of multifamily lenders. Prior to CDT, Ms. Rovira was a Senior Vice President at the Local Initiatives Managed Assets Corporation, a predecessor organization to CDT and a Senior Mortgage Officer at NYC's Department of Housing Preservation and Development. Ms. Rovira has more than 25 years experience in real estate including lending, secondary markets, community development, workouts and asset management. Ms. Rovira has a BA in Economics from the University of Colorado and a MS in Urban and Regional Planning from the University of California, Berkeley.

Michael Rubinger

*President and CEO
LISC*

Michael Rubinger has been the President and Chief Executive Officer of Local Initiatives Support Corporation (LISC) since 1999. Prior to joining LISC, he was the Executive Vice President of the Pew Charitable Trusts, one of the largest private foundations in the country. Mr. Rubinger has more than forty years experience in the housing and economic development fields. He worked for the City of New York as Assistant Commissioner of Employment and Training and was also responsible for planning and implementing various housing and employment-related national demonstration projects for the Manpower Demonstration Research Corporation, a non-profit policy research corporation. Earlier in his career, he helped to administer the Ford Foundation's community and economic development initiatives. Mr. Rubinger is a graduate of Brown University and the Fletcher School of Law & Diplomacy at Tufts.

Suzi Ruhl

*Senior Attorney Advisor, Office of
Environmental Justice
U.S. Environmental Protection Agency*

Suzi Ruhl, JD, MPH, is Senior Attorney Advisor for the US EPA Office of Environmental Justice. In this capacity, she integrates environmental justice in agency decision-making, supports community based action, and fosters administration wide action that promotes healthy, equitable, resilient and sustainable communities for overburdened populations. She serves as Co-Chair of the National Environmental Policy Act Committee of the Federal Interagency Working Group on Environmental Justice (IWG) and the Rural Committee of the IWG. She served as Co-Chair of Team-EJ of the HUD-DOT-EPA Partnership for Sustainable Communities. Since her arrival to EPA in 2009, Ms. Ruhl has won four

National Honor Awards: 2010 Gold Medal for HUD-DOT-EPA Partnership for Sustainable Communities; 2011 Gold Medal for Mountain Top Mining Guidance Team; 2011 Silver Medal for Keystone Pipeline NEPA Review; and, Silver Medal for \$1 Billion Bayonne Bridge NEPA Review. In 2015, she received the Excellence in Frontline Public Health Service Award for Exemplary Partnership and Support of ATSDR's National Brownfields/Land Reuse Health Initiative. She was Director of Public Health and Law for the Environmental Law Institute, founder/President of Legal Environmental Assistance Foundation, Assistant Clinical Professor of Epidemiology and Public Health at New York State University School of Optometry and received a Courtesy Faculty Appointment to Institute of Public Health at Florida A&M University.

Rob Ryan

Senior Examiner

Federal Reserve Bank of St. Louis

As a Senior Examiner at the Federal Reserve Bank of St. Louis, Rob Ryan works on complex fair lending and CRA issues in the 8th Federal Reserve District. Before joining the St. Louis Fed, Rob taught courses in Geographic Information Systems and assisted urban policy-related research in Saint Louis University's Department of Public Policy Studies. Prior to that, Rob received a M.A. in Urban Affairs from the same department and an undergraduate degree from the University of Missouri.

Danny Santivasci

Senior Examiner

Federal Reserve Bank of Atlanta

Danny Santivasci joined the Federal Reserve Bank of Atlanta as a Consumer Compliance Bank Examiner in 2011. He was promoted to Senior Examiner in April 2013 and currently specializes in CRA examinations for large, complex institutions. Prior to joining the Federal Reserve, Danny managed various areas of consumer compliance as Vice President of Community Development at a large bank in Miami, FL. Danny also has several years of experience overseeing community development projects at the municipal level. He is a Certified Regulatory Compliance Manager (CRCM) and holds an MBA in Finance from Nova Southeastern University and a Master of Science in Community Development and Political Science from Illinois State University. Danny's work in community development began as a Peace Corps Volunteer in Guinea, West Africa.

Nick Saponara

*Director, Countywide Planning & Development
Los Angeles County Metropolitan Transportation Authority*

Nick Saponara is a Director of Countywide Planning & Development at the Los Angeles County Metropolitan Transportation Authority (Metro) in the Joint Development unit where he is responsible for a wide range of real estate development and planning projects that foster transit oriented communities around Metro's growing transit system. Prior to joining Metro in 2013, Mr. Saponara was a project manager at the Community Redevelopment Agency of the City of Los Angeles where he led various geographically targeted community revitalization efforts. Mr. Saponara holds Master of Urban Planning and Master of Real Estate Development degrees from the University of Southern California and a Bachelor of Architecture degree from Syracuse University.

Amy Sawyer

Regional Coordinator

U.S. Interagency Council on Homelessness

Amy puts the power of relationships and strategic thinking to use, driving change in communities by connecting Federal partners with community leaders who can get things done. Amy demonstrates a people-first perspective, developing the strengths of everyone around her. She brings a strong commitment to evidence based practices and effective systems management to her work and has motivated hundreds of teams to embrace evidence-based solutions and life-changing collaborations that helped children find safety, families reunite, people with disabilities connect to the housing they choose, and people experiencing homelessness move to permanent housing. Amy is part of a five-member team of Regional Coordinators who serve as liaison between the United States Interagency Council on Homelessness member agencies and local communities, states, and regions in order to end homelessness and meet the goals of Opening Doors, the first ever federal strategic plan.

