

# Untangling a Complex Problem: Preserving Housing Wealth for Vulnerable Owners through Technology and Estate Planning

## Speaker Biographies

**Jean-Pierre (JP) Aubry** is associate director of retirement plans and finance at the Center for Retirement Research at Boston College. He oversees and conducts research and data collection, develops new analytic techniques for evaluating retirement plans, and secures funding support. Aubry is recognized as a leading expert on state and local government plans and co-founder of the Public Plans Data. He also studies single and multiemployer plans in the private sector, as well as state-run auto-IRA programs. He has co-authored numerous studies that have received broad attention, and presented to professional and academic groups such as the Municipal Analysts Group of New York, Moody's, Standard & Poor's, and the National Bureau of Economic Research. Mr. Aubry leads CRR's retirement plan consulting unit, supporting states and localities considering policy reforms. In that capacity, he has performed large-scale pension analyses for the State of Connecticut and the City of Houston (through the Kinder Institute), as well as smaller initiatives for the city of Philadelphia and the Town of Queen Creek, Arizona. More recently, he has led the CRR's production of state-specific feasibility analyses to support policy discourse in states considering auto-IRA programs. Aubry is a member of the Boston Economic Club. He received his B.A. in economics and psychology from the University of Pennsylvania and his M.S. in finance from Boston College.

**Brantley Boyett** is the Co-founder and President of Giving Docs, an online estate planning platform that is purpose built for nonprofit organizations to grow their legacy giving programs. He is a former (recovering) attorney, having practiced for over a decade before starting Giving Docs in 2015 in Austin, TX. In 2017 Brantley moved to Durham, North Carolina, when Giving Docs partnered with Dan Ariely's behavioral science lab, the Center for Advanced Hindsight at Duke University, which seeks to use behavioral science to make the world happier, healthier, and wealthier. Brantley received his JD and BFA in Economics at the University of Texas in Austin, and he is a Certified Impact Philanthropy Advisor. He also teaches Law and Entrepreneurship at Duke University School of Law.

**Jade Bristol** is the Senior Director of Planned Giving at Earthjustice, where she leads efforts to secure transformative legacy commitments that will protect people and the planet for generations to come. She brings more than two decades of experience at the intersection of law, philanthropy, and social justice, including prior leadership roles as Director of Estate Planning at the Human Rights Campaign, and Chief Development Officer at Giving Docs, an online estate planning software platform. Jade began her career as a Trusts & Estates attorney and earned her J.D., cum laude, from Georgetown University Law Center. A frequent speaker and thought leader in the charitable gift planning sector, Jade's work focuses on advancing equity in estate planning. She speaks nationally on the systemic barriers communities of color face in creating wills and trusts, and how these inequities have contributed to involuntary land loss and the wealth gap across generations. Originally from California, Jade is committed to using her expertise to strengthen both individual legacies and collective movements for justice.

**Adam Frank** is a Managing Director and the Head of Wealth Planning and Advice at J.P. Morgan Wealth Management. Adam leads a team which is responsible for wealth planning, thought leadership and strategic planning for individual clients. This national group of former practicing lawyers, CPAs, CERTIFIED FINANCIAL PLANNERS® and other financial professionals provides expertise to individual clients in estate and tax planning strategies, financial planning and modeling, retirement planning, restricted and control stock and stock option management, business succession planning, pre- and post-transactional

planning, concentrated position management, and other personal planning strategies. The team provides internal training to the J.P. Morgan Wealth Management sales force on these topics and also creates content for distribution to the public. Prior to his current role, Adam led the Wealth Management department for both J.P. Morgan Securities and a J.P. Morgan predecessor firm. He has extensive experience with sophisticated family business and succession planning, philanthropic planning, estate and gift tax management techniques, discounted gifting transactions, estate litigation, goals-based planning, asset allocation, monetization and hedging techniques, and the taxation and analysis of employee stock options.

