

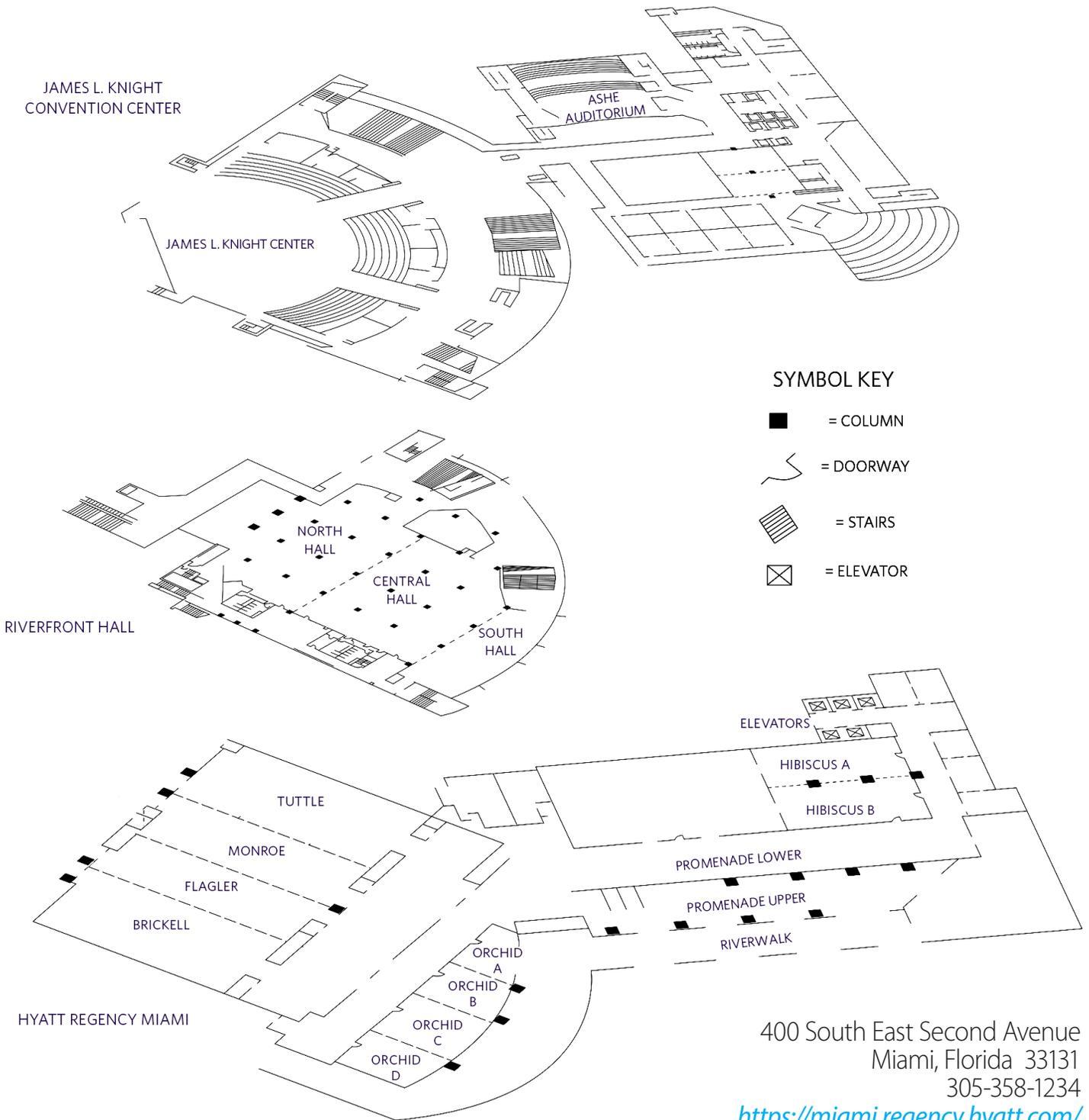
March 18-21
2018



**ALIGNING TO BUILD RESILIENT
AND INCLUSIVE COMMUNITIES**

2018 National Interagency Community Reinvestment Conference

MAP OF THE HYATT REGENCY MIAMI





Dear Colleague:

Welcome to the 2018 National Interagency Community Reinvestment Conference and to Miami, a city that exemplifies how stakeholders work together to respond to environmental and economic challenges.

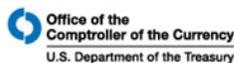
Building resilient and inclusive communities is more important than ever. Communities across the nation face a broad array of social and economic challenges, including widening cultural divisions, stagnation of incomes, and devastation from natural disasters. Our program focuses on how we align stakeholders, resources, and strategies to face these challenges, strengthen our communities, and produce lasting impact.

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. Sessions in the **CRA Compliance** 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 feature emerging ideas and best practices in community development shared by experts from around the country. We're pleased to offer five **Community Tours** that will explore development underway in this diverse and vibrant city, and finally, we've designed a series of **Plenary Sessions** that will inspire deeper understanding of how we align to build resilient and inclusive communities.

We're excited that you've joined us here to learn how our collective work can have a positive and lasting impact in the communities we serve.

Enjoy the conference!

The 2018 National Interagency Community Reinvestment Conference Planning Team





CONFERENCE LEADERSHIP

Governance

Scott Turner, Group Vice President, Community Engagement, Federal Reserve Bank of San Francisco (*Chair*)

Ammar Askari, Director, Community Affairs Outreach, Office of the Comptroller of the Currency

Beth Castro, Community Affairs Officer, Office of the Comptroller of the Currency

David Erickson, Director, Community Development, Federal Reserve Bank of San Francisco

Lessie Evans, Chief, Community Affairs, Federal Deposit Insurance Corporation

Todd Greene, Vice President, Community and Economic Development, Federal Reserve Bank of Atlanta

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

John Moon, Manager of Community Development, Federal Reserve Bank of San Francisco

Tom Stokes, Regional Manager, Community Affairs, Federal Deposit Insurance Corporation

Alicia Williams, Vice President, Community Development & Policy Studies, Federal Reserve Bank of Chicago

Program Manager

Laurel Gourd, Communications Specialist, Community Development, Federal Reserve Bank of San Francisco

Project Managers

CRA Compliance Track

Craig Nolte, Regional Manager, Community Development, Federal Reserve Bank of San Francisco

Community Development Policy and Practice Track

Jeremiah Boyle, Assistant Vice President, Federal Reserve Bank of Chicago

Plenary Sessions

Ian Galloway, Director of the Center for Community Development Investments, Federal Reserve Bank of San Francisco

Community Tours

Marycela Diaz-Unzalu, Director, Regional Economic Information Network, Federal Reserve Bank of Atlanta

Logistics

Mary Jo Cannistra, Production Manager, Federal Reserve Bank of Chicago



SCHEDULE AT A GLANCE

All plenary sessions will be held in the James L. Knight Auditorium
All meals will be held in Riverfront South and Central

Sunday, March 18

- 3:00 - 6:00 Registration
- 4:00 - 8:00 TOUR | Live Healthy Little Havana

Monday, March 19

- 8:00 - 9:00 Registration & Breakfast

9:00 - 10:00 Opening Plenary Session

Welcome

Scott Turner, *Group Vice President, Community Engagement, Federal Reserve Bank of San Francisco*
Alicia Williams, *Vice President, Community Development & Policy Studies, Federal Reserve Bank of Chicago*

A Panel Discussion with the Regulatory Agencies

Eric Belsky, *Director, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System*
Grovetta Gardineer, *Senior Deputy Comptroller for Compliance and Community Affairs, Office of the Comptroller of the Currency*
Mark Pearce, *Director, Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation*
Donna Gambrell, *President & CEO, Appalachian Community Capital, and Former Director, Community Development Financial Institutions Fund, U.S. Department of the Treasury (moderator)*

A Conversation on the Future of Community Development

Raphael Bostic, *President and Chief Executive Officer, Federal Reserve Bank of Atlanta*
 Interviewed by **Todd Greene**, *Vice President, Community and Economic Development, Federal Reserve Bank of Atlanta*

- 10:00 - 12:30 TOUR | Goodwill in the Community
- 10:00 - 10:30 Break
- 10:30 - 11:45 Concurrent Sessions
- 11:45 - 1:00 Lunch
- 12:30 - 3:00 TOUR | Opa-locka THRIVE Innovation District
- 1:00 - 2:15 Concurrent Sessions
- 2:15 - 2:30 Break
- 2:30 - 3:45 Concurrent Sessions
- 3:45 - 4:00 Break



Lunch on Monday is generously sponsored by the Federal Home Loan Banks of Atlanta, Boston, Chicago, Dallas, Des Moines, Indianapolis, New York, Pittsburgh, and San Francisco



SCHEDULE AT A GLANCE

All plenary sessions will be held in the James L. Knight Auditorium
All meals will be held in Riverfront South and Central

Monday, March 19 (continued)

4:00 - 5:00 Plenary Session: Alignment and Cross-Sector Partnerships

Successful community development is a team effort. Increasingly, partners are reaching beyond their sector to align funding streams and project goals. This plenary will highlight cross-sector partnerships that are tapping into new resources and pushing the community development field forward towards a better-aligned and even more productive future.

Othello Meadows, *President & CEO, Seventy Five North Revitalization Corp.*

Jenny Ismert, *Vice President of Housing, UnitedHealthcare*

Maurice Jones, *Chief Executive Officer, Local Initiatives Support Corporation*

Introduced by Emerson Hall, Regional Manager, Community Affairs, Federal Deposit Insurance Corporation

6:30 - 8:30 Reception at the Pérez Art Museum Miami

Tuesday, March 20

7:30 - 8:30 Breakfast

8:30 - 9:30 Plenary Session: Community and Climate Resiliency

Every community should be prepared for economic shocks, particularly those grappling with an increasing number of climate-change-related challenges. This plenary will offer urban, rural, and national perspectives on how to build community resiliency in the face of an unpredictable economy and a changing climate.

Gretchen Beesing, *Chief Executive Officer, Catalyst Miami*

Justin Maxson, *Executive Director, Babcock Foundation*

Rhea Suh, *President, Natural Resources Defense Council*

Introduced by Hershel Lipow, Community Relations Expert, Office of the Comptroller of the Currency

9:30 - 9:45 Break

9:45 - 11:00 Concurrent Sessions

11:00 - 11:15 Break

11:15 - 12:30 Concurrent Sessions

12:30 - 1:45 Lunch

12:30 - 3:30 TOUR | Little Haiti: Arts and Culture in a Targeted Urban Area

1:45 - 3:00 Concurrent Sessions

3:00 - 3:30 Break



SCHEDULE AT A GLANCE

All plenary sessions will be held in the James L. Knight Auditorium

All meals will be held in Riverfront South and Central

Tuesday, March 20 (continued)

3:30 - 4:30 Plenary Session: Inclusion and Equity

An inclusive economy is an economy that works for everyone. Access to financial services remains a crucial gateway to prosperity but so does access to healthy food, good schools, affordable housing, living wage jobs, and transportation. This plenary will feature reflections on economic inclusion and why community engagement is so important to equitable community change.

John a. Powell, *Director, Haas Institute for a Fair and Inclusive Society, University of California Berkeley*

Camille Busette, *Director, Race, Prosperity, and Inclusion Initiative, The Brookings Institution*

Noel Andrés Poyo, *Executive Director, National Association for Latino Community Asset Builders*

Introduced by Sameera Fazili, Senior Community and Economic Development Advisor, Federal Reserve Bank of Atlanta

5:00 - 8:00 TOUR | Back to School: Colleges and the Community Development Connection

Wednesday, March 21

7:30 - 8:30 Breakfast

8:30 - 9:45 Concurrent Sessions

9:45 - 10:15 Break

10:15 - 11:30 Closing Plenary Session: Advancing a 21st Century Community Reinvestment Strategy

This closing plenary will showcase leaders from the banking, nonprofit, public and philanthropic sectors who will share their proposals for 21st century community reinvestment strategies to meet the challenges of our times.

Antony Bugg-Levine, *Chief Executive Officer, Nonprofit Finance Fund*

Audrey Choi, *Chief Marketing Officer and Chief Sustainability Officer, Morgan Stanley*

Kimberlee Cornett, *Director, Social Investment Practice, Kresge Foundation*

Andrea Levere, *President, Prosperity Now (moderator)*

Introduced by John Moon, Manager of Community Development, Federal Reserve Bank of San Francisco

Conference Wrap-up

David Erickson, *Director, Community Development, Federal Reserve Bank of San Francisco*

11:30 Conference Adjourns



CONCURRENT SESSIONS

■ CRA Compliance sessions

■ Community Development Policy & Practice sessions

*The conference offers an array of concurrent sessions from which to choose. An overview of options is below. Details on the CRA Compliance sessions begin on page 10. Descriptions of the Community Development Policy and Practice sessions start on page 12. See page 19 for complete information on the Community Tours.**

Monday, March 19

10:30 - 11:45

- Large Institution CRA Examinations
- Small/Intermediate Small Financial Institution Examinations
- Housing Finance Reform: Addressing Legacies of the Crisis
- Programs and Partnerships to Promote Place-Based Comprehensive Community Development
- Rebuilding Together for Long Term Resilience and Recovery
- Research and Policy Analysis on Small Business and Entrepreneurship

1:00 - 2:15

- High Impact CRA Opportunities
- Single-Family Rehab and Small Mortgage Lending
- Championing Entrepreneurship: Matching the Right Programs, Policies, and Partners for Capital Access
- Bridging the Rural/Urban Divide for Economic Development
- Integrating Racial Equity, Health, and Climate Resilience in the Built Environment

2:30 - 3:45

- Building Blocks for an Effective CRA Program
- Healthcare as a Community Development Strategy
- Financing Innovative Housing Solutions
- Services and Technology for Consumers and Entrepreneurs
- Arts and Culture as a Community Engagement and Empowerment Strategy

****Two tours conflict with Monday's sessions:** The Goodwill in the Community tour departs at 10:00 and returns at 12:30. The Opa-locka THRIVE Innovation District tour departs at 12:30 and returns at 3:00. **One tour conflicts with Tuesday's sessions:** The Little Haiti: Arts and Culture in a Targeted Urban Area tour departs at 12:30 and returns at 3:30. See page 19 for complete information on the Community Tours.*

Tuesday, March 20

9:45 - 11:00

- Best Practices in CRA Program Management
- Rural CRA Opportunities
- Innovations in Workforce Development Finance
- Aging-in-Place: Supporting the Independence of Older Adults
- Promoting Racial Equity through Community Development
- Opportunity Zones: Understanding a New Tax Incentive for Revitalizing Distressed Communities

11:15 - 12:30

- Emerging CRA Opportunities to Support Health, Jobs, and Infrastructure
- Improving Financial Outcomes for Youth
- Responding to Gentrification and Displacement: What's in the Local Toolkit?
- Fiber Optic Broadband: Bringing Disinvested Communities into the 21st Century Economy
- Impact Investing in Practice: The DC Water Environmental Impact Bond

1:45 - 3:00

- Limited Purpose/Wholesale CRA Examinations and Strategic Plans
- Alternative Delivery Systems: Innovation by Design
- Shaping the Built Environment to Support Inclusive Community and Economic Development
- Visualizing Policy Solutions: The Role of Data Mapping Tools
- Achieving CRA Success with the Federal Home Loan Banks
- New Opportunities to Strengthen Services for Consumers with Disabilities

Wednesday, March 21

8:30 - 9:45

- CRA Policy, Trends, and Analysis
- The Changing Landscape of Credit Access
- Financial Inclusion Coalitions: Working for LMI Families' Stability and Resilience
- The Influence and Impact of Immigration on Community Development
- New Norms for Creating Outcome-Driven Community Partnerships
- Preserving Affordable Multifamily Rental Properties



CRA COMPLIANCE SESSIONS

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, March 19

10:30 - 11:45

Large Institution CRA Examinations | Ashe Auditorium

Join this session if your bank currently exceeds the "large bank" asset threshold or will exceed it prior to your next examination. Gain insights on the examination process, how to comply with data collection and other reporting requirements, and ensure your next examination goes smoothly. Bring your tough questions to the experts in this valuable session.

Bobbie Kennedy, Office of the Comptroller of the Currency; **Mike Kovarik**, Federal Deposit Insurance Corporation; **Micah Spector**, Federal Reserve Bank of Philadelphia; **Jessica LeVeon Farr**, Federal Reserve Bank of Atlanta (moderator)

Small/Intermediate Small Financial Institution Examinations | Flagler

Whether it's your first CRA evaluation or you need a refresher, join this session for a discussion on the examination process, performance criteria, and how community development activities are considered in the performance ratings. Presenters will offer tips to help you prepare for your next CRA exam.

Morgan McKay, Federal Deposit Insurance Corporation; **Lisa Morrow**, Office of the Comptroller of the Currency; **Lisa Robinson**, Federal Reserve Bank of Atlanta; **Lisa Anne Mifflin**, Office of the Comptroller of the Currency (moderator)

1:00 - 2:15

High Impact CRA Opportunities | Tuttle & Monroe

Join this session to learn how to leverage your CRA activities for greater impact. Learn how other banks have turned seemingly mundane activities into blockbuster performance. Gain insights from senior examiners in this engaging session, and discover how your bank can achieve maximum impact.

Denise Kirk-Murray, Office of the Comptroller of the Currency; **Danny Santivasci**, Federal Reserve Bank of Atlanta; **Matthew Sheeren**, Federal Deposit Insurance Corporation; **Jason Keller**, Federal Reserve Bank of Chicago (moderator)

2:30 - 3:45

Building Blocks for an Effective CRA Program | Ashe Auditorium

An effective CRA program requires a solid foundation. This session will discuss the critical building blocks of your CRA program: defining your assessment area, developing an effective self-assessment, and understanding your performance context.

Tina Brison, Federal Deposit Insurance Corporation; **Sharon Ford**, Federal Reserve Bank of Dallas; **Jiwon Kim**, Federal Reserve Bank of San Francisco; **Laura Lewis**, Office of the Comptroller of the Currency; **Jessica LeVeon Farr**, Federal Reserve Bank of Atlanta (moderator)

The 2018 National Interagency Community Reinvestment Conference has been approved for 10.5 CRCM credits.

This statement should not be viewed as an endorsement of this program or its sponsors.

Tuesday, March 20

9:45 - 11:00

Best Practices in CRA Program Management | Ashe Auditorium

Join fellow CRA officers for a lively discussion on how to manage your CRA program. Participants will gain insights on how to develop a CRA strategy, track activities, report to upper management, and cultivate relationships with strategic CRA partners outside your bank.

Julianne Cookson, TowneBank; Johnnie McClusky, First Interstate Bank; Craig Nolte, Federal Reserve Bank of San Francisco (moderator)

Rural CRA Opportunities | Brickell

Join this session to hear from forward thinking experts on how your bank can assist rural communities. Discover how to find strategic partners that serve rural areas and uncover CRA opportunities you may have overlooked.

Gilbert Gerst, BOK Financial; John Henwood, Federal Deposit Insurance Corporation; Tim Herwig, Office of the Comptroller of the Currency; LaReta J. Lowther, WesBanco; April Atkins, Federal Deposit Insurance Corporation (moderator)

11:15 - 12:30

Emerging CRA Opportunities to Support Health, Jobs, and Infrastructure | Ashe Auditorium

Come learn about the next wave in community development and how data is shaping innovation. This session will present highlights from the July 2016 CRA Questions and Answers and discuss emerging CRA opportunities in health, workforce development, and digital infrastructure.

Stuart Andreason, Federal Reserve Bank of Atlanta; Michael Nield, Office of the Comptroller of the Currency; Jason Keller, Federal Reserve Bank of Chicago (moderator)

1:45 - 3:00

Limited Purpose/Wholesale CRA Examinations and Strategic Plans | Brickell

Join this session to learn about the CRA examination process, reporting requirements, and other factors unique to limited purpose/wholesale financial institutions. Discover if a strategic plan CRA examination may be right for your bank, and engage with peers around challenges and successes.

Pamela Freeman, Federal Deposit Insurance Corporation; Andrea Shearin, Office of the Comptroller of the Currency; Maria Villanueva, Federal Reserve Bank of San Francisco; Lisa Anne Mifflin, Office of the Comptroller of the Currency (moderator)

Alternative Delivery Systems: Innovation by Design | Tuttle

Panelists in this session will discuss new financial services delivery systems and how they are changing the face of banking. Find out how technological innovations and strategic partners could help your bank reach un/underbanked populations, while complying with current banking laws and regulations.

Ammar Askari, Office of the Comptroller of the Currency; Keith Ernst, Federal Deposit Insurance Corporation; Joseph Firschein, Board of Governors of the Federal Reserve System; Erwin Reeves, Federal Deposit Insurance Corporation (moderator)

Wednesday, March 21

8:30 - 9:45

CRA Policy, Trends, and Analysis | Tuttle & Monroe

Don't miss this opportunity to hear from senior rule makers from the Federal Financial Institutions Examination Council's Consumer Compliance Task Force. Come learn about current CRA policy issues and examination trends and how they may affect your bank's future evaluations. Join this session to share your perspectives on current examinations and learn how other banks are tackling CRA challenges.

Vonda Eanes, Office of the Comptroller of the Currency; Cathy Gates, Board of Governors of the Federal Reserve System; Patience Singleton, Federal Deposit Insurance Corporation; Craig Nolte, Federal Reserve Bank of San Francisco (moderator)



COMMUNITY DEVELOPMENT POLICY & PRACTICE SESSIONS

The sessions in this track invite participants to engage with industry leaders and policy experts who will share innovative approaches to equitable community and economic development that increase access to credit, capital, and opportunity.

Monday, March 19

10:30 - 11:45

Housing Finance Reform: Addressing Legacies of the Crisis | Monroe

Ten years after the Great Recession, home sales and foreclosure rates have recovered, but Fannie Mae and Freddie Mac remain in conservatorship, leaving taxpayers exposed in the event of another downturn. With evidence of tight mortgage lending standards, a limited supply of affordable housing, and private capital slowly reentering the secondary market, fundamental questions about the future of the housing finance system remain unresolved. This panel will discuss challenges facing the mortgage finance industry, lessons learned from the crisis, and guiding principles for additional reforms.

Gary Acosta, National Association of Hispanic Real Estate Professionals; Kevin Chavers, Blackrock; Laurie Goodman, Urban Institute; Taz George, Federal Reserve Bank of Chicago (moderator)

Programs and Partnerships to Promote Place-Based Comprehensive Community Development | Brickell

In times of shrinking resources, it's critical to align capital and investments toward specific projects and programs to achieve local goals and maximize impact. Aligning diverse and competing agencies and funders, however, remains a challenge. This panel will highlight successful local initiatives that increase targeted investments and discuss how to attract and deploy capital to foster an effective community development ecosystem.

Derek Edwards, Invest Detroit; Doug Rowand, Arrowhead United Way; Tyrone Roderick Williams, Sacramento Housing and Redevelopment Agency; Spike Keil, Federal Deposit Insurance Corporation (moderator)

Rebuilding Together for Long Term Resilience and Recovery | Hibiscus B

Natural disasters are occurring with unsettling frequency. This session will address community recovery strategies in the wake of natural disasters. Panelists will review examples of innovative financing and comprehensive long-term recovery efforts such as disaster-resistant housing, commercial area restoration, and large scale buy-outs to create open space, improvements to vital infrastructure, and developments of mixed use and income. Participants will learn how disaster recovery activities may qualify as CRA lending, investments, and services opportunities.

Marion McFadden, Enterprise Community Partners; Jeffrey Hebert, The Water Institute of the Gulf; Daniel Letendre, Bank of America; Scarlett Duplechain, Office of the Comptroller of the Currency (moderator)

Research and Policy Analysis on Small Business and Entrepreneurship | Tuttle

This session will showcase small business data and research on small business credit access challenges and marketplace perspectives. Panelists will share how the data and findings may contribute to the prosperity of small business owners, their employees, and their local communities.

Karyen Chu, Federal Deposit Insurance Corporation; Caroline Evans, United States Department of Agriculture; Claire Kramer Mills, Federal Reserve Bank of New York; Jeffrey Manning, Federal Deposit Insurance Corporation (moderator)

COMMUNITY DEVELOPMENT POLICY & PRACTICE SESSIONS *(CONTINUED)*

Monday, March 19

1:00 - 2:15

Single-Family Rehab and Small Mortgage Lending | Hibiscus A

The economic downturn inflicted a devastating blow on older neighborhoods, especially in industrial cities suffering from disinvestment, depopulation, and unemployment. Rehabilitation lending and loans to facilitate the sale of lower value properties are key to stabilizing and revitalizing these communities. This session will review the obstacles to obtaining financing for purchase, rehab, and refinance of owner-occupied housing in challenged housing markets. Panelists will share examples of successful revitalization strategies including programs in Detroit and Baltimore and recent regulatory guidance issued by the Office of the Comptroller of the Currency to facilitate high loan-to-value lending in revitalization areas.

Frank Altman, *The Community Reinvestment Fund, USA*; **Alanna McCargo**, *Urban Institute*; **John Neubauer**, *M&T Bank*; **Barry Wides**, *Office of the Comptroller of the Currency (moderator)*

Championing Entrepreneurship: Matching the Right Programs, Policies, and Partners for Capital Access | Hibiscus B

How do you create the infrastructure to provide entrepreneurs with the right capital and resources at the right time? Community Development Financial Institutions (CDFIs), microlenders, and community based organizations (CBOs) working with the right partners—banks, philanthropy, local and state government—can make that happen. This session will showcase successful programs, policies, and innovations that give entrepreneurs the assistance, credit, and capital they need to start businesses and keep them growing.

Joyce Klein, *Aspen Institute*; **Lenwood V. Long, Sr.**, *Carolina Small Business Development Fund*; **Germaine Smith-Baugh**, *Urban League of Broward County*; **Karen Leone de Nie**, *Federal Reserve Bank of Atlanta (moderator)*

Bridging the Rural/Urban Divide for Economic Development | Brickell

There are significant differences in the economic and demographic landscape between urban and rural communities. Differences in poverty, education, home ownership, infrastructure, and age distribution are just a few examples. Community development strategies typically incorporate these differences and design approaches that are either urban or rural-specific. There are innovative rural-urban development strategies, however, that straddle both areas for broader impact. These include food highways, healthcare links, and innovative workforce strategies. The panelists in this session will review examples of these strategies and highlight their mutual benefits for both urban and rural communities.

