

**2010 Forum
Speaker Biographies**

**Raymond A. Skinner, Secretary
Maryland Department of Housing and Community Development**

Raymond A. Skinner was appointed by Governor Martin O'Malley as Secretary of the Maryland Department of Housing and Community Development in February 2007. In this position, which he previously held from 1998 to 2003, he serves as Chief Executive Officer of the department and manages Maryland's housing finance, mortgage insurance, community development, and building code programs. Prior to his appointment he was President and CEO of The Skinner Group LLC, a consulting firm providing services in affordable housing finance, community and economic development, and government relations. Previously he served as Director of the Prince George's County Department of Housing and Community Development and as Executive Director of the District of Columbia Office of Business and Economic Development. Mr. Skinner has over 30 years of professional experience in urban planning, affordable housing and community revitalization and has been an active leader in the field. He has held leadership positions with the National Council of State Housing Agencies (NCSHA), the National Housing Conference (NHC), the National Association of Housing and Redevelopment Agencies (NAHRO), and the Council of State Community Development Agencies (COSFDA). Mr. Skinner holds a Bachelor of Science degree from the Pennsylvania State University and a Master of City Planning from the University of Pennsylvania. He has also been awarded a Certificate in Real Estate Development and completed the Program for Senior Executives in State and Local Government at Harvard University. A native of Philadelphia PA, Secretary Skinner lives in Bowie, MD with his wife Karen and children Kevin and Kimberly, and volunteers his time with numerous civic and nonprofit organizations.

THE FUTURE OF HOMEOWNERSHIP PANEL

**Tracy Evans Gross, Senior Business Developer
Housing and Community Development, Fannie Mae**

Tracy Evans Gross manages Fannie Mae's Community Business Center for Maryland and the District of Columbia. Through the Community Business Centers Fannie Mae partners with lenders, private sector firms, not-for-profit organizations, and local, state and federal government agencies to help solve local housing problems, expand homeownership opportunities for the underserved, and increase the supply of affordable rental and for sale housing. In this role, Tracy helps expand access to homeownership and affordable rental housing in Maryland and in the District of Columbia. Tracy has been in this position for two years. Prior to joining Fannie Mae, she was Senior Loan Officer for Enterprise Community Loan Fund, where she was responsible for underwriting acquisition, construction and perm financing for affordable rental and for sale housing. Previously, Tracy was Vice President for Wachovia Bank (formerly First Union National Bank) and before that she was a Loan Officer in Multi-Family Finance for Baltimore Community Lending. Tracy received her bachelor's degree from Hood College and is a Realtor and member of the Greater Baltimore Board of Realtors. She is involved in the industry on both local and regional levels and is a native of Baltimore, Maryland.

**Robert W. Mooney, Deputy Director, Consumer Protection and Community Affairs
FDIC (Federal Deposit Insurance Corporation)**

Mr. Mooney is Deputy Director of the FDIC's Division of Supervision and Consumer Protection in Washington, D.C. He directs the national community affairs, consumer affairs, and deposit insurance outreach programs. Mr. Mooney has also served as Senior Advisor to the FDIC Chairman on consumer protection matters and has directed the FDIC's national compliance, CRA, and fair lending examination and policy development programs. He was named Acting Deputy Director in 2006, Associate Director in 2005, Chief of the CRA and Fair Lending Section in 2002, and Assistant Director in 1999. Other positions with the FDIC include his appointment as Senior Fair Lending Specialist in the Washington Office in 1995; Community Affairs Officer for the Chicago Region in 1992; and Managing Agent in 1989 as chief executive of several FDIC/RTC-supervised thrifts. He has represented the FDIC on several interagency CRA and Compliance initiatives and authored *Side by Side, a Guide to Fair Lending*. Before joining the FDIC, Mr. Mooney had more than 10 years of senior executive experience in banking, including Regional Vice President and Director for Retail Banking of a multi-state financial institution; Director of Mergers and Acquisitions, and Vice President for Employee Relations. Mr. Mooney was active in civic affairs, serving on the board of directors, as President or Treasurer of several community development corporations and numerous other civic organizations or committees. The Massachusetts State Senate awarded him its Commendation for his work in community development and equal opportunity. Mr. Mooney received his undergraduate degree from Brandeis University.

