

Closing the Gap: Barriers and Solutions for Equitable Homeownership

Speaker Biographies

Welcome and Keynote:

Sarah Rosen Wartell, is the third president of the Urban Institute since its founding in 1968. A nonprofit research organization of more than 650 staff members, Urban provides data and evidence to accelerate solutions and advance upward mobility and equity. Urban is a trusted source for changemakers who seek to strengthen decision-making, create inclusive economic growth, and improve the well-being of families and communities. Urban has delivered facts that inspire solutions, and this remains our charge today. Before joining Urban, Wartell was the founding chief operating officer and then executive vice president of the Center for American Progress, where her work focused on the economy and housing markets. She also served as deputy assistant to the president for economic policy and deputy director of the White House National Economic Council. At the US Department of Housing and Urban Development from 1993 to 1998, Wartell advised the federal housing commissioner on housing finance, mortgage markets, and consumer protection. She was later a consultant to the bipartisan Millennial Housing Commission. Before her government service, Wartell practiced law with the Washington, DC, firm Arnold & Porter. Wartell serves on the boards of Enterprise Community Partners and Georgetown Day School. She is also a member of the executive board of the National Academy of Public Administration's Center for Intergovernmental Partnerships, the Sadie Collective's Advisory Council, Bank of America's National Community Advisory Council, and the Evidence and Equity Collaborative. Her areas of expertise include community development, consumer finance, asset building, and housing finance. Wartell has an AB with honors in urban affairs from the Princeton School of Public and International Affairs, a JD from Yale Law School, and an honorary doctorate of public service from the University of Maryland, Baltimore County.

Adrienne Todman, is the 12th Deputy Secretary of the U.S. Department of Housing and Urban Development. Deputy Secretary Todman has dedicated her career to improving people's lives and strengthening neighborhoods through housing and strong community development. Deputy Secretary Todman served as the CEO of the National Association of Housing and Redevelopment Officials (NAHRO) from 2017 to June 2021. During her tenure, Deputy Secretary Todman improved the association's financial standing and business operations, created a member-centric culture, and advocated for funding and policies to preserve and develop affordable housing and help communities thrive. Before joining NAHRO, Deputy Secretary Todman served as the Executive Director of the District of Columbia Housing Authority (DCHA). At DCHA, Ms. Todman implemented a national award-winning model to house veterans experiencing homelessness, increased homeownership opportunities by 50 percent for low- and moderate-income families served by DCHA, increased the number of affordable units available in neighborhoods experiencing rapid growth, and oversaw 12 concurrent large redevelopment efforts. She prioritized repairs to units, services for youth, workforce development, and commissioned the first citywide needs assessment of public housing residents. Deputy Secretary Todman previously served in several career positions at HUD. First, as a manager of HUD's \$500 million grant competition that focused on the redevelopment of distressed public housing sites and then as a policy aide in both the Office of Public and Indian Housing and the Office of the Secretary where she worked with staff across HUD's programs on policy solutions and streamlining program implementation. Her career in public service began in the office of then-Congressman Ron de Lugo, a long-serving delegate representing the U.S. Virgin Islands, where Todman was born and raised. Deputy Secretary Todman believes that we have a responsibility to confront housing

insecurity; increase and preserve the nation's housing supply; eliminate housing discrimination; and support community resiliency, particularly following a natural disaster. As Deputy Secretary, Todman works alongside Secretary Marcia L. Fudge to ensure that HUD has the staff and tools it needs to administer and provide oversight over programs critical to supporting people and communities across the country. She is a graduate of Smith College and lives in Washington, D.C.

