Homeownership Supply Innovations in a Time of Headwinds:  
*Expanding Access to Affordable, Sustainable, and Resilient Homeownership for Households of Color*

Speaker Biographies

**Welcome and Opening Remarks**

**Janneke Ratcliffe** is vice president of the Housing Finance Policy Center at the Urban Institute. Ratcliffe came to Urban from the Consumer Financial Protection Bureau, where she served as assistant director, leading its Office of Financial Education. Previously, she was the executive director of the University of North Carolina Center for Community Capital. Ratcliffe has also served at GE Capital Mortgage, the Center for American Progress, and Self-Help. Ratcliffe serves on the Consumer Affairs Advisory Council of the Mortgage Bankers Association. She is a graduate of UNC at Chapel Hill, where she studied economics and French.

**Mercedeh Mortazavi** is a Vice President at JPMorgan Chase & Co.’s Global Philanthropy department, a global leader dedicated to driving inclusive economic growth in communities worldwide. Mercedeh is responsible for designing and executing the firm’s national philanthropic strategies on neighborhood development, a $400 million, five year portfolio focused on affordable housing connected to economic opportunities. Mercedeh also manages large-scale national initiatives, including the PRO Neighborhoods Competition and AdvancingCities Challenge aimed at advancing solutions that tackle major social and economic challenges across the country.

**Christopher Tyson** serves at the President of the National Community Stabilization Trust, a non-profit organization that helps restore distressed single-family homes and works to increase sustainable, affordable homeownership. As Chief Executive, Christopher steers the strategy and operations for the Trust. Named a Distinguished Professor of Law at Louisiana State, Christopher showed great commitment towards social justice at the University. Also prior to his current role, he served as President and CEO of Build Baton Rouge, where he worked with government, community and private stakeholders to increase equitable investments and revitalize disinvested areas. In this role, he helped establish Baton Rouge’s first Community Land Trust, and helped secure and administer millions of dollars for the redevelopment of the city.

**Michael Neal** is a principal research associate in the Housing Finance Policy Center at the Urban Institute. Previously, he worked at Fannie Mae where he was a director of economics in the Economic and Strategic Research division. Before his service at Fannie, Neal was the assistant vice president at the National Association of Home Builder’s Economic and Housing Policy department. Previously, Neal worked at Congress’s Joint Economic Committee, the Federal Reserve System, the Congressional Budget Office, and Goldman Sachs. Neal has a bachelor's
degree in economics from Morehouse College and a master's degree in public administration from the University of Pennsylvania.

Panel 1: Opportunities for Alleviating the Supply Challenge for First-Time Homebuyers

Kim Dempsey is the Executive Vice President at Capital Markets. Dempsey manages Housing Partnership Networks’ capital market relationships, CDFI work and is responsible for raising capital. Dempsey also oversees strategic communications for HPN. Before joining HPN, Dempsey was deputy director of the Social Investment Practice at Kresge. She worked with multiple stakeholders to identify where lack of capital barred opportunity to economic mobility. She invested in climate resilience, health outcomes, creative placemaking and housing stability in this role.

Daniel Hornung is the Special Assistant to the President for Economic Policy at the White House. Daniel coordinated efforts within the National Economic Council to develop and help pass the American Rescue Plan and the Inflation Reduction Act. At the NEC, he leads macroeconomic analysis and policy development, as well as housing policy across the administration. Daniel also leads the implementation of the Housing Supply Action Plan. As a former Senior Policy Advisor during the Obama-Biden administration, he focused on climate and economic policy.

Priya Jayachandran is the President at the National Housing Trust. Priya leads NHT’s engagement efforts in preservation policy, affordable housing development, lending and sustainability. Opportunity-focused, Priya commits the Trust to protecting, improving and developing affordable housing. The former Senior VP of Affordable Housing Development at Volunteers of America, she managed development of affordable rental housing. Also, as former Senior Policy Advisor at HUD’s Multifamily Housing Programs, she helped implement the Low-Income Housing Tax Credit.

Clemente Mojica is the President and CEO at Neighborhood Partnership Housing Services, Inc. Clemente leads NPHS’ CDFI in neighborhood revitalization, affordable housing and sustainability efforts. He leads their social enterprises that improve accessibility to solar technology for low-income communities and provide real estate services to underrepresented small businesses. Clemente is also on the Board of the Southern California Association of Non-Profit Housing

Panel 2: Increasing Climate Resiliency to Improve Outcomes for Households of Color

Andrew Rumbach is a Senior Fellow at the Urban Institute. Andrew Rumbach co-leads the Climate and Communities Practice Area at Urban as a mixed-methods researcher whose focus is on risks to climate change and governmental roles in climate mitigation. A former Professor of Urban Planning, Andrew studies the impact of disaster events on affordable housing and land-use policy.
Nick Mitchell-Bennett is the Executive Director at come dream. come build. At cdcb, Nick leads the development and preservation of affordable homes, as well as their fundraising and lending practices. In addition, Nick is the Administrator of the Rio Grande Valley Multibank CDFI which has grown to lend nationally.

Duanne Andrade is the Executive Director at Solar and Energy Loan Fund. Duanne oversees capital-raising, financial operations and risk management for SELF. Also in this role, she leads the development of financing programs to help lower-income populations gain access to affordable capital for sustainable home improvements. A former consultant in Bolivia, Mexico and the United States, she has helped advance justice and sustainability-centered programs.

Sarah Burger is the Director of Sustainability at the People United for Sustainable Housing (PUSH) Buffalo. In her role at PUSH, Sarah leads the implementation of the Climate Leadership and Community Protection Act, including the decarbonization of affordable housing and the community solar subscription program. With a background in environmental studies, Sarah has worked in residential rehabilitation and green certification.

Mihir Parikh is the Senior Program Director at the Enterprise Community Partners. Leading Enterprise’s Climate Resilience Academies, Mihir helps owners and developers protect affordable homes from the impacts of climate change. In addition to developing tools and guidance for communities, Parikh advocates for climate risk reduction. Prior to this role, he also served on President-Elect Biden’s environmental policy committee, focusing on climate resilience.