**Sally Scott, Senior Program Officer
Baltimore Neighborhood Collaborative**

Sally staffs the Grants/Program Committee and related initiatives at the Baltimore Neighborhood Collaborative. From 1998 to 2004, Sally was program officer at the Goldseker Foundation, where she helped initiate and structure a shift in foundation funding to community development, regional policymaking, and organizational effectiveness. As a consultant, she worked with BNC Director and members to integrate participants from City and State government as well as nonprofit funding intermediaries into BNC. Sally worked with BNC leadership to define its mission as coordinating and increasing funder investment to achieve economically diverse and revitalized Baltimore neighborhoods, and to develop the Neighborhood Revitalization Initiative. She now manages program oversight and capacity-building assistance to 12 grantee organizations and serves as chair of the Baltimore Homeownership Preservation Coalition, a vehicle for foreclosure prevention and mitigation in Baltimore City. She also serves as Board President of the Maryland Asset Building Community Development (ABCD) Network, a statewide organization providing communications, advocacy and capacity building services for members throughout Maryland. Sally has B.A. from Yale University in American Studies and a Ph.D. in international community development from the Johns Hopkins School of Advanced International Studies (SAIS).

**Victoria Schultz, Senior Counselor to the Assistant Attorney General for Civil Rights
Department of Justice**

Currently, Vicki Schultz works on fair housing and fair lending issues for the Civil Rights Division at the Department of Justice. She is a reviewer for the Housing and Civil Enforcement Section of the Division and works closely with federal partners such as HUD and Treasury. Prior to that, Ms. Schultz served as Senior Advisor to then Maryland DLLR Secretary Tom Perez to help craft the state's foreclosure reform and response. She had worked in the community development field before joining state service: first directing a statewide project providing legal services to

nonprofits and then for Baltimore County, administering HUD and other government funds to strengthen and build communities. Vicki Schultz began her legal career at Maryland's Legal Aid Bureau, Inc., where she focused on housing and consumer issues representing low and moderate clients in Baltimore City and County.

SUSTAINABLE FUNDING FOR HOUSING COUNSELING INDUSTRY PANEL

Bruce Dorpalen, Director Housing Counseling for Affordable Housing Centers

Bruce has been active in community reinvestment, foreclosure prevention, fair lending, anti-predatory lending, and Hurricane Katrina recovery issues for over 30 years. He is currently working on improving the performance of foreclosure prevention programs and reviving homeownership mortgage programs for low and moderate income homebuyers.

Yaisa Johnson, Neighborhood Lending Consumer Education and Counseling Regional Manager, Bank of America

In this role, she and her teammates are responsible for the coordination, maintenance and growth of Bank of America's Connect to Own® Homebuyer Education Program. Through Connect To Own, Bank of America partners and collaborates with more than 550 pre-purchase homebuyer education and counseling agencies in 42 states and Washington, D.C. Specifically, Johnson identifies, evaluates, trains and approves housing counseling agencies and homebuyer education providers to become a part of this network.

Prior to this role, Johnson managed mortgage lending operations for Bank of America and its predecessor banks. During her 21 years of experience with Bank of America, she has received numerous awards and recognition including the bank's highest honor, the Award of Excellence in 2002 and 2006.

Felix M. Torres Colon, Executive Director Neighborhood Housing Services

Felix M. Torres Colon has been a practicing community development professional for over twenty-five years. Mr. Torres Colon has been the executive director of Neighborhood Housing Services of Baltimore (NHSB) since 2006. NHSB is a non-profit organization that has been in the Baltimore community for 35 years helping to sustain and create homeownership opportunities through customized lending and consumer education.