Arjan Schütte

*Founder and Managing Partner
Core Innovation Capital*

Arjan Schütte is the founder and a managing partner of Core Innovation Capital, a leading venture capital fund investing in financial services companies that empower everyday Americans. He is also a Senior Advisor to the Center for Financial Services Innovation, the nation's leading authority on the underbanked market. He was previously a senior manager at CFSI from its inception until Core was launched in 2011. Arjan is a passionate industry expert. Through CFSI and Core, he has invested

in some of the most innovative companies serving everyday and underbanked consumers, including AccountNow (acquired by Green Dot), CircleLending (acquired by Virgin Group), iSend, L2C (acquired by TransUnion), and BankingUp. Arjan serves on the board of portfolio companies Ripple Labs (as observer), SavvyMoney, TIO Networks, and Vouch and is an advisory board member for several companies including Oportun (formerly Progreso Financiero). Arjan formerly served as a board member for RentBureau (acquired by Experian). He is cited broadly, blogs for Forbes, and regularly speaks at industry conferences. Arjan earned an MS from the Media Laboratory at the Massachusetts Institute of Technology, as an Interval Research Fellow, and earned his BA in Philosophy and Communication at Lewis & Clark College. He lives in Los Angeles with his wife and two young children.

Ellen Seidman

Ellen Seidman works on housing and community development issues. In 2012, she was appointed to the Consumer Advisory Board of the Consumer Financial Protection Bureau. She was a visiting scholar at the Federal Reserve Bank of San Francisco from 2012 through 2014, where she was a co-editor of What Works and What Counts. From 1997 through 2001, she was the Director of the Office of Thrift Supervision, and from 1993 to 1997, she was Special Assistant to the President for Economic Policy. She serves on the boards of several community development financial institutions and is a founder of the Center for Financial Services Innovation. Seidman received her M.B.A. in Finance and Investments from George Washington University, her J.D. from Georgetown University Law Center, and her A.B. from Radcliffe College.

Surge Sen

*Chief, Supervisory Policy Branch, Division of Depositor and Consumer Protection
Federal Deposit Insurance Corporation*

Surya “Surge” Sen is a Section Chief within the Supervisory Policy Branch of the Division of Depositor and Consumer Protection of the Federal Deposit Insurance Corporation. His branch is the primary group that focuses on consumer protection-related regulatory policy for the FDIC. Surge has worked for over 17 years in various positions in government service. He leads a team of highly skilled staff with experience in consumer advocacy, industry practices and banking supervision to develop consumer compliance & Community Reinvestment Act (CRA) policy and regulations, examination procedures, and monitor emerging issues for the FDIC. Previously, Surge served as a Senior Supervisory Analyst in the Fair Lending Enforcement Section within the Division of Consumer and Community Affairs of the Board of Governors of

the Federal Reserve System. He also served in various leadership roles in CRA Operations, Financial Services, and Risk Coordination at the Federal Reserve Bank of Chicago. Surge received a M.P.P degree from the Harris School at the University of Chicago and his Bachelor of Science degree in Economics from Purdue University. He also completed coursework in economics at Harvard University’s Graduate School of Arts and Sciences. He received his Examiner’s Commission from the Federal Reserve and is a member of the Class of 2015 of the Graduate School of Banking at the University of Wisconsin-Madison.

Jon M. Seward

*Deputy Chief, Housing and Civil Enforcement Section,
Civil Rights Division
Department of Justice*

Jon Seward is currently a deputy chief in the Housing and Civil Enforcement Section of the Civil Rights Division of the Department of Justice where he supervises fair lending cases involving a pattern or practice of discrimination. From 2003 to 2007, Jon was Fannie Mae’s vice president and deputy general counsel for fair lending, where his duties included managing Fannie Mae’s anti-predatory lending guidelines across all business channels and ensuring compliance with fair lending and related laws. From 1994 to 2003, Jon served as a trial attorney and deputy chief in the Housing Section where his responsibilities included developing fair lending cases with a focus on predatory lending, reverse-redlining and redlining. Jon developed his passion for fighting housing discrimination as a trial attorney in HUD’s Fair Housing Division. Jon received his juris doctorate degree from Rutgers Law School where he was the managing business editor for Rutgers’ Civil Rights Journal.

Letty Shapiro

*Community Development Expert
Office of the Comptroller of the Currency*

Dr. Shapiro has been with Communities Affairs at the OCC for over 20 years. She manages the Community Development Investments newsletter publications for the OCC’s Community Affairs department. The electronic newsletter is published periodically on varied community development topics. Recent topics include: financing for small multifamily rental properties, healthy food financing, rural economic development, charter school financing, investing in wind energy, and financing of permanent supportive housing for the homeless. Prior to joining the OCC Dr. Shapiro developed low income, cooperatively owned housing in Washington, DC. Prior to housing development, she was the program analyst and acting director of the Housing Production Commission in DC. Letty holds a BS from University of Illinois, an MA from Michigan

State University, and a PhD from Indiana University. She was also on the Board of Directors for Community Forklift, a building materials reuse retail establishment, and now is on the Board of Directors for Neighborhood Farm Initiative, a nonprofit increasing opportunities for adult residents of the District of Columbia to grow food and participate in the diverse communities that thrive in shared urban gardening spaces.

Shira Shavit. MD

Executive Director

Transitions Clinic Network

Shira Shavit, MD, is an Associate Clinical Professor of Family Medicine at the University of California in San Francisco (UCSF) and the Executive Director of the Transitions Clinic Network (TCN). For over a decade, Dr. Shavit has been redefining best practices for the care of individuals and communities impacted by incarceration. She directs the TCN, a national network of community clinics which provide care to people with chronic health conditions who are returning from incarceration. The TCN trains and employs people with a history of incarceration as community health workers, creating opportunities for former prisoners to leverage their experience toward a career in the healthcare. The TCN received the Centers for Medicare & Medicaid Innovations Award in 2012 and it has implemented programs in 15 community clinics in 7 states and Puerto Rico. Dr. Shavit locally directs the Transitions Clinic program in San Francisco's Bayview Hunter's Point neighborhood and the Discharge Planning clinic at San Quentin State Prison. Dr. Shavit has also provided technical assistance to over 25 communities nationally to improve health outcomes, cut health care costs, and support healthy integration of individuals returning home from prison. She received the Robert Wood Johnson Community Health Leader Award in 2010. Dr. Shavit received her BA from Washington University in St. Louis, completed her MD at Rush University in Chicago and did residency training at UCSF.

