

What Does It Take To Transform Persistent Rural Poverty into Opportunity?

Speaker Biographies

Suzanne Anarde is Chief Executive Officer of RCAC, and a lifelong champion for rural culture. Her 30-year career began in rural Colorado as founding executive director of a housing organization, building it into a comprehensive community development entity. Subsequently, as LISC vice president, she led Rural LISC's community, housing and economic revitalization work, partnering with rural community-based organizations, serving 2,200+ counties across 45 states. Suzanne serves as a member of the U.S. Bank Community Advisory Committee and board member of the National Rural Housing Coalition; California Coalition for Rural Housing and Rural Community Assistance Partnership.

William J. (Bill) Bynum is CEO of HOPE (Hope Enterprise Corporation, Hope Credit Union and Hope Policy Institute), a family of organizations that provides financial services and engages in advocacy to combat the extent to which factors such as race, gender, birthplace and wealth limit one's ability to prosper. Since 1994, HOPE has generated over \$3 billion in financing that has benefited nearly 2 million people in Alabama, Arkansas, Louisiana, Mississippi and Tennessee. Bill began his career in North Carolina building groundbreaking financing and community development programs at Self-Help and the NC Rural Center. Bynum's board service includes the Aspen Institute, NAACP Legal Defense Fund, Prosperity Now, Churchill Capital IV and V, Mississippi Today and the William Winter Institute. He is an advisor to Bank of America, E Pluribus Unum, NEON and Wells Fargo. A recipient of the University of North Carolina Distinguished Alumnus Award, Bynum is a Towsley Policymaker in Residence at the University of Michigan Gerald Ford School of Public Policy, Henry Crown Fellow, Emerson Collective Dial Fellow and Salzburg Global Fellow. He previously chaired the Consumer Finance Protection Bureau Advisory Board, the Treasury Department's Community Development Advisory Board, and served on the US Partnership on Mobility from Poverty.

Chrystel Cornelius is the President & CEO of the Oweesta Corporation, a national Native CDFI intermediary predominantly serving Native communities across the United States, Alaska, and Hawaii. Cornelius has worked with Native communities for most of her professional career, with more than 23 years of experience working in the Native economic development field. She is an enrolled member of the Oneida Nation of Wisconsin and a member of the Turtle Mountain Band of Chippewa Indians located in North Dakota. Ms. Cornelius has dedicated her career to capitalizing Native communities upholding tribal sovereignty and self-determination measures through the issuance of capital and organizational capacity building efforts.

Jim King is CEO of Fahe. For thirty years, Jim King has worked to advance opportunity for the people and communities of Appalachia. In 1990 he moved to Appalachia to become one of the first staff members at Fahe. Since becoming President in 2000, Mr. King has led Fahe through a period of unprecedented growth in impact, lending, and territory. He pioneered collaborative model, bringing scale and performance driven change to nonprofits serving rural and remote communities. He established Fahe's reputation as a national authority on Appalachia, rural issues, persistent poverty and collaborative impact. Under Mr. King's leadership, Fahe received numerous awards, including the Wachovia Wells Fargo NEXT Award for Opportunity Finance, and has been highlighted in multiple books and publications including "Forces For Good". King is a 2006 alumnus of the Harvard University's John F. Kennedy School of Government's

Achieving Excellence program and 2014 alumnus of the Harvard Business School's three-year owner/president management (OPM) program. He holds an MBA degree from Eastern University, and a BA from Bluffton University. Mr. King serves on several national boards.