RESEARCH AND RESULTS PANEL

Carol Gilbert, Assistant Secretary and Director of the Division of Neighborhood Revitalization Maryland Department of Housing and Community Development

Before joining DHCD, Ms. Gilbert was Program Officer of the Goldseker Foundation, specializing in community development and nonprofit capacity building in Baltimore City. Ms. Gilbert is a former executive director of the Neighborhood Design Center, a 30 year-old nonprofit organization dedicated to providing lower income communities with access to professional community design services. She also founded the Baltimore Homeownership Preservation Coalition, a public-private partnership working to prevent the loss of affordable housing due to

mortgage foreclosure and predatory lending. Ms. Gilbert received a bachelor's degree in English from the University of Virginia and a master's degree in architecture from the University of Maryland College Park's Graduate School of Architecture. She has been a resident of Prince George's County for 20 years.

**Dr. Chris Herbert, Senior Associate, Housing and Community Development Practice
Abt Associates, Inc.**

Dr. Herbert has more than two decades of experience conducting and managing research related to housing policy, housing markets, housing finance and urban development. In recent years, Dr. Herbert's work has focused on efforts to promote and maintain homeownership for low-income and minority families. His work in this area has included evaluations of federal and state homeownership programs, detailed literature reviews, and analysis of disparities in mortgage lending and residential foreclosure by income and race/ethnicity. Among his most recent research reports are *The State of the Housing Counseling Industry* and *The Homeownership Experience of Low-Income and Minority Families: A Review and Synthesis of the Literature*. Prior to joining Abt Associates in 1997, Dr. Herbert was a researcher at Harvard University's Joint Center for Housing Studies. He has a Ph.D. in Public Policy from Harvard University.

**Peter A. Tatian, Senior Research Associate
Metropolitan Housing and Communities Policy Center, Urban Institute**

Mr. Tatian's areas of interest include housing policy, neighborhood indicators, and community development. He is one of the key staff on the Institute's National Neighborhood Indicators Partnership, which makes use of local data to promote community building activities in over thirty US cities, and is currently leading the Institute's Neighborhood Info DC partnership, a neighborhood data system and civic engagement tool for the District of Columbia. He is also directing the Urban Institute's evaluation of NeighborWorks® America's National Foreclosure Mitigation Counseling program, a \$343 million program providing counseling services to homeowners facing foreclosure. Mr. Tatian co-directed the Neighborhood Change Data Base project, which brought together comparable neighborhood-level indicators from the 1970 to 2000 Decennial Censuses. Most recently, he co-wrote a study on the neighborhood impacts of community development strategies in Richmond, Virginia. He has also done research for HUD on the impacts of public and supportive housing on neighborhoods, and has worked on housing policy reform in Eastern Europe and the former Soviet Union.

Dr. Kenneth Temkin, Consultant

Dr. Temkin has over fifteen years of experience in working on projects related to the analysis of a variety of issues related to affordable housing, real estate finance and community development. Dr. Temkin has conducted studies and published articles related to social capital, evaluating community development initiatives, the provision of capital in lower income neighborhoods, secondary market transactions for financial assets, valuation, sale of financial assets and structuring financial transactions. He earned his Ph.D. in City and Regional Planning from the University of North Carolina at Chapel Hill in 1996 after earning an M.B.A. from Baruch College and a B.S. from New York University.

LEGISLATIVE UPDATE PANEL

Tracey Barbour-Gillett, Program Officer, Community Development The Abell Foundation

Prior to joining Abell, she was Project Manager at Campaign Consultation, Inc., where she provided training and technical assistance in resource development, financial asset development, and youth empowerment to nonprofit organizations. As Housing Programs Officer at the Maryland Center for Community Development (MCCD), Tracey revised the housing counseling certification program, and developed and facilitated seminars, round tables and trainings on housing counseling issues. At the Washington, DC-based Center for Policy Alternatives, Tracey's work focused on state-level policy development and implementation on a variety of issues, including child care facilities financing, Community Reinvestment Act, and other access to capital issues. Tracey is a graduate of American University with a Bachelor's Degree in Political Science, and has a Master's Degree in Public Administration from the University of Baltimore.