**Chris Garland** is a seasoned community development and urban planning professional with over 25 years of experience working in neighborhoods across the United States. Known for his strategic use of research-driven approaches, collaborative partnerships, and innovative problem-solving, Chris has consistently delivered impactful outcomes at both the neighborhood and city-wide levels. He currently serves as the Community Development Manager at the National Community Stabilization Trust (NCST), where he works closely with a broad network of nonprofits, local governments, and land banks to support community revitalization efforts. Before joining NCST, Chris held key leadership roles in Cleveland's city government, including Assistant Director of the Cleveland City Planning Commission and Commissioner of Neighborhood Development. His commitment to equitable urban development is further reflected in his work with grassroots organizations such as Tremont West Development Corporation in Cleveland and Jefferson East, Inc. on Detroit's east side. Chris holds a master's degree in urban planning from Wayne State University.

**Mavis Gragg** is an attorney, conservation professional, and nationally recognized expert on heirs' property and generational real estate. Drawing on more than 20 years of experience in title work, succession planning, and property law, she helps families and communities protect and stabilize their land ownership while unlocking opportunities for housing, agriculture, conservation, and economic development. An heirs' property owner herself, Mavis brings both professional expertise and personal perspective to this work. She is the CEO and co-founder of HeirShares, a legal technology and data company that develops innovative tools to support attorneys, landowners, and organizations working to resolve heirs' property issues, and she is also the co-founder of the Heirs' Property Practitioner Network (HPPN), a national network of attorneys advancing this field. In addition to her legal practice, Mavis advises a wide range of stakeholders, including legal services organizations, housing and community development programs, forestry and agriculture initiatives, and private companies. She also trains attorneys and other professionals on complex heirs' property title work, advancing the capacity to resolve these matters effectively. Her work spans research, advocacy, and practitioner training on succession planning and heirs' property resolution, helping to ensure that intergenerational landowners can retain and steward their property for future generations.

**Karama Neal, PhD** is the principal for the Neal Firm which provides consulting and mediation services. Her practice is built on 15 years of experience in personal and rural development finance and prior work in academic, corporate, philanthropic, nonprofit, and government sectors. Her mediation practice is focused on families with heirs property. She also leads the national heirs property work for the Asset Funders Network. In 2021, she launched the Heirs Property Information Project which grew out of a statewide grassroots organization she started in 2013 to promote passage of the Uniform Partition of Heirs Property Act. The legislation was passed with no dissent in 2015. Arkansas was the fifth state in the US to pass this legislation. Previously, she was the Biden Presidential appointee to serve as Administrator of Rural Business-Cooperative Service, an agency of the US Department of Agriculture, Prior to that she served as President of Southern Bancorp Community Partners, a CDFI loan fund and financial development organization promoting economic mobility in rural Arkansas and Mississippi. Dr. Neal's first career was in

the basic biosciences and she has taught at the high school, college, and graduate levels. After graduating from the historic Little Rock Central High School, She earned a BA in biology at Swarthmore College and later a doctorate in genetics from Emory University and a master's in bioethics from Loyola University Chicago. She also completed executive education in impact investing at the University of Oxford Said School of Business. Additional information is available at [www.nealfirm.co](http://www.nealfirm.co).

**Michael Neal** is a senior fellow and practice area lead in the Housing Finance Policy Center at the Urban Institute. He is also a research director and researcher with the Initiative on Land, Housing and Property Rights at Boston College Law School. Neal's research covers wealth building, with a focus on housing and the financial and broader economic systems that support it. His work focuses on the mechanisms that exclude certain communities from homeownership and broader wealth-building opportunity. At Urban, Neal is part of the William and Gail Gorham Scholar/Analyst Program and a Gorham Mentor, class of 2025. He is also a Harry Hatry award winner for mentorship, a former equity scholar, and a former recipient of a President's Award for Communications Innovation. Neal is also a JPMorgan Chase fellow and a member of the Office of the Comptroller of the Currency's Homeownership Working Group for Project REACH. He also serves on the technical data advisory committee for the Black Wealth Data Center and on the HBCU Wealth Building Initiative Advisory Board. Neal has a bachelor's degree in economics from Morehouse College and a master's degree in public administration from the University of Pennsylvania. He also studied economics at St. Catherine's College at the University of Oxford and finance in the Graduate School of Princeton University.

