

Evaluating the Impacts of Rent Reporting

Speaker Biographies

Joshua Caraballo, Psy.D., is NEFE's managing director of Research, overseeing projects and initiatives that advance NEFE's mission and help to realize its vision through the implementation of strategy, research funding, collaboration, internal research and research translation and application. Joshua champions NEFE's personal finance ecosystem embedded with DEI, anti-racist frameworks as a conduit for greater financial well-being at the individual, group, and systems levels. Prior to joining NEFE, Joshua served as a research and evaluation professional for nonprofit organizations for over a decade, including managing and leading teams focused on HIV prevention and treatment, psychological services for children and family strengthening programs for maximizing after school time for K-12 students, and professional development services for educators. In addition, he serves on the executive board for National Voices for Equality Education and Enlightenment (NVEEE), focused on prevention efforts addressing youth bullying and suicide. Joshua is a member of the Society for Industrial-Organizational Psychology and the American Psychological Association.

Nicole (Nikki) Gomez (she/her) is a union lobbyist with a background spanning government, nonprofit, and private sectors. She advocates for public employees at AFSCME Council 28/Washington Federation of State Employees (WFSE), focusing on policy issues like housing, pensions, health care, revenue, environmental justice, higher education, juvenile rehabilitation, and developmental disabilities. A former board member and Co-Founder of Alliance for a Healthy Washington, Nikki was appointed by former Governor Inslee to the state's Universal Health Care Commission after successfully drafting and passing health reform legislation. Known for her deep commitment to economic equity, she brings expertise in launching organizations, navigating politics, and building inclusive movements. Nikki holds degrees in political science and communications from the University of Washington and a master's in public administration from Seattle University.

Maitri Johnson leads the tenant and employment background screening vertical at TransUnion as Senior Vice President. Prior to TransUnion, Maitri spent over 20 years as a multi-family and single family rental home operator in an executive capacity that included the former Riverstone Residential Group and Waypoint Homes. Maitri is widely recognized as a relatable executive, practitioner and national speaker on thought provoking subject matter such as fraud, rent payment reporting and the value of data driven solutions to name a few. Her acute sense of business strategy, proven track record in innovation and business turn around expertise have resulted in positive business growth rates, and being recognized for her many accomplishments that include the distinguished Executive of the Year award and the Team of the Year award. She currently serves on the Screening Council for CDIA and is active on the NAA Regulatory and Legislative Committee. She has also served on the Executive Committee of the NAA Board of Directors, appointed as President for the National Apartment Association Education Institute and has chaired the NAA Lease Advisory Committee.

Rachel Levy-Culler (she/her) is the Housing Innovations Senior Specialist at Credit Builders Alliance (CBA), where she focuses on supporting the advancement of CBA's rent reporting services. She has worked in nonprofit programming for over ten years providing direct service in various areas including migrant farmworker health outreach, small business development, child welfare, and financial empowerment. Rachel is an Accredited Financial Counselor (AFC®) through the Association for Financial Counseling and Planning Education (AFCPE). Prior to starting her career in the nonprofit sector, she served as a Small Business Development volunteer with the Peace Corps in rural Peru. She also volunteered as a Court Appointed Special Advocate (CASA) for older youth in foster care in Jefferson County, Colorado. Rachel has a BA in Economics from Appalachian State University and an MSW from the University of North Carolina at Chapel Hill.

Assemblymember Linda B. Rosenthal represents the 67th Assembly district, which includes the Upper West Side and parts of Hell's Kitchen in Manhattan. Elected in 2006 after serving for 13 years as Manhattan District Director and Director of Special Projects for United States Congressman Jerrold Nadler. Since then, Assemblymember

Rosenthal has passed more than 200 laws that have helped to improve the lives of all New York State residents. Throughout the years, she has authored laws protecting the right to choose in New York State by shielding abortion providers from out-of-state malpractice suits, eliminating the sales tax on menstrual products, requiring the implementation of medication-treatment programs in prisons and jails, expanding adoption rights for same-sex couples, prohibiting the sale of flavored e-cigarettes to minors, banning the sale of cats, dogs and rabbits in pet stores, safeguarding New Yorkers' health data, extending the statute of limitations for child sex abuse crimes in civil cases and providing survivors of both adult and child sexual abuse with a lookback window to seek justice in the courts. She currently has pending legislation to regulate artificial intelligence, expand abortion protections, ban the manufacture of 3D guns, require media literacy in schools and more. Assemblymember Rosenthal received a B.A. in History from the University of Rochester. She is a life-long resident of the Upper West Side.

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 decision making. 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.

Daniel Teles is a principal research associate in the Housing and Communities Division at the Urban Institute. His research explores rental markets, affordable housing, and place-based investment. He is currently exploring how rental markets respond to disasters and developing new tools to study rental markets through microsimulation. He has studied a variety of housing assistance programs, supporting an evaluation of the Moving to Work Demonstration and leading research on Project Based Vouchers and post-disaster rapid rehousing programs. His research on place-based investment includes evaluations of the Economic Development Administration, New Markets Tax Credits, and Low-Income Housing Tax Credits. His research has appeared in journals like *Housing Policy Debate*, *Journal of Regional Science*, *Journal of Financial Counseling and Planning*, and *Cityscape*. Teles received his BS from George Washington University and holds an MA and a PhD in Economics from Tulane University.