Karen Blandford, President The Blandford Group

Karen Blandford is the President of The Blandford Group, a community development consulting firm she founded in February 2005. Her firm offers a wide range of services for nonprofits, local governments, and the private sector. Among her clients are the Maryland Asset Building and Community Development Network, a membership based intermediary for which she provides services in advocacy, networking and communications, and capacity building. In addition, she performs community development related studies, nonprofit capacity building, and grant review services.

Amanda Sheldon Roberts, Housing Director, Public Policy Enterprise Community Partners

As a Housing Director on the Public Policy team at Enterprise, Amanda Sheldon Roberts analyzes and explores new policies and programs to support the financing of affordable housing in diverse, thriving communities. Amanda is a policy subject expert on the HUD Neighborhood Stabilization Program (NSP) and co-authored "The Challenge of Foreclosed Properties," a publication released in 2009 that analyzed the action plans of NSP grantees. Amanda has shared her NSP knowledge by briefing Congressional staff, giving the keynote address at a Kansas City Federal Reserve Bank conference, and presenting at over a dozen housing and community development conferences or webinars. Prior to joining Enterprise, Amanda worked on the Resource Policy Team at Self-Help in Durham, NC. Amanda has a Masters in Public Policy from Duke University, a degree she earned after returning from two years as a youth and community development volunteer in the Peace Corps. Amanda holds a B.A. in International Relations and Women's Studies from Tulane University in New Orleans.

Kathleen S. Skullney, Esq. Project Attorney, Foreclosure Legal Assistance Project Legal Aid Bureau, Inc.

Kathleen S. Skullney is a native of Northern Illinois and moved to Maryland over 30 years ago. Kathleen worked in finance and banking in Illinois and later in Baltimore as a securities/investment representative, fully licensed in stocks, bonds and commodities. She obtained her J.D. from the University of Baltimore and has practiced in both the federal courts

and Maryland courts. Since coming to Maryland, she has been a strong community and good government advocate, and spent 3 years as the Executive Director of Common Cause Maryland. Kathleen first litigated housing fraud; flipping and predatory lending cases as an attorney with St. Ambrose Legal Services, and now directs the statewide Foreclosure Legal Assistance Project for Maryland Legal Aid Bureau, Inc.

HOMEBUYER EDUCATION CONTENT AND DELIVERY METHODS PANEL

Mark L. Kopatch

Bachelor degree in Finance from Towson University. Worked in corporate finance in USF&G in Baltimore for 11 years. Project Manager and national trainer for a nationwide Reverse Logistics company Mortgage loan officer for 5 years specializing in VA, FHA, Conventional and Reverse Mortgage loans. Neighborworks Certified Housing counselor for 4 years. Passed Maryland Real Estate Licensing exam. Currently live in Anne Arundel County with wife and newborn son

Ron Ruddle, Executive Director Eastside Community Development Corporation

Ron is also a certified Housing Counselor. Eastside's primary functions involve foreclosure prevention counseling and the education and counseling of First Time Home Buyers. He is also the Training Committee Chairman for the Maryland Housing Counselors Network. Prior to becoming Executive Director of Eastside, he served as a Housing Counselor for 10 years. He has also been involved in sales and Marketing for some 25 years. He has experience in Real Estate, transportation, and in the Building Products industries.

Willamena Samuels Taylor, Director of the Homebuyers Club (HBC) Manna, Inc.

Manna, Inc. is a nonprofit housing developer in the District of Columbia. The Homebuyers Club was created in 1986 to provide peer support to prospective buyers in resolving financial issues, and help in meeting guidelines for home loan pre-approval. The Club has eight chapters and maintains a membership of approximately 100 persons who have made serious commitments to pursue the goal of homeownership.

