

Tab 1: Biographies

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Henry G. Cisneros
Chairman



Henry Cisneros is Chairman of the CityView companies, community-building firms dedicated to producing workforce homes in America's cities. CityView's mission is to work with the nation's leading homebuilders to create "villages within cities," priced within the range of average families, designed to honor community traditions, and financed to provide homeownership options for residents of the nation's cities. In order to complete that mission, CityView identifies sites, plans neighborhoods, organizes and develops land, and finances the building of homes.

From 1997-2000, Mr. Cisneros was president and chief operating officer of Univision Communications, the Spanish-language broadcaster which has become the fifth-most-watched television network in the nation.

From 1993 to 1997, Mr. Cisneros served as Secretary of the U.S. Department of Housing and Urban Development. As a member of President Clinton's Cabinet, Secretary Cisneros was assigned America's housing and community development portfolio. He is credited with initiating the revitalization of many of the nation's public housing developments and with formulating policies which have contributed to today's record homeownership rate.

Prior to joining the Cabinet, he was chairman of Cisneros Asset Management Company, a fixed income management firm operating nationally.

In 1981, Mr. Cisneros became the first Hispanic-American mayor of a major U.S. city, San Antonio, Texas. During his four terms in office, he helped rebuild the city's economic base and spurred the creation of jobs through massive infrastructure and downtown improvements, marking San Antonio as one of the nation's most progressive cities.

In 1984, Mr. Cisneros was interviewed by the Democratic Presidential nominee as a possible candidate for Vice President of the United States and in 1986 was selected as the "Outstanding Mayor" in the nation by *City and State Magazine*.

He has served as president of the National League of Cities, chairman of the National Civic League, deputy chair of the Federal Reserve Bank of Dallas, board member of the Rockefeller Foundation, and presently as National Chairman of the After-School All-Stars. He is also a member of the boards of Countrywide Financial, a Fortune 500 company which is the nation's prime originator of home mortgages; Live Nation, an urban entertainment company; and Avanzar Interior Technologies, an automotive technologies company.

Mr. Cisneros holds a Bachelor of Arts and a Master's degree in Urban and Regional Planning from Texas A&M University. He earned a Master's degree in Public Administration from Harvard University, a Doctorate in Public Administration from George Washington University, and has been awarded more than 20 honorary doctorates from leading universities. He served as an infantry officer in the United States Army.

He was recently featured in *Builder's* 2006 list of the Top 50 "Most Influential People in Home Building," and in *Latino Leaders'* list of the Top 101 "Top Leaders of the Hispanic Community." In June 2007, he will be inducted into the National Association of Home Builders (NAHB) "Builders Hall of Fame" and honored as the "Housing Person of the Year" for the U.S. National Housing Conference.

He has also has been the author, editor or collaborator of several books including: *Interwoven Destinies: Cities and the Nation*; *Opportunity and Progress: A Bipartisan Platform for National Housing Policy*; and *Casa y Comunidad: Latino Home and Neighborhood Design*.

Howard Brodsky
Chairman
Chief Executive Officer
Founder
CCA Global Partners



With annual sales of \$10.2 billion, CCA Global companies collectively have nearly 3,600 locations in the United States, Canada, Australia, New Zealand, and South Africa. CCA Global is comprised of 15 affiliated companies, including Carpet One Floor & Home, FloorExpo, Flooring America, Stone Mountain Flooring Outlet/GCO Flooring Outlet/The Floor Trader, International Design Guild, Lenders One, Lighting One, ProSource, Rug Décor, Flooring Canada and The Biking Solution.

In 1997, the international accounting and consulting firm Ernst & Young and the NASDAQ Stock Exchange named Brodsky Retail Entrepreneur of the Year. He won the Blue Chip Enterprise Initiative Award of the U.S. Chamber of Commerce the following year. For the past three years, he has been named to HFN's "Power 100," a list of the top executives who influence the home furnishings industry, from Wal-Mart's Lee Scott to Federal Reserve Board Chair Alan Greenspan.

Today, Brodsky continues to expand CCA Global Partners by applying its winning business model to other retail or service industries that have the potential for exponential growth and higher levels of profitability. The company has expanded into a number of growing industries including lighting, mortgage, and most recently, biking.

In his "spare" time, Brodsky serves his community as a justice of the peace, performing wedding ceremonies. To date, he has a perfect record in this arena; the more than two-dozen marriages he has performed all remain intact.

Kirsten S. Moy, Director, Economic Opportunities Program came to The Aspen Institute after serving as project director for the Community Development Innovation and Infrastructure Initiative, a national research project on the future of community development and community development finance. The initiative was incubated at the John D. and Catherine T. MacArthur Foundation in 1998 when Moy was a Distinguished Visitor at the foundation.

Previously, Moy served as the first director of the Community Development Financial Institutions (CDFI) Fund in the U.S. Department of the Treasury. Prior to joining the Treasury Department, she held a position as senior vice president and portfolio manager at Equitable Real Estate Investment Management in New York City, where she was responsible for designing investment products to enable institutional investors, such as pension funds, to invest in affordable housing and other community and economic development projects. Her background includes: six years as vice president in charge of the Social Initiative Investment Department at the Equitable Life Assurance Society of the United States; serving as a program investment officer with the Ford Foundation; and positions as a management analyst at Equitable and Nabisco, Inc.

Moy has a M.S. in Operations Research from the Polytechnic Institute of Brooklyn and a B.S. in Mathematics from the University of Detroit.