Jordana Barton, *Federal Reserve Bank of Dallas*; **Oran B. Hesterman**, *Fair Food Network*; **Victoria Huynh**, *Center for Pan Asian Community Services, Inc.*; **Letty Ann Shapiro**, *Office of the Comptroller of the Currency (moderator)*

Integrating Racial Equity, Health, and Climate Resilience in the Built Environment | Flagler

Featuring the learnings of a \$90 million initiative called the Strong, Prosperous, And Resilient Communities Challenge (SPARCC), this session will explore how regional collaboratives are working to change the way metropolitan regions grow, invest, and build by applying a cross-sector approach that integrates racial equity, health, and climate resilience to benefit low-income communities and communities of color. We will explore how SPARCC is investing CDFI, philanthropic, and other capital toward these multi-sectoral goals.

Odetta MacLeish-White, *TransFormation Alliance*; **Laura Raymond**, *Alliance for Community Transit - Los Angeles*; **Roberto Requejo**, *The Chicago Community Trust*; **John Moon**, *Federal Reserve Bank of San Francisco (moderator)*

COMMUNITY DEVELOPMENT POLICY & PRACTICE SESSIONS *(CONTINUED)*

Monday, March 19

2:30 - 3:45

Healthcare as a Community Development Strategy | Flagler

In order to meet their Community Benefits Obligations to the Internal Revenue Service, health care systems have expanded their definition of preventive medicine to encompass comprehensive community development. In this session, panelists will present research on the relationship between inadequate housing and chronic diseases and review examples of healthcare systems' community development initiatives and their partnerships with financial institutions.

Angela Mingo, Nationwide Children's Hospital; Doug Jutte, Build Healthy Places Network; Michael Taylor, PNC Bank; Norma Polanco-Boyd, Office of the Comptroller of the Currency (moderator)

Financing Innovative Housing Solutions | Brickell

Baby-boomers are set to retire, millennials are beginning to purchase homes, and there is a tremendous shortage of affordable rental housing across the country. Meanwhile, housing affordability remains severely strained for low- and moderate-income renters and prospective homebuyers. This session will examine innovative financing and investment programs that support affordable housing as well as the challenges and opportunities of today's housing market. Panelists will discuss the types of programs and interventions needed to meet housing needs in the years ahead.

Jeff Gross, BAC Florida Bank; Mary Fellows, Neighborhood Lending Partners; Nela Richardson, Redfin; Sandra Kerr, Federal Deposit Insurance Corporation (moderator)

Services and Technology for Consumers and Entrepreneurs | Hibiscus B

The increasing number of online lenders and their reliance on digital delivery channels significantly affects how consumers and small businesses access capital and credit. What is the right balance between technological innovations in the financial industry and the need to ensure consumer protection? This session will explore this question and the current trends and outlooks for consumers, small businesses, financial institutions, and regulators.

Michael Gaughan, Vermont Municipal Bond Bank; Danny Housley, Tools for Life; Adam Rust, Reinvestment Partners; Victor Galloway, Federal Deposit Insurance Corporation (moderator)

Arts and Culture as a Community Engagement and Empowerment Strategy | Hibiscus A

The role of the arts in low-income communities is traditionally seen in the form of murals and other public installations. But public art has evolved in a transcendent way to convey history, identity, and meaning in the role of place-making. Join this session for a discussion with leaders who are pushing opportunities to invest in urban and rural communities in ways that leverage the power of the arts.

Lyz Crane, ArtPlace America; Malini Ram-Moraghan, DAISA Enterprises; Carlton Turner, Mississippi Center for Cultural Production; John Moon, Federal Reserve Bank of San Francisco (moderator)

COMMUNITY DEVELOPMENT POLICY & PRACTICE SESSIONS *(CONTINUED)*

Tuesday, March 20

9:45 - 11:00

Innovations in Workforce Development Finance | Monroe

Innovative financing strategies such as income share agreements, social impact bonds, and CRA-related bank partnerships can build and strengthen workforce development programs. In this session, panelists will discuss their strategies to connect people to training services and good jobs.

Miguel Palacios, University of Calgary; Tim Pennell, Third Sector Capital Partners; Steve Shepelwich, Federal Reserve Bank of Kansas City; Stuart Andreason, Federal Reserve Bank of Atlanta (moderator)

Aging-in-Place: Supporting the Independence of Older Adults | Hibiscus B

More than 90 percent of older adults have a preference for remaining in their homes. In the decades ahead, the population of older adults in the U.S. will rise dramatically, increasing demand for modifications that make homes safer, healthier, and more efficient for seniors and furthering the need to encourage and support changes in the community that will allow older adults to live in the residences of their choice. This panel will discuss the implications of this profound demographic shift as well as aging-in-place strategies and financial products and services that can help seniors remain an integral part of their communities.

Staci Glenn-Short, Huntington; Scott Sparte, Capital Impact Partners; Maria Thompson, Third Federal Savings & Loan; Hershel Lipow, Office of the Comptroller of the Currency (moderator)

Promoting Racial Equity through Community Development | Tuttle

The history of CRA traces back to the discriminatory practice of “redlining,” and 40 years later, the community development field is grappling with its role in promoting racial equity. This session will provide a framework for understanding the issue of racial equity from the perspective of policy, community-based efforts, and investments. Leaders will share insights on the connection between people, place, and racial equity, as well as ideas on how the field can invest in a more just and equitable society.

Isela Gracian, East LA Community Corporation; Jeremie Greer, Prosperity Now; Dwayne Marsh, Race Forward; James Wahls, The Annie E. Casey Foundation; Laura Choi, Federal Reserve Bank of San Francisco (moderator)

Opportunity Zones: Understanding a New Tax Incentive for Revitalizing Distressed Communities | Hibiscus A

The Tax Cuts and Jobs Act of 2017 created a new tax incentive designed to attract private capital to distressed communities. The program is still being designed by federal and state policymakers, but ultimately states will designate select census tracts as “Opportunity Zones” and the Treasury Department will establish the rules governing how tax-preferred “Opportunity Funds” can be invested in the zones. Come hear from leading experts on how the program is taking shape at both the state and federal level and learn how it could be deployed for community and economic development purposes.

Lisa Hall, Georgetown University; Daniel Kowalski, U.S. Department of the Treasury; Katie Kramer, Council of Development Finance Agencies; Sameera Fazili, Federal Reserve Bank of Atlanta (moderator)

COMMUNITY DEVELOPMENT POLICY & PRACTICE SESSIONS *(CONTINUED)*

Tuesday, March 20

11:15 - 12:30

Improving Financial Outcomes for Youth | Brickell

Communities across the nation are struggling with stubbornly high youth unemployment, financial illiteracy, and dropout rates. In the next decade, nearly 12 million students are expected to drop out of high school. And without a basic education, prospects for good jobs and earnings are slim. The integration of workforce development programs, opportunities to save, and education may improve the financial and labor market outcomes of vulnerable youth. This panel will review how some programs are providing a path to financial and life stability for vulnerable youth and the communities in which they live.

Reba Dominski, U.S. Bank Foundation; Kate Hoffman, Earn to Learn; LaKia F. Williams, Capital One Bank; Karen Bellesi, Office of the Comptroller of the Currency (moderator)

Responding to Gentrification and Displacement: What's in the Local Toolkit? | Tuttle

Growing communities across the country are facing gentrification and displacement pressures that threaten the well-being of low- and moderate-income residents. This panel will discuss how tools such as participatory budgeting, community benefit agreements, lease to own agreements, and community land trusts are being used to successfully promote economic inclusion, stabilize neighborhoods, and preserve affordable housing.

Rob Curry, Cleveland Housing Partners; Jesse Van Tol, National Community Reinvestment Coalition; Emily Thaden, Grounded Solutions Network; Desiree Hatcher, Federal Reserve Bank of Chicago (moderator)

Fiber Optic Broadband: Bringing Disinvested Communities into the 21st Century Economy | Hibiscus A

Today's modern economy increasingly runs through a high-speed internet connection. Access to broadband is as fundamental to progress as electricity was at the turn of the last century, but broadband access and adoption continues to lag for some populations, particularly lower-income and rural communities. Under the CRA, infrastructure investment now includes broadband, and the regulatory agencies identify communications infrastructure as an essential community service. Join this session to learn how banks can close the digital divide in your communities consistent with the CRA definition of community development.

Jordana Barton, Federal Reserve Bank of Dallas; Christopher Mitchell, The Institute for Local Self-Reliance; Denise Linn Riedl, City Tech Collaborative; Timothy Herwig, Office of the Comptroller of the Currency (moderator)

Impact Investing in Practice: The DC Water Environmental Impact Bond | Hibiscus B

This panel will explore the District of Columbia Water and Sewer Authority's environmental impact bond (EIB) for green infrastructure development. Financed by a \$25 million private placement, this EIB tests an environmentally-friendly alternative to traditional grey infrastructure by tying bond payments directly to reductions in stormwater runoff that are expected to reduce pollution, improve public health, and create green jobs. Panelists will reflect on their experience constructing the DC Water EIB and offer insight into launching EIBs in other jurisdictions.

Eric Letsinger, Quantified Ventures; Michael Lohr, Goldman Sachs; Jacqueline Westley, Calvert Foundation; Ian Galloway, Federal Reserve Bank of San Francisco (moderator)

COMMUNITY DEVELOPMENT POLICY & PRACTICE SESSIONS *(CONTINUED)*

Tuesday, March 20

1:45 - 3:00

Shaping the Built Environment to Support Inclusive Community and Economic Development | Ashe Auditorium

Communities across the U.S. are investing in urban public spaces and major infrastructure projects to provide diverse communities with important amenities for placemaking and economic development. Yet community development practitioners and researchers have raised concerns about the potential of these projects to facilitate gentrification and exacerbate housing affordability challenges in low- and moderate- income areas. This panel will examine how investments in public space can overcome these challenges and encourage inclusive growth, using the 606 linear park in Chicago as an example.

Sarah Duda, DePaul University; Juan Carlos Linares, Latin United Community Housing Association; Caroline O'Boyle, Trust for Public Land Chicago; Ann Carpenter, Federal Reserve Bank of Atlanta (moderator)

Visualizing Policy Solutions: The Role of Data Mapping Tools | Monroe

With increased technical capacity, data visualization tools have come to the forefront as a means to illustrate areas in need of policy and practice interventions. Recent innovations place the power of data in the hands of end users, enabling stakeholders who may not have a data background to understand the drivers of a community challenge and literally visualize a solution. Using recently developed Federal Reserve System data tools as a conversation catalyst, panelists will share insights on the potential uses and impact of these and other data tools from the perspective of financial institutions and community organizations.

David Christian, Regions Bank; Taz George, Federal Reserve Bank of Chicago; Tiffany Manuel, Enterprise Community Partners; William Lambe, Federal Reserve Bank of Atlanta (moderator)

Achieving CRA Success with the Federal Home Loan Banks | Flagler

In this session, representatives from several Federal Home Loan Banks (FHLBanks) will share examples of how they assist financial institutions in achieving CRA success and demonstrate how they leverage both FHLBank and external resources.

Gregory Hettrick, Federal Home Loan Bank of Dallas; Suzi Thackston, Federal Home Loan Bank of Chicago; Ken Willis, Federal Home Loan Bank of Boston; MaryBeth Wott, Federal Home Loan Bank of Indianapolis; Arthur Fleming, Federal Home Loan Bank of Atlanta (moderator)

New Opportunities to Strengthen Services for Consumers with Disabilities | Hibiscus B

Strategies to promote economic inclusion for people with disabilities are critical as this population is disproportionately unbanked and underbanked. Elements of these strategies include new partnerships between banks and organizations representing people with disabilities as well as financial capability services that develop money management skills and provide access to safe, affordable products and services. Join this session to learn how the FDIC and the Consumer Financial Protection Bureau are deploying financial education counseling toolkits and curriculum to assist this potential customer base.

Tom Foley, World Institute on Disabilities; Rodney Hood, JPMorgan Chase & Co.; Ben Joergens, Old National Bank; Michael Roush, National Disability Institute; Glenn Brewer, Federal Deposit Insurance Corporation (moderator)

COMMUNITY DEVELOPMENT POLICY & PRACTICE SESSIONS *(CONTINUED)*

Wednesday, March 21

8:30 - 9:45

The Changing Landscape of Credit Access | Ashe Auditorium

The financial services infrastructure in low- and moderate-income communities has changed, especially where banks have closed, constraining access to credit in those areas. This session will explore the changing credit delivery service infrastructure for small businesses, discuss the potential implications of technology-driven lending platforms, and highlight partnerships between banks and intermediaries to intervene in credit constrained areas.

Usman Ahmed, PayPal Inc.; Lori Bettinger, Bank Alliance Partners; Luz Urrutia, Opportunity Fund; Gar Kelley, Federal Reserve Bank of Chicago (moderator)

Financial Inclusion Coalitions: Working for LMI Families' Stability and Resilience | Hibiscus A

What does it take to organize hundreds of organizations to promote financial education, access to financial services, and economic mobility and help stabilize tens of thousands of low- and moderate-income (LMI) families annually? Join panelists from Bank On San Francisco, Money Smart KC and the Northeastern Oklahoma Alliance for Economic Inclusion to discuss how these programs helped build financial stability and resilience for LMI families over the past decade.

José Cisneros, City and County of San Francisco; Jackie Loya-Torres, Commerce Bank; Jay Salas, Denver Office of Financial Empowerment; Greg Housel, Federal Deposit Insurance Corporation (moderator)

The Influence and Impact of Immigration on Community Development | Hibiscus B

Immigrants have positively affected the economic and community development of neighborhoods and cities through small business development, home purchases, and employment. In this session, panelists will describe immigration trends and economic implications including the community development impact of recent federal immigration policies and practices. Participants will discover best practices to attract immigrants and refugees and learn about opportunities for financial institutions to serve this population.

Blake Hamilton, International Institute of Saint Louis; Manny Jimenez, Marquette Bank; José Eduardo Vera, Southwest Suburban Immigrant Project; Marva E. Williams, Federal Reserve Bank of Chicago (moderator)

New Norms for Creating Outcome-Driven Community Partnerships | Brickell

Health, education, and economic and environmental justice are historically intractable challenges for place-based community and economic development practitioners. Some financial intermediaries and public entities have developed disciplined strategic collaboratives to catalyze interventions addressing these challenges. This panel will demonstrate how pathways toward healthy, thriving communities are widened through education and environmental justice.

David Fukuzawa, Kresge Foundation; Lori Gay, Neighborhood Housing Services of LA County; Suzi Ruhl, U.S. EPA Office of Environmental Justice; Melody Winter Head, Federal Reserve Bank of San Francisco (moderator)

Preserving Affordable Multifamily Rental Properties | Flagler

An acute shortage of affordable rental housing, rising rents, and stagnating wages are taking a toll on low- and moderate-income renters. This problem is further exacerbated by a declining supply caused in part by obsolescence, demolition, and the conversion of existing affordable units to market rate units. In this session, panelists will review examples of programs and initiatives designed to preserve affordable multifamily rental properties.

Ellen Lurie Hoffman, National Housing Trust; Todd Crow, PNC Real Estate; Robyn Bipes-Timm, Twin Cities Habitat for Humanity; Reggie Ellison, Office of the Comptroller of the Currency (moderator)



COMMUNITY TOURS

Tours cost \$35 per person. Pre-registration is required for tours. Visit the registration desk for more information.

Live Healthy Little Havana

Sunday, March 18, 4:00 - 8:00

Live Healthy Little Havana is a place-based, six-year initiative informed by the local community, coordinated by the City of Miami, and supported by the Health Foundation of South Florida to promote healthier living in the Little Havana community. On this tour, participants will see the Little Havana community and its thriving microenterprises that serve locals and tourists alike. Situated in the heart of Miami, this predominantly Latino-immigrant community is experiencing heightened interest from real estate developers and new residents, while aiming to address the needs of its existing residents—from housing to health. Participants will learn how community members, funders, and local officials are working together to deploy a collective impact model that will develop, implement, and sustain effective community-level strategies for the Health Impact Areas of mental health, substance abuse, physical activity, and overall primary health care in Little Havana. Come learn from local experts, take a walk through the Little Havana neighborhood, and hear from community leaders.

Goodwill in the Community

Monday, March 19, 10:00 - 12:30

For decades, Goodwill Industries International has met the needs of job seekers, seniors, veterans, and people with disabilities. On this tour, participants will visit the manufacturing plant of Goodwill Industries of South Florida and learn how the organization supports building a more resilient and inclusive communities by focusing on training, employment and job placement for individuals with disabilities and other barriers to work. The plant employs 1,700 individuals who produce over 90,000 garments and flags each month for the Defense Logistics Agency, U. S. Department of Veterans Affairs, Source America, the State of Florida, Phoenix Industries, Peckham, and other Goodwills. Participants will hear from leaders within Goodwill Industries of South Florida and enjoy a performance by the award-winning “Spirit of Goodwill Band.”

Opa-locka THRIVE Innovation District

Monday, March 19, 12:30 - 3:00

Situated just 20 minutes from downtown Miami, Opa-locka is a small city that is home to the largest collection of Moorish Revival architecture in the Western Hemisphere. Its newest development and program, the THRIVE Innovation District, is a developing campus that provides the community with spaces where education, arts, business, agriculture, health, and technology flourish. Through public-private partnerships with financial institutions, other non-profits, and government agencies, the District serves as a catalyst to revitalize the community and spur economic development. Join us for this interactive and informative walking tour of the THRIVE District that uses education, exposure and enterprise to build community wealth and re-energize the city of Opa-locka.

Little Haiti: Arts and Culture in a Targeted Urban Area

Tuesday, March 20, 12:30 - 3:30

In 1997, Miami-Dade County designated 15 Targeted Urban Areas (TUAs) that would serve as economic development priority areas for county government. Join us for a walking tour of one of those TUAs, the Little Haiti community. The tour will highlight local examples of sustainable investment and show how place-based coalitions addressed funding challenges in this community. Participants will hear from a panel of Little Haiti community developers and activists alongside City of Miami planners who will discuss their successes and how neighboring commercial centers could become art and cultural districts that facilitate economic opportunity for residents.

Back to School: Colleges and the Community Development Connection

Tuesday, March 20, 5:00 - 8:00

Forging partnerships with colleges and universities can be a win for community impact and provide experiential engagement opportunities for university students and faculty. Join us as we visit Miami-Dade College—one of the largest higher-ed institutions in the nation—to learn about three programs that provide job training for the homeless, career readiness for high school students, and community services for LMI college students.



PLENARY SPEAKERS



Gretchen A. Beesing, LCSW
Chief Executive Officer, Catalyst Miami

Gretchen A. Beesing joined Catalyst Miami in 2007, directing civic leadership and advocacy programs for more than five years. She became CEO in 2013. A visionary leader, Beesing's integration of Catalyst's services into a solid program suite, based on an effective and empowering financial coaching platform, offers asset-building strategies at each stage in their clients' journey to prosperity. She effectively transitioned Catalyst from a financial literacy provider to a financial capability thought leader, as evidenced by their many national partnerships and demonstration products, including MAF's Lending Circles. Other accomplishments include conceiving and piloting Catalyst's Miami Thrives executive leadership program for community development practitioners, in partnership with the University of Miami and the South Florida Community Development Coalition. Under Beesing's leadership, Catalyst hosted Miami's first Anti-Poverty Summit, attended by more than 300 service providers, activists and Miami-Dade County officials.

Beesing serves as chair of the board of directors for the South Florida Community Development Coalition, and was a founding board member of the Community Reinvestment Alliance of South Florida. She participates on the National Human Services Assembly's Advisory Council on Financial Stability, JPMorgan Chase's Community Advisory Board (Florida), the Florida Policy Institute's Community Advisory Board, Greater Miami and the Beaches' 100 Resilient Cities Steering Committee, the Early Learning Coalition of Miami-Dade's Community Advisory Council, and the University of Miami's Office of Civic and Community Engagement Task Force. Beesing was a 2015 American Express NGEN Fellow and is an alumnus of the Federal Reserve Board's Community Leaders Forum.

Beesing is a licensed clinical social worker and has several years of experience as a psychotherapist. She has worked with youth and adults, specializing in trauma therapy. In Miami, she worked at Care Resource, providing counseling to people living with HIV and AIDS. Beesing received her MSW from New York University and her BA from Kalamazoo College.



Eric S. Belsky, PhD
Director of the Division of Consumer and Community Affairs, Federal Reserve Board of Governors

Eric S. Belsky has served as director of the Division of Consumer and Community Affairs at the Federal Reserve Board of Governors since August 2014. A specialist in housing finance, economics, and policy, 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 and effective community development. Before joining the Federal Reserve Board, he served as managing director of the Joint Center for Housing Studies of Harvard University. 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. 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. Raphael W. Bostic
President and Chief Executive Officer, Federal Reserve Bank of Atlanta

Raphael W. Bostic took office June 5, 2017, as the 15th president and chief executive officer of the Federal Reserve Bank of Atlanta. He is responsible for all the Bank's activities, including monetary policy, bank supervision and regulation, and payment services. In addition, he serves on the Federal Reserve's chief monetary policy body, the Federal Open Market Committee (FOMC).

From 2012 to 2017, Bostic was the Judith and John Bedrosian Chair in Governance and the Public Enterprise at the Sol Price School of Public Policy at the University of Southern California (USC).

He arrived at USC in 2001 and served as a professor in the School of Policy, Planning, and Development. His research has spanned many fields, including home ownership, housing finance, neighborhood change, and the role of institutions in shaping policy effectiveness. He was director of USC's master of real estate development degree program and was the founding director of the Casden Real Estate Economics Forecast.

From 2009 to 2012, Bostic was the assistant secretary for policy development and research at the U.S. Department of Housing and Urban Development (HUD). In that role, he was a principal adviser to the secretary on policy and research, helping the secretary and other principal staff make informed decisions on HUD policies and programs, as well as on budget and legislative proposals.

Bostic worked at the Federal Reserve Board of Governors from 1995 to 2001, first as an economist and then a senior economist in the monetary and financial studies section, where his work on the Community Reinvestment Act earned him a special achievement award. He served as special assistant to HUD's assistant secretary of policy development and research in 1999. He was also a professional lecturer at American University in 1998.

Bostic graduated from Harvard University with a combined major in economics and psychology. He earned his doctorate in economics from Stanford University.

He has previously served on many boards and advisory committees, including the California Community Reinvestment Corporation, Abode Communities, NeighborWorks, the National Community Stabilization Trust, the Urban Land Institute, the Consumer Financial Protection Bureau, the American Real Estate and Urban Economics Association, the National Economic Association, and Freddie Mac.

The Federal Reserve Bank of Atlanta serves the Sixth Federal Reserve District, which covers Alabama, Florida, and Georgia, and parts of Louisiana, Mississippi, and Tennessee. The Bank has branches in Birmingham, Jacksonville, Miami, Nashville, and New Orleans.



PLENARY SPEAKERS



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. Bugg-Levine writes and speaks on the evolution of the social sector and the emergence of the global impact investing industry. He is the co-author of "Impact Investing: Transforming How We Make Money While Making a Difference" (Wiley, 2011).

As a managing director at the Rockefeller Foundation, Bugg-Levine designed and led the initiative, Harnessing the Power of Impact Investing. He is the founding board chair of the Global Impact Investing Network and convened the 2007 meeting that coined the phrase "impact investing."

Previously, Bugg-Levine was the country director for Kenya and Uganda for TechnoServe, a nongovernmental organization that develops and implements business solutions to rural poverty. Earlier in his career, as a consultant with McKinsey, he advised Fortune 100 clients in the financial services and health care sectors, and helped develop new frameworks for incorporating social dynamics into corporate strategy. He is an associate adjunct professor in the Social Enterprise Program at the Columbia Business School.



Camille Busette **Director, Brookings Institution**

Camille Busette is director of the Brookings Institution Race, Prosperity, and Inclusion Initiative. Prior to Brookings, she has held executive positions at the Consultative Group to Assist the Poor, the Consumer Financial Protection Bureau, EARN, PayPal, and Intuit. Busette holds a BA in political science from the University of California, Berkeley, and an MA and PhD in political science from the University of Chicago.



Audrey Choi

Chief Marketing Officer and Chief Sustainability Officer, Morgan Stanley

Audrey Choi is a Managing Director of Morgan Stanley. She is Morgan Stanley's Chief Marketing Officer and Chief Sustainability Officer and a member of the Firm's Management Committee. As Chief Marketing Officer, Audrey is responsible for stewarding the brand to reflect the firm's core values of leading with integrity and exceptional ideas across its businesses and geographies. As Chief Sustainability Officer, Audrey oversees the firm's efforts to promote 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 community concerns and global challenges. Prior to joining Morgan Stanley, Audrey held senior policy positions in the Clinton Administration, including serving 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 serves on the boards of several national nonprofits focused on sustainability, community development and social justice. Audrey is a graduate of Harvard College and Harvard Business School.



Kimberlee Cornett

Director of the Social Investment Practice, The 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 that makes program related and market rate investments. Cornett's work encompasses all aspects of social investing, including development of investment strategies, underwriting, risk and portfolio management. She has been the architect of numerous innovative financing vehicles that use debt, equity, and guarantees to create social change.

Before joining Kresge in 2010, Cornett spent more than a decade in both nonprofit and private-sector organizations working to improve housing and economic conditions in low-income communities. Cornett 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. In addition, she led Enterprise's Investment Management division, structured, and closed over \$1 billion in investor equity for investment in affordable housing projects. Earlier in her career, Cornett was the founding executive director of Habitat for Humanity's work in Virginia and worked at a shelter for homeless women and children in Washington, DC. She was appointed a White House fellow by President Clinton and served at the executive level of the Small Business Administration.

