Who Owns the Future? A Showcase of Ideas for a More Locally Owned Economy

Speaker Biographies

Majora Carter is CEO of Majora Carter Group. She is a real estate developer, urban revitalization strategy consultant, MacArthur Fellow, Peabody Award winning broadcaster, and teaches at Princeton University. She is responsible for the creation of numerous economic developments, technology inclusion projects, green-infrastructure developments & policies, and job training & placement systems. Majora is quoted on the walls of the Smithsonian Museum of African-American History and Culture in DC — which is also the subtitle of her 2022 book, Reclaiming Your Community: *"Nobody should have to move out of their neighborhood to live in a better one."* Carter applies corporate talent-retention consulting practice to reduce Brain Drain in American low-status communities. She has firsthand experience pioneering sustainable economic development in one of America's most storied low-status communities: the South Bronx, as well as cities across North America and abroad. She and her teams develop vision, strategies and the type of development that transforms low-status communities into thriving mixed-use local economies. In 2017, she launched the Boogie Down Grind, a Hip Hop themed specialty coffee & craft beer spot, and the first commercial "3rd Space" in the Hunts Point section of the South Bronx since the mid-1980s. Majora was born, raised and continues to live in the South Bronx. She is a graduate of the Bronx High School of Science (1984), Wesleyan University (1988 BA, Distinguished Alum) and New York University (MFA). After establishing Sustainable South Bronx (2001) and Green For All (2007), among other organizations, she opened this private consulting firm (2008) — which was named Best for the World by B-Corp in 2014.

Laurie Goodman is an Institute fellow and the founder of the Housing Finance Policy Center at the Urban Institute. The center provides policymakers with data-driven analyses of housing finance policy issues they can depend on for relevance, accuracy, and independence. Before joining Urban, Goodman spent 30 years as an analyst and research department manager at several Wall Street firms. From 2008 to 2013, she was a senior managing director at Amherst Securities Group LP, a boutique broker-dealer specializing in securitized products, where her strategy effort became known for its analysis of housing policy issues. From 1993 to 2008, Goodman was head of global fixed income research and manager of US securitized products research at UBS and predecessor firms, which were ranked first by *Institutional Investor* for 11 straight years. Before that, she held research and portfolio management positions at several Wall Street firms. She began her career as a senior economist at the Federal Reserve Bank of New York. Goodman was inducted into the Fixed Income Analysts Hall of Fame in 2009. Goodman serves on the board of directors of MFA Financial and Arch Capital Group Ltd. and is a consultant to the Amherst Group. Goodman has published more than 200 journal articles and has coauthored and coedited five books. She has a BA in mathematics from the University of Pennsylvania and an AM and PhD in economics from Stanford University.

Nyla Holland is a policy analyst and mixed-methods researcher whose work spans housing, education, community development, environmental justice, and climate resilience. At the Urban Institute's Research to Action Lab, she supports grantee engagement, facilitates cross-sector collaboration, and conducts quantitative and qualitative research across a range of topics, including housing systems, family and community well-being, and the structural factors that shape economic mobility. Her work focuses on translating research into actionable insights for organizations and local partners, with particular attention to equity, place-based change, and long-term community resilience. Nyla holds a Master of Public Policy with a specialization in education policy, as well as bachelor's degrees in Political Science and African-American Studies from Pennsylvania State University.

Luke Knowles leads the Community Loan Fund's efforts as Director of the Sustainable Food System Program to support farms – and their supply chain partners – in transitioning into regenerative agriculture. His efforts are informed by a multitude of experiences, including serving at USDA under President Obama, advocating in support of farm-to-school programs, and establishing seaweed farms and processing facilities in Alaska and Mexico. Luke holds both a bachelor's and master's degree from Yale University and lives on a small farm with his family in Washington State's Methow Valley.

Tyler Krupp is devoted to inviting regenerative communities of connection and care in the built environment. He is the visionary and development lead behind Threshold Companies. He's involved with Threshold's financial and business operations, site visits, and collaborating with investors, counsel, government, architects, and neighborhood associations. Tyler is an entrepreneur and educator with 20 years of experience building and managing businesses and community organizations. Prior to starting Threshold, he founded and managed a San Francisco based interfaith wellness community with two locations and a retreat center in Mendocino County. Tyler has a MS Degree in Real Estate from the University of Wisconsin-Madison. A student of law and philosophy, he also has undergraduate and graduate degrees from Yale University, the University of California-Berkeley and the University of Wisconsin-Madison. He has taught philosophy and social theory at UC-Berkeley and Yale and undertook a year-long documentary film project on meaning & nihilism featured in the New York Times. He is currently an adjunct faculty at the UW Madison Grainger Business School where he teaches courses in real estate, sustainability, and development.