Milt Sharp, Jr., Senior Homeownership Specialist, National Homeownership Programs NeighborWorks®

Milt's duties include overseeing financial education, homeownership programs, wealth building strategies and minority homeownership efforts. Additionally Milt is the homeownership center coordinator for the national network of NeighborWorks® HomeOwnership Centers, a series of "one-stop shops" which provide access to all the products and services needed by existing and perspective homeowners. Milt's primary focus is to assist the Centers in building capacity in the areas of service delivery, marketing and design, homebuyer education, and partnership development.

KEYNOTE ADDRESS AND LUNCH

Congressman John Sarbanes

Congressman John Sarbanes has served in the U.S. Congress since 2007. Born and raised in Baltimore, Congressman Sarbanes has nearly two decades of experience working in the private, public and non-profit sectors. In 2006, he was elected to the House of Representatives to represent Maryland's 3rd Congressional District, which spans portions of Anne Arundel County, Baltimore City, Baltimore County and Howard County. Congressman Sarbanes has been appointed to the [Energy and Commerce Committee](#) where he serves on the Health Subcommittee and the Commerce, Trade and Consumer Protection Subcommittee and he is also a member of the [Natural Resources Committee](#) with a special focus on parks and federal lands.

During his first term, John was awarded the Outstanding New Member Award by the Voice for National Service. He also received an honorary award from the National Association of Law Schools for his work in passing the Education for Public Service Act, which helps those who want to pursue a career in public service do so without incurring overwhelming debt. Congressman Sarbanes continues to work hard to provide first rate constituent services and practical solutions for the challenges that face Maryland's working families.

John graduated from the Woodrow Wilson School of Public and International Affairs at Princeton in 1984 and the following year studied law and politics in Greece on a Fulbright Scholarship. After graduating from Harvard Law School in 1988, he returned to Baltimore, where he clerked for Judge J. Frederick Motz on the federal district court and the following year began his law practice at Venable. He spent 18 years at Venable, six as Chairman of the firm's Health Care practice. John currently lives in Towson with his wife of twenty years, Dina, and their three children, who attend Baltimore County public schools.

Before coming to Congress, Congressman Sarbanes worked to improve public education in Maryland's school system, serving for seven years with the Maryland State Superintendent as liaison to the Baltimore City Public Schools under the City-State Partnership. At Venable, he represented non-profit hospitals and senior living providers in their mission to deliver high quality care to the people of Maryland. He has a firsthand understanding of the pressures that rising costs and the persistent shortage of qualified care-givers are placing on these providers and the families they serve. Throughout his life, Congressman Sarbanes has fought to improve the lives of working people in Maryland and the Mid-Atlantic region. On issues like consumer protection, decent public housing and fair treatment in the workplace, John championed the efforts of the Public Justice Center and other public interest organizations that serve Maryland's families.

Since childhood, Congressman Sarbanes has attended the Greek Orthodox Cathedral of the Annunciation in Baltimore. Over the last eighteen years, John has served as a board member of the Institute for Christian and Jewish Studies. Active with his wife and children in the Bolton Street Synagogue, John brings a special perspective to the Institute's mission of promoting understanding and dialogue among people of different religious faiths.

AVOIDING AND REPORTING SCAMS PANEL

Timothy W. Adams, *District Director, Mid-Atlantic District* NeighborWorks America

An authority on resource development, Adams also has expertise in information and financial management systems and technologies.

Wallace Merriman, Assistant Special Agent in Charge U.S. Department of Housing and Urban Development Office of Inspector General, Investigations, Capital District

Assistant Special Agent in Charge, Wallace Merriman has been with US Department of Housing and Urban Development, Office of Inspector General (HUD OIG) for over 18 years. Wallace began his career as an Auditor with HUD OIG, Office of Audit for over five years and converted over to a Criminal Investigator, for the Office of Investigation both located in New York City. He moved to Maryland and was assigned to the Financial Crimes Enforcement Network, (FinCEN) in Vienna, VA as the Law Enforcement Representative for HUD OIG. He currently is the Assistant Special Agent in Charge for HUD OIG's Capital District covering from the State of Maryland to the North Carolina.