Dena Al-Khatib came to the Department of Housing in the fall of 2006 as the first Executive Director of the Chicago Community Land Trust, a non-profit organization created by the City of Chicago to preserve the long-term affordability of units created through City programs. She oversees implementation of the CCLT initiative and manages day-to-day operations of the organization.

Prior to joining DOH, Al-Khatib was the Senior Loan / Program Officer at the Chicago Community Loan Fund. Before that she worked for Bickerdike Redevelopment Corporation, first in housing development where her work resulted in the development of 17 homes and two-flats, 44 affordable rental units and 118 affordable cooperative units. She subsequently served as Bickerdike's Program Manager for the LISC/MacArthur funded New Communities Program (NCP) in Humboldt Park. In this position Al-Khatib coordinated a community, quality of life planning process and helped secure over \$1.4 million dollars in public and private funds for community programs including an employment center, youth summer programs, a community land trust, a homeownership research project and a comprehensive community health initiative.

Al-Khatib holds a Master's of Urban Planning from the University of Illinois at Chicago and a BA in Writing-intensive English and Psychology from Marquette University.

Dannie Bolden is an advocacy for social justice and he brings over twenty years of experience to assist him in bring the shared equity housing to scale in Florida. Bolden currently serves as Executive Director of the Gulf County Community Development Corporation, Gulf County Community Land trust and Gulf County Home-Ownership Center.

Bolden serves on the Board of the National Community Land Trust as Secretary, Board member Northwest Florida Regional Housing Authority, Administrator Gulf County State Housing Initiative Program (SHIP), Administrator Gulf County Home Ownership Pool (HOP) and Chair of Gulf County Affordable Housing Coalition.

Bolden is committed promoting the Community Land Trust model as means by which low-wealth individuals and families can gain access to safe decent and affordable housing. He has taken the lead role in making the Gulf County Community Land Trust a reality, by providing the leadership necessary to put in place the required organizational governance and structure. As Chair of the Gulf Affordable Housing Coalition and CLT Core Working Group, Dannie coordinated the preparation of the I.R.S. 501(c)(3) application, CLT Business Plan, Ground Lease Agreement and other legal documents.

Bolden has been married to spouse Jamie for thirty-four years with three children. The eldest of thirteen siblings raised in a small Northwest Florida town, Bolden fully understands the issues facing low-wealth families today and strives daily in his work to help make the dream of homeownership a reality for many.

Paul Bradley is currently Vice President for the NH Community Loan Fund. As vice president, Bradley managed and grew the Loan Fund's Manufactured Housing Park Program by expanding its 23 year-old cooperative development program and initiating single-family lending and new production. During his tenure, loan receivables were increased from \$3MM to \$30MM and the number of

Resident Owned Communities doubled, from 40 to 82, increasing market share to 19 percent. Single-family lending achieved performance and sector change objectives, which includes an unprecedented \$10MM initiative by Fannie Mae to finance homes in Resident Owned Communities. Bradley's team also developed the first manufactured home community consisting entirely of EnergyStar rated manufactured homes.

Beginning in 2004, Bradley initiated a national training program for organizations interested in developing resident-ownership programs. This work - and the barriers practitioners and homeowners face - has led to the formation of *ROC USA*[™], a multi-member non-profit LLC which will, with national and local partners, aim to make resident-ownership viable nationwide. *ROC USA* will achieve this through a branded delivery and servicing system and a national financing facility. He will serve as its founder and president. The Loan Fund and CFED, a Washington DC based non-profit focused on market and policy-based asset-building strategies, are initial members. The launch is planned for spring of 2008.

Bradley has been central to a strong partnership between the Ford Foundation, the Loan Fund and CFED and the comprehensive policy and market-based strategies aimed at helping homeowners become community owners, reversing the depreciating and risky influences on this housing stock.

Bradley is a frequent speaker and author on market-based strategies aimed at improving manufactured housing markets. He holds degrees in Business and Economics from the University of New Hampshire.

Michael Brown is a Partner in Burlington Associates in Community Development, a national consulting group providing a broad range of community development and housing development assistance - mostly focused on permanent housing affordability - to municipalities, state governments and housing organizations across the country. Brown helped found one of the first community land trusts (CLTs) in the country in eastern Tennessee in the early 1980's and has been involved with CLTs ever since. In the past ten years, his primary clients have included some four dozen community land trusts, municipalities, county governments state agencies, land developers, statewide housing intermediaries and community-based interfaith organizations.

Brown has been involved in nonprofit housing development and community development work for nearly 30 years - in Minnesota, Massachusetts and Tennessee, in addition to the national work in which he is currently involved.

Beth Castro is a part of the Community and External Affairs Division of Washington Mutual Bank and currently serves as First Vice President and manager of Community Reinvestment Programs and Initiatives. Castro has worked in mortgage and banking profession over 20 years. She began working for Washington Mutual in 1995 and has focused her professional career in community development since 1996. She has managed a range of functions for the Bank over that time including community outreach, development of single family community lending programs, FHLB affordable housing programs, special initiatives such as those related to homeownership preservation, IDA programs and the development of financial education programs. Castro's current responsibilities for the Bank include the development of programs and initiatives in support of Washington Mutual's \$375 billion corporate community commitment and its community reinvestment activities.

David A. Crowe, PhD., Senior Staff Vice President for Regulatory and Housing Policy, National Association of Home Builders. David Crowe heads the NAHB regulatory and housing policy area which is responsible for advocating home building issues before federal agencies as well as credible policy analyses of federal, state and local laws, regulations and policies that affect the industry. Under his direction, the association developed an innovative model of the local economic impact of home building, which is employed to show the positive aspects of home building. Dr. Crowe's research at NAHB has concentrated on home ownership trends, tax issues, demographics, government mortgage insurance and the impacts of housing on local economies. He Dr. Crowe has served on federal advisory committees to the Census Bureau and to the U.S. Department of Housing and Urban Development. Before joining NAHB, Dr. Crowe was Deputy Director of the Division of Housing and Demographic Analysis at the U.S. Department of Housing and Urban Development. He is a native of Louisville, KY and holds a PhD from the University of Kentucky.