Lisa Shepard

Examiner

Federal Reserve Bank of Boston

Lisa Shepard is a commissioned Examiner with the Federal Reserve Bank of Boston. In this role Lisa responsible for executing risk-focused consumer compliance and CRA examinations of applicable community banking organizations. During her time at the Boston Fed, Ms. Shepard has also had the opportunity to work with the Regional and Community Outreach Department and support their efforts in promoting community and economic development. Prior to joining the Federal Reserve, Ms. Shepard worked as a Supervisory Examiner with the Massachusetts Division of Banks, where she exclusively conducted CRA and Fair Lending Examinations.

Vince Siciliano

President and CEO

New Resource Bank

President and CEO Vince Siciliano leads New Resource Bank in serving values-driven companies and organizations working to achieve well being for our community and the planet. The bank seeks to transform the banking industry into an agent of positive social, environmental and financial change. Headquartered in San Francisco, the bank is dedicated to advancing sustainability through every aspect of its operations from the loans it makes to its commitment to using deposits for good. As a founding member of the Global Alliance for Banking on Values, New Resource Bank champions a community of values to transform banking and create a better world. Siciliano currently serves on the advisory boards of the American Sustainable Business Council based in Washington D.C., the Ken Blanchard Center for Faith Walk Leadership, the Sustainable Accounting Standards Board, and the Regeneration Project. He began his banking career in Bank of America's International Division and has previously served as president or CEO to a number of San Diego financial institutions. Siciliano is a graduate of Stanford University and earned a master's degree in environmental planning from the University of California at Berkeley.

Daniel Skaff

President and Co-Chief Executive Officer

Beneficial State Bank

Daniel L. Skaff is President and co-Chief Executive Officer of Beneficial State Bank and Vice Chairman of Beneficial State Bancorp, a triple bottom line banking organization dedicated to building prosperity in local communities with a focus on social justice, environmental resilience and economic sustainability. Dan is also co-founder and Managing Partner of Eagle Cliff Partners, an early stage venture fund investing in good food, good money and good energy. In addition to his responsibilities at Beneficial State and Eagle Cliff, Dan serves as a Trustee of the Latino Community Foundation, on the Board of the Bay Area Council, and was recently appointed to the Federal Reserve Bank of San Francisco's Community Depository Institutions Advisory Council. He is past Chairman of the Investment Committee at the Marin Community Foundation and Senior Advisor to Fairview Capital's Darlington Partners public equities fund. Prior to Beneficial State Dan was Managing Partner of Sienna Ventures, an private equity firm investing in emerging consumer, retail, mobile communications and financial services companies. Dan received a bachelor's degree with honors from Harvard University, and an MBA from the Wharton School at the University of Pennsylvania, where he was a Wharton Fellow and serves as a guest speaker in Wharton's Leadership in the Business World Program.

Peter Skillern

*Executive Director
Reinvestment Partners*

Reinvestment Partners mission is to advocate for economic justice and opportunity by working with people, places and policy. The organization employs a variety of strategies including direct client services, residential and commercial redevelopment, and research and advocacy. Peter Skillern has been Executive Director since 1999. He previously served as Executive Director of the Durham Affordable Housing Coalition. Skillern graduated from the University of California at Santa Cruz with highest honors in Community Studies and earned his Masters of City and Regional Planning from the University of North Carolina at Chapel Hill. Skillern is a licensed real estate broker and general contractor. He has appeared in more than 250 media outlets including the NYTimes, LATimes, and NPR. He has testified before Congress on financial reform issues on four occasions. Under his leadership Reinvestment Partners has won awards from the National Fair Housing Alliance, the National Community Reinvestment Coalition, the National Association of REALTORS as well as state and local honors. Skillern is a North Carolina William Friday Fellow for Human Relations and an Eisenhower Fellow for International Relations.

Leigh Ann Smith

*Senior Vice President
Bank of America Merrill Lynch*

Leigh Ann Smith is a Senior Vice President and Equity Manager with Bank of America Merrill Lynch. She manages the bank's national investment origination platform for Historic, New Markets and Solar Tax Credits as well as its indirect Low Income Housing Tax Credit Investments through syndicator partners. In this role, Leigh Ann leads a team of equity originators responsible for structuring and closing tax credit equity investments in projects across the country. Prior to moving to the equity side of the business, she worked as an underwriter in Bank of America's Community Development and Commercial Real Estate Lending groups. Leigh Ann has a BBA with high honors from Emory University and an MBA from Duke University's Fuqua School of Business. She serves on the board of Crisis Assistance Ministries.

Beatriz Solís

*Director of Building Healthy Communities South
The California Endowment*

Dr. Beatriz Maria Solís is leading efforts by the Building Healthy Communities initiative to ensure that California's health policy is inclusive of residents regardless of race, gender and immigration status. As the director of Healthy Communities, South Region, Solís is

working to transform health outcomes in underserved communities by emboldening residents to take control of policies that affect them. Recognizing that health disparities are created when communities are absent from the decision-making table, Solís has focused her career on energizing youth, including immigrants and empowering women. Solís spearheaded the Endowment's 21st Century Pathways to Health Careers initiative, aiming to diversify California's health care workforce through programs that create career pathways for youth in grades 7-16. She has also spearhead the strategy on girls and women of color that addresses the power inequities of women and girls in leadership. In addition, Solís co-leads the Endowment's #Health4All campaign to expand access to health coverage and care to all Californians—regardless of immigration status. Her work has helped undocumented children throughout the state gain access to the care they need. Solís has authored numerous articles, books, technical reports and policy briefs on a variety health and health-related issues. Solís received her master's and doctorate in Public Health from UCLA's School of Public Health.