Cornett serves on the Board of Habitat for Humanity International and the Conservation Fund. She is a commissioner of the City of Annapolis Housing Authority, which oversees public housing in her hometown. Cornett is a graduate of Hood College.



PLENARY SPEAKERS



Donna Gambrell **President & CEO, Appalachian Community Capital**

As President & CEO of Appalachian Community Capital (ACC), Donna Gambrell is responsible attracting and directing investments to community development financial institutions (CDFIs) and mission-driven lenders that are ACC members. These members, in turn, make loans to small business owners, including minority- and women-owned businesses, in underserved communities in Appalachia. Prior to her current position, Gambrell served as the Director of the U.S. Department of the Treasury's Community Development Financial Institutions Fund. She is the longest serving and first African American woman to be appointed to this position.

During her tenure from 2007 to 2013, the CDFI Fund experienced significant growth, more than doubling funding under its flagship program, thus enabling a CDFI industry to provide affordable capital, credit, and financial services to low-income communities across the country. Under Gambrell's leadership, the CDFI Fund also designed and administered a number of new initiatives targeted to underserved markets, including the Capital Magnet Fund, the Healthy Food Financing Initiative, and the CDFI Bond Guarantee Program. Gambrell also served in several executive positions at the Federal Deposit Insurance Corporation (FDIC), including Deputy Director for Compliance and Consumer Protection, where she was responsible for overseeing the FDIC's national compliance bank examinations, as well as the agency's community affairs, consumer affairs, and deposit insurance programs. She retired from federal government service in December 2013.

In addition to her current duties, Gambrell is a non-resident visiting scholar at the Federal Reserve Bank of Atlanta. She also serves as a board member for the following organizations: Southern Bancorp, Inc.; AEO; Low Income Investment Fund; and Opportunity Finance Network.

Gambrell received a B.S. Degree from Towson University in Baltimore, Maryland, and an M.S. Degree from New York University.



Grovetta Gardineer **Senior Deputy Comptroller for Compliance and Community Affairs Office of the Comptroller of the Currency**

Grovetta Gardineer is the senior deputy comptroller for Compliance and Community Affairs at the Office of the Comptroller of the Currency (OCC). In this role, she serves as a member of the agency's Executive Committee and Committee on Bank Supervision. She oversees agency compliance exams on national banks and federal savings associations and supervises the agency's Community Affairs and Community Reinvestment Act (CRA) programs. Gardineer also has responsibilities for policy and examination procedures relating to consumer issues and anti-money laundering and for representing the agency on interagency groups and activities related to compliance, CRA, fair lending, and the Bank Secrecy Act. She assumed this role in March 2016. Gardineer also was named chair of the NeighborWorks® America Board of Directors in June 2016. Gardineer previously served as deputy comptroller for Compliance Risk at the OCC and oversaw development of policy and examination procedures relating to consumer issues and anti-money laundering. She served as a key advisor to the Committee on Bank Supervision and to the Comptroller on compliance and CRA matters. Gardineer joined the OCC in 2010.

Prior to joining the agency, Gardineer worked for the Office of Thrift Supervision (OTS), where she served as the managing director for Corporate and International Activities. Before that, she was the managing director for Supervision Policy, where she was responsible for several programs, including capital policy, credit risk, trust operations, accounting policy, and information technology risk assessment. Prior to joining the OTS, Gardineer spent several years as an attorney with the FDIC handling enforcement actions and preparing policies and regulations affecting the financial services industry. Gardineer earned her JD, cum laude, from North Carolina Central University and her BA from Wake Forest University.



Jenny Ismert

Vice President of Health Policy, UnitedHealthcare Community & State

Jenny Ismert is the vice president of Health Care Policy at UnitedHealthcare Community & State. UnitedHealthcare Community & State, a \$23 billion Medicaid business, proudly serves over five million members throughout 24 states. UnitedHealthcare is a division of UnitedHealth Group (NYSE: UNH), which is a diversified Fortune 50 health and well-being company with a mission to help people live healthier lives.

In her current role, Ismert leads UnitedHealthcare Community & State's national policy team responsible for the development of policy strategy to support public medical assistance program sustainability, and health plan operations. Through that work, she is responsible for supporting state and federal policy strategies extending to 24 states plus Washington, DC, serving more than 5 million low-income and underinsured beneficiaries. Ismert is also actively supporting UnitedHealthcare's strategic efforts to explore the connection between health care and housing for Medicaid beneficiaries.

Prior to this role, Ismert served as vice president of Housing at UnitedHealthcare where she led strategic initiatives to test the impact of housing intervention on health care costs. Before becoming vice president of Housing, Ismert was the director of State and Federal Policy for UnitedHealthcare Community & State, and director of Legal Risk Management.



Maurice Jones

President and CEO, Local Initiatives Support Corporation (LISC)

With deep experience in both the public and private sectors, Maurice Jones took the helm as LISC's fourth president and CEO in September 2016. Immediately prior to joining LISC, he served as the secretary of commerce for the Commonwealth of Virginia, where he managed 13 state agencies focused on the economic needs in his native state. He previously served as deputy secretary for the U.S. Department of Housing and Urban Development (HUD) overseeing operations for the agency and its 8,900 staff members. Prior to that, he was commissioner of Virginia's Department of Social Services and deputy chief of staff to former Virginia Governor Mark Warner. Trained as an attorney, Jones worked during the Clinton Administration on legal, policy, and program issues at the Treasury Department, where he also helped manage a then-new initiative called the Community Development Financial Institutions (CDFI) fund—a federal program that has grown to be a critical supporter of nonprofits that leverage its capital to bolster their communities. In the private sector, Jones was the general manager of The Virginian-Pilot in Norfolk and went on to become president and publisher of its parent company. He also worked for a Richmond law firm and a private philanthropy investing in community-based efforts to benefit children in Washington, DC.

Raised by his grandparents in a rural southern Virginia community where his family had a tobacco and corn farm, Jones was awarded a full merit scholarship to Hampden-Sydney College, a small liberal arts school. In 1986, he graduated Phi Beta Kappa and was selected as a Rhodes scholar. At Oxford University, he earned a master's degree in international relations. In 1992, he graduated from the University of Virginia Law School.



PLENARY SPEAKERS



Andrea Levere
President, Prosperity Now

Andrea Levere has led Prosperity Now (formerly CFED) as its president since 2004. Prosperity Now is a private nonprofit organization with the mission of ensuring that everyone has the opportunity to gain financial stability, build wealth, and achieve prosperity.

Prosperity Now designs and operates major national initiatives that aim to integrate financial capability services into systems serving low-income people, build assets and savings, and advance research and policies that expand economy mobility for all.

Prosperity Now operates the Prosperity Now Community, comprised of nearly 24,000 members who advocate for asset-development and asset-protection policies at the municipal and state levels. Prosperity Now also operates the Taxpayer Opportunity Network, which represents over 1,000 providers of community tax preparation services.

In 2013, President Obama appointed Levere to the National Cooperative Bank's (NCB) Board of Directors to represent the interests of low-income consumers. Currently, Levere serves as vice chair of the Community Advisory Council of the Federal Reserve System. The Council provides advice and recommendations to the Board on a wide range of issues including those that affect low-income and communities of color. She also serves as the chair of ROC USA (Resident Owned Communities USA), a national social venture that converts manufactured home parks into resident-owned cooperatives. She is a member of the FDIC's Committee on Economic Inclusion, and Morgan Stanley's Community Development Advisory Board. Levere served as chair of the board of the Ms. Foundation for Women from 2002-2005, after being on its board since 1998.

Levere holds a bachelor's degree from Brown University and an MBA from Yale University.



Justin Maxson
Executive Director, Mary Reynolds Babcock Foundation

Justin Maxson is the executive director of the Mary Reynolds Babcock Foundation, a 65-year old foundation that seeks to move people and places out of poverty in the South. The Foundation supports organizations and networks that work across race, ethnic, economic, and political differences to make a brighter future possible for all. For 13 years, he was president of the Mountain Association for Community Economic Development, a 33-year-old, multi-strategy community economic development organization serving Central Appalachia based in Berea, Kentucky. Previous to MACED, he was founding executive director of the Progressive Technology Project. Maxson holds a master of anthropology from Boston University and a BA from the University of Kentucky.



Othello H. Meadows III

President and CEO, Seventy Five North Revitalization Corp.

Othello H. Meadows III is a native of Omaha, Nebraska, and currently serves as president and CEO of Seventy Five North Revitalization Corp., a community revitalization and development organization. Prior to this position, Meadows was executive director of the Omaha Workforce Collaborative, a nonprofit housed at the Omaha Chamber of Commerce, designed to restructure the workforce development efforts of the Omaha metropolitan area. Meadows returned home after nearly 15 years in order to run a non-partisan voter registration drive that registered over 10,000 new voters in eastern Omaha prior to the 2008 presidential election.

Before returning to Omaha, Meadows operated his own law firm, Othello H. Meadows, P.C., in Atlanta, Georgia, where his practice focused on criminal defense, family law, and general civil litigation.

Meadows attended East Carolina University in Greenville, North Carolina, on a basketball scholarship where he earned his BA in psychology. He later received his juris doctor from North Carolina Central University School of Law in Durham, North Carolina. Meadows serves on several boards in the Omaha area.



Mark Pearce

Director, Division of Depositor and Consumer Protection Federal Deposit Insurance Corporation

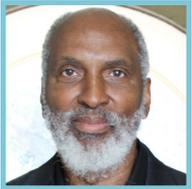
Mark Pearce is the director of the FDIC's Division of Depositor and Consumer Protection (DCP), and leads its efforts to protect depositors and consumers nationwide. The Division has responsibility for the FDIC's compliance and CRA examination and supervision for approximately 3,640 state non-member institutions, research, and policy development related to consumers' use of financial products and services, depositor and consumer assistance, community affairs, financial education, and economic inclusion efforts.

Prior to joining the FDIC, Pearce was the chief deputy commissioner of banks for the state of North Carolina. He has served as president of the American Association of Residential Mortgage Regulators. Previously, he was president of the Center for Responsible Lending, and has worked for Self-Help, the largest community development financial institution in the nation.

Pearce graduated from Harvard Law School and has a BA from the University of North Carolina at Chapel Hill.



PLENARY SPEAKERS



John A. Powell

**Director, Haas Institute for a Fair and Inclusive Society Professor of Law, African American, and Ethnic Studies
University of California at Berkeley**

John A. Powell is an internationally recognized expert in the areas of civil rights, civil liberties, structural racism, housing, poverty, and democracy. He is the director of the Haas Institute for a Fair and Inclusive Society, a UC Berkeley research institute that brings together scholars, organizers, communicators, and policymakers to identify and eliminate the barriers to an inclusive, just, and sustainable society and to create transformative change toward a more equitable nation.

Powell holds the Robert D. Haas Chancellor's Chair in Equity and Inclusion and is a professor of law of African American studies and ethnic studies. He was recently the executive director of the Kirwan Institute for the Study of Race and Ethnicity at Ohio State University and held the Gregory H. Williams Chair in Civil Rights & Civil Liberties at the Moritz College of Law.

Powell has written extensively on a number of issues, including structural racism, racial justice, concentrated poverty and urban sprawl, opportunity based housing, voting rights, affirmative action in the United States, South Africa, and Brazil, racial and ethnic identity, spirituality and social justice, and the needs of citizens in a democratic society. He is the author of several books, including his most recent work, *Racing to Justice: Transforming our Concepts of Self and Other to Build an Inclusive Society*.

Powell founded and directed the Institute on Race and Poverty at the University of Minnesota. He has also served as director of Legal Services in Miami, Florida, and was the national legal director of the American Civil Liberties Union, where he was instrumental in developing educational adequacy theory.

Powell has worked and lived in Africa, where he was a consultant to the governments of Mozambique and South Africa. He has also lived and worked in India and done work in South America and Europe. He is one of the co-founders of the Poverty & Race Research Action Council, and serves on the board of several national organizations. Powell has taught at numerous law schools, including Harvard and Columbia University.



Noel Andrés Poyo

Executive Director, NALCAB-National Association for Latino Community Asset Builders

Noel Andrés Poyo serves as NALCAB's executive director and CEO of NALCAB's subsidiary asset management company, Escalera Community Investments. Poyo's 20-year professional career has focused on integrating low-income people and immigrants into mainstream financial services and real estate sectors of our economy, as well as improving the livability and economic resilience of low-income neighborhoods and affordable housing communities.

As executive director of NALCAB, and previously as a private sector consultant, Poyo has raised more than \$300 million in private and federal investments for socially-motivated real estate and economic development projects, and he has played diverse roles in the implementation of real estate projects valued over \$1 billion. Poyo advises the executive leadership of JPMC Bank, BBVA Compass Bank and, Capital One Bank as a member of their respective advisory councils. He serves on the board of directors of the Center for Responsible Lending, the nation's leading research and advocacy organization focused on combating predatory lending. From 2015 to 2017, Poyo advised Chair Yellen and the Board of Governors of the Federal Reserve as one of 15 members of the Fed's Community Advisory Council. A graduate of Yale University, Poyo is bicultural and bilingual.



Rhea Suh

President, NRDC

Rhea Suh is the president of NRDC, a leading nonprofit group that protects people's health, preserves wild places, and fosters vibrant communities. Under her leadership, NRDC helped forge the historic global climate agreement in Paris; joined the citizens of Flint, Michigan, to ensure an end to the city's toxic drinking water crisis; and served as a presenting partner at the Women's March on Washington.

Before joining NRDC, Suh served as the assistant secretary for policy, management, and budget at the U.S. Department of the Interior. She led several initiatives on federal land conservation, climate adaptation, and international affairs. She also helped reorganize the agency responsible for offshore oil and gas oversight in the midst of the Deepwater Horizon oil spill.

Prior to her appointment to Interior, Suh worked at the David and Lucile Packard Foundation, where she steered conservation and clean energy initiatives in the West, and at the William and Flora Hewlett Foundation, where she designed a climate change initiative and led the effort to create the Great Bear Rainforest.

Suh graduated from Barnard College and earned a master's degree in education, administration, planning, and social policy from Harvard University.



Gary Acosta

Co-Founder & CEO, National Association of Hispanic Real Estate Professionals (NAHREP)

@garynahrep

Gary Acosta is co-founder and CEO of the National Association of Hispanic Real Estate Professionals (NAHREP) and a 25-year veteran of the housing industry. NAHREP is the largest Hispanic business organization in America. He founded several successful mortgage, real estate, and technology companies, including: Prado Mortgage, New Vista Asset Management, CounselorMax, and RealEstateEspanol.com. In 2014, he co-founded The Mortgage Collaborative, a cooperative of mortgage companies who work together to increase profitability and market share. In 2012, Acosta was appointed to the inaugural advisory board of the Consumer Financial Protection Bureau (CFPB). He served as 2014 chairman of the mortgage committee, and is a member of the National Association of Corporate Directors. He currently serves as a board director for: NAHREP, The Latino Donor Collaborative, The Home Builder Institute, and The Mortgage Collaborative (private corp.). He currently serves on advisory boards for: The Hispanic Scholarship Fund and Base. He was past advisory board member for: CFPB, Freddie Mac, Fannie Mae, and JP Morgan Chase. Acosta was the 2013 recipient of the Mortgage Bankers Association's "Investing in Communities Award." He was named by Realtor Magazine as one of the 25 most influential people in real estate and in 2004 was named by Hispanic Business Magazine as one of the 100 most influential Hispanics in America. At Pomona College, Acosta played varsity basketball for Gregg Popovich, the current head coach of the NBA San Antonio Spurs.

Usman Ahmed

Head of Global Public Policy, PayPal Inc.

Usman Ahmed is the head of Global Public Policy at PayPal Inc. His work covers a variety of global issues including financial services regulation, innovation, international trade, and entrepreneurship. He has given talks on these subjects at conferences and universities around the world and has published in the World Economic Forum Global Information Technology Report, Journal of World Trade, and the Boston University International Law Journal. Ahmed is also an adjunct professor of law at Georgetown University Law School where he teaches courses on international law and policy issues related to the Internet as well as fintech law. Prior to PayPal, Usman worked at a number of policy think tanks in the Washington DC area focusing on good governance issues. Ahmed earned his JD from University of Michigan, his MA from Georgetown University's School of Foreign Service, and his BA from University of Maryland.

Aileen Alon

Director of Arts & Creative Industry, Opa-Locka Community Development Corporation

@opalockaart

Aileen Alon is drawn to projects promoting the arts, civic engagement, and sustainable communities. She is currently the director of Arts & Creative Industry at the Opa-Locka Community Development Corporation (OLCDC) in Opa-Locka, FL, where she has led the integration of the arts into holistic community revitalization strategies since 2011. In 2013, OLCDC was selected by the National Endowment for the Arts' (NEA) Exploring Our Town Initiative as a case study for best practices in community development and creative place making. Alon currently serves on the Americans for the Arts' Emerging Leaders Advisory Council, as well as the board of directors for Catalyst Miami. She is active with several other local steering committees and leadership groups. She has studied at the University of British Columbia Centre for Cultural Planning and Development, the Scuola Lorenzo de' Medici in Florence, Italy, and received her BA in art history with minors in studio art and social sciences from Winthrop University. An artist by training, she has a background in visual arts, jewelry/metalworking, music, and dance.

Frank Altman

CEO, Community Reinvestment Fund, USA

Frank Altman is CEO of Community Reinvestment Fund, USA (CRF), an innovative CDFI that is committed to collaborating with others to fill gaps in access to capital and grow the capacity and capability of the industry. In 2016, CRF launched, and is managing, Detroit Home Mortgage (DHM), a game-changing program that is addressing the appraisal gap problem in the city of Detroit by providing a first and second mortgage to purchase a home and pay for necessary renovations. CRF plans to scale its single-family home mortgage program to other communities and continue to expand and enhance its contract loan servicing solution to support other CDFIs that are working to increase and preserve affordable single-family home ownership. Between servicing its own loans and contract loan servicing efforts, CRF currently services more than 6,600 loans for a total of \$1,079,302,414. As CRF's founder, Altman pioneered the development of a secondary market for community and economic development. Under his leadership, and in partnership with a network of local community partners, CRF has funded \$2.2 billion in loans to job-creating small businesses, nonprofits, charter schools and affordable housing projects in 49 states plus DC and in 932 communities across the United States. Altman helped design the creation of a federal tax credit to encourage private investment in low-income communities and is a founding member and first president of the New Markets Tax Credit Coalition.

Ammar Askari

Director, Community Affairs Outreach, Office of the Comptroller of the Currency

Ammar Askari joined the Office of the Comptroller of the Currency in 2010 and became the director of Community Affairs Outreach in 2017. In this role, he oversees the work of a team of community affairs officers located around the country. The officers support OCC supervision on matters related to community development and the Community Reinvestment Act. The officers also conduct bank consultations, training, and organize outreach events with bankers and community groups. From 2010-2016, Askari was a community development expert, where he conducted research and developed publications on community development topics, such as financial innovation, the underbanked, Native American banking, and small business investment companies. Prior to joining the OCC, Askari spent nine years in banking in various roles, ending with vice president of retail banking administration. He was 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 was a faculty member in the economics department and a director of the Center for Economic Education at Indiana University-Purdue University in Columbus, Indiana. Askari earned a Ph.D. in economics from Indiana University, two master's degrees in economics, and a bachelor's degree in business.

April Atkins

Community Affairs Specialist, Federal Deposit Insurance Corporation

April Atkins is a community affairs specialist for the FDIC covering the North and Central Florida markets. Prior to her tenure with the FDIC, Atkins was a part-time lecturer at Georgia Institute of Technology in the building construction program, where she developed and taught courses in residential development policy and finance. She has also served in various urban planning, community and government affairs roles with the Office of the CEO of DeKalb County, Georgia; DeKalb County Board of Commissioners; the Urban Land Institute; the Greater Atlanta Home Builders Association; and the city of Marietta, Georgia. A native of the Florida panhandle, Atkins received her bachelor's from the University of Florida in history and her master's in city and regional planning from the Georgia Institute of Technology. She is a member of the American Institute of Certified Planners (AICP) and holds a professional certificate in community economic development from NeighborWorks America. She is a graduate of the National Forum for Black Public Administrators Mentor Program, Leadership DeKalb Class of 2012, and LEAD Atlanta Class of 2011. She previously served as a co-chair and member of the FDIC's Chairman's Diversity Advisory Council (Atlanta Region), and served as co-chair for the LEAD Atlanta Class of 2015. She is honored to be a recipient of the Shirley Taylor-Prakelt award for her commitment to community and economic development from the Florida Community Development Association.

Jordana Barton

Senior Advisor, Federal Reserve Bank of Dallas

@dallasfedcomdev

Jordana Barton supports the Federal Reserve System's economic growth objectives by promoting community and economic development and fair and impartial access to credit. Her focus areas include the Community Reinvestment Act (CRA), community development finance, digital inclusion, financial education, affordable housing, workforce development, and small business development. Barton is lead author of "Las Colonias in the 21st Century: Progress Along the Texas-Mexico Border" (2015), and author of "Closing the Digital Divide: A Framework for Meeting CRA Obligations" (2016). Publications in 2017 include "Preparing Workers for the Expanding Digital Economy," "Telehealth: A Tool for Addressing Health Disparities on the Texas-Mexico Border," and "Local Guide to Broadband Connectivity." Barton serves on the steering committee for San Antonio's newly formed Digital Inclusion Alliance and the collective impact project, Digital Opportunity for the Rio Grande Valley (DO4RGV). She is on the Board of Directors of SA2020 and on the Advisory Board of the Texas Health Improvement Network of the University of Texas System. Prior to working with the Federal Reserve, Barton served as vice president for community development banking at Capital One Bank. In this role, she built community partnerships and managed investments to promote economic revitalization and access to financial services in low- and moderate-income communities. Barton holds an MPA from Harvard's Kennedy School of Government.

Karen Bellesi

Director, Community Development, Office of the Comptroller of the Currency

Karen Bellesi is the director of community development at the OCC, in Washington, DC. She coordinates the work of community development experts in publishing information on community development best practices and opportunities. She leads the team on the review of national bank and federal savings associations' public welfare investments (FY 2017, 1,113 bank investments totaling \$14 billion). Bellesi participates on the Financial Literacy and Education Commission and directs the OCC's financial capability work, including the Financial Literacy Update e-newsletter. She has served in a number of roles at the OCC that support the Community Reinvestment Act and economic inclusion. She was liaison with advocacy organizations on issues involving consumers' access to financial services, including the comptroller's participation on NeighborWorks America, and coordinated the OCC's community reinvestment and development specialists. Prior to the OCC, Bellesi worked at the U.S. Department of Housing and Urban Development in community development finance. She is a member of Women in Housing and Finance (WHF), an association that promotes its members in the fields of housing and financial services. She previously served as president of WHF, as well as a director on the WHF Foundation, which supports low-income women and families in Washington, DC. Bellesi holds a BA from Dickinson College and MA from George Washington University.

Lori Bettinger

President, BancAlliance

@bancalliance

Lori Bettinger is an executive vice president of Alliance Partners and is president of BancAlliance. Prior to joining Alliance Partners, she served as the director of the TARP Capital Purchase Program at the Department of the Treasury, focusing on the implementation, investing, and restructuring cycles of the \$205 billion portfolio. From 2004-2008, she was a financial economist with the U.S. Securities and Exchange Commission's Division of Trading and Markets. Bettinger received her MA from the Johns Hopkins School of Advanced International Studies and her BA from Yale University.

Robyn Bipes-Timm

Vice President, Twin Cities Habitat for Humanity

Robyn Bipes-Timm leads Twin Cities Habitat for Humanity's affordable housing lending and is president of its nonprofit subsidiary, TCHFH Lending, Inc. Prior to joining Habitat, she was with the Greater Minnesota Housing Fund, an affordable housing CDFI, for nearly a decade where she most recently served as director of lending and programs. She led GMHF's affordable housing rental and homeownership financing and programs which included the Minnesota Preservation Plus Initiative to preserve subsidized multifamily rental housing, with a focus on rural preservation. Bipes-Timm has financed the preservation of more than two dozen USDA Rural Development 515 multifamily properties across Minnesota, co-developed a training curriculum on rural preservation strategies, and is author of several rural housing policy papers. She also currently serves as president of the Board of the Minnesota Home Ownership Center and is co-founder of the Minnesota CDFI Coalition. Bipes-Timm earned a master of public policy (MPP) from the University of Minnesota's Humphrey Institute of Public Affairs and a BA from Lewis & Clark College in Portland, Oregon. She is a certified Housing Development Finance Professional and Economic Development Finance Professional from the National Development Council, and in 2014 was recognized as a leader in the CDFI industry through the Citi Leadership Program from the Opportunity Finance Network and the Wharton School of Business.

Glenn Brewer

Community Affairs Specialist, Federal Deposit Insurance Corporation

Glenn E. Brewer currently serves as a community affairs specialist, Community Affairs Program, Division of Depositor and Consumer Protection with the FDIC, in the Chicago Regional Office. Brewer began his career with the FDIC in November 1993. As a community affairs specialist for the Chicago region (covering Illinois, Indiana, Kentucky, Michigan, Ohio and Wisconsin), His responsibilities include acting as a liaison between community groups, bankers and the FDIC on CRA, fair lending regulations, and community development and reinvestment opportunities. He also acts as a resource person for FDIC compliance examiners on matters concerning fair housing and fair lending laws. Brewer was born in Chicago and grew up in the Austin neighborhood on the city's Westside. He received his undergraduate degree in communications from Northwestern University. He is a graduate of Chicago-Kent College of Law - Illinois Institute of Technology and a member of the Bar of the State of Illinois and the United States District Court for the Northern District of Illinois.

Tina Brison

Review Examiner, Federal Deposit Insurance Corporation

Tina Brison has been with the FDIC for over 31 years and has served in multiple roles throughout her career. She began her career 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 at the training center, served as assistant regional training coordinator, specialized in the compliance and CRA areas, and participated on several detail examination assignments, including complex and problem institutions. 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, 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 and as a CRA subject matter expert for the Atlanta Region. She is a native of West Virginia and received her BBA in accounting from Marshall University, Huntington, West Virginia.