**Janneke Ratcliffe** is vice president for housing finance policy and leads the Housing Finance Policy Center at the Urban Institute. Over a career that spans industry, the nonprofit sector, academic research, and the federal government, her work focuses on increasing access to financial systems that foster economic security and prosperity. 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 executive director of the University of North Carolina Center for Community Capital, leading "transformative research on how mortgage markets and financial services can better promote financial security and economic opportunity." Ratcliffe has also served at GE Capital Mortgage, the Center for American Progress, and Self-Help, where she was instrumental in high-impact programs in affordable and Community Reinvestment Act mortgages and community development finance. Ratcliffe serves on the National Advisory Council of the National Housing Council (for a three-year term beginning 2024) and on the Consumer Affairs Advisory Council of the Mortgage Bankers Association, Fannie Mae's Affordable Housing Advisory Council for 2024-25, and the National Community Stabilization Trust Board of Managers.

**Abraham Reyes Pardo** is the Vice President of Housing and Diversion Services at the Urban League of Philadelphia, one of the region's leading civil rights and social service organizations. In this capacity, he oversees a portfolio of programs that promote homeownership, housing stability, and financial literacy—particularly for historically underserved Black and Latino communities. He brings more than a decade of expertise in affordable housing, having previously contributed to national efforts at Fannie Mae's Mortgage Help Centers and the Arizona Mortgage Relief Fund. His professional path is deeply informed by personal experience, having immigrated to the United States during the 2008 housing crisis. That journey has shaped a career marked by advocacy, innovation, and a deep commitment to equity. Under his leadership, the Urban League has expanded its housing services and played a pivotal role in citywide initiatives, including the recent pilot program aimed at revitalizing neighborhoods and increasing first-time homeownership through targeted financial support and community engagement.

**Tobias Salinger** is the chief correspondent for Financial Planning, an industry news outlet for financial advisors and wealth management professionals. There, he's a leader at one of the most respected news publications catering to the professional field with more than a million employees and its hundreds of millions of clients across the country. He has won a dozen business journalism awards during his time with Financial Planning for his work on industry conflicts of interest and systemic racism. Having joined Financial Planning in 2017 after tenures at the New York Daily News, Commercial Observer and City Limits, Salinger is a member of the Chicago Writers Association and a 12-year veteran of the journalism profession. He also holds a master's degree in journalism from the City University of New York Craig Newmark Graduate School of Journalism and a bachelor's degree in the humanities from the University of Texas at Austin. Born and raised in Kansas City, Missouri, Salinger moved to Chicago in 2023 following stints in New York, Washington, D.C., and Austin. Follow him on [LinkedIn here](#).

**Kristopher Smith** is Senior Community Development Program Officer and National Heirs' Practice Lead at LISC. He brings over 20 years of experience in community engagement and development, grantmaking and capacity building to the organization. Prior to joining LISC in 2020, he served as Director of Community Services for the Community Action Council in Lexington, KY where he managed the organization's community centers and Head Start initiatives focused on reducing poverty, helping ensure program excellence and compliance while providing financial oversight for the agency's \$42 million annual operating budget as part of the senior leadership group.

**Sarah Stein** is a senior adviser on affordable housing and neighborhood stabilization on the Federal Reserve Bank of Atlanta's Community and Economic Development team. Prior to joining the Atlanta Fed, Stein was an attorney representing seniors and low-income Atlantans on housing matters with Atlanta Legal Aid. There, she spearheaded the Generational Poverty Law Project, developing educational and clinical programming to address long-term homeowner displacement and to help low-income families build generational wealth. She has legal expertise in the areas of fair housing, residential real estate finance, property law, property tax, estate and probate matters, and affordable housing. Previously, Stein was a research fellow with Emory University. Stein holds a JD degree from the Emory University School of Law and an MA from the Emory University Laney Graduate School. She earned her BA in modern studies at the University of Virginia.