Michael Spotts

*Senior Analyst, Project Manager
Enterprise Community Partners, Inc.*

Michael Spotts is a senior analyst and project manager for Enterprise Community Partners. He joined the Public Policy team in 2009. In his position at Enterprise, he conducts research and analysis of affordable housing and community development policies, and manages Enterprise's federal transit-oriented development policy activities. He serves as a member of the board of directors for the Arlington (Va.) Partnership for Affordable Housing and a member of the Arlington County Community Development Citizen's Advisory Committee. From 2013 – 2015, Michael served as vice-chair of the Arlington's Affordable Housing Study working group, which assisted in developing the county's Affordable Housing Master Plan and Implementation Framework. Prior experience in the community development field includes work with the Housing Assistance Council, Sustainable Pittsburgh, Allegheny County (Pa.) Economic Development, and the Rural Local Initiatives Support Corporation. Michael received a Master of Science in Public Policy and Management from the Heinz College at Carnegie Mellon University. He graduated Summa Cum Laude from Dickinson College in 2006, and received a Post-Baccalaureate Certificate in Community and Economic Development from the Pennsylvania State University in 2008.

Theresa Stark

Senior Project Manager

Board of Governors of the Federal Reserve System

Theresa is currently a Senior Project Manager in the Division of Consumer and Community Affairs at the Federal Reserve Board in Washington, DC. She participates in the interagency initiative to review the regulations and policies implementing the Community Reinvestment Act (CRA) and propose changes that would better align CRA with current banking practices. Theresa, as a project manager with the Office of Thrift Supervision, was part of the interagency team that developed the current CRA regulations in 1995. Prior to her current assignment, Theresa managed the Board's Community Development staff.

Mark Stivers

Executive Director

California Tax Credit Allocation Committee

Mark Stivers is the Executive Director of the California Tax Credit Allocation Committee (TCAC), which facilitates the investment of private capital into the development of affordable rental housing through the Low-Income Housing Tax Credit Program. Prior to joining TCAC in January of 2015, Mr. Stivers served the California Legislature for 18 years, including 16 years as the lead housing staffer for the Senate. Mr. Stivers began his career as a fair housing counselor with two non-profit agencies in the Bay Area.

Jeff Stout

Director, State Small Business Credit Initiative

U.S. Department of the Treasury

Jeff Stout is the Director of the State Small Business Credit Initiative (SSBCI) at the U.S. Department of the Treasury, a program that funds state efforts to support private sector financing of small businesses. Prior to joining Treasury in 2011, Jeff was the Senior Vice President and Director of Business Development for City First Bank of DC, a CDFI bank. Jeff spent his early career leading two start-up companies. He earned undergraduate degrees in Economics and Philosophy from the University of Iowa and a Master of Public Policy from Georgetown University.

Maggie Super Church

Consultant

Healthy Neighborhoods Equity Fund

Maggie Super Church is an independent consultant working with mission-driven clients to help build healthy, sustainable and equitable communities. Her expertise spans multiple fields, including urban planning and design, community development, real estate finance and non-profit management. Currently, she is working with the Conservation Law Foundation

and Massachusetts Housing Investment Corporation on metrics, structuring and capitalization for the Healthy Neighborhoods Equity Fund, a \$30 million private equity real estate fund. As the past Executive Director of Groundwork Lawrence, she helped lead the organization's growth from a small start-up to a dynamic statewide and national model for public-private partnership. Maggie earned her master's degree in City Planning at the Massachusetts Institute of Technology, where she was the recipient of the Wallace Floyd Award for City Design and Development and the MIT/DUSP Excellence in Public Service Award. She is a Truman Scholar and received her Master's degree in Urban Design from the Edinburgh College of Art and her BA in Architecture from Yale University. Maggie is a Fellow at the MassInc Gateway Cities Innovation Institute, a member of the Robert Wood Johnson Foundation's County Health Rankings Scientific Advisory Group, and a past Board Chair of Groundwork USA.

Kat Superfisky

Project Coordinator

Grown in LA

Kat Superfisky is a designer, educator, and urban ecologist who devotes her days, nights and dreams to transforming urban areas into more inhabitable places. After obtaining a Master of Landscape Architecture, Master of Science in Conservation Ecology and Teaching Certificate from the University of Michigan in 2013, Kat moved 2,300 miles across the country for the Los Angeles River. Kat sees L.A.—and its river—as the perfect laboratory to explore how to rebuild urban areas into more symbiotic cities. Kat currently works at Mia Lehrer + Associates (a landscape architecture and urban design firm), teaches at UCLA, and is spearheading the regional initiative Grown in LA. Kat's previous professional background includes: planning and implementing ecosystem management for 24,000 acres of public parkland in metropolitan Detroit; developing urban environmental educational programs; and teaching undergraduate environmental courses. Kat is a member of the Ecological Society of America, a former Doris Duke Conservation Fellow, and has been awarded numerous awards for teaching and leadership.

Ross Swimmer

Partner

Native American Fund Advisors, LLC

Ross Swimmer is a graduate of the University of Oklahoma with BA and JD Degrees. He practiced law several years in Oklahoma City and later was retained as General Counsel for the Cherokee Nation in Oklahoma. He later went on to be elected as Principal Chief of the Cherokee Nation for three terms. During his third term as Principal Chief, he was recruited by President Reagan to be the Assistant Secretary - Indian

Affairs at the Department of the Interior and served from 1985 to 1989. He returned to Washington with the election of President George Bush in 2001 and in 2003 was nominated and confirmed by the Senate to serve as a presidential appointee to the office of Special Trustee for American Indians through 2008. Ross has been part owner of two small banks and served as president of First National Bank of Tahlequah, OK and Bank of Cherokee County, Hulbert, OK. He currently serves on the Boards of Tulsa University, The Oklahoma Medical Research Foundation, the National Archives Foundation in Washington, DC and the First National Bank & Trust of Shawnee, OK, a tribal owned bank of the Citizens Band Pottawatomie Nation. He and his wife Margaret, split their time between Tulsa, OK and Washington, DC. Ross is a registered investment advisor and currently is a partner with Native American Fund Advisors, LLC, an investment advising firm that works with several Indian Nations and businesses on their financial management requirements.