Ann Carpenter

Senior Community and Economic Development Adviser, Federal Reserve Bank of Atlanta

@carpentrybureau

Ann Carpenter is a senior community and economic development adviser at the Federal Reserve Bank of Atlanta, specializing in housing and neighborhood revitalization. Her recent work includes studies on land contracts, heirs' property, and strategies to increase the production of mixed-income housing. Prior to joining the Atlanta Fed, Carpenter was a senior research associate at the Georgia Tech Research Institute (GTRI). There, she specialized in the areas of community resilience, emergency management planning, and sustainability. Her work has been published by the Brookings Institution and in several scholarly journals. She recently served as a reviewer for the National Academies of Sciences, Engineering, and Medicine. 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) and a member of the Urban Land Institute of Atlanta's Center for Leadership Class of 2017.

Kevin Chavers

Managing Director, BlackRock

Kevin G. Chavers, managing director, is a member of BlackRock's Global Public Policy Group. From 2011 to 2013 he was a member of the Financial Markets Advisory Group within BlackRock Solutions. Chavers has extensive experience in the mortgage capital markets and housing finance policy in both the public and private sectors. He is a member of BlackRock's Government Relations Steering Committee. Prior to joining BlackRock in 2011, Chavers was a managing director at Morgan Stanley, where he served as a senior relationship manager with coverage responsibilities for the mortgage related Government Sponsored Enterprises and other clients. He previously headed the global mortgage operating businesses of Morgan Stanley and led their strategic repositioning. He also led strategy, execution and banking for the mortgage principal finance team within the Securitized Products Group. Prior to joining Morgan Stanley, he was a vice president in the Mortgage Securities Department at Goldman Sachs & Co. Chavers served as the president of Ginnie Mae in the Clinton Administration. He also formerly served as majority staff counsel to the United States Senate Committee on Banking, Housing and Urban Affairs. He began his career with the law firm of Milbank, Tweed Hadley and McCloy in New York. Chavers is a graduate of Harvard Law School and earned a bachelor's in city planning from the University Of Virginia School Of Architecture.

Laura Choi

Research Manager, Federal Reserve Bank of San Francisco

@laurachoi23

Laura Choi manages the community development research team at the Federal Reserve Bank of San Francisco, which explores a variety of issues aimed at improving economic opportunities for low- and moderate-income communities. She serves as co-editor of the Community Development Investment Review and was an editor of “What It’s Worth: Strengthening the Financial Future of Families, Communities, and the Nation,” a book jointly published by the SF Fed and Prosperity Now. Choi also serves as the SF Fed’s Community Development regional manager for Hawaii, where she works with local stakeholders to promote cross-sector solutions that benefit low-income residents of the state. Prior to joining the SF Fed in 2008, she worked in management consulting and affordable housing development. Choi earned a BA in economics and a master of public policy degree, both from the University of California, Berkeley.

David Christian

Senior Vice President, Regions Bank

David A. Christian is currently a senior vice president and regional manager for Community Affairs at Regions Bank for the Bank’s East Region. His responsibilities include the management of the Bank’s community development initiatives, reputation risk and corporate community affairs programs for the East Region. Previously, Christian held the position of senior vice president and community development lending manager for Florida at Bank of America. He serves on the boards of the Tampa Museum of Art, The Florida Bankers Association, Tampa YMCA, Florida Tax Watch, The University of Tampa’s College of Business Advisory Board, and is a member of the Regions Bank Corporate Diversity Council. He is a past chair of Leadership Tampa and formerly served in leadership positions at the Museum of Science and Industry and The Greater Tampa Chamber of Commerce. Christian attended Florida A & M University at Tallahassee, FL, and holds a degree in urban studies from the University of Tampa. He is a graduate of the Retail Banking Graduate Program at the University of Virginia.

Karyen Chu

Chief, Consumer Research and Examination Analytics, Federal Deposit Insurance Corporation

Karyen Chu is chief of Consumer Research and Examination Analytics in the FDIC’s Division of Depositor and Consumer Protection. Chu and her team conduct consumer finance research. This includes developing and analyzing the biennial FDIC National Survey of Unbanked and Underbanked Households, the FDIC Survey of Small Business Lending, and the FDIC Survey of Banks’ Efforts to Serve the Unbanked and Underbanked, and conducting qualitative research on consumers’ perceptions and financial decision-making on topics such as use of mobile financial services. Chu and her team also perform analyses that support FDIC’s policy-making, supervision, and enforcement activities. Previously, she was a health policy researcher at Mathematica Policy Research where she worked on studies of Medicaid managed care and health care market changes. Christian received her PhD in economics and her master in public policy from the University of California, Berkeley. She also holds a bachelor of arts in public policy from Occidental College.

José Cisneros

Treasurer, City and County of San Francisco

@TreasurerSF

José Cisneros is the elected treasurer for the city and county of San Francisco. As treasurer, he serves as the city’s banker and chief investment officer, managing all tax and revenue collection for San Francisco. Appointed in 2004, and first elected in 2005, Cisneros has used his experience in the tech and banking industries to enhance and modernize taxpayer systems and successfully manage the city’s portfolio through a major recession. Cisneros believes that his role of safeguarding the city’s money extends to all San Francisco residents, and continues to expand his role as a financial educator and advocate for low-income San Franciscans through award-winning programs like Kindergarten to College and Bank On San Francisco. Cisneros serves as vice chair on the President’s Advisory Council on Financial Capability for Young Americans, and chair of the Cities for Financial Empowerment Coalition.

Julianne Cookson

Vice President/Corporate CRA Administrator, TowneBank

Julianne Cookson is vice president/corporate CRA administrator for TowneBank. In her role, she manages the CRA Compliance team and oversees the Bank's CRA Performance Plan. She has been with TowneBank for

16½ years and holds the CRCM designation. She has more than 30 years of industry experience. As one of the top community banks in Virginia and North Carolina, TowneBank operates 37 banking offices. Towne also offers a full range of financial services through its controlled divisions and subsidiaries that includes Towne Investment Group, Towne Wealth Management, Towne Insurance Agency, Towne Benefits, TowneBank Mortgage, TowneBank Commercial Mortgage, Berkshire Hathaway HomeServices Towne Realty, Towne 1031 Exchange, LLC, and Towne Vacations. Local decision-making is a hallmark of its hometown banking strategy that is delivered through the leadership of each group's president and board of directors. With total assets of \$8.61 billion as of September 30, 2017, TowneBank is one of the largest banks headquartered in Virginia.

Lyz Crane

Deputy Director, ArtPlace America

@LyzCrane

Lyz Crane is the deputy director for ArtPlace America, a ten-year national collaboration among a number of foundations, federal agencies, and financial institutions that works to position arts and culture as a core sector of comprehensive community planning and development. Previously, she served as the communications director at ArtHome, an organization that helps artists and their communities build assets and equity through financial literacy; and the director of program development and program manager of the Shifting Sands Initiative at Partners for Livable Communities, a national nonprofit leadership organization working to improve the livability of communities by promoting quality of life, economic development, and social equity. In 2009, Crane was named a 'Next City Vanguard' by urban affairs magazine Next City. She received her MPA in policy analysis from the Robert F. Wagner School of Public Service at New York University and her BA in Urban Studies and Sociology from Barnard College, Columbia University.

Todd Crow

EVP, Manager, Tax Credit Capital, PNC Real Estate

Todd J. Crow is executive vice president and manager of Tax Credit Capital for PNC Real Estate. In this capacity, Crow oversees all Tax Credit origination, syndication and management activities for PNC Real Estate. He also serves as president of PNC TC, LLC, a registered investment advisor for PNC sponsored syndicated investment funds, and is a licensed securities principal of PNC Capital Markets, LLC. A 29-year veteran of PNC, Crow began his career as a corporate banking trainee. He then spent seven years working on troubled real estate loans prior to being named group manager in Commercial Real Estate in 1993. In 1998, having managed several real estate lending functions for PNC, Crow assumed responsibility for LIHTC syndications for PNC Real Estate, a position he held until being named to his current position in 2008. Crow is active in a variety of professional and industry organizations. He serves as assistant chair for the Affordable and Workforce Housing Council of the Urban Land Institute (ULI) and as district council chair for ULI Kentucky. He is board chair and immediate past president of the Affordable Housing Tax Credit Coalition (AHTCC). Crow is a frequent speaker and has published a number of articles, newsletters, and editorials on the subject of affordable rental housing. Crow received his bachelor's degree in economics from the University of Louisville and his master of business administration from the University of Notre Dame.

Rob Curry

Executive Director, CHN Housing Partners

Rob Curry is the executive director of the CHN Housing Partners (CHN). He is responsible for the overall management of CHN, its 35 real estate partnerships/LLCs, and a combined annual operating and capital budget ranging \$40-60 million. The mission of CHN is to leverage the power of affordable, stable housing to change lives and improve communities. CHN's core operations include affordable housing real estate development (6,000 units), property management (2,000 units currently under management), and energy conservation (8,000 jobs annually). In addition, CHN delivers an array of housing stability resources, including utility bill assistance (30,000+ clients annually) and foreclosure prevention. For residents of CHN homes, CHN focuses on delivering a portfolio of resident services designed to maximize opportunities for families to enhance their own financial stability and success. Prior to joining CHN in 1998, Curry was the program director of the Cleveland LISC office. He received his MBA from Case Western Reserve University and his BA in peace studies from Manchester University.

Reba Dominski

Chief Social Responsibility Officer and President, U.S. Bank Foundation, U.S. Bank

@RDominski @usbank

Reba Dominski joined U.S. Bancorp in June of 2015 as the president of the U.S. Bank Foundation and SVP of Corporate Social Responsibility. In 2017, she was promoted to chief social responsibility officer. Dominski leads U.S. Bank community efforts to maximize community, employee and business impact. She leads the teams supporting the U.S. Bank Foundation, volunteerism, environmental sustainability, community investment, community relations and community development. Dominski was with Target Corporation for 21 years serving in a variety of roles, including divisional in sourcing and director of merchandise planning. Most recently, she was a senior director of community relations, where she was responsible for leading Target's education initiatives. Dominski led Target's efforts to give \$1 Billion to education focused on improving literacy rates, providing schools with the resources they need and helping to close the opportunity gap in America. Dominski co-chairs the Leadership Council of Generation Next, serves on the Super Bowl 52 Legacy Fund Advisory Committee and the Parent Advisory Committee for Perpich Arts High School, and is a member of the board of directors for Pollen and the Greater Twin Cities United Way. Dominski earned her BA in English and graduated with honors from the University of Michigan. She is actively involved in the community.

Sarah Duda

Associate Director, Institute for Housing Studies at DePaul University

Sarah Duda is the associate director of the Institute for Housing Studies at DePaul University (IHS). She directs the Institute's applied research program as well as its consulting and technical assistance projects and leads staff development. To this role, Duda brings a decade of experience producing applied research and data products to help housing, community development, and financial services stakeholders develop, implement, and evaluate place-based policies and practices. In her role at IHS and previously at Woodstock Institute in Chicago, she has produced research on a wide range of housing and community development topics including the health of neighborhood housing markets, housing affordability, the financial security of economically vulnerable populations, and access to bank products and services. Duda received her undergraduate degree at Antioch College and a master in urban planning and policy from the University of Illinois at Chicago.

Scarlett Duplechain

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

Scarlett Duplechain is a district community affairs officer of the Office of the Comptroller of the Currency (OCC). She joined the OCC in New Orleans in August, 2006 as part of the OCC Community Affairs team to serve as a liaison to governmental organizations, community groups, and national bank customers on community reconstruction financing issues and hurricane-related banking matters. She also identifies community development lending and investment opportunities available to national banks and thrifts seeking to aid in reconstruction efforts. Currently, Duplechain is responsible for providing technical assistance and training to national banks and thrifts and national bank examiners on community and economic development, convening key stakeholders to identify community development needs, and facilitating partnerships among financial institutions, community-based organizations, and others. Prior to joining the OCC, Duplechain worked for JPMorgan Chase where she served as vice president and community relations manager of the Philanthropy Division.

Vonda Eanes

Director, CRA and Fair Lending Policy, Office of the Comptroller of the Currency

Vonda Eanes is the director for CRA and Fair Lending Policy at the OCC. In this role, Eanes leads a team of specialists responsible for identifying risks, and developing and providing guidance on CRA and fair lending supervisory policy. Eanes joined the OCC in 2000 as a national bank examiner and compliance specialist in Virginia, and most recently served as the OCC's district community affairs officer for North and South Carolina. Eanes is an instructor for OCC's Community Bank Directors' Compliance Workshop, and represents the OCC on the Interagency CRA working group, the FFIEC Task Force for Consumer Compliance, and is the chairman of the Joint Task for Fair lending. Eanes came to the OCC after 19 years in banking, where she spent nine years as a regional CRA and compliance manager, four years as a commercial banker, and five years in retail banking. Eanes is a certified regulatory compliance manager and graduated from James Madison University in Virginia and the American Bankers Association Graduate School of Compliance Management.

Derek Edwards

Senior Vice President, Invest Detroit

Derek Edwards is a senior vice president with Invest Detroit, a nonprofit organization and certified community development financial institution that uses strategic lending and investment to catalyze economic growth in the city of Detroit. With over 20 years of commercial banking and underwriting experience, Edwards focuses on providing financial and technical support to neighborhood businesses and entrepreneurs and works with partners in the public and philanthropic sectors to implement strategies to create density, jobs and a better quality of life for those living, working, or visiting Detroit. Edwards' depth of experience in banking, underwriting, and business development has greatly assisted Invest Detroit's efforts to provide lending support for place-based development. He plays a key role in identifying financing opportunities for optimal investment, including convening other collaborative CDFI and traditional bank funding partners and small business technical assistance providers to support borrowers. Through the small business programs Edwards oversees, Invest Detroit has been able to significantly impact the growth of business enterprises owned by entrepreneurs of color, women entrepreneurs, and Detroit resident entrepreneurs.

Rafe Reginald Ellison

Senior Community Development Analyst, Office of the Comptroller of the Currency

Rafe Reginald (Reggie) Ellison is a senior community development analyst at the Office of the Comptroller of the Currency (OCC). In this position, he primarily reviews and evaluates national banks and thrifts' investments in affordable housing, community development, and economic development projects to ensure that these investments comply with relevant federal public welfare investment statutes and regulations. National banks' investments in Low Income Housing Tax Credit and New Markets Tax Credit projects are made under public welfare investment requirements. He also works on special projects involving affordable multifamily housing and contributes to the OCC's reviews of bank's licensing applications. Prior to joining the OCC, Ellison served as a principal program analyst at the Federal Housing Finance Agency (FHFA) where he worked on policy matters concerning Fannie Mae's and Freddie Mac's multifamily business activities and the Federal Home Loan Banks' Affordable Housing Program, Affordable Housing Goals, and Community Support Program. He also held positions at the Department of Housing and Urban Development (HUD) and the General Accountability Office (GAO) where he worked on federal affordable housing programs and audits. Ellison holds a master in public affairs from Princeton University's Woodrow Wilson School, a master of science in real estate from Johns Hopkins University, and a bachelor of arts from the University at Buffalo.

David Erickson

Director, Community Development, Federal Reserve Bank of San Francisco

@DEricksonSF

David J. Erickson is director of Community Development at the Federal Reserve Bank of San Francisco and serves as community development officer for the Federal Reserve's Twelfth District. In this role, he leads the Community Development team toward its mission to advance economic opportunity for lower-income Americans. Erickson launched and now advises the Federal Reserve journal, Community Development Investment Review, and previously served as research manager for the Center for Community Development Investments, where he fostered initiatives exploring innovative community development financing models and greater intersections with the health, arts, and environmental sectors to identify new investible opportunities that benefit lower-income communities. Erickson has a PhD 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.

Keith Ernst

Associate Director, Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation

Keith Ernst serves as associate director for Consumer Research and Examination Analytics at the FDIC, extending a career that has spanned the intersection of research, policy, and banking issues. In his present role, he leads a talented staff of researchers and analysts who provide analytic support to FDIC compliance examiners; conduct original consumer research, including research on economic inclusion topics such as the FDIC National Survey of Unbanked and Underbanked Households; and analyze consumer matters to identify potential emerging issues of concern. He joined the FDIC in 2011. His own financial services research has been published in various outlets, including academic journals. He has presented his work at research conferences, industry events, as well as in testimony before Congress and regulatory agencies. He has previous analytic experience in secondary mortgage market operations and has served as a consultant in fair lending investigations. Ernst is a graduate of Hofstra University and holds both a master's degree in public policy studies and a JD from Duke University.

Caroline Evans

Community Economic Development Coordinator Florida / US. Virgin Islands, USDA Rural Development

Caroline Evans is community economic development coordinator for Florida/U.S. Virgin Islands USDA Rural Development (RD). Evans has almost 20 years' experience in the finance industry, in both public sector finance and private sector mortgage lending. She coordinates RD partnership with the Florida Department of Economic Opportunity, Rural Economic Development Initiative (REDI) including collaboration as a funding partner. Evans was instrumental in the rollout of the Florida StrikeForce Initiative and helped mirror Florida StrikeForce Communities to the REDI designated Rural Areas of Opportunity. She participated in efforts leading to Florida's first rural Promise Zone designation, the Southwest Florida Promise Zone. She oversees rural development outreach in the state including bringing key initiatives to the field where they can benefit agricultural producers, rural businesses and communities. Evans regularly presents on RD programs, sharing successes and networking with federal and state agencies, nonprofits, small business entities, and other organizations to meet shared goals. Her background includes over 10 years as a field loan specialist for rural development overseeing regional low-income, multi-family housing portfolios. Prior to that she spent five years in private banking employed as a senior loan officer. Evans received a bachelor of science in social science from the University of Utah and an MBA from Davenport University.

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). She works primarily on large bank CRA exams and manages a team that focuses on community development. LeVeen Farr joined the CRA exam team in June 2011. From 2001 to 2011, she served as the senior regional community development manager for Tennessee at the Federal Reserve Bank of Atlanta, Nashville Branch. She worked with banks, nonprofit organizations, and government agencies to address different community development initiatives including affordable housing, financial stability, small business, job creation, and neighborhood stabilization. Previously LeVeen Farr was an assistant vice president at Bank of America in Nashville in the Community Development Corporation (CDC), where she oversaw the single family housing development program. LeVeen Farr received her master's in city and regional planning from UNC-Chapel Hill and graduated from the University of California, San Diego, with a BA in urban studies. LeVeen Farr currently serves a vice chairperson for the Metro Nashville Planning Commission, and is a member of the board of directors for The Housing Fund in Nashville, TN.

Sameera Fazili

Senior Community and Economic Development Advisor, Federal Reserve Bank of Atlanta

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Sameera Fazili is a senior adviser to the Federal Reserve Bank of Atlanta's community and economic development (CED) group specializing in economic mobility issues. She has spent her career working in domestic and international economic development, with a focus on inclusive economic growth, access to finance, and social enterprise. Prior to joining the Atlanta Fed, she served as a senior policy adviser at the White House's National Economic Council where she covered retirement, consumer finance, and community and urban development. Previously, she worked at the Treasury Department, first on issues of domestic policy ranging from community development financial institutions (CDFIs) to housing finance to small business finance, and then as a senior adviser to the undersecretary for international affairs, where she served as chief of staff. Before her time in government, she was a clinical lecturer at Yale Law School, where she helped lead the community and economic development clinical program. She also worked at ShoreBank, the nation's first CDFI bank. Her work in finance has spanned consumer, small business, housing, and microfinance. Fazili received her law degree from Yale Law School and her bachelor of arts in social studies from Harvard College.

Raissa Fernandez

Bus Driver and Vice President, Brickell Kidz Bus

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Raissa Fernandez was born and raised in Miami. Raissa attended public school in the Little Havana/Shenandoah area of Miami. She is also the first in her family to graduate from college. Her families persistence on the importance of education throughout her life gave her the motivation to pursue higher education. She attended Miami Dade College and Florida International University where she graduated with a bachelors in social work in 2009. After graduation, Fernandez continued to work and volunteer in her community with various causes within her field, including voter registration, educational field trips for children and elderly population and community engagement as a board member with Little Havana Merchant Alliance and Live Healthy Little Havana while dedicating time to grow her family business. Fernandez is a proud daughter, mother, wife, sister, school bus driver, social worker, art lover, bike rider, community partner, homeowner, business woman and community engagement advocate. She is inspired by great thinkers, great cities and great innovation. Her travels around the United States and her parents native country of Cuba serves as inspiration and motivation to make her city a truly great place for all to live, work and play. She believes and lives by her grandfathers motto "If your clients and community prosper, your business will too."

Joseph Firschein

Deputy Associate Director, Federal Reserve Board of Governors

Joseph Firschein is deputy associate director and community affairs officer at the Federal Reserve Board's Division of Consumer and Community Affairs. In this capacity, he leads the Board's community development and policy analysis teams that ensure that consumer and community perspectives inform Federal Reserve policy, research, and action. Prior to joining the Federal Reserve Board, Firschein served as a director in Fannie Mae's Housing and Community Development Division, where he managed the business segment responsible for financing community development financial institutions. Prior to joining Fannie Mae, he managed lending to community development financial institutions at the U.S. Treasury Department Community Development Financial Institutions (CDFI) Fund, and served as lead community development analyst at the U.S. Office of Management and Budget (OMB) Housing Branch. He is an adjunct professor at Georgetown University and George Washington University, where he teaches courses on community development finance and policy. Firschein has an MBA in finance from the University of Maryland, Robert H. Smith School of Business; a master of public policy from the University of California, Berkeley, Goldman School of Public Policy; and a BA in psychology from Stanford University.

Art Fleming

SVP & Director of Community Investment Services, Federal Home Loan Bank of Atlanta

Arthur Fleming is senior vice president and director of Community Investment services at the Federal Home Loan Bank in Atlanta. He directs the Bank's community investment, economic development, and affordable housing products and services. Fleming has experience in a variety of financial services, legal, housing development, and academic roles. Before joining the Bank, Fleming was chief lending and investment officer for the Opportunity Finance Network, Inc., a national community development financial institution. He also served as the senior director for the Southeast Region and director of Housing Finance for the Fannie Mae Foundation; the senior vice president, managing director of Housing Initiatives at GMAC; founder and executive director of the Community Financing Consortium, Inc.; and an attorney/senior associate for the FAU/FIU Joint Center for Environmental and Urban Problems. Fleming earned his undergraduate degree from Florida State University and a master's degree in urban and regional planning and Juris Doctor from the University of Florida.

Tom Foley

Acting Executive Director, World Institute on Disability

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Tom Foley is acting executive director at the World Institute on Disability (WID). Trained as a tax lawyer and financial planner, Foley leads WID's business consulting, financial inclusion, and information technology access practice. After more than 30 years of experience in the disability community, Foley authored "EQUITY," the first asset building book for people with disabilities. He also serves on the Cities for Financial Empowerment Fund Board, and has been recognized by numerous organizations, including the Center for Economic Development (CFED), National Disability Institute (NDI), and Center for Financial Independence and Innovation (CFII) for his financial inclusion work. Foley is a member of the American Red Cross National Diversity Advisory Council and works closely with national and local disaster and first responders to ensure disability inclusion in America's emergency preparation, response, and recovery efforts. Foley is a competitive tri-athlete and ever-hopeful Chicago Cubs fan. His love of travel and golden retrievers (and his necessary pursuit of the ultimate vacuum) compete for his spare time.

Sharon Ford

Assistant Director of Examinations, Federal Reserve Bank of Dallas

Sharon Ford is an assistant director in the Banking Supervision Department of the Federal Reserve Bank of Dallas. She has responsibility for training, policies and procedures, and outreach. She is an instructor for courses offered by the Board of Governors of the Federal Reserve System and provides training on various industry-related topics. Ford is a graduate of Texas Tech University, Lubbock, Texas, and the American Bankers Association's Stonier Graduate School of Banking at the University of Pennsylvania. She began her career in the savings and loan industry, progressing to assistant vice president/manager - Credit and Collateral Administration, and assistant vice president/loan officer - Commercial Real Estate Lending prior to joining the Federal Reserve.

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. Freeman has been with the FDIC for over 27 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 the Chicago Region and an acting chief of Internal Control and Review in Washington, DC. Freeman works on examination and enforcement issues involving various consumer protections laws, specializing in the Community Reinvestment Act (CRA), HMDA, Fair Lending, and Social Media. She also oversees various examination tools. 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. 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 ABA Stonier Graduate School of Banking at University of Pennsylvania, where she also received a Wharton Leadership Certificate. She currently serves on the faculty of the Stonier Graduate School of Banking. Freeman is a native of Louisiana but now considers Virginia her home.

David Fukuzawa

Managing Director, Health and Human Services, The Kresge Foundation

David Fukuzawa is managing director of Health and Human Services at The Kresge Foundation. He has more than 20 years of experience in philanthropy, with a special focus on children and youth. His experience as a youth worker and community organizer in Detroit and Chicago taught him that health and well-being are profoundly affected by the condition of the communities, schools and environment in which people live. Those lessons inform the efforts he has led to re-envision and redesign Kresge's approach to health grantmaking. Fukuzawa joined Kresge in 2000 and has served as a program officer and senior program officer. Prior to joining Kresge, he was a program officer at The Skillman Foundation in Detroit from 1990 to 1999. Before his career in philanthropy, he served as director of human needs at New Detroit, Inc. (NDI), where he was responsible for policy analysis and development, particularly in the areas of welfare reform and health care reform. Fukuzawa moved to Detroit in 1981, fresh from seminary, to work with youth on the streets. A Yale University graduate, he also holds a master of divinity degree from Catholic Theological Union in Chicago and a master of science in administration degree from Central Michigan University. He has published articles about urban issues and population health.

