

# SUNSET SEMINAR: BARRIERS TO ACCESSING HOMEOWNERSHIP

Wednesday, January 30, 2019

- 4:30 p.m. Check-in
- 5:00 p.m. Opening remarks
- **Laurie Goodman**, Vice President, Housing Finance Policy Center, Urban Institute  
[@MortgageLaurie](#)
- 5:05 p.m. What Do Data Tell Us about Barriers to Accessing Homeownership?
- **Rob Chrane**, CEO, Down Payment Resource [@robchrane](#)
  - **Jaya Dey**, Quantitative Analytics Manager, Affordable Lending Analytics and Research, Freddie Mac [@FreddieMac](#)
  - **Laurie Goodman**, Vice President, Housing Finance Policy Center, Urban Institute  
[@MortgageLaurie](#)
  - **Alanna McCargo**, Vice President, Housing Finance Policy Center, Urban Institute  
(moderator) [@MyHomeMatters](#)
- 5:55 p.m. What Steps Can Consumers Take to Access Homeownership?
- **Kathy Cummings**, Senior Vice President of Homeownership Solutions and Affordable Housing Programs, Bank of America [@cummika](#)
  - **Danny Gardner**, Senior Vice President of Affordable Lending and Access to Credit, Freddie Mac [@Danny\\_R\\_Gardner](#)
  - **Janneke Ratcliffe**, Assistant Director, Office of Financial Education, Consumer Financial Protection Bureau [@CFPB](#)
  - **Marietta Rodriguez**, President and CEO, NeighborWorks America  
[@neighborworks](#)
  - **Alanna McCargo**, Vice President, Housing Finance Policy Center, Urban Institute  
(moderator) [@MyHomeMatters](#)
- 6:45 p.m. Networking reception