Laurel Sykes

**Senior Vice President, Chief Risk Officer,
and CRA Officer
Montecito Bank & Trust**

Laurel Sykes is Senior Vice President and Chief Risk Officer of Montecito Bank & Trust. Ms. Sykes' career includes 24 years of experience in financial services and risk management. After a brief stint at Wells Fargo Bank, in 1995 she joined Santa Barbara Bank & Trust (which later became Pacific Capital Bank, N.A.) while attending the University of California at Santa Barbara, and moved into the bank's risk management function in 1997. Her first assignment in risk management was to develop and document the Bank's CRA Program, which was proven successful in achieving an "Outstanding" rating. Ms. Sykes implemented Santa Barbara Bank & Trust's regulatory compliance program and was later promoted to Senior Vice President, Director of Risk Management. She attained the designation of Certified Regulatory Compliance Manager in 2004. In 2009, Ms. Sykes accepted a position as Chief Risk Officer for Montecito Bank & Trust, a locally-owned community bank founded in 1975 with just over \$1.2 billion in assets with offices in Santa Barbara, Goleta, Solvang, Montecito, Carpinteria, Ventura, Camarillo, and Westlake Village, California. In her position with Montecito Bank & Trust she is responsible for consumer compliance, policy administration, BSA/OFAC/AML compliance, and enterprise risk management. She is also the Bank's CRA Officer, Fair Lending Officer, and Vendor Management Officer. In 2014, Montecito Bank & Trust also received an "Outstanding" CRA Rating.

Jennifer Tescher

**President and CEO
Center for Financial Services Innovation**

Jennifer Tescher is the Founder, President and CEO of the Center for Financial Services Innovation (CFSI). CFSI is the authority on consumer financial health, leading a network of committed financial services innovators to build better consumer products and practices. As an entrepreneur, innovator and forceful voice for change, Tescher has focused her work and career on the idea that, by aligning consumer and provider success, business can be a force for good in the lives of consumers, communities and the economy.

Va-Megn Thoj

**Executive Director
Asian Economic Development Association**

Va-Megn Thoj is the founder and executive director of the Asian Economic Development Association in Saint Paul, Minnesota, whose mission is to increase economic opportunities for Asian Americans. He has over fifteen years of experience in nonprofit management, small business management, and community development. Va-Megn is a leading voice for equitable development, economic inclusion, racial equity for Asian Americans in the Twin Cities. Working with the Twin Cities Southeast Asian communities, Va-Megn has developed an array of mutually-reinforcing, cross-sector strategies to support job creation and asset development. His initiatives include small business development services, creative placemaking, physical revitalization, advocacy, and civic engagement.

Beth Trotter

**Senior Vice President and CRA Officer
IBERIABANK**

Elizabeth "Beth" Patterson Trotter is Senior Vice President and CRA Director for IBERIABANK based in Lafayette, Louisiana. In this role, Trotter manages the bank's community reinvestment strategy which includes opening branches as well as investing and lending in low- and moderate-income areas throughout the bank's seven-state footprint. In addition to this position, Trotter previously oversaw the HMDA and CRA Data Integrity team at the bank and also has served as Associate General Counsel in the in-house Legal Department. Trotter joined IBERIABANK in 2009 as a Staff Attorney. Trotter graduated cum laude and Phi Beta Kappa from Tulane University in 1990 and graduated cum laude in 1994 from Tulane Law School. She began her law career in private practice at Montgomery, Barnett in New Orleans, Louisiana. Before joining IBERIABANK, she clerked for Magistrate Judge C. Michael Hill in the United States District Court for the Western District of Louisiana. Trotter is a member of the Louisiana State

and Lafayette Bar Associations and currently sits on the Community Reinvestment Committee of the Consumer Bankers Association, the Community Development Advisory Council of the Federal Reserve Bank of St. Louis, the Board of Directors of the Urban League of Greater New Orleans, the Board of Directors of Lafayette Habitat For Humanity, and the Advisory Board of Atlanta Neighborhood Development Partnership, Inc.

Scott Turner

*Vice President, Community Engagement
Federal Reserve Bank of San Francisco*

Scott Turner is Vice President and oversees the Community Engagement Group in the Federal Reserve Bank of San Francisco, which includes the Community Development, Economic Education and Outreach, and Community Perspectives Departments. Scott joined the Bank in 2002 with diverse experience in areas such as municipal and international finance, housing policy and research, and sovereign risk assessment. A Seattle native, Scott spent most of his professional life in New York City, divided equally between the public and private sectors. His public sector experience includes positions as Director of Research in New York City's Finance Department and Deputy Commissioner for Policy in the City's Department of Housing Preservation and Development. His private sector positions were Senior Analyst in the International Finance Department at Standard & Poor's and Executive Director of the Sovereign Risk Group at Morgan Stanley. Scott has a Master of Public Policy degree from UC Berkeley.

Joe Valenti

*Director, Consumer Finance
Center for American Progress*

Joe Valenti is the Director of Consumer Finance at the Center for American Progress. His work focuses on improving the ability of low- and moderate-income consumers to participate in the financial sector and to make the most of their resources. Prior to joining American Progress, he was a Hamilton Fellow at the U.S. Treasury Department, serving as a research analyst working with the Community Development Financial Institutions and New Markets Tax Credit programs. He previously served as a senior analyst at the New York City Office of Financial Empowerment, the first local government initiative geared toward educating, empowering, and protecting low-income consumers, and as an associate at the Aspen Institute's Initiative on Financial Security. He also interned for the U.S. Senate Committee on Banking, Housing, and Urban Affairs under Chairman Christopher J. Dodd (D-CT). Joe holds a master's degree in public policy from Georgetown University and a bachelor's degree in political science from Columbia University, where he was a John Jay Scholar. He also attended the Institute of Political Studies, Paris.