Ian Galloway

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

@JGalloway

Ian Galloway directs the Center for Community Development Investments at the Federal Reserve Bank of San Francisco. He 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 (social impact bonds). He recently co-edited the book "What Matters: Investing in Results to Build Strong, Vibrant Communities," which explores outcomes-based funding and contracting in the social sector. Before joining the Federal Reserve, Galloway developed a job training social enterprise (virginiawoof.com) 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.

Victor Galloway

Community Affairs Specialist, Federal Deposit Insurance Corporation

@vagalloway

Victor Galloway serves as Federal Deposit Insurance Corporation Community Affairs Specialist for North Carolina, Virginia, and West Virginia. He and the Community Affairs staff assist financial institution in developing strategies that are responsive to the credit, service and investment needs of their communities by: 1) fostering initiatives that create positive banking relationships between consumers and financial institutions and move unbanked and underserved consumers into mainstream banking relationship; 2) promoting community development partnerships and access to capital in historically underserved markets; 3) working with financial institutions, national, regional, and local organizations by collaborating on community development and asset-building projects; 4) developing products and presenting training programs on financial education; 5) serving as subject matter at industry and community conferences and meetings; 6) providing technical assistance, as necessary, to financial institutions and compliance staff; 7) producing articles, publication and other materials on current and emerging issues; and 8) increasing knowledge of Community Reinvestment Act regulations and fair lending laws. Prior to his current position, Galloway held multiple senior executive positions in the financial sector. He is a season professional with years of expertise in economic development and consumer engagement. Galloway is a graduate of North Carolina State University College of Design.

Cathy Gates

Senior Project Manager, Federal Reserve Board of Governors

Catherine Gates is a senior project manager in the Oversight and Policy 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. 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. Gates has worked at the Federal Reserve Board for over 25 years and previously worked at a commercial bank. Gates received an MBA from The George Washington University and an undergraduate degree in Economics from the University of Florida.

Michael Gaughan

Executive Director, Vermont Municipal Bond Bank

Michael Gaughan is the executive director and secretary of the Vermont Municipal Bond Bank. He was previously a director and a public-private partnerships manager for a national community development finance nonprofit. He also has related experience as a public finance banker focused on governmental, housing, and community facilities transactions. Gaughan earned a bachelor of arts degree from Middlebury College and a master of city planning degree from the University of Pennsylvania.

Lori Gay

President & CEO, Neighborhood Housing Services of Los Angeles County

@nhslacounty

Lori R. Gay is the president and chief executive officer of Neighborhood Housing Services of Los Angeles County (NHS), a nonprofit lender, developer, and neighborhood revitalization corporation. She has worked in the community development field for over 30 years, focusing her efforts on rebuilding impoverished communities and creating mechanisms for community empowerment and ownership. She is a member of the NeighborWorks® National Community Initiatives Advisory Committee, chair of the African Diaspora, and member of several bank advisory councils. Some of her activities have included serving as chair of the California Organized Investment Network (COIN), former board member of the National NeighborWorks® Association, the California Housing Finance Agency (CalHFA), and the Federal Reserve Bank of San Francisco, Los Angeles Branch. Gay has worked for NHS since 1990, holds an MBA degree from Pepperdine University and a BS degree in development, resource and consumer economics from the University of California at Davis. She is a licensed minister.

Taz George

Research Analyst, Federal Reserve Bank of Chicago

Taz George is a research analyst in the Community Development and Policy Studies (CDPS) division of the Federal Reserve Bank of Chicago. George's research examines a range of community development topics including housing affordability and access to mortgage credit in underserved areas. Before joining the Federal Reserve Bank of Chicago, George was a research associate at the Urban Institute's Housing Finance Policy Center, where his analysis of racial and ethnic disparities in mortgage lending was featured in the New York Times, Wall Street Journal, and Washington Post. His work has also been included in numerous policy publications including the Department of Housing and Urban Development's Cityscape, The Journal of Structured Finance, and CDPS' ProfitWise News and Views. George holds a bachelor's degree in sociology with honors from Stanford University, and he is currently an MBA candidate at The University of Chicago Booth School of Business.

Gilbert Gerst

Senior Vice President, Manager - Community Development Banking, BOK Financial

Gilbert Gerst is senior vice president and manager of Community Development Banking for BOK Financial (BOKF). BOKF is a \$32 billion regional financial services company based in Tulsa, Oklahoma, with banking divisions in seven states. Gilbert is a career banker and has been in the financial services industry for over 30 years. He joined BOKF in June 2011 after 25+ years with JPMorgan Chase. He has corporate wide responsibility for the bank's community development lending and investment activities and is a key partner in the bank's CRA compliance and examination process. An accountant by trade, Gilbert has spent the majority of his banking career positively impacting low- to moderate-income individuals and communities. Gilbert holds a bachelors of science from The University of North Texas and a master's degree in commercial real estate from the University of Texas at Arlington. He is actively involved in the community and currently serves on multiple boards and committees including board chairman of the Dallas Black Dance Theater, Transformance, Inc. (a Dallas based consumer credit counseling agency); Tulsa Economic Development Corporation; and the Dallas Development Fund. Other board membership and participation includes the AT&T Performing Arts Center; Work Force Solutions of Greater Dallas; The Real Estate Council Foundation; Dallas Area Habitat for Humanity; and the Chairman's Taskforce for the State Fair of Texas.

Staci Glenn-Short

SVP - Community Development Program Director, Huntington Bank

Staci Glenn-Short joined Huntington Bank in 1999 and serves as the community development program director. During her tenure with Huntington, she has been responsible for the design and implementation of the Bank's CRA and Fair Lending Programs, including the collection and filing of HMDA and CRA Data, development and implementation of community development products and programs, and monitoring and reporting for both CRA and Fair Lending functions. She has over 31 years of banking experience, with previously held positions at Mercantile Safe Deposit and Trust and Bank One, where she was responsible for both consumer and commercial lending and community development, including product development and implementation, and various risk management functions. In her current capacity, Glenn-Short is primarily responsible for developing and implementing community partnerships and programs, including the Bank's strategies, as well as monitoring the Bank's progress against goals. She has served as the chairperson of Consumer Bankers Association's (CBA) Fair and Responsible Banking Committee and is a member of CBA's Community Development Committee and the American Bankers Association's Community and Economic Development Council. With a bachelor's degree in finance and accounting from Ohio State University, Glenn-Short earned an MBA with a concentration in bank finance from the Merrick School of Business at the University of Baltimore.

Laurie Goodman

Co-Director, Housing Finance Policy Center, Urban Institute

@MortgageLaurie

Laurie Goodman is the co-center director for the Housing Finance Policy Center at the Urban Institute. The Center is dedicated to providing policy makers with data-driven analysis of housing finance policy issues that they can depend on for relevance, accuracy, and independence. Prior to joining Urban in 2013, Goodman spent 30 years as a mortgage backed securities analyst and research department manager at a number of Wall Street firms, including Amherst Securities, where she developed a reputation for her analysis of housing policy issues, and UBS, where she was a top ranked research analyst. Goodman also spent time as a mortgage portfolio manager, and a senior economist at the Federal Reserve Bank of New York. Goodman has a BA in mathematics from the University of Pennsylvania, and a MA and PhD in economics from Stanford University. She has published more than 200 articles in professional and academic journals and co-authored/co-edited five books.

Isela Gracian

President, East LA Community Corporation

@isela_gracian

Isela Gracian has been president of East LA Community Corporation (ELACC) since 2015. ELACC is a social and economic justice community development organization on LA's Eastside. Gracian began with ELACC in 2004 as coordinator for a job training program and has held various progressive positions, including community organizing director. Growing up, she experienced first-hand the leadership skills for which she would later have renown by modeling her mother's commitment to collective decision making and emphatic resolve to work together to manage family struggles. Her immigrant parents inculcated strong roots and links to their cultural traditions. This is now a hallmark of her leadership, infusing ELACC's organizational principles with cultural practices to forge staff unity and celebrate what binds them to their community. Gracian has over a decade been working to advance development accountable to marginalized residents. The California Women's Foundation recognized Gracian for her thought-leading work formulating solutions to community issues by appointing her a California Women's Policy Institute Fellow in 2006/2007. Recognized through her work at ELACC as a distinguished authority among Southern California community development leadership, Gracian serves on various boards, including Strategic Concepts in Organizing and Political Education and the California Reinvestment Coalition. She is also a National Advisory Board member to the Strong, Prosperous, and Resilient Communities Challenge.

Michaeljohn Green

Fund Manager, Opa-Locka Community Development Corporation

@OLCDC

Michaeljohn Green is fund manager at Opa-Locka CDC. He was born in the Midwest but moved to Miami, Florida, from Seattle, Washington. He studied management information systems and economics at Harris Stowe University, where he proceeded to work in grass roots organizing with Acorn during and after college. In that work, managing campaigns Green saw the dominance that finances had on who won or lost. Taking that awareness into account he began working for a CDFI in St. Louis known as Justine Petersen. Justine Petersen is the leading SBA Micro Lender in the U.S. After much success, Green desired to increase his financial knowledge and took jobs working for three of the top five U.S. Banks. Most recently he was the financial planner at the Bank of Montreal Private Bank. Having strong relationships with his high net worth clients, Green still found a need to create change in the communities that looked like him. He was involved in various boards from a charter school for homeless youth to affordable housing boards. With a huge passion for finance and urban communities, working with CDFI's seemed to be a natural fit. Green is excited to be a new team member of the Opa-Locka CDC, and is ready to help change communities and lives via the OLCDC Business Fund. In his free time Green is an avid basketball fan, traveler, and proportionate of all things that help LMI communities thrive.

Lisa Green Hall

Senior Fellow, The Beeck Center for Social Impact and Innovation, Georgetown University

@lisagreenhall

Using the tools of impact investing and philanthropy for nearly 30 years, Hall has served in executive roles across multiple sectors in the US and abroad. She is currently a Senior Fellow at the Beeck Center on Social Impact and Innovation at Georgetown University. At Beeck, Hall leads work on the inclusive economy and explores how access to opportunity can drive prosperity for all communities. Hall is also the founder of Bayview Impact Advisors, created in 2018 to provide education, research, and strategy services to foundations and endowments on impact investing. Until recently, Hall was Managing Director at Anthos Asset Management, headquartered in Amsterdam, the Netherlands where she launched a new, proprietary impact investing initiative for a European family office. Hall was previously CEO and President of Calvert Foundation, a pioneer in impact investing. She also served in the Clinton Administration as a policy advisory at the National Economic Council where she worked on the creation of the New Markets Investment Tax Credit. Lisa currently serves on the boards of City First Bank, in Washington, DC and Habitat for Humanity International. She also serves on the Investment Committee of the Nathan Cummings Foundation and is a member of the Board of Overseers for the University of Pennsylvania Graduate School of Education. Hall earned an MBA from Harvard Business School and a BS in Economics from the Wharton School at University of Pennsylvania.

Todd Greene

VP, Community and Economic Development, Federal Reserve Bank of Atlanta

Todd Greene is vice president and leads the Community and Economic Development department at the Federal Reserve Bank of Atlanta. Greene has oversight for research, policy, and outreach initiatives that promote inclusive economic growth with a focus on small business, housing, community and economic development finance, and human capital and workforce development in all or portions of Alabama, Florida, Georgia, Louisiana, Mississippi, and Tennessee. At a national level, Greene leads the Federal Reserve System's human capital/workforce development working group in the Community Development function. He has published and presented on various economic and workforce development related topics and is the coeditor of the recent book, "Transforming U.S. Workforce Development Policies for the 21st Century." Greene earned his undergraduate degree from Harvard University and holds master's degrees from Washington University and Georgia State University. He has completed executive education programs at Stanford University Graduate School of Business and Universidad ESAN (Lima, Peru). Greene is on the board of directors and is a member of the governance committee of the International Economic Development Council, is vice chairman of the Atlanta CareerRise Leadership Council, and is a member and past chairman of the Georgia Economic Developers Association.

Jeremie Greer

Vice President of Policy & Research, Prosperity Now

@JeremieGreer

Jeremie Greer is vice president of Policy and Research at Prosperity Now. In this role, he oversees Prosperity Now's Federal Policy, State & Local Policy, Applied Research, and Racial Wealth Divide teams, which are responsible for developing and executing the organization's policy and research agendas and advocacy strategies. Previously, Greer served as Prosperity Now's director of Government Affairs. Prior to joining Prosperity Now, he was a senior policy officer at the Local Initiatives Support Corporation, where he led LISC policy advocacy on an array of federal issues including public housing, workforce development, asset building, green development, community service, smart growth, transportation, and community safety. Greer also spent time at the United States Government Accountability Office (GAO), where he provided non-partisan and fact-based federal policy analysis to the United States Congress in the areas of housing, community development, workforce, education, human services, and environmental protection. He began his career at the community level working in the Columbia Heights and Shaw neighborhoods in the District of Columbia, where he provided capacity building and technical support to small community-based organizations to help enhance their ability to serve low- and moderate-income DC residents. Greer has a bachelor's in social work from the University of St. Thomas in St. Paul, MN, and a master of public policy from George Mason University.

Blake Hamilton

Vice President of Workforce Solutions, The International Institute of Saint Louis

Blake Hamilton is the vice president of the Programs Division of the International Institute of Saint Louis (IISTL). Since joining IISTL in 2009, Hamilton has served in a variety of roles across the agency. As VP of Programs, Hamilton leads the refugee resettlement, education and training, and workforce solutions departments, as well as the International Institute's Center for Career Advancement. The Center for Career Advancement offers a robust portfolio of programs and services for highly skilled foreign-born professionals in the St. Louis region including the Career Advancement for International Professionals program, Career Pathways services, and contextualized ESL training. In 2016, IISTL's Center for Career Advancement received The Saint Louis Arcus Award for Achievement in Inclusion and Talent Attraction. Hamilton was an invited guest of the White House Taskforce for New Americans at The National Skills and Credentialing Institute in June 2016. Hamilton is a member of the Career Pathways Committee of the St. Louis County Workforce Investment Board and is a member of the Educational Attainment and Talent Development Committee of the St. Louis Regional Chamber, as well as the St. Louis Promise Zone Committee for Workforce Development.

Yvette Harrell

VP, Innovation District, Opa-Locka Community Development Corporation

Yvette Harrell is vice president of the Innovation District at Opa-Locka Community Development Corporation. Her work with the Thrive Initiative includes the operationalizing the following social enterprise initiatives: The Market Place, which includes a commercial kitchen, a restaurant, a cafe and a retail location; Urban Farm, Orchard and Youth Garden; the Historic Train Station; the VFW and Arts and Recreation Center; the expansion of the Maker Space/Business Incubator; and the physical redevelopment and activation of our surroundings to create an innovation district. Harrell has extensive background and experience in the public and private sectors working as an entrepreneur, litigator, and negotiator. She has worked with Fortune 500 companies and in leadership positions in municipal government. Her unique mixture of experience in both litigation and transactional law coupled with the opportunity to work with sophisticated corporate entities and local government are the skill sets that will help us energize the Thrive Campus. Harrell graduated with honors from the University of Miami, School of Law, and has a master's degree in business administration. She is a devout believer that strong communities are comprised of empowered individuals and supportive families and views OLCDC mission and vision as being directly in line with her goals and desires to strengthen communities through various innovative initiatives and the provision of much-needed resources.

Desiree Hatcher

Community Development Director, Federal Reserve Bank of Chicago

Desiree Hatcher is a community development director at the Federal Reserve Bank of Chicago's Community Development and Policy Studies division. Her current responsibilities include conducting outreach, providing technical assistance, writing articles, and coordinating events which promote community development and fair access to financial services. Hatcher has nearly 30 years of experience in the banking industry, including working as an examiner for the Office of Thrift Supervision, the Federal Reserve Bank of Chicago, and the Office of the Comptroller of the Currency. She has also worked as a senior internal auditor for a savings and loan. Hatcher earned a bachelor's degree in finance from the University of Detroit Mercy and a master's degree in administration from Central Michigan University. She also holds certifications as a commissioned examiner, and as a certified regulatory compliance manager (CRCM).

Melody Winter Head

Regional Manager, Community Development, Southern California, Federal Reserve Bank of San Francisco

@headwinter

Melody Winter Head is regional manager of Community Development at the Federal Reserve Bank of San Francisco. Since joining the San Francisco Fed in 2003, Winter Head has engaged financial institutions, community development leaders and government agencies in developing solutions to pressing neighborhood issues in low-wealth communities of Southern California. Through community preservation and capacity building strategies, she has contributed to the fields of affordable housing finance, small and micro business development, workforce development, asset building, population health, and K-12 education reform. Winter Head is active with several community-based nonprofit organizations, and serves in various capacities at the Clearinghouse CDFI, the Orange County Community Housing Corporation, OC Children's Therapeutic Arts, and the Los Angeles Education Partnership. Born in California and educated in Los Angeles and Vancouver, British Columbia, Winter Head resides in Southern California.

Jeff Hebert

Vice President for Adaptation and Resilience, The Water Institute of the Gulf

Jeff Hebert joined The Water Institute of the Gulf in January 2018 and serves as the Institute's first vice president for Adaptation and Resilience. In this role he is leading the interdisciplinary resilient communities practice of the independent applied research and technical services institution. In addition, he is an adjunct faculty member in the graduate sustainable development program at the Tulane School of Architecture. Before joining The Water Institute, Hebert served as deputy mayor and chief administrative officer for the city of New Orleans, and as the city's first chief resilience officer, where he oversaw the administration of City Hall, as well as the Office of Resilience and Sustainability. Hebert was also appointed in 2016 by Louisiana Governor John Bel Edwards to the Advisory Commission on Coastal Protection, Restoration, and Conservation. Hebert previously served as the executive director of the New Orleans Redevelopment Authority (NORA), the Mayor's director of neighborhood revitalization, and the director of community planning for the Louisiana Recovery Authority following the devastation from Hurricane Katrina. Hebert holds a bachelor's degree from New York University, a master of city planning from the Massachusetts Institute of Technology, and is a graduate of the Achieving Excellence in Community Development Program at Harvard University's Kennedy School of Government, where he was a Ford Foundation Fellow.

John Henwood

Senior Compliance Examiner, Federal Deposit Insurance Corporation

John Henwood is senior compliance examiner at the Federal Deposit Insurance Corporation, Division of Depositor and Consumer Protection (DCP). He started his career with the FDIC in 1992 in Risk Management and later transferred to the Raleigh, North Carolina, Field Office as a compliance examiner. In 2007, Henwood became a senior compliance examiner in the Tampa Field Office. As examiner-in-charge, he has led examinations of institutions ranging from \$10 million to \$215 billion in 11 states and Puerto Rico, and has participated in over 300 Compliance, CRA, and Safety & Soundness examinations. Henwood earned his bachelor of science degree from Elon University, Elon, North Carolina, and completed the Graduate School of Banking Program at Louisiana State University. Henwood is a certified regulatory compliance manager (CRCM) and a subject matter expert in CRA for the Atlanta Region.

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 services 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. Herwig is largely focused on rural community and economic development in the states of North Dakota, Minnesota, Illinois, and Indiana: more precisely on the financing of rural broadband, the development of rural workforce housing, and the preservation of rural subsidized affordable housing. Prior to joining the OCC, Herwig 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. Herwig holds a BA from St. John's University in Collegeville, Minnesota, and an MA from the University of Virginia, both in English Literature.

Oran Hesterman

President & CEO, Fair Food Network

@Ohesterman

Oran B. Hesterman currently serves as president and CEO of Fair Food Network, a national nonprofit that pioneers solutions that support farmers, strengthen local economies, and increase access to healthy food - especially in our most underserved communities. Since 2009, Fair Food Network's signature program, Double Up Food Bucks, has become a national model for healthy food incentives. With more than 35 years in the field, he is a national leader in sustainable agriculture and food systems. Hesterman's 2011 book, "Fair Food: Growing a Healthy, Sustainable Food System for All," was heralded by the New York Times as "an important, accessible book on a crucial subject," and is required reading at 25 colleges and universities. Before launching Fair Food Network, Hesterman served as a program director in food systems at the W.K. Kellogg Foundation during the time that the foundation helped seed the local food systems movement with more than \$200 million in investments. Prior to his work in philanthropy and nonprofits, Hesterman taught at Michigan State University.

Greg Hettrick

First Vice President & Director of Community Investment, Federal Home Loan Bank of Dallas

@GJHettrick

Greg Hettrick is first vice president and director of Community Investment at the Federal Home Loan Bank of Dallas. As director, he leads the Bank's Community Investment group, a team that provides grants to fund gaps in the financial structure of affordable housing and community revitalization projects throughout the Bank's five-state District. FHLB Dallas awards competitive Affordable Housing Program (AHP) grants through member institutions annually to support the development of affordable housing. He also directs several other grant programs that are dedicated for first-time homebuyers, owner occupied rehab, wounded warriors, small businesses, and community based organizations. Hettrick is responsible for the strategic direction, as well as the approval process, for the Bank's three community investment advance programs. Prior to joining the FHLB Dallas in 2008, Hettrick spent 17 years with Bank of America, including ten years with its Community Development Corporation (BACDC) and Real Estate Development Group in Dallas, Texas. During his tenure at Bank of America, he acquired, redeveloped, and delivered more than 2,700 affordable multifamily rental units and over 225 single family homes. Prior to his time at BACDC, he also led Bank of America's Community Investment team for the Carolinas and Delaware. Hettrick earned both his bachelor's in finance and his master of business administration degrees from the University of South Carolina.

Kate Hoffman

Executive Director and Founder, Earn to Learn

Kate Hoffman is the executive director and founder of Earn to Learn®, a nonprofit that empowers low- to moderate- income students to successfully complete college by providing matched-savings grants, personal finance training, and workforce readiness. Hoffman founded the organization to help LMI students and their families close the opportunity gap by investing in their own education. She worked to facilitate a collaboration between Arizona's three public universities, the Arizona Board of Regents, high schools, community colleges, and financial service providers to launch Earn to Learn in 2013. Earn to Learn operates one of the largest and most successful individual development account programs in the country. Students who income-qualify save \$500 per academic year. These funds are matched 8:1, bringing their total scholarship award to \$4,500. Combining student savings with scholarships, financial education, and success coaching, Earn to Learn helps LMI students obtain a college degree and graduate ready to enter the workforce with little to no student loan debt. Prior to launching Earn to Learn, Hoffman worked in the financial services sector managing over \$100 million in assets. The crisis in higher education inspired her to focus her boundless energy on helping LMI students and their families have every opportunity to achieve the dream of a college education by eliminating barriers, building financial assets and creating pathways out of poverty.

Greg Housel

Community Affairs Specialist, Federal Deposit Insurance Corporation

Greg Housel is a community affairs specialist in the Community Affairs Department of the FDIC. He helps lead community initiatives using innovation, collaboration, new technology, and future trends to stabilize, financially educate, bank, and promote economic mobility with low- and moderate-income families. Housel spent almost a decade helping to organize and promote the Kansas City Alliance for Economic Inclusion (AEI), an initiatives with over 680 Members. AEI members have had many accomplishments, including helping to lower the unbanked populations in Metropolitan Kansas City by 7.2%, authoring the Money Smart KC website, implementing over 1,000 financial programs and events annually and financially educating an estimated 34,000 individuals annually in Metropolitan Kansas City. Housel is a member of the executive committee of Money Smart KC. He helped create the new Money Smart KC website, a website that provides local and national family stabilization, financial education, and economic mobility resources for Metropolitan Kansas City residents. The website features an adult, teen, youth, and Spanish resource section along with a volunteer section and a calendar of financial education classes and events. Housel authored 44 topics of the adult, teen, and youth resource section. Pages on the Money Smart KC website have been viewed over 400,000 times since release in March of 2015. This innovative approach provides well classified and vetted resources to almost a million LMI Individuals.

Danny Housley

Assistive Technology Funding and Resource Specialist, Tools for Life

Danny Housley is the assistive technology funding and resource specialist with Tools for Life/Credit-Able. He finds funding solutions and resources for people with disabilities to increase or maintain their independence. Previously, Danny has worked at the Center for Independent Living in Atlanta, disABILITY LINK, to support people with disabilities to live in the community of choice. Housley is a graduate of Georgia State University, where he received his MA in applied linguistics. He currently serves on the boards for the National Federation of the Blind of GA, disABILITY LINK, and the Disability CDFI Coalition.

Victoria Huynh

Vice President Center for Pan Asian Community Services, Inc. (CPACS)

Victoria Huynh is the vice president of the Center for Pan Asian Community Services, Inc. (CPACS), the first, largest, and oldest organization in the Southeast to focus on issues and concerns of Asian Americans, especially women, children, and families with low incomes. Founded on the belief that "people need people," CPACS promotes self-sufficiency and equity for immigrants, refugees, and the underprivileged through comprehensive health and social services, capacity building, and advocacy. Huynh's childhood experiences in her limited English proficient (LEP) refugee household fuels her passion for community building, strategic planning, and policy work within the immigrant and refugee communities. She currently serves and advocates for the immigrant and refugee communities on various local, state, and national community advisory boards, coalitions, and committees dedicated, but not limited to, areas of language access, civic engagement, immigrant rights, cultural competency, charitable services, and direct services. In 2012, Huynh developed the first CPACS' express shuttle bus system and expanded the system to serve seniors and individuals with disabilities in 2015. Since 2015, Huynh serves as a Georgia representative of the National Regional Health Equity Council in Region IV, and currently serves as the Cultural Competency Committee Chair. In 2015 and 2017, the Georgia Asian Times recognized Huynh as an honoree of the 25 Most Influential Asian Americans in Georgia.

Manny Jimenez

First Vice President, CRA Officer, Marquette Bank

@MannyJ0214

Manuel Jimenez is first vice president and CRA officer at Marquette Bank, a community bank located in the Chicagoland area with 21 branches and \$1.5 billion in assets. Jimenez holds a bachelor of business administration from Robert Morris University (Chicago, Illinois). Jimenez joined Marquette Bank, in 2003, as a Residential Loan Officer in the Community Lending Group helping clients work towards home ownership and understand the home buying process. Later, he served as a regional manager managing multiple consumer banking centers and a team of neighborhood bankers helping families, businesses and individuals manage their finances. Jimenez is currently responsible for Marquette Bank's community reinvestment activities and initiatives related to the Community Reinvestment Act (CRA). He works to build relationships and partnerships with community institutions, neighborhood organizations, business associations, economic development corporations, and other non-profit partners. Jimenez leads the Bank's education programs for financial education, homebuyer classes and outreach efforts serving unbanked and under-banked individuals. He is actively involved with a number of affordable housing and counseling organizations, as well as advocacy groups, serving as a member of a number of boards, task forces and committees. He is fluent in both English and Spanish.