**Keava Terry** is a Professor of Law at Howard University School of Law. She earned her A.B. degree from Harvard University, her M.B.A. degree from the University of Michigan Ross School of Business, and her J.D. degree from Columbia University School of Law. Professor Terry teaches Wills, Trusts & Estates, Federal Income Taxation, and Contracts. Professor Terry examines systemic disparities in wealth preservation and federal income taxation in her scholarship and service. She was instrumental in the passage of the Maryland Partition of Property Act, the Uniform Partition of Heirs' Property Act in Maryland. She also advocated for a similar bill enacted in the District of Columbia, the Partition of Real Property Act of 2022. Both laws help families preserve their wealth and legacies in the form of real property. Professor Terry contributed significantly to the 2022 report, Strengthening Probate Administration in the District of Columbia. This report identified a range of legislative, regulatory, policy, educational, and practice changes that will aid D.C. residents, especially those who navigate the probate administration process without legal counsel. The recommendations contained in this report formed the basis for the recently enacted Strengthening Probate Administration Amendment Act of 2024. Professor Terry is also currently engaged in discussions regarding legislation to increase access to non-probate options, such as transfer on death deeds, payable on death bank accounts, and motor vehicle death beneficiary designations. These non-probate options provide families with an easy and affordable way to transfer and preserve generational wealth.

**Council Member Tiffany D. Thomas** is the first woman to represent District F on the Houston City Council, where as a lifelong advocate for equity and opportunity, she champions policies that expand affordable housing, strengthen infrastructure, and improve quality of life for residents in one of Houston's most economically and racially diverse districts. As Chair of the Housing and Affordability Committee, her signature initiatives include the Inaugural Faith & Affordable Housing Summit—bridging the gap between faith institutions and development partners—and community education around heirs' property, ensuring generational land retention in historically Black and Brown communities. In August 2025, Council Member Tiffany D. Thomas successfully championed the Community Development Block Grant - Disaster Recovery 2024 (CDBG-DR24) amendment, securing a historic shift from \$0 to \$100 million in disaster recovery housing funds to help Houstonians recover from the May 2024 derecho and Hurricane Beryl. Her leadership ensured critical resources will directly support affordable housing and resilient communities across the city. With a powerful ability to convene multiracial, multiethnic, and intergenerational coalitions, Thomas leads with both policy insight and cultural fluency. Beyond city hall, she is a respected academic and Assistant Professor of Community Development at Prairie View A&M University, where she teaches graduate students and integrates research into action. Her work has been published, cited, and replicated nationally—further cementing her role as a bridge between scholarship, policy, and grassroots leadership. Council Member Thomas is a 2025 Local Elected Unum Fellow, a member of Delta Sigma Theta Sorority, Inc., National Social Action Chair for The Links, Incorporated, America's Housing Comeback Taskforce with the National League of Cities, and the Community Development Society. Her record, reach, and results speak for themselves. Tiffany D. Thomas is not only shaping the city of Houston—she's shaping what leadership looks like for the next generation of public service.

**Joanna Trotter** serves as the Executive Director and Senior Program Officer for Global Philanthropy at JPMorgan Chase. In her role, Joanna oversees the alignment of JPMC's national-local strategy for neighborhood development and housing, as well as its grantmaking efforts. Previously, she led the Chicago and Minneapolis-St. Paul markets for JPMC's Global Philanthropy, where she played a key role in executing the firm's \$150 million commitment to Chicago. Joanna also contributed to JPMorgan Chase's \$30 billion racial equity commitment, focusing on its deployment and implementation in Chicago. Before joining JPMorgan Chase, Joanna was the Senior Director of Community Impact at The Chicago Community Trust. She was instrumental in shaping the Trust's 10-year initiative to address the racial and ethnic wealth gap and led the household wealth strategy team. Joanna also served as the Director of Neighborhood Development at the University of Chicago's Office of Civic Engagement, coordinating major investments in the Woodlawn and Washington Park communities. Her career includes a decade at the Metropolitan Planning Council, where she advanced community building initiatives across the seven-county Chicago region, ultimately serving as Vice President. Joanna holds a Master of Arts in Urban and Regional Planning from the University of California, Los Angeles. She is a proud Chicago South Sider where she lives with her husband, Shaan, their two children, two guinea pigs, and dog.