Juan Valles

*Donation Center Manager
Working Wardrobes and U.S. Marine Corps (retired)*

Juan Valles holds the position of Donation Center Manager for Working Wardrobes, an Orange County-based nonprofit organization that helps bring the dignity of work to women, men, young adults and veterans overcoming difficult challenges. In this role, Juan manages the daily operations of the nonprofit's donation center which supports the services provided to over 5,000 individuals every year and plays integral role in the logistical support of six retail stores powering Working Wardrobes. In addition to his responsibilities Juan serves as an advisor to the VETNET when dealing with matters related to military service members. Juan spent 20 years in the transportation field and as a logistician in the Marine Corps.

Diana Vaquera

*Senior Compliance Examiner
Federal Deposit Insurance Corporation*

Diana Vaquera is a Senior Compliance Examiner for the FDIC's Division of Depositor and Consumer Protection. She is based out of the Austin, Texas, Field Office and conducts Compliance and Community Reinvestment Act examinations of state chartered nonmember banks located in Central and South Texas. Ms. Vaquera began her career with the FDIC in 1990 as an Assistant Bank Examiner for the Division of Supervision. As a Senior Compliance Examiner, she has significant experience examining large, complex and problem institutions. She has served in various capacities throughout her career including Acting Review Examiner, Acting Supervisory Examiner and Acting Fair Lending Specialist. Ms. Vaquera is an experienced trainer, currently serving as a coach and Fair Lending Subject Matter Expert in the Austin/Houston Territory. Diana holds commissions in both Compliance and Risk Management. Diana received her BA degree in Finance from St. Mary's University, San Antonio, TX.

Eloy Villafranca

*Regional Manager, Community Affairs Branch
Federal Deposit Insurance Corporation*

Mr. Villafranca works with financial institutions and communities throughout an eight-state area to bring greater understanding and compliance with CRA, economic inclusion, the fair lending laws, community development and financial literacy. From June 2008 through December 2010, Mr. Villafranca served as Director of the Bank on California Program, loaned to Governor Arnold Schwarzenegger. Prior to his regulatory work, he was a banker in Texas. He is a National Community Action Award winner and a team recipient of the National Service to America Medal. Mr. Villaf-

ranca is a sixteen-time recipient of the Federal Executive Board's Public Service Excellence Award, a two-time recipient of the IRS' Area Director's Award, and a two-time recipient of the FDIC Chairman's Award for Excellence. Mr. Villafranca holds a BBA in Finance from Texas Tech University, an MBA in Management from the University of Texas and a JD from Texas Wesleyan School of Law.

Thomas Vozzo

*Chief Executive Officer
Homeboy Industries*

In 2012, Thomas J. Vozzo became the first CEO of Homeboy Industries, the largest social enterprise dedicated to helping formerly gang involved men and women transform their lives through job training and human services. Vozzo's global business expertise and proven track record of leading highly successful businesses in the service, retail, and distribution industries prompted Homeboy Industries' founder Father Greg Boyle to ask him to take the helm. As CEO of Homeboy, Vozzo applies his business acumen to increasing revenues for the nonprofit organization's social enterprises – including HomeboyFoods.com, Homegirl Café & Catering, and Silkscreen & Embroidery. Under Vozzo's leadership, Homeboy has its first-ever financial reserve, has grown its businesses by 30%, and has had two record fundraising years. Vozzo has helped Homeboy focus on improving client retention, promoting more Homeboys and Homegirls to management positions, and creating a trauma-informed community. In 2011, Vozzo retired as the Executive Vice President of ARAMARK, a \$13 billion dollar corporation, Vozzo is a member of the advisory board for The Salvation Army - Southern California Division and has served on executive committees of a number of industry related boards. He holds a bachelor's degree in mathematics from the University of Delaware and a master's degree in mathematical science/engineering from Johns Hopkins University.

Jacqueline Waggoner

*Deputy Director, Southern California
Enterprise Community Partners, Inc.*

As Southern California Deputy Director for Enterprise Community Partners, Jacqueline Waggoner manages programs, creates innovative financial solutions and directs investments from the state's Central Coast to San Diego. In commercial real estate lending for more than 20 years, she worked as a project manager with Local Initiatives Support Corporation, underwriter for ARCS Commercial Mortgage and vice president for Community Lending with Wells Fargo Bank in Los Angeles before joining Enterprise in 2007. Jacqueline earned her bachelor's degree in sociology and master's degree in urban planning from UCLA. She currently serves on the board of directors of the Southern California Association of Nonprofit Housing (SCANPH).

Sasha Werblin

*Economic Equity Director
The Greenlining Institute*

Sasha Werblin is an Oakland native who brings extensive nonprofit, public sector and campaign experience to the Economic Equity team. As Economic Equity Director, she works to build wealth, assets, and financial sustainability in communities of color. Sasha is an alum of Greenlining's leadership academy. Prior to returning to Greenlining, she ran a Congressional re-election campaign, worked in Mombasa, Kenya on an economic development initiative, and built capacity for local non-profits, and directed on the ground fundraising and mobilization campaigns for a national consulting firm. Sasha graduated from Smith College with a B.A. in Sociology and Psychology.

Dace West

*Executive Director
Mile High Connects*

Dace West is the Executive Director of Mile High Connects, a broad based collaborative working to ensure that the Metro Denver regional transit system fosters communities that offer all residents the opportunity for a high quality of life. Dace provides leadership and partner support around the organization's research, policy advocacy, organizing, grantmaking and integration efforts. Prior to her work at Mile High Connects, Dace served as the Director of the Denver Office of Strategic Partnerships, an office created by Denver's Mayor in 2004 to serve as a liaison between the City and its nonprofit sector. While at DOSP, Dace was instrumental in creating the Denver Transit Oriented Development Fund, an acquisition fund to preserve affordable housing near transit; coordinated over \$10 million of direct investments while leveraging an additional \$50 million for energy efficiency upgrades for affordable housing and commercial facilities, and managed multiple large-scale collaborative efforts. Throughout her career, Dace has brought high level expertise in pulling together diverse partners across a variety of issues to work toward common, comprehensive goals and create real change for stronger communities.