Nick Mitchell-Bennett is the Executive Director of cdcb and the Administrator of the RGV Multibank CDFI headquartered in Brownsville, Texas. Prior to taking the position of ED in 2008, Nick served in multiple positions within the organization. During his tenure he has led the cdcb team, in the development of over 3,000 affordable homes, raise over \$100 million in public and private grant funds and deployed over \$200 million in private lending capital and equity. In his role as Administrator, Nick led the RGVMB to be the first CDFI to join the Federal Home Loan Bank of Dallas creating the CASALoan product. In 2011, the RGVMB launched the Community Loan Center, a small dollar alternative to payday lending product. The RGVMB has franchised the CLC model into twenty-two (22) markets across the country, allowing the entire CLC franchise network of lenders to originate over \$82 million and conduct over 85,000 transaction. Nick has a BA from Tabor College, MS Degree from Eastern University, a Housing Development Finance Professional certification and has completed The Achieving Excellence program at Harvard JFK School. In 2015 Nick was recognized with the *Texas Houser of the Year Award*.

Ines Polonius is CEO of Communities Unlimited, Inc., a CDFI and Rural Development Hub serving the rural South. Communities Unlimited (CU)'s team of 72 full time professionals works side-by-side with local leaders to create fair access to resources needed to sustain healthy communities, healthy businesses, and healthy families. CU resides in the solutions space, providing a holistic approach to community economic development that includes direct assistance and capital to community leadership teams, micro-enterprises, small businesses as well as water and waste water systems in persistently poor rural places across Louisiana, Arkansas, Texas, Mississippi, Oklahoma, Alabama and Tennessee. In 1998, Ines founded alt.Consulting, dedicated to starting, growing, transitioning and turning around micro-enterprises and small businesses in the rural Arkansas Delta until a successful merger with Community Resource Group in 2014 formed Communities Unlimited, Inc. Ines earned an MBA and an MA in Economics from Boston University and received her undergraduate degree from Georgetown University's School of Foreign Service.

Corianne Payton Scally is a principal research associate in the Metropolitan Housing and Communities Policy Center at the Urban Institute, where she explores the design, implementation, and outcomes of affordable housing and community development policy and programs for vulnerable populations across US communities. From evaluating federal programs to assessing philanthropic investments, Scally's research focuses on affordable rental housing—finance, construction, preservation, and community capacity and opposition—and the hardships and needs of vulnerable renters and the communities they live in. Seeing housing as a platform for health, Scally's work specifically explores health and housing sector partnerships and models including service-enriched housing. Her research on rural communities ranges from measuring assets and capacity to guiding investments in equitable solutions that boost services and infrastructure, and improve health and economic mobility. To explore these issues, Scally leads mixed-method research projects, directing extensive primary data collection via site visits, interviews, focus groups, and surveys, and analysis of administrative data to evaluate program processes and outcomes.

Scally is a former associate professor in urban planning and former affordable housing developer. From 2015 to 2016, she led data and research initiatives at the US Department of Agriculture's Rural Housing Service for the Urban Institute. She received her PhD in urban planning and policy development from Rutgers University.

Brett Theodos is a senior fellow and director of the Community Economic Development Hub at the Urban Institute. His work focuses on economic and community development, neighborhood change, affordable homeownership, consumer finance, and program evaluation and learning. His research includes evaluations of the Economic Development Administration, New Markets Tax Credit, Small Business Administration loan and investment programs, Opportunity Zones, and the US Department of Housing and Urban Development's Choice Neighborhoods, Community Development Block Grant, and Section 108 programs. He is studying how capital flows (or fails to flow) into communities, including the role of mission finance actors like community development financial institutions. He leads projects researching how entrepreneurs can access capital. Theodos has conducted studies of neighborhood change and geographic mobility. He is evaluating several place-based initiatives. He's led studies of affordable homeownership supports, including shared equity models like community land trusts. In the financial capability space, he's led studies of financial coaching, financial curriculum, and rules of thumb for decisionmaking. He's explored the geography of debt. Theodos is working to grow nonprofit capacity in performance measurement. He directs Measure4Change, which provides technical assistance and facilitates a community of practice for nonprofits and has led randomized controlled trial evaluations of youth workforce and education preparedness programs. Theodos serves on the Board of the Center for Community Progress, the Douglass Community Land Trust, and the Housing Authority of Prince George's County. Theodos received his BA from Northwestern University, MPP from Georgetown University, and PhD in public policy from George Washington University.