John Emmeus Davis is a partner and co-founder of Burlington Associates in Community Development, a national consulting cooperative specializing in the development of organizations, policies, programs, and projects promoting permanently affordable housing. Since 1993, Burlington Associates has assisted municipal governments, community land trusts, and other nonprofit organizations in thirty-eight states.

Davis served for ten years as Burlington, Vermont's Housing Director and, later, as coordinator for the city's federally-designated Enterprise Community. Prior to employment with the City of Burlington, Davis worked for the Institute for Community Economics in Cincinnati and Boston and for Ithaca Neighborhood Housing Services in Ithaca, New York.

Davis has taught housing policy and neighborhood planning at Tufts University, New Hampshire College, the University of Vermont, and the Massachusetts Institute of Technology. He is presently a visiting fellow at the Lincoln Institute of Land Policy and serves on the governing board and academic faculty of the National CLT Academy.

His publications include *The Community Land Trust Handbook* (1984), *Contested Ground: Collective Action and the Urban Neighborhood* (1991), *The Affordable City: Toward a Third Sector Housing Policy* (1994), and *Permanently Affordable Homeownership: Does the Community Land Trust Deliver on Its Promises?* (2003). His most recent book, *Shared Equity Homeownership: The Changing Landscape of Resale-restricted, Owner-occupied Housing*, was published last year by the National Housing Institute. He is a graduate of Vanderbilt University and Cornell University, holding an M.S. and Ph.D. from the latter.

Christina Diaz-Malone is Freddie Mac's Director of National Initiatives responsible for working with a diverse group of national, regional and local organizations that promote, encourage and support homeownership for immigrants, low-to moderate-income, minority and under-served communities throughout the United States. Prior to her current position she was in Freddie Mac's Community Development Lending area where she was responsible for developing public-private partnerships in communities throughout the US.

Ms. Diaz-Malone has more than 20 years of mortgage banking and community development experience. Before joining Freddie Mac she worked in Fannie Mae's National Housing Impact Division following a career in sales with PMI Mortgage Insurance Company. She has been an active member of the Latino community beginning with her involvement in the formation of the first Latino non-profit social services and employment organization in Atlanta, Georgia. She teaches bilingual financial education to for-profit and non-profit financial education providers through the NeighborWorks® Institute.

Throughout her career, Ms. Diaz-Malone has and continues to serve as member and volunteer of various non-profit and professional organizations as the Association of Professional Mortgage Women, NeighborWorks America, Association of Mortgage Brokers, MANA, A National Latina Women's Organization, and Women in Housing and Finance and Freddie Mac's HOLA employee network, National Association of Hispanic Real Estate Professionals) Metro DC Chapter, Columbia, MD Oakland Mills Community, Expanding Markets Mortgage Solutions,

Ms. Diaz-Malone is a graduate of LadyCliff College, New York, and is a designated "Accredited Mortgage Professional" AMP per the Mortgage Bankers Association of America. She is the recipient of many awards for her work in the secondary mortgage market and the financial education arena. She was awarded with the "Trendsetter Award" by DTM, Dominican Times Magazine, a National Publication. She is an American Citizen born in the Dominican Republic.

Conrad Egan is the President of the National Housing Conference. Egan served the United States Department of Housing and Urban Development as Director of the Office of Multifamily Housing Management and later as Special Assistant to the Secretary of HUD. He served as Executive Vice President of NHP Inc., one of the Nation's largest multifamily property owners and managers. He also served as the Executive Director of the Millennial Housing Commission. Egan is currently serving as the Chairman of the Fairfax County Redevelopment and Housing Authority, and on the Boards of the Community Preservation and Development Corporation and the Open Door Housing Fund.

Hal Ferris is a principal with Lorig, a Seattle-based real estate development firm specializing in housing, mixed-use, and retail developments. Over the past 25 years, Hal has overseen the development and construction of over 100 major projects, including heavy and light industrial, retail, office buildings, hotels, academic buildings, student housing, historic renovations and urban mixed-use development. He currently directs Lorig's development management and collegiate services, with an emphasis on public/private partnerships and private equity mixed-use development. In addition, he is an active workforce housing advocate, serving as co-chair of the Seattle Urban Land Institute's Workforce Housing Task Force and serves on the Puget Sound Regional Council's Prosperity Partnership Workforce Housing Task Force.

Tim Hathaway is the southwest region Expanding Markets Manager for Freddie Mac's Housing and Community Investment division. He is responsible for developing affordable lending initiatives for

Freddie Mac lenders that increase homeownership opportunities for under-served families and communities, with a special focus on increasing minority homeownership.

Since coming to Freddie Mac in 2000, Hathaway has implemented numerous lending initiatives including the En Su Casa technology and minority lending initiative with El Centro in Kansas City; the Tyson Foods Workforce Home Benefit Program; ACHANGE, the Arkansas statewide collaborative with NeighborWorks® America; the Tulsa Workforce Home Benefit Initiative with CAP TC; and has supported lenders in the origination of Freddie Mac's affordable mortgage suite, Home Possible®.

Prior to joining Freddie Mac, Hathaway served as Executive Director of the San Antonio Housing Trust. He has over 30 years experience in residential construction and development, historic restoration and infill development, affordable housing finance and development, and nonprofit consulting.