Daphne Whistler

*Compliance Lead Expert
Office of the Comptroller of the Currency*

Daphne Whistler has served as the Compliance Lead Expert for Midsize Bank Supervision since 2004. In this role, she provides advice and support to midsize bank supervision management and examiners on complex and emerging issues in compliance risk and monitors areas of highest risk within the midsize bank portfolio. Daphne is a commissioned National Bank Examiner

and has led and participated in a variety of compliance examinations of community, midsize and large banks. Prior to joining the OCC in 1999, Daphne served over 16 years in the banking industry, including compliance officer of a midsize bank holding company. Daphne holds a BS in accounting, an MBA, and professional designations of Certified Regulatory Compliance Manager, Certified Anti-Money Laundering Specialist and Certified Bank Auditor.

Barry Wides

*Deputy Comptroller for Community Affairs
Office of the Comptroller of the Currency*

Barry Wides is the Office of the Comptroller of the Currency's (OCC) Deputy Comptroller for Community Affairs, where he leads a department of community development professionals located in Washington, D.C., and the OCC districts. The Community Affairs staff is responsible for outreach to banks and their community partners, the development of policy, and the creation and distribution of educational materials on community development issues. Prior to joining the OCC in 1999, Mr. Wides was Director of Affordable Housing Sales at Freddie Mac, where he led a nationwide sales team responsible for developing products and strategies to achieve the company's congressionally mandated affordable housing goals. He previously served as Deputy Director of the Resolution Trust Corporation's Affordable Housing Program. Mr. Wides began his career in Washington, D.C. as a Presidential Management Intern and Budget Examiner at the Office of Management and Budget. Mr. Wides is a Certified Public Accountant and holds a bachelor of science in accounting and an MBA from Indiana University.

Maureen "Mo" Wilkinson

*VP, Community Education and CRA Officer
Harbor One*

Maureen Wilkinson, known to most as "Mo," brings many years of valuable experience to lead HarborOne U®, the Bank's unique education program which helps foster community and economic development throughout Southeastern Massachusetts. Prior to joining HarborOne in 2009 through a merger with NationsHeritage Federal Credit Union, Maureen held the position of President/CEO of the Attleboro, MA based institution. Originally from Portsmouth, New Hampshire, Ms. Wilkinson has worked in financial institution industry for 31 years in a variety of capacities including President/CEO of Warren Federal Credit Union in Cheyenne, Wyoming and Hewlett Packard Rocky Mountain Federal Credit Union in Loveland, Colorado. Previously, Ms. Wilkinson was also the Chief Financial Officer of Justice Federal Credit Union in Washington, DC. Ms. Wilkinson's educational background includes an Executive MBA from Loyola

University, Maryland as well as a Bachelor's degree in Finance with a minor in English Literature from Anna Maria College, Paxton, Massachusetts. A resident of Plainville where she lives with her husband and three children, Ms. Wilkinson is a volunteer director for the Hockomock Area YMCA and a Trustee at Anna Maria College, serving as the Secretary of the Board for both organizations.

Valerie J. Williams

*Regional Manager, Community Affairs
Federal Deposit Insurance Corporation*

Ms. Valerie J. Williams, Regional Manager for Community Affairs, is a 22-year veteran of the FDIC – initially joining the Corporation in 1994 as the first Fair Lending Specialist for the New York Region. Ms. Williams has led the Community Affairs Program in the New York Region since 1996. Prior to joining the FDIC, Ms. Williams served as the executive director of a nationally recognized not-for-profit organization that promotes affordable housing and community development in underserved New York City neighborhoods. Ms. Williams has also worked with the New York City Office of Management and Budget (OMB) - Office of Community Board Relations; the New York City Department of Finance – Real Property Tax Assessment Unit; and has served as staff assistant to the Honorable Charles E. Schumer during his tenure in the U.S. House of Representatives. Ms. Williams holds a Master of Science degree in Community Economic Development from New Hampshire College, and a Bachelor of Science degree from Mansfield University.

Mark Wilson

*Executive Director
Coalition for Responsible Community*

A native of South Los Angeles, Mr. Wilson was a Co-Founder of CRCD, and has served as Executive Director since CRCD's inception in 2005. He serves as a liaison to the Board of Directors and Advisory Board, and oversees day-to-day operations, including personnel, finance, programs, fund development, and community relations. He supervises a management team of 6 people with a combined total of 63 years of experience in the fields of housing, youth, and community development. Mr. Wilson has 15 years of experience in youth programs and community and economic development. He has served as coordinator of a federally-funded Weed & Seed program and a locally-funded L.A. Bridges gang prevention program. Prior to joining CRCD, Mr. Wilson worked as the Director of Community Development with Dunbar Economic Development Corporation for 4 years. Mr. Wilson also served for 6 years as Director of the Youth Empowerment Project, a program of the Martin Luther King Legacy Association/Southern Christian Leadership

Conference. Mr. Wilson studied business administration and nonprofit management at California State University Los Angeles and the University of Phoenix. He completed the Local Initiative Support Corporation's Housing Development Training in 2006.