April N. Richardson Esq., Attorney

April is a Licensed Attorney in Maryland whose legal practice involves real estate and business law. She received her B.A. in English and Political Science from the University of Maryland Eastern Shore (HBCU), received her Juris Doctorate from The George Washington University Law School and is currently enrolled in the Master's in Real Estate program at Georgetown University.

Calvin I. Wink, Jr., Supervising Investigator/Administrator III Enforcement Unit Division of Financial Regulation Department of Labor, Licensing and Regulation

Mr. Wink is a retired Baltimore County Police Detective with 27½ years experience. He worked directly for the Chief of Police in the Internal Affairs Section for 11 years investigating complaints filed against police officers and other County employees and officials. Many of these investigations involved financial crimes and frauds of various origins. The last 8 years of his police experience was also working directly for the Chief of Police in the Planning and Research Section where he wrote policy and procedure. He conducted statistical analysis, program evaluations, policy development and procedural analysis. He also participated in the development of the Strategic Plan and its administration. He received specific training from various entities throughout the United States.

MD Housing Counselors Network Annual Meeting

Shavaugn Jackson, Founder and Executive Director Diversified Housing Development

Shavaugn has been in the position of Executive Director since 2006. Prior to this Shavaugn worked for the Maryland Department of Housing as well as the Enterprise Foundation. Ms. Jackson received her Bachelor's of Science in Urban Studies and Planning from Virginia Commonwealth University and a Masters of Public Administration from the University of Delaware. Shavaugn currently lives in Baltimore County with her husband Ronald Jackson, her son Ronald Jr. and daughter Imani.

Roy Miller – Chair, *The Network* and Housing Counselor, Belair-Edison Neighborhoods, Inc.

Roy has been in the mortgage industry since 1991, when he started as a Business Development Officer for a local bank originating refinances in 3 states. Over the years Roy's lending experience includes Retail and Wholesale Lending, Loan Originations, Management, and Underwriting for refinances, home equity loans, and purchase money mortgages, both prime and sub-prime. Roy later served as a community organizer for a non-profit organization in West Baltimore's Empowerment Zone where he assisted in employment development, local merchant activities, referrals for grants for mortgage loans and organizing youth activities. Roy now serves as a HUD approved Housing Counselor in Baltimore City. Life is good!!

Pam Petty – Treasurer *The Network*

Pamela Petty, since 1997 has offered assists to families from home-buying education to foreclosure prevention at St. Ambrose Housing Aid Center. The Center offers an array of housing programs for example; foreclosure prevention, home-sharing, rental services and housing development.

BEST PRACTICES IN FORECLOSURE PREVENTION PANEL

Anne Balcer Norton, Esq., *Director* *Foreclosure Prevention, St. Ambrose Housing Aid Center*

Jerry Durham, Vice President Home Retention and Advocacy

Jerry Durham joined Bank of America Home Loans in 2005 after a 17 year career with two different Members of Congress. In his role as a congressional administrator, Mr. Durham was responsible for overseeing field operations in the Third Congressional District of Texas. In this capacity, he became a noted resource on social services, banking, taxation, and community development.

Larry Gilmore, CEO & President HOPE LoanPort

Larry has been actively involved in developing solutions to providing affordable housing to underserved communities throughout his career. Larry currently serves as the CEO and

President for HOPE LoanPort, the mortgage industry portal designed to facilitate the submission of full modification applications to mortgage servicers by nonprofit counselors across the country. Larry also serves as the Deputy Executive Director for the HOPE NOW Alliance where he assists in managing a comprehensive strategy to preserve homeownership. This includes executing strategies specific to consumer outreach, education, and ensuring borrower's access to long-term solutions.