Ben Joergens

Director of Financial Empowerment, Old National Bank

@Ben_Joergens @Old_National

Ben Joergens is the director of Financial Empowerment, responsible for enhancing financial literacy initiatives at Old National by partnering with schools, colleges, universities, businesses, nonprofits, and government agencies. His goal is to address community needs and implement financial empowerment programs based on sound money management skills. Joergens joined Old National in 1999 and has served in a variety of roles, most recently as the Commercial Relationship manager for Henderson, Kentucky. He earned the 2011 Old National Wayne Henning Volunteer of the Year Award and was both the 2010 and 2012 Henderson, Kentucky, Chamber Ambassador of the Year. In 2015, Joergens received the George Bailey Distinguished Service Award, sponsored by the ABA Foundation. This national award is given to a non-CEO bank employee who demonstrates outstanding initiative, commitment to the bank's customers and the communities they serve, and inspires others. In 2017, Joergens was recognized by the National Financial Educators Council (NFEC) with its coveted Financial Education Instructor of the Year Award for his commitment and contributions to bringing financial education to the at-risk and underserved.

Douglas Jutte, MD, MPH

Executive Director, Build Healthy Places Network

@dpjutte

Douglas Jutte is executive director of the Build Healthy Places Network, a national organization that catalyzes and supports collaboration across the sectors of community development and health with the goal of increasing investment in low-income neighborhoods, maximizing the health benefits of these investments, and improving outcomes measurement. Jutte sits on the Board of Trustees for Mercy Housing and the Board of Directors for Mercy Loan Fund. He is a member of the Enterprise Community Partners health advisory committee and the Dignity Health community economic initiatives Board subcommittee. He has also been a leader in the Federal Reserve Bank and RWJ Foundation's Healthy Communities Initiative, which has convened over 35 cross-sector gatherings throughout the country since 2010. Prior to founding the Network, Jutte worked as a pediatrician for nearly 20 years in low-income community clinics and as a neonatal hospitalist. He is an associate professor at the University of California, Berkeley School of Public Health where he teaches in the UCB-UCSF Joint Medical Program. Jutte received his BA from Cornell University, MD from Harvard Medical School, and MPH from UC Berkeley. He trained in pediatrics at Stanford University and completed a post-doctoral fellowship in population health at UCSF through the RWJF Health & Society Scholars program.

Spike Keil

Community Affairs Specialist, Federal Deposit Insurance Corporation

Spike Keil is a community affairs specialist with the Federal Deposit Insurance Corporation's (FDIC) Community Affairs Branch. His responsibilities include promoting FDIC initiatives which are focused on economic inclusion, community development and small business as well as promoting compliance and understanding of the Community Reinvestment Act. He fosters collaborative efforts amongst financial institutions, community-based organizations, municipal entities, and underserved communities to realize tangible projects that align with community goals. Keil joined the FDIC in May 2011, and is based in San Francisco. Prior to joining the FDIC, Keil served in the Brown and Schwarzenegger administrations in the Governor's Office of Planning and Research as a program specialist. In this position, he managed and coordinated many aspects of the statewide Bank on California initiative including: statewide communications, marketing and outreach strategies, data analysis and developing impact-driven partnerships. He is a graduate of California State University, Sacramento and holds a bachelor of arts degree in Communications.

Jason Keller

Economic Development Director, Federal Reserve Bank of Chicago

Jason L. Keller is the economic development director for Illinois in the Community Development and Policy Studies division of the Federal Reserve Bank of Chicago. As director since 2011, he oversees and evaluates economic capacities and sustainable growth opportunities within the Federal Reserve's Seventh District by conducting seminars, workshops, and preparing other written and digital 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, Keller spent 13 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 has been an active member of the Executives Club of Chicago since 2006 and has participated in various leadership development and mentorship programs since their inception. He also serves as an instructor for new bank examiners specializing in Fair Lending and CRA, a role held by few others across the Federal Reserve System. Keller holds a sociology degree from Illinois State University and a master's degree in public policy and administration from Northwestern University.

Gar Kelley

Community Development Director, Federal Reserve Bank of Chicago

@GarvesterKelley

Garvester (Gar) Kelley is community development director in the Community Development and Policy Studies division of the Federal Reserve Bank of Chicago. For the past 20 years, he has championed community economic development and individual economic self-sufficiency for marginalized people, both domestically and internationally. Kelley has served as a missionary for the Presbyterian Church (USA) in Eastern, Central, and Western Africa. His service included coordination of educational programs, evangelism, community development, disaster assistance and hunger initiatives - all with an emphasis on empowerment, sustainability, and local ownership. Prior to joining the Fed, Kelley served as senior vice president of Sustainability and Engagement at the Association for Enterprise Opportunity. He was also vice president, Mid-Atlantic Region, at Nonprofit Finance Fund (NFF), one of the nation's leading community development financial institutions. Kelley earned his bachelor's degree in finance from Hampton University, and the master of divinity and master of theology degrees from Princeton Theological Seminary.

Bobbie Kennedy

Associate Deputy Comptroller, CRA/Fair Lending Supervision, Office of the Comptroller of the Currency

Bobbie Kennedy serves as a senior advisor to the deputy comptroller for Compliance Supervision and the senior deputy comptroller for Compliance and Community Affairs at the OCC. She provides counsel on supervision issues related to Community Reinvestment Act (CRA), Home Mortgage Disclosure Act (HMDA), Fair Lending and Fair Housing Act compliance, and Unfair or Deceptive Acts and Practices (UDAP). She also oversees the implementation OCC policies and procedures for CRA, Fair Lending, and UDAP supervisory activities to ensure agency effectiveness and consistency. Kennedy previously lead the OCC's CRA Policy Team tasked with restructuring the CRA examination procedures and processes, and managed the internal CRA training program. In 2014 and 2015, Kennedy served as functional examiner-in-charge for compliance at Santander Bank, NA. Kennedy joined the OCC after 20 years with the Office of Thrift Supervision (OTS) as a federal compliance regulator and senior compliance project manager. Before joining OTS, she worked for Merrill Lynch and Company. Kennedy holds a bachelor's degree in economics and international business from Lehigh University, and a master of business administration degree in strategic planning and operations management from Boston College.

Sandra Kerr

Senior Community Affairs Specialist, Federal Deposit Insurance Corporation

Sandra Kerr is a senior community affairs specialist with the Division of Depositor and Consumer Protection at the FDIC in Washington, DC. Kerr's primary focus at the FDIC is on external communications and housing issues, as well as working with community development financial institutions, and other matters related to community development. Prior to joining the FDIC, Kerr was associate manager of Legislative & External Affairs for the Community Development Financial Institutions (CDFI) Fund within the U.S. Department of the Treasury. Prior to joining the CDFI Fund, Kerr was executive vice president of Policy for Opportunity Finance Network (OFN), a national network of more than 160 CDFIs across the nation. Before joining OFN, Kerr was editor for The Journal of Gift Planning, as well as director of Government Education Services for the National Committee on Planned Giving (now the Partnership for Philanthropic Planning). Kerr is the author/ editor of numerous articles and publications, and has received several awards for her community work, as well as her writing, editing, and publishing. Kerr graduated from Ball State University with a BS in journalism, and is a frequent speaker at conferences and institutes regarding community development finance.

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. 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, 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. Kirk-Murray earned both a BS and an MBA in finance from St. John's University.

Joyce Klein

Director, FIELD, The Aspen Institute

@AspenMicro

Joyce Klein is director of FIELD at the Aspen Institute, which advances business ownership as an economic opportunity strategy. She has more than 25 years of experience studying and supporting microenterprise and entrepreneurial development programs in the US. Under Klein's leadership, FIELD launched the Microfinance Impact Collaborative, helped create the Small Business Borrowers' Bill of Rights and Responsible Business Lending Coalition, and researched the role of technology in expanding the US microenterprise field. FIELD has also expanded its work on the role of business ownership and the microenterprise field in addressing financial inclusion and the racial wealth gap. Klein holds a BA from Boston College and a master's degree in public policy from the University of California at Berkeley.

Michael Kovarik

Senior Compliance Examiner, Federal Deposit Insurance Corporation

@MikeKovarik68

Mike Kovarik is a senior compliance examiner with the FDIC receiving his FDIC Commission in 2011. Kovarik began his career with the OCC and has over 28 years of experience in banking including 15 years on the bank side in community and regional banks, as well as an industrial loan corporation. In addition to his experience with regulatory compliance and CRA, he has spent time as a residential and commercial lender. Kovarik is a lead instructor for the FDIC's CRA School.

Katie Kramer

Vice President, Council of Development Finance Agencies

@katiebkramer @cdfa_update

Katie Kramer is a Vice President at the Council of Development Finance Agencies and has been with CDFFA since 2005. She is an accomplished non-profit executive with expertise in fundraising, grant writing, operations, and building organizational capacity. In her role at CDFFA, she leads a team of 7 focused on research and technical assistance and creating strategic partnerships with foundations, federal agencies, and other industry non-profits aimed at growing the professional acumen of CDFFA members and the development finance industry at-large. Kramer interacts with thousands of development finance practitioners each year, guiding them through their professional development and understanding of the diversity of development finance programs. She has developed numerous courses in the CDFFA Training Institute, edited several CDFFA publications, and designed marketing and communications collateral for the association. Her writing has been featured in publications and reports on development finance, including those commissioned by The Kresge Foundation, World Bank, U.S. Department of Energy, and U.S. Department of Agriculture. She regularly speaks about development finance at national and local conferences and is a guest lecturer at The Ohio State University. Kramer is a board member for the Ohio Statewide Development Corporation and is a member of the Education Committee for Ohio Women in Public Finance. She holds a BA in English with Honors from Cleveland State University.

Claire Kramer Mills

AVP, Federal Reserve Bank of New York

Claire Kramer Mills is an assistant vice president at the Federal Reserve Bank of New York. She leads the Bank's economic development research, with a focus on consumer and small business finances. In 2010, she initiated an effort to gather intelligence on small businesses financing conditions, leading to the launch of the Fed's national Small Business Credit Survey -- a partnership of the 12 Federal Reserve Banks. The survey has been widely covered in the Financial Times, Wall Street Journal, New York Times, CNN, Washington Post, Businessweek, and Marketplace. Prior to joining the New York Fed, Kramer Mills worked as a strategy consultant in the Financial Services Practice of CEB, now Gartner, a research and advisory firm serving Fortune 500 companies. In this role, she advised financial institutions on consumer and small business product development strategies. Kramer Mills holds a PhD in political science from Duke University and graduated summa cum laude with a bachelor's in government from Franklin & Marshall College.

Will Lambe

Senior Advisor, Federal Reserve Bank of Atlanta

@willlambe

Will Lambe is the senior community and economic development advisor at the Federal Reserve Bank of Atlanta. He specializes in development finance and has written and spoken on topics ranging from rural development finance, public-private partnerships, tax credit finance, philanthropy, the Community Reinvestment Act (CRA) and the EB-5 immigrant investor program. Prior to joining the Atlanta Fed, Lambe was director of CED programming at the University of North Carolina at Chapel Hill School of Government, where he carried out research and advised local governments on public-private partnerships to attract private investment into distressed areas. He has published numerous articles and a book on community economic development strategies for smaller towns and cities. In 2015, Lambe was awarded an Eisenhower Fellowship to travel and study public-private finance in China. He serves on the board of directors for the Grove Park Foundation (Atlanta, GA), the advisory boards for Enterprise Community Partners Southeast and Neighborhood Lending Partners, Inc. (Tampa, FL), and is active in the Urban Land Institute of Atlanta. He holds a bachelor of arts from the University of Colorado at Boulder and a master of public policy from Duke University's Sanford School of Public Policy.

Karen Leone de Nie

Assistant Vice President, Federal Reserve Bank of Atlanta

@AtIFedComDev

Karen Leone de Nie is an assistant vice president in the community and economic development group at the Federal Reserve Bank of Atlanta. Their work promotes the economic resilience and mobility of families and places by improving the evidence base about relevant issues, sharing ideas and creating tools to foster what works, and building relationships across sectors to achieve these goals. She dedicates a portion of her time to improving what we know about the small business credit landscape through the Federal Reserve Banks' Small Business Credit Survey. Prior to joining the Atlanta Fed, she was a researcher at Georgia Tech's Center for Quality Growth and Regional Development, where she led applied research projects on the social determinants of health and regional planning approaches. Leone de Nie also worked for the Dallas/Fort Worth metropolitan planning organization, focusing on real estate development and environmental resource management. She earned a bachelor's degree from the University of Wisconsin - Madison, and a master's degree in city and regional planning from the Georgia Institute of Technology.

Dan Letendre

Managing Director, Bank of America

Dan Letendre is the CDFI lending and investing executive for Bank of America. In this role Letendre manages Bank of America's activities with Community Development Financial Institutions (CDFIs). Bank of America currently has over \$1 billion of capital deployed to these community-based intermediaries that provide financing for affordable housing, small businesses, and community facilities providing health care, education, childcare and other needed social services. Prior to this role, Letendre was managing director of the Merrill Lynch Community Development Company, a for-profit subsidiary of Merrill Lynch that specialized in providing capital, liquidity, and technical assistance to underserved communities. He also managed the New Markets Tax Credit Program, and was responsible for expanding the firm's SRI products focused on the community development sector. Before joining Bank of America, Letendre was vice president at JPMorgan Chase, where he managed the bank's lending, investing and philanthropic activities with CDFIs. He has served on the boards of several community development institutions including Low Income Investment Fund, Corporation for Enterprise Development, the New York Community Investment Company, as well as on the advisory boards of Local Capital Markets Investment Fund and the Opportunity Finance Network - CARS Program. Letendre received a BS from Manhattan College and an MBA from Harvard Business School.

Eric Letsinger

President, Quantified Ventures

@QuantifiedVTS

Eric Letsinger is the founder and CEO of Quantified Ventures, a for-profit impact investing firm that helps clients finance specific and measurable environmental, health, and educational outcomes. He is a "tri-sector" executive, bringing 25+ years of leadership experience in government, nonprofit, and private sector organizations operating in health, environment, education, and housing. He has led transformative, public-private initiatives to drive social impact in complex, cross-sector business environments including: IBM, Baltimore Public Schools, Baltimore Housing Department, Cyveillance Software, PWC, and Samaritan Inns Homeless Services. Letsinger has an MBA from Yale University and a BA in Urban Studies from Northwestern University. He started out as a standup comic and then hit the road for two years as the drummer in a band before trying to save the world full time. Letsinger speaks regularly at dozens of conferences, events, and universities. Quantified Ventures helps governments, social entrepreneurs, nonprofit organizations, and healthcare systems tap into the financial resources needed to sufficiently scale operations and deliver meaningful impact, primarily through the Pay For Success model. Quantified Ventures is currently designing, brokering, and implementing a series of environmental, health, and education transactions across the country.

Laura Lewis

CRA and Fair Lending Compliance Officer, Office of the Comptroller of the Currency

Laura M. Lewis is a CRA and fair lending compliance officer for the OCC. Currently, she monitors compliance risk and examination activities and provides guidance and training to bankers and OCC staff. She provides technical expertise for community bank supervision programs on CRA and regulations. Lewis is a frequent speaker at industry-sponsored schools, seminars and conferences. She also teaches at the OCC's Fair Lending and CRA Schools and at the OCC's Community Bank Director Workshops on Compliance Risk. Lewis joined the OCC in 1998 as a compliance/BSA specialist examiner, performing examinations in community, midsize, and large banks. Previously, she was a community banker and was responsible for retail lending administration, mortgage banking operations, and regulatory compliance in mortgage and consumer lending, leasing, and credit card operations at a large regional national bank. Lewis has a bachelor of arts degree, cum laude, in economics and French from Wilson College, and a master of business administration degree in finance and managerial science from Wilkes University. She is also a graduate of the American Bankers Association's Stonier Graduate School of Banking. She is certified as an anti-money laundering professional.

Juan Carlos Linares

Executive Director, LUCHA

@linares76

Juan Carlos Linares is the executive director of LUCHA, a Chicago-based affordable housing development agency which offers housing counseling, foreclosure prevention, and legal assistance to over 8,000 clients annually in the Midwest. LUCHA is also building the first multi-family "Passive House" in Illinois to go along with 200 affordable housing units in Chicago's Humboldt Park, Logan Square and West Town neighborhoods. Linares serves as chair of the Illinois Advisory Committee to the U.S. Commission on Civil Rights, has a mayoral appointment to the Chicago Low-Income Housing Trust Fund Board, and serves on the boards of Urban Theater Company and The Woodstock Institute. He serves on Northeastern Illinois University's El Centro campus Advisory Council, where he teaches political science, and is also on the adjunct faculty at The John Marshall Law School. Linares holds an MBA from the University of Chicago Booth School of Business, a JD from DePaul University and an LLM. in international business law from The John Marshall Law School. His BA in sociology and Spanish is from the University of Illinois. Linares was raised in an immigrant household by his Peruvian mother and Guatemalan father in Bellwood, Illinois. As human rights attorneys, Linares and his wife have visited social justice institutions in 36 countries.

Denise Linn Riedl

Manager of Ecosystem Development, City Tech Collaborative

@DKLinn

Denise Linn Riedl is the Manager of Ecosystem Development for the City Tech Collaborative, spearheading collaborative initiatives forwarding inclusive smart cities, digital inclusion, and local data. She is also a Fellow with the Benton Foundation researching how cities address equity and civic engagement challenges as new technologies are deployed in the public way. Before she moved to Chicago, Denise worked in telecommunications policy and championed abundant, affordable broadband nationally and locally. As a member of the Berkman Klein Center Fiber Team and a co-author of "Next Generation Network Connectivity Handbook," she assisted municipalities interested in modernizing their communications infrastructure. She also previously worked in the Spectrum Auctions Division of the Federal Communications Commission and she started her career as an AmeriCorps VISTA volunteer in North Carolina forwarding urban and rural broadband adoption. Denise is a graduate of the University of Virginia and the Harvard Kennedy School of Government..

Hershel Lipow

Community Relations Expert, Office of the Comptroller of the Currency

Hershel Lipow is a community relations expert in the Compliance and Community Affairs Department of the Office of the Comptroller of the Currency (OCC). In this position, he supports the department's community development activities and its outreach to banks and their community partners, and assists in the department's policy development, research, and publications, focusing on community reinvestment and neighborhood revitalization. He also serves as the OCC's Board liaison to NeighborWorks America. Lipow has served as director of housing and community development for the City of Memphis, a national community development consultant, and president of a Washington, DC, nonprofit housing development organization. He also was legislative director for a member of the U.S. House of Representatives and director of government affairs for the American Institute of Architects (AIA). Lipow is a certified member of The Institute of Internal Auditors (IIA). He graduated with distinction from Rhodes College and holds a master of public administration degree from the University of Memphis and a master of science degree from the Massachusetts Institute of Technology (MIT).

Willie Logan

President/CEO, Opa-Locka Community Development Corporation

Willie F. Logan is a founder of the Opa-Locka Community Development Corporation (OLCDC) and has served as its CEO and president since 1980. In addition to his work with the OLCDC, Logan served in the Florida House of Representatives from 1982 to 2000, and was elected Democrat Speaker-Designate from 1998 to 2000. He also served as mayor of the city of Opa-Locka from 1980 to 1982. Logan earned his PhD in community and economic development from Southern New Hampshire University, and his MBA and bachelor's in accounting from the University of Miami, where he is an adjunct faculty member in the School of Architecture. Logan is a sought-after speaker at many different housing and community development conferences and recently, he has spoken at the First Future of Places International Conference on Public Space and Placemaking in Stockholm, Sweden, and in Rome, Italy (2013); the Future of Places International Conference on Streets as Public Spaces and Drivers of Urban Prosperity in Buenos Aires, Argentina (2014). Finally, he spoke at the Project for Public Spaces Conference on Public Markets, Barcelona, Spain (2015). Logan is also a published author, and his writing includes a chapter entitled "Revitalization & Transforming the Community" in the Future of Places book *Shifting from Objects to Places* published by Ax:son Johnson Foundation, Stockholm 2014.

Michael Lohr

Vice President, Goldman Sachs

Michael Lohr is a vice president in the Goldman Sachs Urban Investment Group leading transactions with a particular focus on mixed-income housing, affordable housing, energy efficiency, education, and other community facilities. Lohr has worked on a broad range of transaction types including projects eligible for Low-Income Housing Tax Credits, New Markets Tax Credits, and Historic Tax Credits, as well as limited partner equity, construction loans, term loans, and tax-exempt financing. In addition, Lohr has managed several portfolio initiatives including asset management oversight, valuation processes, tax analysis, and management reporting. Lohr joined Goldman Sachs in 2008 as an analyst in the Finance Division of Goldman Sachs performing accounting and finance functions related to the firm's various real estate and other asset backed investments. Michael received a BBA from the Ross School of Business at the University of Michigan.

Lenwood Long

President/CEO, Carolina Small Business Development Fund

@carolinasmbiz @dreamcatchers @smallbiz

Lenwood V. Long, Sr., is the president and CEO of Carolina Small Business Development Fund (CSBDF), a community development financial institution (CDFI) with the mission to foster economic development in underserved communities by providing capital, business services and policy research to support small businesses. In this role, Long has led the organization through a period of transformational growth. In 2009, under his leadership, the organization went through a strategic shift and rebranding, establishing its direct small business lending program. Within five years, loan volume totaled over \$35 million. Long, has more than 25 years of experience in community economic development, human resources, and business management. He has held leadership positions in statewide economic and community development agencies, national consulting firms, and nonprofit organizations. He is also the founder and current president of BV&L Associates Inc., a firm providing consulting to organizations in the areas of community economic development, project management, human resources, strategic planning, organizational assessment, and business management. Long, is a veteran of the United States Army. He received his bachelors of science in sociology from St. Augustine's College, Raleigh, NC, and holds a master of science in urban administration from Georgia State University in Atlanta, GA. In 2016, Long, was awarded The Order of the Long Leaf Pine by the Governor of North Carolina.

LaReta Lowther

Senior Vice President CRA Compliance - Community Development, WesBanco Bank Inc.

LaReta J. Lowther is the senior vice president of CRA Compliance - Community Development at WesBanco Bank, Inc., the banking subsidiary of WesBanco Inc., a multi-state bank holding company with assets of \$9.9 billion, operating in Indiana, Kentucky, Ohio, Pennsylvania, and West Virginia. A 37-year veteran of the banking industry, Lowther's expertise has focused on bank regulatory compliance, with the last 17 years being concentrated exclusively on compliance with the Community Reinvestment Act. Under her leadership, WesBanco has received six consecutive 'Outstanding' ratings on its federal CRA examinations. Along with her Community Development colleagues, Lowther was presented with the prestigious 2011 FDIC Chairman's Award for Excellence in Serving Low- and Moderate-Income Consumers from FDIC Chairwoman Sheila Bair. She was inducted into the WesBanco President's Club for outstanding performance. Lowther is a graduate of Wheeling Jesuit University, the National Bank Compliance School, and the WV School of Banking. She has been a featured presenter and panelist at industry conferences, including: the FDIC CRA Forum for Large Bank Examiners, the FDIC Committee on Economic Inclusion, and the WV School of Banking. She serves on the America Saves Advisory Board, the Northern WV Brownfields Advisory Board, and the Shinnston Development Authority. Lowther was included in the "50 in 52 Journey," a national initiative featuring America's community problem solvers.

Jackie Loya-Torres

AVP/Community Development Officer, Commerce Bancshares, Inc.

Jackie Loya-Torres serves as assistant vice president/community development officer for Commerce Bancshares, Inc., in Kansas City, where she focuses on the bank's compliance with the Community Reinvestment Act (CRA). In her role at Commerce, Loya-Torres is responsible for the bank's financial education outreach efforts and for many community development /community relations initiatives, especially in low- to moderate-income areas of the bank's footprint. Prior to joining Commerce, Loya-Torres worked in the nonprofit sector as the vice president of Community Investments at the Women's Foundation of Greater Kansas City, where she oversaw grant allocations to area agencies working on economic security issues for women and girls. As a volunteer, Loya-Torres serves on the Board of Trustees at Cristo Rey High School Kansas City, on the executive committee of Money Smart KC, where she chairs the Fundraising Committee and as co-chair of the Kansas City CRA Series, a consortium of area CRA professionals.

Ellen Lurie Hoffman

Federal Policy Director, National Housing Trust

@ellenhoffman

Ellen Lurie Hoffman joined the National Housing Trust in May 2014 as the Federal Policy Director. NHT is a national leader in preserving and improving affordable housing, ensuring that privately owned rental housing remains in our affordable housing stock and is sustainable over time. Lurie Hoffman is responsible for federal housing policy spanning the HUD Budget, maintaining and improving the Low-Income Housing Tax Credit, housing finance reform, and fair housing. She represents the Trust before congressional staff, federal officials, and other housing advocates and stakeholders. Lurie Hoffman facilitates the national Preservation Working Group, a coalition of over 40 nonprofit organizations dedicated to the preservation of affordable rental housing. Prior to joining the trust, Lurie Hoffman worked for the National Council of State Housing Agencies (NCSHA) for nine years, where she analyzed and advocated for federal multifamily housing policy issues on behalf of the nation's state Housing Finance Agencies (HFAs). Lurie Hoffman holds a master of public policy degree from Harvard University's John F. Kennedy School of Government, and a bachelor of arts degree in political science from Vassar College.