Devon Winey

Principal

Mt Auburn Associates

Devon is a senior leader at Mt Auburn and has strong expertise in economic, community, and workforce development with a primary focus on evaluation and a secondary focus on strategic planning for organizations and regions. Her experience includes evaluation, sector analysis, strategic planning, and organizational design. Ms. Winey currently serves as the project lead on the evaluation of Federal Reserve Bank of Boston's Working Cities Challenge and the evaluation of the Brookings Institution's Project on State and Municipal Innovation. She previously led evaluations of both Boston's SkillWorks Phase II and Workforce Solutions Collaborative of Metro Hartford. Devon played a leadership role on the national evaluation of Living Cities' Integration Initiative where she conducted key informant interviews during annual site visits as input to evaluative reports focusing on system change resulting from the initiative. She recently contributed to a significant literature review and research effort on behalf of the Robert Wood Johnson Foundation. Devon previously worked at Monitor Company, a global strategic management consulting firm, where she consulted on operational and marketing strategies. Devon holds an M.B.A. from Harvard Business School and a B.A., magna cum laude, in Economics and Political Science from Wellesley College.

Jim Yacenda

*Vice President and Community Investment Officer
Federal Home Loan Bank of San Francisco*

Jim Yacenda has been the CIO of the Federal Home Loan Bank of San Francisco since 1981, having joined the Bank in 1979. He has directed more than \$5 billion in special credit and housing subsidies, including nearly \$1 billion in Affordable Housing Program (AHP) grants, to initiatives nationwide to assist the financing of community development and affordable, low-income, and special needs housing, working in partnership with the Bank's more than 300 financial institution shareholders. He is the longest serving CIO in the Federal Home Loan Banks, and headed up a task force that helped establish the AHP in 1990. Prior to joining the Bank, Jim was the founding executive director of La Habra Neighborhood Housing Services, which has grown to become NeighborWorks Orange County. Jim has served on the a number of nonprofit

boards, including the Pacific Institute for Community Organizations, the Chinese Community Housing Corp. and the Los Angeles Community Design Center. He was involved in the founding of Orange County Community Housing Corp., Santa Ana Neighborhood Organizations, and Jamboree Housing. He was on the original board of the Low Income Housing Fund (now LIIF) and was involved in the formation of the Affordable Housing Clearinghouse. Jim has been named an Earthquake Hero by HUD Secretary Henry Cisneros and a 25th Anniversary Housing Hero by Cabrillo EDC. In 2015 he was the recipient of the Ralph Kennedy Award for Lifetime Service and CCEDA's Lifetime Achievement Award.

Maureen Yap

*Managing Counsel, Fair Lending Enforcement Section,
Division of Consumer and Community Affairs
Board of Governors of the Federal Reserve System*

Maureen Yap is the Managing Counsel for the Fair Lending Enforcement Section in the Division of Consumer and Community Affairs at the Federal Reserve Board in Washington, D.C. The Federal Reserve supervises over 800 state member banks for compliance with consumer protection laws. The Fair Lending Enforcement Section develops and implements the Federal Reserve's supervision and enforcement policies with respect to fair lending laws, and also provides legal and statistical expertise to ensure that fair lending laws are enforced consistently throughout the Federal Reserve System. Previously, Maureen worked in the private sector counseling financial institutions on compliance with a variety of federal and state consumer financial protection laws, and representing financial institutions in fair lending examinations and investigations conducted by federal and state regulators. Maureen received her law degree from the Georgetown University Law Center, cum laude, and her undergraduate degree from the University of Michigan, magna cum laude.

Thomas Tsun-Hung Yee

*Initiative Officer, LA THRIVES
Low Income Investment Fund*

Thomas Yee is currently the Initiative Officer for the LA THRIVES collaborative, focused on supporting equitable transit-oriented development and related cross-sector strategic efforts in Los Angeles County. As Initiative Officer, Thomas coordinates the activities of the collaborative to achieve its strategic goals for reducing the cost of housing+transportation, reducing greenhouse gas emissions, and expanding the community investment system. The network brings together the region's affordable housing finance and development, transportation and mobility, environmental, and public health sectors, as well as

local and regional public agencies. He has over a decade of experience in community development in Los Angeles. He was previously the Director of Planning at the LTSC Community Development Corporation, where he helped to launch the Sustainable Little Tokyo Cultural EcoDistrict, the first neighborhood-scaled EcoDistrict proposed in the City of Los Angeles. He has developed over 200 units of affordable housing for low-income and special needs households utilizing over \$62 million in public and private financing. Thomas completed a Masters in Urban Planning from the University of Southern California, and is an AICP certified planner.

Malcolm Yeung

Deputy Director

Chinatown Community Development Center

Malcolm Yeung first joined Chinatown Community Development Center in February of 2009 as Public Policy Manager, where he coordinated, developed, and helped lead Chinatown CDC's advocacy initiatives. Immediately prior to rejoining the organization as Deputy Director of Programs in July 2012, Malcolm served one year as San Francisco Mayor Edwin M. Lee's Senior Advisor on Housing and Land Use policy. During that time, Malcolm led the City in developing a proposal for a San Francisco Housing Trust Fund to fund housing opportunities for low and moderate income San Franciscans. Malcolm is a 2001 graduate of the Berkeley School of Law and spent five years practicing tenant and housing law at the Asian Law Caucus, playing a lead role in forming Chinatown's first affordable housing cooperative.

Erich Yost

*Management Analyst (Community Initiatives),
Community Liaison, Los Angeles Promise Zone
U.S. Department of Housing and Urban Development,
Office of Field Policy and Management*

Mr. Yost is a Management Analyst (Community Initiatives) in the Office of Field Policy and Management at the U.S. Department of Housing and Urban Development. He currently serves as the Los Angeles Promise Zone Community Liaison for the White House Neighborhood Revitalization Initiative. Prior to his current position he was a Supervisory Project Manager in HUD's Los Angeles Multifamily office responsible for the FHA mortgage insurance. He also participated in the LIHTC Pilot formation for HUD and served on both the National Loan Committee and the Tax Credit Pilot Loan Committee. Mr. Yost previously worked as a Director of Investment Management at Edison Capital and held various positions at Wells Fargo Bank, First Interstate Bank and Cushman & Wakefield. Mr. Yost received his undergraduate degree in Economics/Business from UCLA and his MBA from the Paul Merage School of Management from UCI.

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