Hathaway has a B.A. degree from The University of Texas at Austin.

Nicole Hayes has over fourteen years of experience in the mortgage industry and is consistently a top producer for Chittenden Bank. Her start in the loan-servicing department back in 1992, has given Nicole a strong background in providing excellent customer service to her clients. In 1994 she was promoted to Assistant Secondary Marketing Manager. Nicole started originating loans full time in 1996 and she quickly established herself within the mortgage community. In 2004 she was awarded the second Certified Mortgage Professional designation in the State of Vermont - a prestigious award that further exemplifies her competency, experience and ethics within the industry.

As a recognized mortgage professional, Nicole is frequently asked to teach various consumer oriented classes through the Homeownership Center. She currently serves as the President of the Vermont Mortgage Bankers Association.

Her business is 100% by referral, due to the strong relationships she has grown and maintained with her business partners and clients.

Rick Jacobus, one of seven partners in Burlington Associates in Community Development, is a consultant specializing in neighborhood revitalization. His work focuses on strengthening low and moderate-income communities through the creation of permanently affordable homeownership opportunities and neighborhood retail development. His clients include the Local Initiatives Support Corporation, the US Dept. of Housing and Urban Development, The City of Santa Monica, CA, the City of Irvine, CA, The City of Palo Alto, CA, the California Community Foundation, the Lincoln Institute of Land Policy, PolicyLink and several community based housing development organizations. He has also served as a Lecturer in the Department of City and Regional Planning at UC Berkeley.

Rick is one of California's leading experts in permanently affordable homeownership and the Community Land Trust Model. His animation "Understanding Subsidy Retention" (available at www.rjacobus.com) has been screened at dozens of conferences and has helped thousands of community residents, leaders and policymakers to understand the somewhat complex economics

behind permanently affordable homeownership programs. His paper, *Preservation of Affordable Homeownership, A Continuum of Strategies*, published in 2007 by the Center for Housing Policy (www.nhc.org/housing/sharedequity) was designed to help local government policymakers understand common approaches to structuring affordable homeownership programs.

He has a Bachelors degree from Oberlin College where he majored in Religion with a minor in Studio Art, and a Masters of City Planning degree from the University of California at Berkeley.

Shyam Kannan, Vice President - Director of Research and Development at RCLCO, has expertise in all aspects of urban real estate development, including large-scale mixed-use ventures, complex infill projects, and high-rise mixed-use developments. Kannan brings over a decade of experience in green buildings to clients needing strategic advice and market analytics surrounding green building and Brownfield redevelopment. He has provided his expertise in urban economic development to a variety of large and small municipal governments, and has advised clients on urban infill projects from New York to San Francisco. Kannan also leads RCLCO's research endeavors surrounding changing consumer preferences for residential products as well as trends in the green building movement.

Kannan is also a frequent speaker, moderator, and panelist, and most recently delivered a presentation at the Pacific Coast Builders Conference, moderated a forum on urban retail development for ULI and CREW in Washington, DC, and was a panelist at ULI's Developing Green 2007 conference. He will be presenting at this fall's West Coast Green Conference in San Francisco, CA. Kannan has written articles published in *Urban Land*, and has been featured in the *Washington Business Journal* and *Builder and Developer* magazine.

Prior to joining RCLCO, Kannan served as a Revitalization Planner for the District of Columbia Office of Planning—where he provided planning and development support for the master plan for the 22 million-square-foot NoMa area and crafted the District's Industrial Land Use policy. He also provided land development and real estate expertise to Initiative for a Competitive Inner City, a consulting firm dedicated to economic development in distressed urban neighborhoods.

Kannan received a Masters in Public Policy and Urban Planning from Harvard University's Kennedy School of Government and Graduate School of Design. Prior to that, he earned his Bachelor's in Government, with a concentration in Urban and Environmental Planning, from the University of Virginia. He is currently a full member of the Urban Land Institute (ULI), serves on several committees of the Washington, D.C., District Council of ULI, and volunteers for ULI's UrbanPlan educational outreach program. Kannan serves on the Retail Committee and Economic Development Committee of the District of Columbia Building Industry Association (DCBIA).

Melissa Knott is the Director of Housing Initiatives for Forest City Stapleton, Inc., the development company that is transforming the former Stapleton International Airport into a new community of 12,000 homes, 35,000 jobs and more than 1,100 acres of parks and open space. Knott is responsible for implementing the Stapleton Affordable Housing Plan, which requires long-term affordability for 10% of all for-sale housing and 20% of all rental housing at Stapleton. She is also the Director of Sustainability, responsible for infusing all aspects of sustainability into the Stapleton

project- including all land use planning, infrastructure, ENERGY STAR guidelines for homebuilders, recycling for businesses and residents and more. In this role, Knott has helped Stapleton be recognized for many of its sustainable initiatives.

Knott is from the east coast and received her undergraduate degree from Fordham University in New York City. She has an MBA from the Leeds School of Business at the University of Colorado at Boulder.

Terry Lewis is Vice President for Cooperative Development of the NCB, a financial services company headquartered in Washington, DC, that specializes in providing commercial and mortgage banking services to cooperative, member-owned and nonprofit businesses throughout the United States.