Niles Xi'an Lichtenstein is co-founder and CEO of Nestment, a homebuying platform that helps first-time buyers navigate the path to homeownership through expert coaching backed by AI-powered insights, practical education, and a vetted professional network. Nestment works directly with consumers and through employers, helping companies support homeownership as part of their employees' financial wellness. A Harvard alum with a background founding startup in mobile technology and B2B SaaS, Niles turned his focus to expanding access to homeownership after witnessing the demographic and economic trends, putting it increasingly out of reach. He founded Nestment to help close that gap and works closely with industry partners, employers, and policymakers to expand pathways to ownership.

Kathy Terry is Co-Founder of P. Terry's Burger Stand, a Texas-based restaurant company she and her husband, Patrick, founded in 2005. What began as a single burger stand in Austin has grown to 37 locations and more than 1,800 employees, while remaining committed to serving high-quality food at affordable prices and building a culture centered on respect, compassion, and long-term stewardship. In 2026, Kathy and Patrick transitioned P. Terry's to an Employee Ownership Trust (EOT), creating a structure designed to preserve the company's independence, protect its culture, and ensure future generations of employees share in the success they help create. Alongside the EOT, the company launched a profit-sharing program for all eligible employees, reflecting Kathy's belief that ownership should create meaningful opportunities today while protecting the business for tomorrow. Kathy focuses on preserving the company's purpose, strengthening its culture, and ensuring decisions are guided by the long-term well-being of employees, customers, and the communities P. Terry's serves. She is a frequent speaker on compassionate leadership, employee ownership, and the role businesses can play in creating broader economic opportunities. Kathy believes the next generation of great companies will not be defined solely by growth or profitability, but by how intentionally they share ownership, preserve culture, and create lasting opportunities for the people who build them. Kathy is also a Founding Member of the Center for Family Enterprise Advisory Board at Texas State University and serves as an advisor to several nonprofit organizations supporting women, children, and community development. She lives in Austin, Texas, with Patrick and their two daughters.

Brett Theodos is the director of the Center for Local Finance and Growth at the Urban Institute. He is a leading researcher in mission finance, small business outcomes, place-based development, and wealth-building tools. Theodos is regularly called upon by practitioners and policymakers to inform how to better expand prosperity in the US. Theodos serves on the board of directors with the Center for Community Progress, the Douglass Community Land Trust, Grounded Solutions Network, and the Housing Authority of Prince George's County, Maryland. Theodos received his BA from Northwestern University, MPP from Georgetown University, and a PhD in public policy from George Washington University.

Steve Wanta has spent two decades studying why the financial system works for some people and not others. He learned the trade alongside Grameen Bank and BRAC, studying peer lending models built on trust instead of collateral serving the world's poorest. He carried that thinking through Whole Foods Market's foundation and back home to Texas, where he co-founded JUST, a nonprofit CDFI rebuilding old models of community trust into new pathways for ownership.

Sarah Rosen Wartell became the third president of the Urban Institute in 2012. Urban is a nonprofit research organization with hundreds of staff working to provide data and evidence to accelerate solutions and create a future where every person and every community has the power and opportunity to thrive. It serves as a trusted source for changemakers who seek to strengthen decisionmaking, create inclusive economic growth, and improve the well-being of families and communities. Urban has delivered facts that inspire solutions, and this remains in 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 is a former board member of Georgetown Day School. She is also a member of the steering committee for the 10-year Roadmap for Public Housing Sustainability, executive board of the National Academy of Public Administration's Center for Intergovernmental Partnerships, and Bank of America's National Community Advisory Council. 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.

Chris Weaver is the Executive Director of Community Development Investors (CDI), a nonprofit initiative of the Economic Opportunity Coalition (EOC). Mr. Weaver leads national efforts to align public and private investment to expand economic opportunities and reduce disparities in underserved communities. Previously, Mr. Weaver served as Senior Fellow to U.S. Senator Mark R. Warner, where he advanced legislation supporting community development financial institutions and minority depository institutions. He also directed the U.S. Department of the Treasury's Office of Community Economic Development, managing the $9 billion Emergency Capital Investment Program. His career includes senior roles at the U.S. Small Business Administration and the D.C. Office of the Attorney General. He holds a B.A. from Arizona State University, a J.D. from Howard University School of Law, and a master's degree from the London School of Economics and Political Science.