ARE WE SERVING THE UNDERSERVED?
A LOOK AT CHALLENGES, OPPORTUNITIES, AND EXPECTATIONS OF GSE DUTY TO SERVE PLANS

COHOSTED BY THE URBAN INSTITUTE AND CORELOGIC

SPEAKER BIOGRAPHIES

Ethan Handelman directs the National Housing Conference's policy and advocacy agenda focused on advancing federal housing policy to assist low- and moderate-income people, strengthening the nation's housing finance system, connecting people to opportunity through housing, advocating for housing policy during tax and budgetary reforms, and building stronger communities that coordinate housing, transportation, health, education, technology, and energy policy. He has testified before Congress and speaks and writes regularly on housing issues. Handelman joined the National Housing Conference in 2011, after leading the advisory practice at Recap Real Estate Advisors, assisting public- and private-sector clients to understand and shape the affordable housing financial and policy environment. Handelman received his BA in political science from the University of Michigan and his MA in international relations from Harvard University. He serves on the board of Housing Unlimited, a nonprofit housing provider in Montgomery County, Maryland.

Ann Kossachev joined the National Association of Federally Insured Credit Unions (NAFCU) as a regulatory affairs counsel in 2016. She has written regulatory alerts to NAFCU members and comment letters to various federal regulatory agencies. Kossachev has become the association's leader on interpreting and analyzing housing finance regulations and developments from the Federal Housing Finance Agency. Most recently, she worked on publishing NAFCU's Housing Finance Reform Principles white paper. Kossachev has also spoken at credit union events and the association's conferences and webcasts. Kossachev is a graduate of the George Mason University Antonin Scalia Law School and holds a bachelor's degree in economics and political science from Binghamton University.

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Sam Khater is the deputy chief economist at CoreLogic, America's largest provider of advanced property and ownership information, analytics, and services. He produces original research and commentary on the economy, real estate, and housing finance and advises clients, regulators, policymakers, and investors. Before joining CoreLogic, Khater was a senior economist at Fannie Mae in economics and housing and community development. His responsibilities included real estate and economic forecasts, mortgage and housing finance policy research, corporate and public goal analysis, investment opportunity analysis, and neighborhood community development consulting services. Before joining Fannie Mae, he was an economist at the National Association of Realtors, in charge of producing economic and housing forecasts. Khater obtained a bachelor's degree in finance from George Mason University and a master's degree in network economics from Georgetown University. He is a member of the National Association for Business Economics and American Real Estate and Urban Economics Association.

Alanna McCargo is codirector 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 has a BA in communications from the University of Houston, an MBA from the University of Maryland, and an executive certificate in nonprofit management from Georgetown University's McCourt School of Public Policy.

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Doug Ryan has spent his entire career in the affordable housing field, with more than 20 years' experience working in federal and local housing programs. Before joining Prosperity Now, he was assistant director of federal programs at the Housing Opportunities Commission of Montgomery County, Maryland, a multifaceted housing provider, developer, and lender. Earlier in his career, he was a legislative assistant in the US Senate and a program analyst with the Federal Housing Finance Board, working to expand the lending programs of the Federal Home Loan Banks, including loans for manufactured housing. He also was project manager for the Housing Development Institute, the housing development arm of Catholic Charities of the Archdiocese of New York. Ryan holds a BA from Fordham University and an MPA from New York University. He served for five years on the Montgomery County Commission on Human Rights and serves on the board of Places for People, a Montgomery County housing provider for formerly homeless people with mental health issues. He is an adjunct instructor at American University's School of Public Affairs.

Corianne Payton Scally is a senior research associate in the Metropolitan Housing and Communities Policy Center at the Urban Institute, where she explores the complexities of interagency and cross-sector state and local implementation of affordable rental housing policy, finance, and development. Her areas of expertise include federal, state, and local affordable housing programs and partners, covering topics from policy development and advocacy to program funding and implementation to on-the-ground development and operations. Through extensive case study research, interviews, and surveys, Scally evaluates how well the affordable rental housing system works to serve vulnerable populations, including low-income households, people with disabilities, and the elderly. Scally has both breadth and depth of experience in affordable housing research and practice. She is a former associate professor in urban planning at the State University of New York at Albany and a former affordable housing developer. From 2015 to 2016, she led data and research initiatives at the US Department of Agriculture Rural Housing Services. Recent research includes providing housing and services for people with disabilities and grandparents raising grandchildren, how housing instability affects the outcomes of housing mobility programs, and addressing community opposition to affordable rental housing development. Scally has also written on rural housing programs and comparative international housing policy. Scally received her BA in international affairs and MS in urban planning from Florida State University and her PhD in urban planning and policy development from Rutgers University.