As Vice President for Cooperative Development, Lewis acts as an advocate for NCB and its cooperative development activities to federal, state, and local governments and their instrumentalities, to foundations and other non-profits, and to a wide variety of trade associations and development organizations within both the for-profit and non-profit sectors. A particular focus of her advocacy lies in the area of affordable housing and community development. On behalf of NCB, she acts as the Coordinator of the Cooperative Housing Coalition. The Coalition was formed by the National Association of Housing Cooperatives, NCB, NCB Capital Impact, and other cooperative member organizations to positively impact public policy for the purpose of enhancing the environment for existing and new housing cooperatives. Lewis is also an officer of NCB Capital Impact, NCB's 501(c)(3) development affiliate.

Lewis is recognized nationally as an authority on cooperative housing. Prior to coming to NCB in 1999, she was an attorney in private practice. As such, she acted as legal advisor in the structuring, development, and operations of housing cooperatives across the country, bringing to her practice an extensive knowledge of real estate, its valuation and taxation, resident homeownership, and the federal government's affordable housing programs. Lewis has testified and lectured regarding cooperatives, affordable housing, and multi-family homeownership to various congressional committees and numerous organizations.

Lewis served as president of the National Association of Housing Cooperatives (NAHC) from 1986 to 1994. She also served on the NCB Board of Directors from 1991-1997 and as chair of the NCB Capital Impact Board from 1995-1997. Lewis is Chair of the Cooperative Development Foundation and a director of the National Cooperative Business Association (NCBA).

Lewis did her undergraduate studies at Swarthmore College and the University of North Carolina at Chapel Hill. She received a Juris Doctor, *cum laude*, from the University of Michigan School of Law in 1979. Lewis is admitted to practice law before the Michigan Supreme Court and the US Supreme Court.

Jeffrey Lubell is executive director of the Center for Housing Policy, the research affiliate of the National Housing Conference. From 2000 to 2003, Lubell served as director of the policy development division of the Office of Policy Development and Research at the U.S. Department of Housing and Urban Development. He has also worked as an independent

consultant and as a housing policy analyst for the Center on Budget and Policy Priorities. Lubell is a graduate of Harvard Law School and Harvard College.

Sophie Maxwell was born in the Potrero Hill neighborhood in San Francisco, and grew up in various neighborhoods around the City. For the past two decades, Maxwell has lived in the City's Bayview District where she has been active in the local community. During this time, Maxwell earned a living working as a union electrician for Amtrak (International Brotherhood of Electrical Workers Local 360) repairing the trains that pass through San Francisco neighborhoods.

Maxwell's mother, Enola Maxwell, directed the Potrero Hill Neighborhood House, a nonprofit community center that provides a wide variety of services to local residents, for over 25 years. Like her mother, Maxwell embodies a strong sense of community activism. She was Chairperson of the Southeast Project Area Citizens Advisory Committee to the San Francisco Redevelopment Agency, Board member of the Southeast Alliance for Environmental Justice, and a member of both the Third Street Light Rail and the Southeast Waterfront advisory committees.

In 2000, Maxwell was elected to the San Francisco Board of Supervisors as the representative of San Francisco's District 10, encompassing the Potrero Hill, Bayview-Hunters Point, Visitacion Valley, Portola/Silver Terrace, Dogpatch, and Little Hollywood, Portola and neighborhoods. Supervisor Maxwell was re-elected in 2002 and 2006. She is chair of the Board's Land Use and Economic Development Committee, Vice Chair of the Public Safety Committee and member of the City & School District Committee.

Maxwell's main priorities are economic development, cleaning up the Bayview Hunters Point Shipyard, closing the polluting power plants, increasing public safety through promoting better police/community relations, increasing childcare and after-school programs to engage and inspire youth and young adults, expanding affordable housing opportunities, and preserving open space

Dr. George McCarthy is Senior Program Officer in the Economic Development Unit of the Ford Foundation, which he joined in 2000. Dr. McCarthy administers a program that focuses on using homeownership to build assets for low-income families.

Prior to joining the Foundation, Dr. McCarthy worked as a Senior Research Associate at the Center for Urban and Regional Studies at the University of North Carolina at Chapel Hill. Dr. McCarthy has worked as Assistant Professor of Economics at Bard College, Resident Scholar at the Jerome Levy Economics Institute, Visiting Scholar and Member of the High Table at King's College of Cambridge University, visiting scholar at the University of Naples, and research associate at the Centre for Social Research in St. Petersburg, Russia.

Anne Segrest McCulloch is Fannie Mae's senior vice president and deputy general counsel - Housing and Community Development. Prior to joining Fannie Mae in 1999, McCulloch was with the U.S. Department of Housing and Urban Development (HUD) where she was a member of the management team that established the Office of Multifamily Housing Assistance

Restructuring with responsibility for legal and operational start-up. She also served as HUD's acting associate general deputy assistant secretary for Housing. She was previously the section chief for the Resolution Trust Corporation's Contractor Compliance Program. Before entering government service, McCulloch represented nonprofit groups, union pension and health and welfare funds and labor unions on investment, administration, and mission issues. In this capacity, she served as director of litigation for ACORN, the nation's largest grassroots poverty group, bringing Community Reinvestment Act challenges, First Amendment claims, and local development actions. In the early 1980s, she worked with Georgia Legal Services to identify the at-risk properties and gaps in the HUD-subsidized portfolio and with the Louisiana legislature on extension of local taxing authorities to support infrastructure development.

Myrna Melgar is the Director of Homeownership Programs at the San Francisco Mayor's Office of Housing (MOH). As such, Melgar oversees the City's various programs that assist low and moderate income first time homebuyers. MOH provides financing for the purchase of market rate and price-restricted units, as well as manages the City's stock of price restricted units (Below Market Rate or BMR units). In addition to helping first time homebuyers, MOH provides financing for existing low income homeowners to Rehabilitate and maintain their housing up to code. The financing programs at MOH include low- and no-interest loans, shared appreciation silent loans, grants and equity liens.