Jeffrey Manning

Community Affairs Specialist, Federal Deposit Insurance Corporation

Jeffrey S. Manning is community affairs specialist at the Federal Deposit Insurance Corporation (FDIC). He began his career with the FDIC's New York Region in 2009 as a mid-career compliance examiner in the Boston North Field Office, Lexington, MA. He was promoted to commissioned compliance examiner in 2011 and to senior compliance examiner in 2014. During that time Manning served as examiner-in-charge of several large and complex compliance and CRA examinations. Further, he participated in multiple examinations in the Northeast, Midwest, and West Coast. Prior to joining the FDIC, Manning worked in community banks located on the North Shore of Boston for more than 25 years. He has a background in retail and residential lending, deposit operations, branch operations, audit, compliance, and CRA. Presently, Manning serves as a community affairs specialist in the Boston Area Office, which encompasses all six New England states. In this position, he assists with planning of area activities to achieve the overall mission of the Community Affairs Program. Manning is a graduate of Suffolk University, Boston, MA, receiving a bachelor's of science/arts in business management.

Tiffany Manuel

Vice President, Knowledge, Impact & Strategy, Enterprise Community Partners, Inc.

@DrTiffanyManuel

Tiffany Manuel is an experienced social scientist, strategist, and cross-sector leader committed to social impact. She has worked to expand opportunity for low-income workers, families, and communities through 25+ years of professional and volunteer experience spanning the private and nonprofit sectors, government, and academia. As vice president for Knowledge, Impact & Strategy at Enterprise Community Partners, she leads Enterprise's work to measure impact and build the capacity of the community development field to make a stronger case for its work. She leads the strategic vision on Enterprise's innovative Opportunity 360 platform, the most comprehensive set of tools and resources for measuring opportunity in the United States. Manuel is passionate about translating the insights harvested from this work to increase opportunities for public deliberation and public will-building around the issues of poverty, inequality and social exclusion. Manuel is a frequent writer and speaker on these issues - especially as they relate to community development, social change, and cross-sector partnerships. Manuel holds doctorate and master's degrees in public policy from the University of Massachusetts Boston, a master's degree in political science from Purdue University, and a bachelor's degree from the University of Chicago.

Dwayne Marsh

Vice President, Institutional and Sectoral Change, RaceForward

Dwayne S. Marsh is deputy director of Government Alliance on Race and Equity (GARE). He is also the vice president of Institutional Change at the new Race Forward. The new Race Forward is the union of two leading racial justice nonprofit organizations: Race Forward and Center for Social Inclusion. Prior to GARE, Marsh was a senior advisor in the Office of Economic Resilience (OER) at the U.S. Housing and Urban Development. There, he advanced sustainable planning and development through interagency partnerships, departmental transformation, and funding initiatives. He was a principal coordinator for a \$250 million grant program and led development of capacity building resources that reinforced work of pioneering grantees in 48 states and DC. Under his leadership, OER prioritized equity as a foundational principal for its planning and investment initiatives. Marsh brings this expertise and considerable experience in coalition building for regional equity and leadership development for policy change. He provides TA and capacity building knowledge to equitable development initiatives that address continuing disparities in affordable housing, transportation investment, and environmental justice. Before HUD, Marsh spent a decade at PolicyLink, the national organization committed to economic and social equity. He directed the FAITHS Initiative for eight years at The San Foundation, building a nationally renowned community development program that continues to this day.

Alanna McCargo

Housing Finance Policy Center Co-director, Urban Institute

@MyHomeMatters

Alanna McCargo is co-director of the Housing Finance Policy Center at the Urban Institute, where she focuses on center management, development, and strategy, including the cultivation of innovative partnerships within Urban and with external stakeholders. McCargo has over 20 years of experience in housing finance, policy, and financial services. She has worked in the private, public, and nonprofit sectors on programs, policies, and research to improve access to housing and mortgage finance. Before joining Urban, McCargo was head of CoreLogic Government Solutions, working with federal and state government agencies, regulators, government-sponsored enterprises, think tanks, and universities to deliver custom data, analytics, and technology solutions to support housing and consumer policy research. Previously, McCargo held leadership roles with Chase and Fannie Mae, managing portfolios, policy efforts, and mortgage servicing transformation and alignment. From 2008 to 2011, she was an agent of the US Treasury Department on housing programs such as Making Home Affordable and Hardest Hit Funds, working with industry stakeholders on the recovery. McCargo serves on nonprofit boards and committees, focusing on her passion for helping underserved populations with financial literacy, economic stability, and housing security. She works with Doorways for Women and Families, Women in Housing and Finance, and DC Habitat for Humanity.

Johnnie McClusky

Community Development Manager, First Interstate Bank

Johnnie McClusky resides in Billings, MT, and has been with First Interstate Bank since 2012 as the institution's community development manager. He began his banking career as at First Interstate Bank as a management trainee in 2000. He is a graduate of Dickinson State University with a BA in history. Prior to his position as community development manager, McClusky worked for Billings Public Schools in the Indian Education Department as the Title VII Home/School coordinator and as a youth counselor for Yellowstone County Youth Services Center. McClusky is active on several boards and committees including the Montana Board of Housing, which is the state Housing Finance Agency, South Dakota Indian Business Alliance Community Reinvestment Committee, Native American Development Corporation Loan Committee, and is chairman of the Yellowstone County Youth Services Center board.

Marion McFadden

Vice President, Public Policy, Enterprise Community Partners

Marion Mollegen McFadden serves as vice president of public policy at Enterprise. Previously, she served as deputy assistant secretary for Grant Programs at the U.S. Department of Housing and Urban Housing (HUD). At HUD, she oversaw affordable housing and community development programs, including the Community Development Block Grant Program (CDBG), the HOME Investment Partnerships program, the Housing Trust Fund, the Neighborhood Stabilization Program (NSP), and CDBG Disaster Recovery funds, including the recent National Disaster Resilience Competition grants. In this role she formed and facilitated multiple public-private partnerships, including with the Rockefeller Foundation to support communities planning for disaster resilience, with the Silicon Valley-based company GitHub to bring tech education and resources to residents of public housing, and with the nonprofit organization KaBOOM! to create a design competition to retrofit cities and other built spaces to accommodate play for better health of residents. McFadden holds a JD, magna cum laude, from Howard University School of Law (2000) and a BA from Northwestern University.

Morgan McKay

Financial Institution Examiner, Federal Deposit Insurance Corporation

Morgan McKay is a financial institution examiner for the FDIC, based out of Lubbock, Texas. She has worked in the FDIC's Division of Depositor and Consumer Protection since 2010. In her current role, she provides supervision pertaining to consumer protection, loan and deposit compliance, fair lending, and the Community Reinvestment Act. She additionally serves as a subject matter expert on mortgage lending. McKay received her bachelor of science in human development and her master's in business administration from Texas Tech University.

Lisa Anne Mifflin

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

Lisa Anne Mifflin is district community affairs officer at the Office of the Comptroller of the Currency. She provides CRA training, technical assistance and community development resources to banks, OCC examiners, and other stakeholders in Florida, Oklahoma, and Northeast Texas. Mifflin also leads and participates in CRA examinations for banks throughout the country. She began her career with the OCC as a safety and soundness examiner; later specializing in anti-money laundering, consumer protection, and CRA. She has also served in other capacities in the OCC including college recruiting, new examiner training and assignments in Large Bank Supervision, Compliance Policy and Problem Bank Supervision in Washington, DC. Mifflin is a speaker for industry groups and an instructor for OCC compliance workshops for examiners and bank directors. 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. For her contributions to examiner recruiting, training, and mentoring, Lisa received the OCC's Southern District Leadership Award. Mifflin is a graduate of the University of South Florida (USF) with a master of public administration, bachelor of science in finance, and certificate in urban studies. In 2017, Mifflin completed the USF Community Real Estate Development Program.

Angela Mingo

Director Community Relations, Nationwide Children's Hospital

Angela Mingo serves as the director of community relations for Nationwide Children's Hospital. She is responsible for developing and managing strategic partnerships with external organizations. Mingo directs the community engagement efforts of the hospital and works closely with neighborhood and civic organizations. She has been instrumental in the implementation of the Healthy Neighborhoods Healthy Families initiative, a five-prong approach to neighborhood revitalization efforts on the city's Southside, led by Nationwide Children's Hospital. Mingo currently serves on the United Way of Central Ohio Home Impact Council. She is a former mayoral appointed commissioner with the City of Columbus Community Relations Commission, and served on the commission's executive board. Mingo serves as a gubernatorial appointment to the Ohio Lottery Commission. She serves on the boards of the Greater Ohio Policy Center, Parsons Avenue Redevelopment Corporation, NeXT Basketball Foundation, Leadership Columbus, and Ohio Capital Corporation for Housing. She is a member of the Fifth Third Community Advisory Forum and the Columbus Office of Minority Health Advisory Committee. Mingo is a graduate of the Leadership Columbus 2012 Class and participant in the Big Brother, Big Sisters mentoring program. She earned bachelor's degrees in Portuguese and international relations, as well as her master of city and regional planning degree from Ohio State University.

Christopher Mitchell

Director, Community Broadband Networks, Institute for Local Self-Reliance

@communitynets

Christopher Mitchell is the director of the Community Broadband Networks Initiative with the Institute for Local Self-Reliance (ILSR) in Minneapolis. He is a leading national expert on community networks and Internet access. Within his capacity at ILSR, Mitchell also serves as the policy director for Next Century Cities, a national collaboration of mayors and CIO's seeking universal access to fast, affordable, and reliable Internet connections. On a day-to-day basis, Mitchell runs MuniNetworks.org, the comprehensive online clearinghouse of information about local government policies to improve Internet access. Their interactive community broadband network map tracks over 500 such networks. He also hosts podcasts, including Community Broadband Bits and Building Local Power. In 2015, the White House used Mitchell's research as building blocks in a National Economic Council report encouraging community networks. He was honored as one of the 2012 Top 25 in Public Sector Technology by Government Technology, which honors the top "Doers, Drivers, and Dreamers" in the nation each year. That same year, the National Association of Telecommunications Officers and Advisors named ILSR the Broadband Organization of the Year.

John Moon

Manager of Community Development, Federal Reserve Bank of San Francisco

@johndhmoon

John Moon manages the community development department at the Federal Reserve Bank of San Francisco. The 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. Moon 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. Moon 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. Moon earned his bachelor's degree from UCLA and a master of public policy from the Kennedy School of Government at Harvard University.

Lisa Morrow

CRA/Fair Lending Compliance Officer, Office of the Comptroller of the Currency

Lisa A. Morrow is a compliance officer for the Compliance Supervision division of the Office of the Comptroller of the Currency (OCC). In this role, Morrow provides expertise to field examiners and OCC supervision departments on matters related to consumer compliance, Bank Secrecy Act, Community Reinvestment Act, and fair lending laws and regulations. Morrow serves on a team of technical experts for the OCC's compliance supervision function providing strategy guidance, consultation, quality control, and other services within Midsize and Community Banks and Large Bank Supervision lines of business. Prior to taking on this role in early 2017, Morrow served as the compliance lead expert for the Western District Office of the OCC. During her career, Morrow served in a variety of roles overseeing banks of all sizes as a field office analyst, a credit card bank analyst, a compliance cadre examiner, and a field examiner in Albuquerque, Houston, and Oklahoma City. Morrow started her career in 1987 as an assistant national bank examiner in Oklahoma City. She was commissioned as a national bank examiner in 1994, and cross-credentialed as a federal thrift regulator in 2013. Morrow is a native of New Jersey and graduated with a degree in finance from Oklahoma State University.

John Neubauer

Loan Officer-Community Lending Department, M&T Bank

John Neubauer has been a residential mortgage loan officer for over 25 years and, since 2010, has been M&T Bank's mortgage loan officer for their Healthy Neighborhood loan program. The Healthy Neighborhood loan program provides renovation and home improvement loans to new home buyers and existing home owners in 39 "Middle Neighborhoods" in Baltimore City. Healthy Neighborhoods is a Baltimore community development intermediary and CDFI organized by financial institutions, foundations, and neighborhood organizations to improve neighborhoods by increasing home values, rehabilitating homes, and marketing neighborhood assets. Healthy Neighborhoods has raised \$71 million in renovation loan monies and provided over 600 new home buyers and existing home owners with renovation loans. Neubauer has originated over 300 Healthy Neighborhood loans totaling over \$32.0 million. In the process of working with M&T Bank and Healthy Neighborhoods, he has developed an intimate knowledge of the renovation loan market in Baltimore and has seen "first hand" home values improve and many of the neighborhoods that participate in the Healthy Neighborhood program. Neubauer is a member of M&T Bank's Mid-Atlantic Community Lending Department, which focuses on originating residential mortgages to help low- and moderate-income home buyers acquire, rehabilitate, and refinance their homes, and has received M&T Bank's Chairman's Club, President's Club, and Top CRA Producer awards. Neubauer has a bachelor's degree in business from Franklin & Marshall College.

Michael Nield

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

Michael Nield is district community affairs officer at the Office of the Comptroller of the Currency. He provides Community Reinvestment Act (CRA) technical assistance, training, and community development resources to banks and OCC examiners in Iowa, Missouri, and Kansas. Nield's responsibilities include community outreach that assists banks in building partnerships with community organizations to achieve their community development goals. Previously, Nield spent 27 years in the banking industry, with 15 years as a CRA Officer for a large Bank. Nield holds a BS from the University of Central Missouri.

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. He is responsible for the design and performance of the Federal Reserve's community development and economic growth initiatives in Washington, Idaho, Utah, and Alaska, with special focus on low- and moderate-income communities. To advance cross-sector solutions to complex issues, Nolte collaborates with multiple public- and private-sector partners involved in workforce development, affordable housing, community development banking, Indian Country, health, small business, and economic inclusion. Prior to joining the San Francisco Fed, Nolte served as a bank examiner at the Office of Thrift Supervision, and continues to provide training on the Community Reinvestment Act at regional and national events.

Michael Novey

Associate Tax Legislative Counsel, U.S. Treasury Department

Michael S. Novey is associate tax legislative counsel in the U.S. Treasury Department's Office of Tax Policy. He concentrates on the tax treatment of housing and a wide variety of financial products and financial institutions, including matters concerning investment companies, real estate investment trusts, mortgage-backed securities, hedging, debt instruments, derivatives, banks, and mark-to-market accounting. His work includes the rules for opportunity zones and the low-income housing credit. Novey has been one of the coordinators of inter-Departmental efforts to align the requirements of various Federal affordable-housing programs. He came to Treasury from the Office of Chief Counsel at the IRS, where he had been counsel to the assistant chief counsel (Financial Institutions & Products) and principal technical adviser to the associate chief counsel (Technical). Before joining the IRS, he practiced tax law in Washington, DC, and had clerked for United States Circuit Judge Francis Murnaghan, Jr. Novey has a PhD from the Harvard Graduate School of Arts & Sciences, and he is a graduate of Harvard College and Harvard Law School, where he received the Sears Prize, graduated magna cum laude, and was an editor of the Harvard Law Review. He has served as a Wasserstein fellow in public interest law at Harvard Law School.

Caroline O'Boyle

Director of Programs and Partnerships for The 606, The Trust for Public Land

Caroline O'Boyle currently serves at The Trust for Public Land as the director of Programs and Partnerships for The 606. She is a seasoned arts, parks, and open space professional who served as the director of Environment, Culture and Special Events for the Chicago Park District, and as the deputy commissioner for Cultural Programming for the City of Chicago's Department of Cultural Affairs and Special Events. In these roles, O'Boyle collaborated with numerous civic, not-for-profit and neighborhood organizations on a wide range of environmental, cultural, and educational programming. As a consultant, O'Boyle worked on the recreation master plan for the Cook County Forest Preserve District, the Burnham Plan Centennial, and as an arts reviewer for several Chicago foundations. O'Boyle serves as board treasurer for Free Street Theater.

Miguel Palacios

Assistant Professor of Finance, University of Calgary

Miguel Palacios is an assistant professor of finance at the University of Calgary's Haskayne School of Business School. His academic work focuses on the intersection of human capital and asset-pricing. In particular, he studies the size and riskiness of human capital, and measures the effect it has on the riskiness of firms. Palacios also works on alternative instruments for financing education. On this subject he published "Investing in Human Capital" (Cambridge University Press, 2004) and co-founded Lumni Inc. Lumni, which is a practical implementation of the ideas presented in his book, has financed more than 9,000 students in Chile, Colombia, Mexico, Peru, and the United States. Palacios believes in education; he holds a PhD in business administration - finance, and an MA in economics from the University of California, Berkeley, an MBA from the Darden Business School, University of Virginia, and a BS in mechanical engineering from the Universidad de los Andes, Colombia.

Tim Pennell

Director, Third Sector Capital Partners, Inc.

@tcpennell

Tim Pennell is a director in Third Sector Capital Partners, Inc.'s, Boston office, where he oversees advisory service teams collaborating with communities to re-write how they contract for social services, re-aligning vast amounts of public resources to move the needle on social problems. Since joining the firm in 2012, Pennell has led projects in a variety of issue areas, including child welfare, early childhood, health, juvenile justice, homelessness, and workforce. Pennell also leads Third Sector's business development activities. In 2014 he managed the firm's inaugural federally funded Pay for Success grant competition. From 2013 to 2017 he managed Third Sector's communications and PR activities. Previously, Pennell served as development manager for the Winston-Salem Symphony in Winston-Salem, NC. Pennell graduated magna cum laude from Vanderbilt University with a BS in human and organizational development, and a second major in music, and holds an MBA with honors from Boston University.

Norma Polanco-Boyd

District Community Affairs, Office of the Comptroller of the Currency

Norma Polanco-Boyd is the district community affairs officer (DCAO) for the OCC in the Central District. Polanco-Boyd, a Chicago-native, is based in Cleveland, Ohio, but her service area includes the states of Ohio, Michigan, and Kentucky. As a DCAO, she provides examination support to examiners conducting CRA exams, as well as guidance and technical support to banks on CRA activities and assistance in identifying community development opportunities. She also organizes trainings, workshops and conferences on community development topics or CRA for bankers, examiners and community-based organizations. Polanco-Boyd joined the OCC in 2004 after serving for six years as the executive director of a small economic development corporation on Chicago's northwest side. Polanco-Boyd, who served in the Peace Corps in Central Asia, holds a master's degree in urban planning and policy from the University of Illinois at Chicago. She is active in her community.

Laura Raymond

Campaign Director, Alliance for Community Transit - Los Angeles

@laurajraymond

Laura Raymond is the campaign director of the Alliance for Community Transit - Los Angeles (ACT-LA), a coalition of 35 organizations. ACT-LA is a leading voice in the Los Angeles region for equitable development without displacement and policies to protect and expand affordable housing and quality job opportunities near transit. Raymond led ACT-LA in co-anchoring the Build Better LA Initiative, which drafted and passed Proposition JJJ, an affordable housing and good jobs ballot measure in November 2016, and mobilized community organizations to defeat an anti-development ballot measure, Measure S, in March 2017. She also sits on the steering committee of the Coalition for a Just LA, which succeeded in passing an affordable housing linkage fee in LA in December 2017. Currently, she is leading efforts to ensure equitable development principles are part of all of LA's Community Plan updates and Metropolitan Transportation Authority policies. Over the last 20 years, she has been active in a wide range of policy campaigns, civil and human rights projects, and has built and coordinated numerous social justice coalitions. Immediately prior to ACT-LA, she spent six years managing advocacy campaigns with the Center for Constitutional Rights. Raymond has a self-designed master's degree in policy advocacy from the School for International Training and a BA from UC Santa Cruz.

Erwin Reeves

Community Affairs Specialist, Federal Deposit Insurance Corporation

Erwin Reeves is a community affairs specialist with the Federal Deposit Insurance Corporation (FDIC) San Francisco Regional Office. In this role he assists community stakeholders develop relationships that bolster the economic inclusion of low-income communities in Northern California, Oregon, Hawaii, and Guam. Reeves facilitates roundtables, forums, and listening sessions, as well as Train the Trainer workshops to help bankers, community based organizations, municipalities, and community residents develop programs that comply with the true spirit of the Community Reinvestment Act. Reeves has over 25 years of experience as a banker working in community and economic development focused on creating and implementing technical assistance programs for small businesses, nonprofits, and low-income residents. He has a bachelor's degree in marketing from Jackson State University, and has completed the National Community Development Lending School held at UC Berkeley, Strategy for Non Profit Organizations at Stanford Graduate School of Business. He is also a graduate of the master's level extension program through the Pacific Coast Banking School at the University of Washington.

Roberto Requejo

Program Director, Elevated Chicago

@elevated_chi

Roberto Requejo is a diversity, inclusion and equity leader and practitioner specialized in community development. Since April 2017, Requejo has led Elevated Chicago as its program director by developing the collaborative's culture, values, and governance; coordinating its strategies and work plan; mobilizing resources, including \$1M in grants; and organizing leaders to ensure that transit-oriented development in Chicago is racially equitable. For two decades, Requejo has helped public, private, and nonprofit organizations become more effective, inclusive, and influential, playing a variety of roles including team leader, strategist, relationship manager, grantmaker, and investor. As an officer of the Federal Reserve Bank of Chicago, Roberto developed the Bank's three-year diversity and inclusion strategic plan, and managed a collaborative of financial institutions tasked with increasing the diversity and cultural competency of Chicago's financial sector. Prior to joining the Chicago Fed, Requejo was a program officer at The Chicago Community Trust, where he led and monitored a \$10 million program to address the foreclosure crisis in the six-county area. He is a board member of affordable housing developer Heartland Housing. Born and raised in Galicia, Spain, Requejo holds an advanced degree in political studies by the Universidade de Santiago de Compostela and a master's degree in urban planning by the University of Illinois at Chicago.

Nela Richardson

Chief Economist, Redfin Corp.

@nelarichardson

Nela Richardson is chief economist at Redfin Corp, a technology-powered real estate brokerage. Richardson joined Redfin most recently from Bloomberg LP, where she was a senior economist with Bloomberg Government. She has also held research economist positions at the Commodity Futures Trading Commission, Harvard University's Joint Center for Housing Studies, and Freddie Mac. Richardson leads the Redfin research team and is a frequent guest expert on housing and economic issues for local and national media. She is a member of the Conference of Business Economists, and serves as board chair for Make Room, a rental advocacy startup, and on the board of the National Association of Business Economics.

Lisa Robinson

Consumer Compliance Examiner, Federal Reserve Bank of Atlanta

Lisa Robinson joined the Federal Reserve Bank of Atlanta as a consumer compliance examiner in 2013. She specializes in community development and CRA examinations for large, complex institutions. Prior to joining the Federal Reserve, Robinson worked with a Georgia-based CDFI, responsible for marketing and underwriting their small business loan programs. With over 20 years of experience in various community economic development roles, Robinson has also worked as a community development manager for Regions Bank and Federal Home Loan Bank of Atlanta, responsible for providing technical assistance and training on CRA and community economic development to internal and external stakeholders, facilitating partnerships with community-based organizations and banks, and managing program compliance. Robinson holds a bachelor's degree in business administration from Clark Atlanta University and a master of business administration from the University of Texas at Austin.

Michael Roman

Community Partnerships Manager, Live Healthy Little Havana/City of Miami

@livehealthylh

Michael Roman plays an important role in managing projects and creating strategies that have resulted in innovative approaches to community development projects that promote social change and healthier neighborhoods. Currently, Roman is the Community Partnerships manager at the City of Miami for the Live Healthy Little Havana Initiative. His work involves responsibility for ensuring that the programs needs are met, that policies and procedures are followed correctly, and that records are maintained properly. His work includes overall leadership in guiding all administrative, fiscal, and community-oriented program activities. Actively working with community based organizations, companies, boards, committees and residents, he builds relationships that are essential to change. He has extensive experience in public health communications, program development and management, and public engagement. He has supported federal, state and local governments, and public sector organizations to develop leadership capacities to address complex socioeconomic and health issues. He has delivered multiple trainings, and also facilitated workshops on public engagement, behavior change, and cross-sector planning for sustainability on policy, system, and environmental changes. Roman also oversees design, marketing promotion, and delivery of programs and services. Roman has a bachelor of science in mass communications from Florida International University.

Michael Roush

Director, Real Economic Impact Network, National Disability Institute

Michael Roush is the director of the Real Economic Impact Network at National Disability Institute (NDI) and serves as a subject matter expert on financial capability strategies for persons with disabilities. He provides training and technical assistance across the country on Volunteer Income Tax Assistance (VITA), financial education, financial coaching/counseling, and other asset development strategies to empower individuals, organizations, and other stakeholders on the importance of economic self-sufficiency for persons with disabilities. Roush is the co-author of multiple financial education/asset building curriculums for students and adults with disabilities, and has trained more than 2,000 individuals on how to integrate the curriculums into their organization's delivery of service. He is an accredited financial counselor and a Community Partner Work Incentives counselor. Roman has a master's degree in human behavior.

Doug Rowand

President, Funders Alliance

Doug Rowand is the volunteer chair of the Inland Empire Funders Alliance, located in San Bernardino and Riverside Counties, CA. The Funders Alliance is a collaborative group of large regional funding agencies that have joined together to increase communication, collaboration, and coordination amongst regional funders. He serves as president and CEO of Arrowhead United Way, located in San Bernardino, CA, a position he has held for 22 years. Rowand serves on several regional collaborations including the Executive Steering Committee for Bridging for Health, a two-county effort to address obesity and diabetes using innovative financing. He is a member of the San Bernardino County Advisory Committee on Ending Chronic Homelessness, which had been successful in addressing veteran's homelessness. He is a member of the Emergency Food and Shelter Program board, which is responsible for distributing federal funding to food and shelter programs. Rowand volunteered for nine years serving on the boards of directors of numerous local community nonprofit organizations, including a domestic violence shelter, gang intervention programs, volunteer center, senior center, the chamber of commerce, and others. He served on the City of San Bernardino Community Development Citizen's Advisory Committee. Rowand helped found Inland Health Plan, an HMO that covered Southern California. BA and MBA coursework at Chapman University.