**Lou Tisler, Executive Director
Neighborhood Housing Services of Greater Cleveland, Inc.**

**Jennifer Turnham, Associate
Abt Associates Inc.**

Jennifer's research focuses on housing counseling, homeownership, and community development. Recent publications include "The State of the Housing Counseling Industry: 2008 Report," "The Community Developers' Guide to Improving Schools in Revitalizing Neighborhoods," and "Housing Affordability and Family Well-Being: Results from the Housing Voucher Evaluation." Ms. Turnham is currently working on a national, multi-year study of the outcomes of pre-purchase and foreclosure mitigation counseling. Ms. Turnham has a BA in Economics from Williams College and an MA in History from the University of Minnesota.

DEVELOPING AND MEASURING NEW HOMEBUYER AND HOMEOWNERS HABITS PANEL

Nina Heck has been with CCCS of MD & DE, Inc., a 501 (c) (3) non-profit credit and housing counseling agency whose mission is to promote economic self-sufficiency to individuals, families and communities through financial education and counseling. Nina has been with CCCS of MD & DE, Inc. for 23 years and is the Director of Counseling.

**Christy Metzler, Management Consultant
NeighborWorks® America**

Nina is involved in measuring and documenting the impact of community development efforts across 6 states and the District of Columbia. A Virginia Tech graduate in Sociology, Christy decided to pursue a graduate degree in Economic and Social Development after participating as a driver in a humanitarian aid caravan to Nicaragua. Over her career, Christy has worked as a community organizer, has managed an energy assistance program, has managed real estate development activities for a community development organization and has evaluated organizational capacity and performance of NeighborWorks® organizations.

Kirsten Moy heads the Economic Opportunities Program, which promotes learning about highly promising poverty alleviation, self-employment, and employment strategies. She came to the Aspen Institute directly from the Community Development Innovation and Infrastructure Initiative (CDIII), where she served as director of a national research project on the future of community development and community development finance. She joined EOP in April 2001. Kirsten has been a distinguished visitor with the Human and Community Development program of the John D. and Catherine T. MacArthur Foundation in Chicago, and served in the Clinton administration as director of the Community Development Financial Institutions Fund (CDFI) at the US Department of Treasury.

RENTERS AND FORECLOSURE PANEL

William F. Ariano, Jr., Deputy Director of the Community Development Administration Maryland Department of Housing and Community Development

William F. Ariano, Jr. was appointed by the Secretary with the approval of the Governor effective July 5, 2007 as Deputy Director of the Community Development Administration. The Community Development Administration is the Housing Finance Agency for the State of Maryland and is part of the Department of Housing and Community Development. He previously served as Vice-President of Residential and Consumer Lending and CRA Officer at Chesapeake Bank of Maryland. He served in that capacity at several Baltimore community banks and his responsibilities included, secondary marketing, and underwriting; and the management of staff for origination, closing, sales and post closing of various mortgage products.

Elizabeth Harber, Senior Program Officer, Community Development The Abell Foundation

Matt Hill, Staff Attorney Public Justice Center

Matt Hill is a staff attorney at the Public Justice Center, a nonprofit, legal service provider that seeks systemic change in different areas of civil rights and poverty law. Matt's primary focus at the moment is spearheading the PJC's new initiative to enforce recently enacted state and federal laws that protect tenants when the landlord enters foreclosure. From 2008-2009, Matt was the Francis D. Murnaghan Appellate Advocacy Fellow at the PJC. In that capacity, Matt represented numerous parties and amici in state and federal court on various poverty law and civil rights issues. Previously, Matt clerked for the Honorable Deborah S. Eyler on the Maryland Court of Special Appeals. Matt graduated *summa cum laude* from American University's Washington College of Law in May 2007.

David T. Rammler, Attorney and Director of Government Relations National Housing Law Project