Prior to joining the Mayor's Office of Housing, Melgar worked as a loan officer for the Housing Development Fund of lower Fairfield County in Connecticut. She has over 15 years of experience in housing development, financing, advocacy and legislative housing issues.

Melgar has a Master's degree in Urban Planning from Columbia University in the City of New York, with concentrations in Affordable Housing and Development. She was born in El Salvador, Central America, and grew up in the Mission District of San Francisco.

Victor Miramontes is a founding partner and Managing Director of CityView, an investment management company that focuses on urban infill housing developments. CityView invests its own funds as well as those of two of the largest residential institutional investors, the California Public Employees Retirement System and Washington Mutual. Miramontes was instrumental in CityView's conceptualization, formation, funding and start of operations. He serves on the company's investment committee, chairs its audit committee and is currently charged with the creation of several new urban investment funds. Previously, Miramontes was the President and COO of American CityVista, the predecessor to CityView, a joint venture between Mr. Henry Cisneros and KB Home.

Immediately prior to his joining Mr. Cisneros in 2000, Miramontes was the CEO of the North American Development Bank, an international banking and development institution. He was the newly formed bank's first employee in 1994 and was responsible for the bank's initial operations, policy formation, capitalization and major infrastructure projects. The bank's focus is on key urban infrastructure including water, wastewater treatment, transportation, and energy projects in both US and Mexican border communities. The institution has become the chief financial and strategic architect for the development of infrastructure fundamental to the health, housing and jobs for many of the border region's poorest and fastest growing communities. The bank provides critical financing to projects representing billions in new investments and has provided direct management assistance to many

border communities, training hundreds of their key professionals.

Prior to his tenure at the NADB, Miramontes has worked with multiple institutions focusing primarily on the establishment of new projects, divisions and business ventures. Prior to Mr. Cisneros' departure from San Antonio to become the Secretary of Housing and Urban Development, he helped him establish Cisneros Asset Management Company, a fixed income money manager. He was an executive officer at The Laredo National Bank, with responsibility for the development of new opportunities for the bank in the US and Mexico. At LNB Miramontes had a lead role in the establishment of new area manufacturing facilities, especially those from the automotive sector. In addition, he had worked with La Quinta Motor Inns, Paine Webber, and Wells Fargo Bank in corporate money management and major bond financings.

Throughout his career Miramontes has served on a number of boards, focusing his energy of each institution's strategic vision, efficient operations, and proper governance. He served both as the Chairman of the Alamo Public Telecommunications Council and the Vice-Chairman of the San Antonio Water System during their critical and successful reorganizations.

Miramontes' education includes a J.D. from Stanford Law School, a master's degree and bachelor's degree with honors in economics from Stanford University. He is the member of the bar in Texas and California. He is married to Dr. Loretta Miramontes, a practicing ophthalmologist, who also attended Stanford University and the University of California at San Francisco Medical School. They have two sons, Andres and Jorge. Over the past 25 years Miramontes has been very active in local and national civic activities. He currently serves on the boards of St. Edwards University and the Community Resource Group.

Tom Potter, Mayor of Portland, Oregon, has served the city he loves for 38 years - as its police chief, a community leader and civil rights activist.

As police chief, Tom created the Chief's Forum, which brought together neighborhoods, police officers and the business community to solve common problems. He worked with citizens to start citizens' foot patrols to walk their neighborhoods, and invited citizens to help change the bureau to make its work more responsive to their needs. A Family Services Division was formed to work with high schools to develop anti-crime and child-protection programs, and better protect victims of domestic violence.

In 1997, Tom became the Interim Executive Director of the Oregon Public Safety Training and Standards, the state academy which trains every police officer, firefighter and dispatcher except the state police. A year later, Tom served as Executive Director of New Avenues for Youth, which helps homeless children get off the streets. Tom is credited with helping bring together the various agencies serving homeless youths in Portland. This experience helped shape Tom's vision for using the mayor's office to promote safe homes and safe schools for kids.

Adrienne E. Quinn is the Director of Seattle's Office of Housing. The Office of Housing is the City's investor in low-income and affordable housing, and is responsible for development and

administration of a wide range of programs and policy development, from homeless housing to mixed-income redevelopment. Currently, the office has a 43 person staff and a \$37 million budget.

Prior to joining the Office of Housing, Quinn was a partner at the law firm Buck & Gordon, LLP. In her practice, she represented private companies, nonprofits and municipalities in all facets of land use and environmental law. Quinn was recently named one of Washington's top 50 women lawyers by Washington Law & Politics magazine and has repeatedly been named a Super Lawyer by the magazine. Quinn is a former member of the Seattle Planning Commission, the Housing Development Consortium Board and the Plymouth Housing Group Board of Trustees. Quinn graduated magna cum laude from Seattle University School of Law. Quinn received a Master of Divinity degree from Harvard University Divinity School and a bachelor's degree with honors from the College of the Holy Cross.

Andrew Reicher has worked at UHAB since 1978 and has served as its Executive Director since 1981. Under Reicher's leadership, UHAB's scope has grown from several dozen buildings to neatly 1,700 buildings in New York City and elsewhere. UHAB's activities have expanded from training and technical assistance to all aspects of creating and sustaining housing cooperatives. He began his work in low-income housing and community development issues as a VISTA Volunteer for the South Bronx Community Housing Corporation in 1974. Reicher then worked for the State of California, Housing and Community Development before moving to NYC to join UHAB.