Takeaways from Homeownership Landscape Scan:

Joe Scantlebury, is the President and CEO of Living Cities, a collaborative of 19 of the world's leading foundations and financial institutions who work together to close racial income and wealth gaps in American cities. Prior to joining Living Cities, Joe Scantlebury served as vice president for program strategy (places) at the W.K. Kellogg Foundation in Battle Creek, Michigan. He led, designed and implemented strategic programming efforts to improve the lives of vulnerable children and families in the W.K. Kellogg Foundation priority places. Prior to joining the Kellogg Foundation in January 2015, Joe served as senior program officer, U.S. Program Advocacy at the Bill & Melinda Gates Foundation in Washington, D.C. In this role, Joe led state policy advocacy within a subset of priority Northeast and Mid-South states, as well as led civil rights and equity work at Gates. He was responsible for advancing foundation strategies, priorities and brand by building public and political will among national, federal and state leaders and constituencies. Prior to working at the Gates Foundation, Joe was a staff attorney at the Youth Law Center in Washington, where he advocated and litigated nationally to reduce disproportionate minority confinement and addressed conditions within the juvenile justice system. Joe received a Bachelor of Science from Cornell University's New York State School of Industrial & Labor Relations. He holds a Juris Doctor from New York University School of Law.

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 Group. Before his service at Fannie Mae, Neal was the assistant vice president at the National Association of Home Builders' Economic and Housing Policy department. As a housing economist, Neal has an in-depth knowledge of housing market trends and has provided expert analysis and commentary on housing to media outlets around the country. Previously, he 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. Neal is a member of the Homeownership Working Group for Project REACH, serves on the advisory board for the Ashoka-Brookings Challenge, and works an independent consultant for AlphaSights.

Panel Discussion: Solutions on a Local Level

Amanda Jasso, is the Interim Chief Equity Officer for the City of Austin. She joined the Equity Office in 2018 after serving as the Latinx Community Archivist at the Austin History Center, a division of the Austin Public Library. In her current role, she provides equity consultation City-wide. Amanda is part of a team responsible for working with City leadership and local communities to implement a racial equity framework and facilitate dialogue and organizational practices that support the development and adoption of equity as a shared value. Her background in archival work is helpful in connecting the past to our present and our future, reminding us that past harms continue to be perpetuated in our City's policies, practices, and procedures. She applies historical context in all aspects of racial equity work as one way of honoring the

labor of those before us in their quest for systemic change. She holds a Master of Information Science from the University of Washington and a Bachelor of Arts in Communication from the University of Pennsylvania. Her overall vision is to work co-creatively to acknowledge and account for past and current inequities, and provide all people, particularly those most impacted by racism, the infrastructure needed to thrive. Amanda also serves on the Austin/Travis County Leadership Council, which is the governing body for the local Homelessness Response System, and the Austin Economic Development Corporation (AEDC) Board.

Michelle Melendez, is the inaugural director of the City of Albuquerque Office of Equity and Inclusion. She is a Chicana, native of Albuquerque, New Mexico, with more than 20 years of experience in community development, leadership development and advocacy to address the social determinants of health and their policy antecedents. She holds a Master's Degree in Public Administration and a Bachelor's in Communication, having been as a journalist for 13 years before moving into community health equity work. She represents the City in the Chief Equity Officers network convened by PolicyLink in 2019. Michelle brings a lifelong vision of racial equity to the Office of Equity and Inclusion, and believes that her relationships with incredibly dedicated social justice, economic development and public health champions will lead the City of Albuquerque to embrace equity as a guiding principle in all areas of civic life. "My goals are to make Albuquerque a safe, inclusive place for all people. Our health is tied to wealth and to where people live, work, learn, pray and play." Michelle worked as the Director of EleValle, a South Valley Healthy Communities Collaborative of the Rio Grande Community Development Corp; and as Development Director and Training Director at First Choice Community Healthcare. She also worked as Community Services Director of CHI St. Joseph's Children, and for the New Mexico Department of Health after she left her journalism career in 2001. Michelle received fellowships with the Robert Wood Johnson Foundation (Ladders to Leadership and Connect Program) and served on the boards of Health Leadership High School, Future Focused Education, Bernalillo County Community Health Council, New Mexico Public Health Association, Con Alma Health Foundation's Community Advisory Committee, as well as on the Board of Trustees of UNM Hospitals.