Suzi Ruhl

Senior Attorney Advisor, U.S. EPA Office of Environmental Justice

Suzi Ruhl is senior attorney advisor for the U.S. EPA Office of Environmental Justice. She works to integrate environmental justice into agency decision-making, supports community-based action, and fosters administration-wide action that promotes healthy, equitable, resilient, and sustainable communities for overburdened populations. Ruhl is co-chair of the National Environmental Policy Act (NEPA) Committee of the Federal Interagency Working Group on Environmental Justice, and is co-chair of Team-EJ of the HUD-DOT-EPA Partnership for Sustainable Communities. Since her arrival to EPA in 2009, Ruhl has won three National Honor Awards: 2010 Gold Medal for the HUD-DOT-EPA Partnership for Sustainable Communities; 2011 Gold Medal for Mountain Top Mining Guidance Team; and 2011 Silver Medal for Keystone Pipeline NEPA Review. In addition to her law degree, Ruhl has a master's degree in public health (epidemiology).

Jay Salas

Director, Denver Office of Financial Empowerment

Jay Salas is the director of the Office of Financial Empowerment (OFE), charged with overseeing the OFE, which serves as the coordination hub focusing on economic mobility and consumer financial protection initiatives in Denver. Salas has spent numerous years working and volunteering in the community as an advocate for human rights and addressing issues affecting low-income communities. He comes from a family of public school educators and community advocates and, like them, is passionate about community. For the past 20-plus years Salas has been the founder and CEO of many successful companies headquartered in Denver. He has been featured in the New York Times, CNN Money, and Fortune magazine for his business ventures. While operating as a business owner, he made time to volunteer many hours consulting, grant writing, and working on community projects and serving on nonprofit boards. Salas has extensive experience working with children and families in an array of settings and topics to include, mental health, domestic violence, drug and alcohol counseling, in-school educational programs, environmental justice, and economic and job development. He has worked for nonprofits such as Escuela Tlatelolco, Servicios de La Raza, NEWSED Community Development Corporation, and environmental justice program Vasquez Boulevard/I-70 Community Health and Cleanup. In his spare time, Salas is a dedicated softball and wrestling coach.

Danny Santivasci

Portfolio Senior Examiner, Federal Reserve Bank of Atlanta

Danny Santivasci is a portfolio senior examiner with the Federal Reserve Bank of Atlanta. He currently oversees the consumer compliance risk management supervision program for an institution with nearly \$30 billion in assets. Santivasci joined the Reserve Bank as a consumer compliance examiner in 2011, specializing in CRA examinations for large, complex institutions. Prior to the Federal Reserve, he managed various areas of consumer compliance as vice president of Community Development and CRA officer at a large bank in Miami, Florida. Santivasci 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. Santivasci's work in community development began as a Peace Corps Volunteer in Guinea, West Africa.

Letty A. Shapiro

Community Development Expert, Office of the Comptroller of the Currency

Letty Shapiro has been with Communities Affairs at the OCC for over 20 years. She manages the production of many community development investments newsletter publications for the OCC's Community Affairs department. The electronic and print newsletter is published periodically on varied community development topics. Recent topics include: financing for small multifamily rental properties, healthy food financing, rural economic development, financing community health centers, single family rehabilitation financing programs, and financing of permanent supportive housing for the homeless. Prior to joining the OCC, 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. Shapiro 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 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.

Andrea Shearin

CRA and Fair Lending Compliance Policy Specialist, Office of the Comptroller of the Currency

Andrea Shearin is a bank examiner and policy specialist in the Compliance Risk Policy Division at the Office of the Comptroller of the Currency (OCC). She works on the CRA and Fair Lending Team with responsibility for the development of examination, policies, procedures, and training programs. She represents the OCC on an Interagency CRA Working Group, and provides policy interpretations and guidance to examiners and the industry. Prior to joining the OCC in 2015, Shearin spent 12 years with a large community bank as the director of Compliance and CRA. Shearin holds a BS in political science from James Madison University and is a certified regulatory compliance manager (CRCM).

Matt Sheeren

Review Examiner, Federal Deposit Insurance Corporation

Matt Sheeren is a review examiner in the San Francisco Regional Office overseeing all Utah-, Montana-, Wyoming-, and Arizona-based bank examinations. In this role, he is responsible for reviewing examination findings and ratings, providing training and guidance on complex issues to field examiners, developing enforcement actions, and creating consistency with Reports of Examination and CRA Performance Evaluations. Due to the complex business model of many banks in Utah, Sheeren has also contributed to the development, review, and approval of multiple wholesale, limited purpose, and strategic plan applications. Prior to his role as a review examiner, he was a compliance examiner in the Sacramento and Salt Lake City Field Offices. Sheeren has also served as acting assistant regional director for the FDIC's San Francisco Regional Office, acting chief performance management, acting fair lending examination specialist, claims agent for failed institutions in the Division of Resolutions and Receiverships, and compliance instructor for FDIC internal and external training. Sheeren earned his bachelor of science degree in finance from California State University Sacramento and is a graduate of the ABA Stonier Graduate School of Banking at the University of Pennsylvania.

Steven Shepelwich

Senior Community Development Advisor, Federal Reserve Bank of Kansas City

@shepelwich

Steven C. Shepelwich is a senior community development advisor at the Federal Reserve Bank of Kansas City, Oklahoma City Branch. He leads the Bank's efforts to promote economic development and fair and impartial access to financial services in Oklahoma's low- to moderate-income communities, and manages the District's workforce development program areas. In this role, Shepelwich has lead research and outreach initiatives on the District's unbanked market, innovations in consumer financial services, asset-based approaches to rural development, and workforce development strategies. He co-authored the bankers' guide, "Engaging Workforce Development: A Framework for Meeting CRA Obligations." Prior to joining the Federal Reserve Bank, Shepelwich worked with national organizations focused on expanding the roles of financial institutions in low-income communities, including leading banks and credit unions, microenterprise funds, and affordable housing loan funds throughout the country. Shepelwich began his career by working internationally with microfinance, rural development, and refugee programs in Kenya, Burundi, and India for over six years. A native of Fort Worth, Texas, Shepelwich holds a BBA in marketing from Texas A&M University and an MS in resource development from Michigan State University. He is a graduate of the Graduate School of Banking at the University of Wisconsin at Madison.

Patience Singleton

Senior Policy Analyst, Federal Deposit Insurance Corporation

Patience Singleton is a senior policy analyst in the Division of Depositor and Consumer Protection at the Federal Deposit Insurance Corporation (FDIC). Singleton has 19 years of experience and expertise in consumer financial services policy development. Prior to joining the FDIC in 2013, Singleton served as an advisor in the Office of U.S. Housing and Urban Development Secretary Shaun Donovan, where she worked on Obama Administration initiatives to preserve homeownership and stabilize housing markets. From 2007 to 2009, she was a counsel on the U.S. House of Representatives' Committee on Financial Services, where she advised Chairman Barney Frank on consumer banking, economic inclusion, and community reinvestment issues. From 1998 to 2007, she served as counsel to Senator Paul Sarbanes on the Senate Banking, Housing, and Urban Affairs Committee. She was responsible for a host of financial services issues, including credit card industry reform, the Community Reinvestment Act, and regulatory reform measures. She began her career as an attorney in the financial institutions practice of a major Washington, DC, law firm. Singleton holds a BA from Wellesley College (magna cum laude) and earned a joint JD/MPP from Harvard Law School and Harvard University's Kennedy School of Government.

Micah Spector

Team Manager, Federal Reserve Bank of Philadelphia

Micah Spector is team manager with the Consumer Compliance/CRA Unit of the Federal Reserve Bank of Philadelphia. He has been with the Federal Reserve for eight years and, amongst other projects, teaches the CRA Examiner Commissioning Process class. Spector received his BA from The College of New Jersey, his JD from Georgetown University Law Center, and his LLM in taxation from New York University.

Michael Taylor

Senior Vice President, West Territory Executive, PNC Bank

Michael J. Taylor is senior vice president, West Territory executive, for PNC Bank. He is responsible for community and economic development activities for Ohio, Michigan, Pennsylvania, Indiana, Illinois, Kentucky, Missouri, and Wisconsin. Prior to this, he was the president and executive director of the National City Community Development Corporation, the first community development corporation founded by a financial services company. The Community Development Corporation invested more than \$1.5 billion in revitalizing neighborhoods. Taylor has experience in both private and public sector community and economic development, as well as 28 years of banking experience. He serves on various boards and commissions, including the board of directors for International Economic Development Council (IEDC), the board of trustees chairman for Village Capital Corporation, the board of directors for Cleveland Neighborhood Progress, the board of directors secretary and treasurer for Cinnaire Corporation, and the advisory board for the Children's Defense Fund. Taylor is a graduate of Central Michigan University with a bachelor's degree in business administration, and a master's degree in administration. He is also a graduate of Robert M. Perry School of Banking. During his career, he has received numerous awards and recognitions for outstanding contributions and services to the community.

Suzi Thackston

VP and Community Investment Officer, Federal Home Loan Bank of Chicago

Suzi Thackston is vice president and community investment officer of the Federal Home Loan Bank of Chicago. In this leadership role, she manages the strategic planning, program development, and outreach initiatives of the group charged with furthering the Bank's community investment mission. Thackston joined the team in 2008, where responsibilities included serving as the program manager for the Bank's letters of credit business. Immediately prior to this role, she spent two years in the Bank's Law Department focusing on SEC registration and other compliance matters. Thackston spent approximately nine years combined as a paralegal working for a private equity firm in Washington, DC, and then focused on structured finance transactions at a large global law firm in Chicago, IL. Thackston earned a bachelors of science degree in political science and history from Virginia Tech, and holds a master of urban planning and policy from the University of Illinois-Chicago.

Emily Thaden

Director of National Policy & Sector Strategy, Grounded Solutions Network

Emily Thaden is the director of National Policy and Sector Strategy at Grounded Solutions Network, which supports strong communities from the ground up. Grounded Solutions is a national nonprofit membership organization consisting of community land trusts, inclusionary housing programs, and nonprofits that support affordable housing that lasts. It provides its members and cities with training, technical assistance, program design and management resources, research, and advocacy. Thaden received her master's and doctorate in applied community research from Vanderbilt University and her bachelor's from New York University. Her relevant research on housing with lasting affordability has been published in *Housing Studies*, *Urban Geography*, *Journal of Architectural and Planning Research*, *Social Science Quarterly*, *Shelterforce*, and numerous reports published by the Lincoln Institute of Land Policy. She is on the board of commissioners for Nashville's Metropolitan Development & Housing Agency, and on the advisory board for Habitat for Humanity of Greater Nashville. Prior to joining the Network in 2011, Thaden worked at a community development financial institution, The Housing Fund, to develop a shared equity homeownership program in Nashville, TN.

Maria Thompson

Community Development Manager, Third Federal Savings and Loan

Maria Thompson is community development manager at Third Federal Savings and Loan. She has more than 25 years of experience in diversity, community and economic development, and financial services. She principally began her career as a corporate trust analyst at a commercial bank. However, it was her passion for helping individuals and communities be successful that transitioned her to become the director of a nonprofit diversity/fair housing agency that offered various public and foundation sponsored programs like the Ohio Housing Finance Agency's pro-integrative and minority set-aside programs and the Hillcrest Fund (a foundation sponsored diversity incentive). Thompson feels fortunate to have her passion in these respects result in her present role as community development manager for Third Federal, and previous positions such as: senior advisor in the Community Affairs Office at the Federal Reserve Bank of Cleveland; executive director of the Georgia State Trade Association for Nonprofit Developers; and vice president for a statewide community development financial institution in Georgia. She has also served as an adjunct instructor at two Ohio colleges. Thompson received her bachelor's degree in business administration from Cleveland State University, and she was awarded a national merit graduate fellowship to obtain her master's degree in community development and management from Case Western Reserve University's Mandel School.

Carlton Turner

Director / Lead Artist, Mississippi Center for Cultural Production

@solsta999

Carlton Turner works across the country as a performing artist, arts advocate, policy shaper, lecturer, consultant, and facilitator. He is the founder of the Mississippi Center for Cultural Production, which uses media arts and agriculture to support rural community, cultural, and economic development in his hometown of Utica, Mississippi. Turner is currently on the board of First People's Fund, Imagining America, the Center for Media Justice, and Project South for the Elimination of Poverty and Genocide. He is a member of the We Shall Overcome Fund Advisory Committee at the Highlander Center for Research and Education, a steering committee member of the Arts x Culture x Social Justice Network, and former Network of Ensemble Theaters steering committee member. Turner is a 2017-18 Ford Foundation Art of Change fellow and a Cultural Policy fellow at the Creative Placemaking Institute at Arizona State University's Herberger Institute for Design in the Arts. He is a member of the Rural Wealth Lab at RUPRI (Rural Policy Research Institute). In 2018, Turner was awarded the Sidney Yates Award for Advocacy in the Performing Arts by the Association of Performing Arts Professionals. He has also received the M. Edgar Rosenblum award for outstanding contribution to Ensemble Theater (2011) and the Otto René Castillo Award for Political Theatre (2015).

Scott Turner

Federal Reserve Bank of San Francisco

Scott Turner is group vice president and oversees the Community Engagement Group at the Federal Reserve Bank of San Francisco, which includes the Community Development and Economic Education and Outreach Departments, as well as the Bank's Financial Institutions Outreach Program. Turner 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, Turner 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. Turner has a master of public policy degree from UC Berkeley.

Luz Urrutia

CEO, Opportunity Fund

Luz Urrutia joined Opportunity Fund as CEO in 2017 to build a more inclusive financial system. In this role, she is helping to scale the nonprofit community development financial institution (CDFI) to deepen its impact in California and expand its reach nationwide. Already the nation's largest nonprofit small business lender -- with \$100+ million in small business loans under management -- she will attract the capital and raise the philanthropic funds to quadruple Opportunity Fund's impact by 2020. Urrutia has spent her career in banking and financial services, particularly in underserved markets, and won numerous awards for her leadership. After 18 years at Wachovia, she founded El Banco de Nuestra Comunidad, a financial institution based in Georgia serving the underbanked Latino population. She served as president and COO from 2001 to 2013. As VP of Retail Sales and Services at Oportun from 2013 to 2016, Urrutia led their expansion across five states. In 2016, she joined Dollar Financial Group as CEO for the Americas to help transform the organization into a responsible consumer finance business for underserved communities. Urrutia has served on the Board of the Center for Financial Services Innovation and the Consumer Advisory Council of the Federal Reserve Bank. In 2006, she was awarded "Community Banker of the Year" by American Banker. She received a BS, magna cum laude, in business administration and finance and an MBA, both from Georgia State University.

Jesse Van Tol

Chief Operating Officer, National Community Reinvestment Coalition

@jessevantol

Jesse Van Tol is the chief operating officer at the National Community Reinvestment Coalition (NCRC). He has been with NCRC for over a decade, and has held a variety of leadership positions in policy, research, and communications. He leads the organization's community reinvestment practice, which over the last two years has produced \$82 billion in community benefit agreements with major banking institutions. Van Tol has been a fellow with the Opportunity Agenda, as well as a senior fellow with Humanity in Action, an international human rights network. He is a popular speaker and commentator, appearing on NPR, and in the New York Times, Wall Street Journal, Washington Post, and other outlets. Van Tol is the treasurer of the board of the Maryland Consumer Rights Coalition, and is on the executive committee of Americans for Financial Reform. He is a graduate of the University of Wisconsin-Madison.

José Eduardo Vera

Executive Director, Southwest Suburban Immigrant Project

@jvera15

José Eduardo Vera is the executive director of the Southwest Suburban Immigrant Project (SSIP). He helped co-found SSIP, located in Bolingbrook, Illinois, helping it grow in the last eight years. SSIP today, serves suburban immigrant families and hosts the largest immigrant celebration in Chicago's suburbs, known as the annual Day of the Immigrant, with over 12,000 attendees. SSIP empowers the immigrant community through initiatives such as Parent Mentor Program, Youth Mariachi Program, Know Your Rights Presentations, Citizenship Classes, and civic engagement opportunities. Vera graduated from the University of Illinois at Chicago (UIC), during a time when policies and legislation like DACA and the IL Dream Act were not around. As an undocumented nonprofit leader today, he is helping give voice to the immigrant community in the southwest suburbs. Vera is a DACA recipient, and also currently a law student at John Marshall Law School in Chicago.

Maria Villanueva

Senior Compliance Examiner, CRCM, The Federal Reserve Bank of San Francisco

Maria Villanueva is a senior compliance examiner at the Federal Reserve Bank of San Francisco. In this role, she is responsible for compliance risk monitoring of three large holding companies, with assets between \$17 and \$65 billion and a multi-state presence. Villanueva also leads and participates in compliance and CRA examinations at state-member banks throughout the 12th District, as well as serves as an instructor for the Federal Reserve System's CRA School. Since joining the Reserve Bank in 1988, Villanueva has worked in various capacities, including managing an analytical unit that conducted fair lending regression analysis, analyzed CRA and fair lending protested applications, processed consumer complaints, and reviewed and edited reports of examination. She also managed the San Francisco Reserve Bank's Economic Education Unit in the Public Affairs Department and subsequently returned to banking supervision. In 2007, Villanueva earned the designation of certified regulatory compliance manager from the Institute of Certified Bankers.

Jacqueline Westley

Senior Investment Officer, Calvert Impact Capital

@jmhwestley

Jacqueline Westley is a senior investment officer focusing on renewable energy, resiliency to climate change, community development, and affordable housing at Calvert Impact Capital, formerly known as Calvert Foundation. Calvert Impact Capital is an impact investing financial services organization in the Washington, DC, area. As a member of the investments team, Westley provides deal origination, credit analysis, and social and financial portfolio monitoring. Industries of focus within the climate change focus area include energy generation from renewable sources, green infrastructure, sustainable fisheries, and regenerative land use. The aim of this work is to prevent or reduce greenhouse gas emissions and promote ecosystems that enhance natural resiliency to adverse impacts of climate change. Other industries of focus include small business lending and affordable housing development and preservation with an aim to increase the flow of capital to under-served businesses and to increase the stock of affordable housing.

Barry Wides

Deputy Comptroller, 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, DC, 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, 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. Wides began his career in Washington, DC as a presidential management intern and budget examiner at the Office of Management and Budget. Wides is a certified public accountant and holds a bachelor of science in accounting and an MBA from Indiana University.

Alicia Williams

Vice President, Community Development Officer and Director of Community Development and Policy Studies, Federal Reserve Bank of Chicago

Alicia Williams is vice president, community development officer and director of community development and policy studies at the Federal Reserve Bank of Chicago. She is also the Bank's community affairs officer. She has oversight responsibility for the Bank's community development/affairs program, emerging community and economic development issues and policy research. She and her staff conduct policy research on access to credit by underserved individuals and small business owners, hold policy community development conferences and provide technical assistance on consumer laws and regulations for financial institutions. Williams has many years of experience in the bank regulatory and examination field. After receiving her degree in finance, she began her professional career at the Chicago Fed as a safety and soundness bank examiner. She earned her examiner's commission and went on to conduct bank holding company inspections. During her tenure at the Fed, she has led and written many bank examinations and bank holding company inspections. She also served as the officer in charge of the compliance examination division for 12 years and was responsible for supervision of banks for compliance with fair lending laws, compliance matters, and CRA. She holds a B.B. in finance from Western Illinois University and is a 1997 graduate of Northwestern University's Kellogg Executive MBA Program.

LaKia Williams

Sr. Manager, Community Development Banking, Capital One

LaKia F. Williams is a senior manager of the Community Development Banking division of Capital One Bank. She leads the team's innovative, high-impact youth development programs, including the establishment of high school branches. She also oversees Capital One's asset building initiatives in New York and New Jersey and manages various community development relationships in Boston. As a senior manager, Williams has been with Capital One for 15 years, joining the bank through the acquisition of New York based North Fork Bank. Williams has a broad background in banking. She began her career with GreenPoint Bank as part of a two-year Management Associates program, offering college graduates six-month rotations in various departments throughout the bank. From Broker Service to managing an offshore outsourcing project at the GreenPoint Mortgage headquarters in California, to experience in the Information Systems department, Williams completed the program with a final rotation in the General Counsel's Office at North Fork Bank. Prior to joining the Community Development Banking team, she worked in Risk Management. Williams graduated from Manhattanville College in Purchase, NY, with a bachelor of arts degree in business management. She has an MBA in risk management from St. John's University in Queens, NY.

Marva Williams

Economic Development Director, Federal Reserve Bank of Chicago

Marva Williams is an economic development director at the Federal Reserve Bank of Chicago. She is responsible for promoting a better understanding of community development and consumer finance by engaging in applied research and providing outreach to financial institutions, community-based organizations, and government agencies. Her research areas have included establishing a relationship between poverty and childhood trauma; migration of African-Americans from Illinois; and foreclosures mitigation efforts. Williams is a seasoned urban economic development researcher and practitioner recognized for her commitment to innovation and collaboration. While at Local Initiatives Support Corporation of Chicago, Williams designed and implemented the Great Neighborhoods Program, a comprehensive community development initiative. She was the vice president of the Woodstock Institute for over ten years. She published research reports and led a coalition of community and non-profit organizations. Williams also worked for a community development corporation in Pittsburgh, where she managed real estate projects, commercial revitalizations efforts and business lending. Williams serves on the board of directors of two Chicago foundations: Wieboldt Foundation and the Blowitz-Ridgeway Foundation. She has a master's and a PhD in urban planning.

Tyrone Roderick Williams

Director of Development, Promise Zone, Director, Sacramento Housing and Redevelopment Agency

Tyrone Roderick Williams is the director of development at the Sacramento Housing and Redevelopment Agency. He directs real estate development, affordable housing financing activities and housing policy implementation. His cross sector activities have been at the forefront of neighborhood transformation efforts in Boston, Houston, and Atlanta. He has successfully lead multi-million-dollar, large-scale holistic revitalization initiatives, totaling over \$500 million. He directs federal entitlement programs, development finance, and state and federal initiatives. In 2017 his office provided over \$89 million in affordable housing financing. He also directs first-time homebuyer programs, compliance monitoring of over 1,200 single family loans and portfolio management of 1,300 loans totaling \$321 million. Williams also directs the activities of the Sacramento Promise Zone. The Promise Zone focuses on improving housing, economic development, job training and placement and health outcomes in underserved communities. He is a Presidio Institute fellow, and has been recognized as one of the nation's prominent inspired executives to solve cross-sector complex societal challenges that impact education, health, housing, workforce development, and the environment. Williams received his bachelor of architecture degree from Prairie View A&M University, a master of city planning degree from the Massachusetts Institute of Technology, and a PhD from the School of Hard Knocks.

Kenneth Willis

First Vice President - Director of Housing and Community Investment, Federal Home Loan Bank of Boston

Kenneth Willis is currently first vice president and director of Housing and Community Investment at the Federal Home Loan Bank of Boston, where he is responsible for implementing the Bank's strategic vision for administering housing and community investment programs, processes, compliance and reporting. In addition, he is responsible for designing and conducting community development outreach activities that educate and promote effective working relationships with lenders, state, and local housing-finance agencies, development organizations, nonprofit organizations, state and local officials, and others that are involved in affordable housing and community economic development. Before joining the Federal Home Loan Bank of Boston, Willis was a Community Reinvestment Act (CRA) loan officer, residential mortgage originator, and underwriter for the formerly Bank Boston, where he gained expertise in developing and implementing special community development lending programs. Willis graduated magna cum laude from Eastern Nazarene College in Massachusetts with a degree in business administration. Subsequently, he received his MBA from the University of Maryland (College Park) in Maryland. He also received a graduate certificate in financial services from the New England College of Finance/U.C. Berkeley with Distinction. Willis also serves on the board of directors for the Boston Society of Architects Foundation, Citizens Housing and Planning Association, and Youth Build.

Peter Wood

Vice President of Programs and Community Investments, Health Foundation of South Florida

@peterwood

Peter Neal Wood has served on the staff of the Health Foundation of South Florida in Miami, Florida since January 2001. Within his current position as vice president of Programs and Community Investments, he is responsible for the development and management of all grantmaking. One of his major responsibilities has been development of two multi-year, multi-million dollar strategic initiatives: 1) a regional effort to establish an infrastructure for the ongoing delivery of evidence-based healthy aging programming; and 2) a place-based, community-led initiative focused on improving the health of Miami Gardens and Little Havana residents. Since 2012 Wood has served as the co-director of the Miami Dade Age-Friendly Initiative, a county-wide effort to ensure older adults of all ages stay active and healthy with dignity and enjoyment. He is on the board of directors of The Friends of The Underline, whose vision is to establish a vibrant, ten-mile walking/biking trail through Miami Dade County. For the seven years prior to joining the staff at the Foundation, Wood conducted research and provided public management consulting on a range of state health and social issues at the University of Washington's Institute for Public Policy and Management. Before his employment at the University of Washington, Wood earned a master of public policy and administration from that university's Daniel J. Evans Schools of Public Affairs.

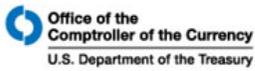
MaryBeth Wott

First Vice President & Community Investment Officer, Federal Home Loan Bank of Indianapolis

@mbwott

MaryBeth Wott is first vice president and community investment officer at the Federal Home Loan Bank of Indianapolis (FHLBI). Wott manages the community investment department, which is responsible for administering the affordable housing and community investment grant and lending programs. She works closely with the FHLBI's Affordable Housing Advisory Council to develop the Implementation Plan and other policies to meet the community economic development needs of the district. Wott joined the Federal Home Loan Bank of Indianapolis in 1986, beginning her career as a bank examiner. She also served the credit department as a credit analyst and as the advances manager. She had been serving as a collateral manager and was responsible for developing the FHLBI's credit policy, and coordinating the processing of all assets pledged as collateral to the FHLBI before she became the Community Investment Officer in 2007. Wott currently serves as board chair for the Coalition for Homelessness Intervention and Prevention (CHIP) in Indianapolis and as chair for the Indiana Balance of State Continuum of Care Board. Wott holds a bachelor's degree in management from Purdue University and an MBA from Butler University.





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