In addition to his work at UHAB, Reicher is further involved in community development issues as the Chairman of City Futures, on the board of the Episcopal Housing Corporation a board member of the Green Guerillas, a member of the Community Education Council for NYC School District #1 as well as other organizations. He has a Masters Degree in Architecture from the University of California at Berkeley. He was awarded the 1997 Common Good Award by Bowdoin College where he graduated in 1972. In 2003 Reicher received the Jerry Voorhis Memorial Award *"for a Lifelong Contribution to Cooperative Housing"* from the National Association of Housing Cooperatives.

Terry D. Simonette is the President and CEO of NCB Capital Impact, a national development finance organization that is a leading provider of financial and development services to cooperatives and community-based enterprises across the country.

Simonette joined NCB Capital Impact (formerly known as NCB Development Corporation) in 1984 during its period of inception as a business officer. In 1992 he was named President and Chief Operating Officer and in 1994 was appointed as President and Chief Executive Officer.

NCB Capital Impact is the development finance affiliate of NCB (formerly known as National Cooperative Bank). NCB itself is a cooperative. It is headquartered in Washington, DC and has regional offices in Anchorage, Oakland, and New York, and its operations center is in Arlington, VA. NCB Capital Impact lends to and provides development services in a number of customer segments including affordable family housing, senior housing with services, health care, education and other community-based enterprises.

Previously Simonette has been a principal in several national public and private organizations, all with a mission of community economic development. This included several years in the Carter

administration at HUD as a division manager in the Office of Neighborhood Development.

Simonette is a graduate of the University of Baltimore and the University of Maryland.

Scott Sparte is a managing director at NCB Capital Impact, a not-for-profit organization dedicated to strengthening underserved communities through a combination of lending and technical assistance. NCB Capital Impact has offices in greater Washington, DC, New York City and Oakland, California. The organization is part of the NCB Financial Group and has a \$120 million balance sheet, more than \$300 million in assets under management, and makes \$150 million in annual disbursements.

As director of NCB Capital Impact's Community Investment Group he oversees the financing that the organization provides to community-based health care providers, nonprofit educational institutions, affordable housing and senior housing with services providers, community development corporations and affiliated organizations nationwide. Scott has over 14 years' experience in community development finance. Before joining NCB Capital Impact in 1998, he spent five years in Michigan's Upper Peninsula with a Shorebank-affiliated nonprofit organization providing startup and expansion financing to entrepreneurial businesses. He holds degrees from Kenyon College and Yale Divinity School and serves on the boards of a community-based health organization and a foundation for affordable senior housing.

Erik Sten serves as a Portland City Commissioner since 1996. That makes him the longest serving (while still the youngest) City Commissioner. A native of Portland, Sten is a proud alum of Portland Public Schools. He graduated from Grant High School and entered Stanford University as a National Merit Scholar and graduated with a Bachelor of Arts degree. He presently lives in Southwest Portland with his wife, Marnie, and his son, Nicholas. Sten is a community leader who is focused on shaping Portland to be *the* preeminent 21st century city. He believes Portland can demonstrate how a city can work in a new era. He is resolute that Portland works for people at all income levels.

As a Portland City Commissioner, Commissioner Sten is directly responsible for the day-to-day management of Portland's Bureau of Fire, Rescue and Emergency Services, and the Bureau of Housing and Community Development. He also has a special assignment to direct Portland's programs on energy policy and global warming.

Under Sten's leadership, the City has assisted in the development or rehabilitation of over 10,000 units of housing for low income seniors, people with disabilities, and families. In addition, city programs have stabilized families and neighborhoods by helping nearly 2,500 low income homeowners either buy or repair their homes. Sten's current priorities are: ending the institution of homelessness in our community; closing the minority homeownership gap; and his schools/family/housing initiative.

Jeffrey R. Stern has worked in various leadership roles in affordable housing over the past 27 years. Stern left his role as Senior Vice President of the Multifamily Mortgage Division of Enterprise Community Investment to start Riverside Advisors, LLC. Riverside provides consulting services to

the affordable housing community for program development and evaluation, asset management, transaction structuring and underwriting. During his 12 years at Enterprise, he started and ran the multifamily mortgage division from production to asset management and servicing. Among his innovations were a private investor unfunded forward rate lock product, an early rate lock product for forward commitments, and an extended term mortgage product. Under his guidance, the company provided creative financing structures under the Fannie Mae and FHA programs. He also worked at SCA Realty from 1990 to 1994 where he helped manage a tax exempt bond fund and directed work out activities. At SCA he was among the first to refinance Section 8 properties for recapitalization. From 1986 to 1990, he originated and underwrote FHA loans as Vice President at ABG Financial Services. Prior to that he worked at the State of Maryland's Housing Finance agency and ran a community development corporation in Southeast Baltimore. Stern has a graduate degree from Harvard University in City Planning and an undergraduate degree from the University of Wisconsin.

David J. Thompson of Thompson Consulting and co-principal of Neighborhood Partners, LLC (NP) has consulted for the national cooperative organizations of Japan, the United Kingdom, the United States, and the United Nations. Thompson is one of the founders and a former Regional Director of NCB. He is Vice-Chair of Yolo Federal Credit Union, a \$130 million community charter credit union and President of the Twin Pines Cooperative Foundation. He has played a role in developing local, state and national legislation and policy on housing cooperatives. He authored *Weavers of Dreams: Founders of the Modern Cooperative Movement* (1994), and co-authored *Cooperation Works!* (1996) and has written over 250 articles about cooperatives. He was born in England, near Rochdale the birthplace of the cooperative movement. Thompson has an MA in Urban Planning from the University of California at Los Angeles.