Brian Smith, brings more than 30 years of professional experience in the public and private sectors to his role as the Chief Executive Officer of Fortis Capital, a non-profit lending corporation engaged in economic development finance with an emphasis on providing access to debt capital for businesses owned by persons of color in marginalized communities. His background includes work in nonprofit management, county government, for-profit business development, policy consultation, fundraising, business development, legislative advocacy, and reform efforts in juvenile justice, adult justice, human services, health, transportation, and education. Prior to running Fortis Capital full time, Brian also served as the Director of the Department of Performance Management & Innovation for the City of Minneapolis for 7.5 years. Last May, Brian was one of three recipients awarded the Creative Bureaucracy Festival Unsung Heroes Award in Berlin, Germany for his leadership on public safety work. He received this award alongside Mykhailo Federov, Ukrainian Vice Prime Minister and Minister of Digital Transformation, and Kotchakorn Voraakhom, a Thai Sustainable Landscape Architect and Urban Planner. He was also the recipient of Pollen Midwest 50 over 50 award as a Disrupter (Response Rethinker), for creating alternative responses to the status quo in many areas that have not been meeting the needs of the general public. Before joining the City, Brian was owner and president of the Institute on Culture and Policy, a policy consulting firm dedicated to eliminating racial and ethnic disparities through systems change and community engagement. While maintaining his leadership role with the Institute on Culture and Policy, Brian also served as the State of Minnesota's coordinator for the Juvenile Detention Alternatives Initiative for five years.

LaKeeshia Fox is the Associate Director of Strategy for Closing the Gaps at Living Cities. She brings her depth of experience working in local, state, and federal government, and non-profit and advocacy organizations to create policies and programs that provide access to opportunities for marginalized communities. Prior to joining Living Cities, LaKeeshia served as the Director of Legislative and Governmental Affairs in the Office of the Deputy Mayor for Education (DME) in Washington, DC, where she oversaw legislative affairs for the District's education and workforce agencies. Prior to the DME, LaKeeshia was a Legislative Representative with AARP's Government Affairs Federal and State Financial Security and Consumer Affairs teams, where she served as an issue expert primarily in the areas of housing and livable communities. She also previously worked as Policy Counsel at Poverty and Race Research Action Council (PRRAC) and was a Presidential Management Fellow and Program Analyst at the U.S. Department of Housing and Urban Development, where she helped draft and implement the Affirmatively Furthering Fair Housing Rule. LaKeeshia serves as Vice-Chair on the Board of Directors for Free Minds Book Club & Writing Workshop and previously served on the Housing Production Trust Fund Advisory Board for the DC Department of Housing and Community Development. LaKeeshia earned her Bachelor of Arts and Juris Doctorate from North Carolina Central University and is a licensed attorney in the State of Maryland. She is passionate about building relationships, especially through food, and helping communities provide opportunities for residents to thrive in life.

Panel Discussion: Addressing Federal Barriers to Homeownership for BIPOC Communities

Katrina Jones is the Vice President of Housing Equity, Strategy & Impact at Fannie Mae and reports to the Senior Vice President of Environmental, Social, and Governance. In her current role, she leads the enterprise's strategic initiatives focused on enabling equitable and sustainable access to housing. Throughout her tenure at Fannie Mae, Katrina has held diverse leadership positions, leveraging her proficiency in the primary and secondary markets to drive positive business outcomes. As Director of the Single-Family Lender Channel, she led Lender pricing and execution strategies for national lending organizations. Additionally, in her role as Director of Single-Family Product Development, Strategy & Impact, Katrina oversaw the development and management of Fannie Mae's affordable lending products. Her contributions extended to the design and implementation of new secondary market operational capabilities on Fannie Mae's International Housing Finance Team, where she led international secondary marketing initiatives in Bangkok, Thailand, and Istanbul, Turkey. Katrina has demonstrated academic excellence, earning a B.S. in Business Management from the Potomac University and an MBA from the George Washington University. She further enriched her leadership acumen through executive leadership programs at The Harvard Business School and MIT Sloan School of Management.

Demetria McCain Demetria McCain serves as the Principal Deputy Assistant Secretary for Fair Housing and Equal Opportunity (FHEO) at the U.S. Department of Housing and Urban Development (HUD). At FHEO, McCain assists HUD's efforts to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities. McCain joins HUD following fifteen years of service, with five as president, at the Inclusive Communities Project (ICP), a Dallas, TX-based affordable fair housing nonprofit. Prior to becoming president, she oversaw operations, communications and ICP's Mobility Assistance Program, a housing mobility program that helps housing choice voucher holders exercise their fair housing rights. Conceived by Demetria, ICP's "Voices for Opportunity" initiative has provided advocacy training to low-income renters and neighborhood groups of color. Before joining ICP, McCain worked on USDA Section 515 rural multifamily housing matters at the National Housing Law. She was also a staff attorney for the Neighborhood Legal Services Program of Washington, D.C., assigned to the southeast

office, where her portfolio primarily included landlord-tenant matters for low-income renters in private and public housing. She has taught, as an adjunct instructor, a Fair Housing and Homelessness course to undergraduate Coppin State University students. McCain brings dual vantage points to FHEO after having spent years assisting both housing choice voucher holders who sought low-poverty well-resourced housing options and neighborhood groups in underserved communities of color who sought more equitable distribution of resources and services. McCain has sat on several local and national nonprofit boards and is a sought-after panelist and commentator on affordable fair housing and the impacts of residential segregation. She is a graduate of Howard University School of Law, New York University and Brooklyn College and a member of the Dallas Alumnae Chapter of Delta Sigma Theta Sorority, Inc.

Pamela Perry is vice president of equitable housing in Freddie Mac's Single-Family Acquisitions division. She focuses on increasing Freddie Mac's thought leadership and impact to eradicate disparities in homeownership and expand wealth for Black and Latino families, while creating solutions for communities of color more broadly. She also oversees Single-Family's strategic innovation to support the organization's mission to break through historical barriers and expand access to homeownership for all Americans, particularly in underserved Black and Latino communities. Prior to this role, Ms. Perry was a senior associate general counsel in Freddie Mac's Legal division. For nine years, she partnered with colleagues across Freddie Mac, regulators and housing advocates in promoting fair lending and access to credit for minority borrowers. Before Freddie Mac, she advised on solutions for complex transactions with firms such as J.P. Morgan Chase & Co. and the government of District of Columbia, where she served as deputy attorney general overseeing counsel on large scale community development projects, such as the development of Nationals Park and the D.C. Wharf. She also managed policy and government relations for a nonprofit focusing on consumer credit and financial protection issues. Ms. Perry holds an A.B. in economics from Harvard College and a J.D. from Harvard Law School, where she served as the managing editor of the *Harvard Civil Rights-Civil Liberties Law Review*.

Rekha Balu is the director of federal equity initiatives and co-vice president of the Office of Race and Equity Research at the Urban Institute, where she leads research and policy programs that deploy analytics and evidence to inform federal agencies on how to advance equity. Balu joins Urban from MDRC, where she was a senior fellow and director of the Center for Applied Behavioral Science. She launched a portfolio of studies and designed interventions tackling challenges in human services, K-12 education, and the transition to postsecondary education. She has partnered with federal agencies and grantees around the country to help them base their decisions on data and evidence. In 2019, as a fellow with the Office of Evaluation Sciences in the US General Services Administration, she developed trainings, intervention designs, and field trials for federal agencies. She has an undergraduate degree from Northwestern University, a master of education degree from the Harvard Graduate School of Education, and a master's degree in economics from Stanford University. She earned her doctorate in the economics of education from Stanford University.