Brenda Torpy has 26 years experience in the field starting with rural community development and affordable housing advocacy in northern Vermont. As the Community and Economic Development Office's first housing Director for the city of Burlington, Torpy worked on the development of the Burlington Community Land Trust (BCLT), along with housing rehabilitation programs, new affordable housing development and the passage of legislation to protect renters and to promote permanently affordable housing in the city. A founding Board member and first president, she came to work for BCLT in 1991 and grew BCLT from a small neighborhood organization with a staff of 6 to America's largest, most diverse and successful Community Land Trust with over 800 affordable homes of all types, several commercial properties, a membership of 2,600, and 40 employees. Through merger the organization recently expanded to serve three counties with 2,000 homes as Champlain Housing Trust. Torpy has also worked for the Vermont Housing Finance Agency as Development Director, and coordinated the \$21 million tenant-led buyout of Northgate Apartments, 336 apartments that needed extensive rehabilitation and reinvestment to assure continued affordability.

Kenneth D. Wade is the chief executive officer of NeighborWorks® America, and is responsible for overseeing the multimillion-dollar grant programs and training activities that support a national network of more than 240 affordable housing and community development organizations. NeighborWorks® America is a public nonprofit corporation established as the Neighborhood

Reinvestment Corporation by an Act of Congress in 1978. [NeighborWorks® America is the organization's trade name.]

Wade, who joined NeighborWorks® America in 1990, has more than 25 years of experience in community development. He most recently served for five years as NeighborWorks® America's director of national programs, initiatives, and research. In this role, Wade directed all national programmatic initiatives for NeighborWorks® America, including the NeighborWorks® Campaign for Home Ownership, the NeighborWorks® Multifamily Initiative, the NeighborWorks® Insurance Alliance, the NeighborWorks Rural Initiative, and the NeighborWorks® Community Building and Organizing Initiative. Wade has overseen the development of a number of national partnerships on behalf of the NeighborWorks® network. In addition, he served as the director of the NeighborWorks® America New England district for eight years.

Prior to joining NeighborWorks® America, Wade worked for nine years with Boston's United South End Settlements. He participated in the development of the "Community Investment Plan" in Boston established by local banks and the Community Investment Coalition in 1990. He has served on a variety of boards and committees. Currently he serves on the Fannie Mae National Housing Advisory Council, the Bank of America National Community Advisory Council, the Board of Trustees of the National Housing Conference, the Board of Overseers of the School of Community & Economic Development of Southern New Hampshire University, the board for the National Association of Affordable Housing Lenders, and the Board of Trustees for The Appraisal Foundation.

Wade studied at Springfield College and University of Massachusetts College of Public and Community Service.

Tom Walsh has been Partner at Tom Walsh & Co., builders of affordable housing in the Pacific Northwest, since 1961. Their projects include construction of rental and for-sale homes, and work for public agencies and non-profits. Over the past two decades, Tom Walsh & Co. has built approximately 10,000 units of affordable housing.

Matt Whelan is Senior Vice President of Catellus Development, a ProLogis company. Whelan serves as the project director in leading the redevelopment of Robert Mueller Municipal Airport in Austin, Texas. Prior to joining ProLogis in June 2006, he spent eight years with CCNG Realty, Inc. in Austin, Texas. At CCNG he was responsible for strategic planning and overseeing the real estate operations of Spanish Oaks, a 1,300-acre, \$1 billion mixed-use master planned project. Prior to his work at CCNG, he gained valuable experience consulting on development planning and public financing for large real estate projects. Whelan graduated from University of Texas at Austin with a Bachelor of Science in Civil Engineering and a Master of Science in Environmental Engineering.

Douglas B. (Doug) Woodruff is a Principal with DFC Group, Inc., a St. Louis based real estate finance consulting firm specializing in tax-leveraged financing structures for urban and community preservation and renewal. Woodruff advises clients on financing and structural elements for a wide range of transactions involving federal and state tax programs that leverage private capital to create adequate sources of financing for difficult to finance projects.

Woodruff has 25 years of commercial banking experience, including 22 years with the Bank of America, where he held senior management roles in various commercial banking areas within the Company until retiring in May 2007. Most recently he served as Franchise Banking Executive for Bank of America, responsible for the development of the bank's strategy to provide owner operators of selected franchise concepts with loans and other banking products to support their growth and profitability. This included accountability for an \$850 million loan portfolio, development of a national sales force and relationship management for key franchisor clients.

Prior roles at Bank of America included President of Community Development Banking where he led the bank's \$3 billion community development business. Under Woodruff's leadership, the business unit grew to over \$300 million in revenues, nearly \$200 million in pre-tax profit and over 300 associates throughout U.S. engaged in real estate finance and development. He was also the principle architect of the Bank of America's 10-year, \$750 Billion community development goal (at the time the largest such goal in banking history), which included aggressive targets for affordable mortgage lending, affordable housing development, small business lending, affordable consumer lending and economic development in low- and moderate-income communities. He also managed the bank's regulatory performance under the Community Reinvestment Act (CRA) and served as the bank's chief privacy officer.

He began his banking career 25 years ago in St. Louis and has prior experience in Commercial Lending, Real Estate, Small Business Banking and Government Affairs.

Woodruff graduated from Miami University in Oxford, Ohio where he majored in finance and is a graduate of the Stonier Graduate School of Banking. He has served on several national and regional boards including the America Bankers Association - Center for Community Development and Government Relations Councils, Local Initiative Support Corporation (LISC), Living Cities, the Missouri Bankers Association, the Missouri Chamber of Commerce and the St. Louis Equity Fund.