

No Place Like Home: Philadelphia's Approach to Foreclosure Prevention
Federal Reserve Bank of Philadelphia, Pennsylvania Room
Wednesday, September 21, 2011
Speakers' Biographies

Karen L. Black is the principal of May 8 Consulting, Inc., a firm that does policy research, development, and analysis to form innovative and creative solutions to seemingly intractable problems facing urban, suburban, and rural communities. In addition, Black teaches urban studies at the University of Pennsylvania. Before opening her consulting practice, she was the founding director of the Metropolitan Philadelphia Policy Center, a regional policy center founded to conduct research on issues significant to Southeastern Pennsylvania and connect policymakers with expert knowledge and experience from other areas. She is the author of numerous reports and professional articles.

Rachel Blake has been a staff attorney with Regional Housing Legal Services (RHLS) since 2007. She is currently focusing on projects related to neighborhood stabilization, homeownership preservation, program and policy reform, and increased utilization of data analysis and performance measurement in affordable housing and community development practice. Before joining RHLS, she worked for large and mid-size Pennsylvania firms and a nonprofit law firm in Chicago. She received awards for her work in Chicago defending homeowners in mortgage foreclosure cases and for her work in helping create a system for mapping and reporting on apartment building foreclosures.

Catherine C. Carr is the executive director of Community Legal Services, Inc. (CLS), the largest legal aid provider in Philadelphia. She served as a staff attorney at CLS before becoming director, specializing in public benefits litigation, including access to welfare, Social Security, and Medicaid benefits. CLS has received the American Bar Association's Hodson Award for Public Service. She serves or has served on boards and committees of national legal services organizations and public interest law firms and has co-chaired the Philadelphia Bar Association's Civil Gideon Task Force. She has received several awards, including the 2009 Philadelphia Bar Foundation Award.

Ira Goldstein is director of policy solutions at The Reinvestment Fund (TRF), a community development financial institution that invests in the mid-Atlantic region. In many cities he has conducted spatial and statistical housing market analyses used by local government agencies to develop policies and allocate scarce resources. He has also conducted studies of mortgage foreclosures in numerous mid-Atlantic states. Previously, he was HUD's mid-Atlantic director of fair housing and equal opportunity. He is a former member of the Federal Reserve Board's Consumer Advisory Council and a current member of the Center for Responsible Lending's research advisory board, the governor of Pennsylvania's housing advisory committee, and the HOPE LoanPort board of directors.

Brian A. Hudson, Sr., is executive director and CEO of the Pennsylvania Housing Finance Agency (PHFA). He began his career at PHFA in 1975, rising to chief financial officer before assuming his current position in 2003. His major responsibilities involve developing and implementing PHFA's program initiatives as well as providing guidance for the agency's relationships with its board of directors, administration, state legislature, Congress, business and advocacy partners, the financial community, and the general public. A certified public accountant, he serves on the boards of the National Council of State Housing Agencies, the Federal Home Loan Bank of Pittsburgh, the Commonwealth Cornerstone Group, and the National Housing Trust. He is also a member of the Federal Reserve Board of Governors' Consumer Advisory Council.

Pamela Kennebrew, lead housing counselor at the Philadelphia Unemployment Project, has nearly 10 years' experience in default and delinquency counseling. She has been involved with Philadelphia's Residential Mortgage Foreclosure Diversion Program since its inception and has conducted workshops and training on the program.

Michelle W. Lewis has served for the past 29 years as president and CEO of Northwest Counseling Service, a housing counseling agency that won a PHFA "Best Practices Award" in 2010. She serves as school director of the National Real Estate Training Institute; in this capacity, she developed and teaches a 35-hour course for attorneys aimed at identifying practices in predatory lending and pursuing remedies. She also chairs the American Society of Certified Housing Executives, a national trade association for housing counselors and agencies. She is also a principal in a private real estate firm specializing in commercial and investor markets. She serves as treasurer on the board of the Pennsylvania Federation of Housing Counselors and Agencies. An associate member of the American Bar Association (ABA), she serves in the ABA's criminal justice and real property, probate, and trust sections. She is writing a book on predatory lending and litigation.

Deborah McColloch has been director of the City of Philadelphia's Office of Housing and Community Development (OHCD), the city's housing policy agency, since 2008. She administers an annual budget of more than \$150 million, funded primarily through the federal community development block grant and HOME programs, for housing production and conservation, housing services, and economic development activities. She has spent her entire professional career working for city housing agencies in Philadelphia and chairs the Philadelphia Housing Trust Fund's oversight board. She serves on the board of directors of Friends of Penn Treaty Park, the Housing Assistance Fund, Inc., and the Philadelphia Housing Development Corporation and is a former member of the board of trustees of Ohio Wesleyan University and PennPraxis.

Markita Morris-Louis is an attorney in the Real Estate Practice Group at Drinker Biddle Reath, where she represents clients in all aspects of real estate transactions, including financing, leasing, acquisitions, dispositions, and land development. She is a founding member of Drinker Biddle's diversity committee. Prior to joining Drinker Biddle, she completed a Philadelphia Bar Foundation fellowship at Regional Housing Legal Services (RHLS). Morris-Louis later joined the board of RHLS and has served as its president since October 2010; she also serves on the board of Philadelphia VIP. She is on the executive committee of the Philadelphia Bar Association's Real Estate Section and is a trustee of the French International School of Philadelphia. She was recently recognized by Philadelphia VIP for her commitment to pro bono service and is part of the 2012 core class of Leadership Philadelphia.

Dede Myers is a vice president at the Federal Reserve Bank of Philadelphia. She leads the Bank's Community Development Studies and Education Department, which assists financial institutions in Delaware, southern New Jersey, and eastern Pennsylvania to understand community development issues and strategies throughout the Third District. She has more than 30 years' experience in lending in low- and moderate-income communities. Before joining the Fed, she originated small multi-family loans for Quaker Capital. Earlier, she managed the community development lending effort in New Jersey for Midlantic Bank and its successor, PNC Bank. While at Midlantic, annual community development loan originations grew from \$2 million to over \$50 million annually, including single-family, construction and permanent real estate loans, equity financing, and small business and commercial loans. Before joining Midlantic, Dede worked for Neighborhood Housing Services of America and was the first executive director of Neighborhood Housing Services of Trenton.

Jeremy Nowak is president and CEO of the William Penn Foundation, a \$2 billion philanthropy founded in 1945 by Otto and Phoebe Haas. The foundation is dedicated to improving the quality of life in the Greater Philadelphia region through efforts that foster rich cultural expression, strengthen children's futures, and deepen connections to nature and community. Nowak spent 26 years leading The Reinvestment Fund, a community development financial institution that has invested \$1 billion in housing, community arts centers, schools, commercial real estate, and sustainable energy projects. He is deputy chairman of the board of the Federal Reserve Bank of Philadelphia and chair of the board of Mastery Charter School Foundation. He has also been awarded honorary doctorates from Villanova and La Salle universities. In 1995, he was the recipient of the Philadelphia Award, the city's highest civic honor.

Annette M. Rizzo was appointed to the Court of Common Pleas bench in Philadelphia in 1998 and has since served in the Trial Division in both the criminal and civil programs and now serves in the Civil Major Trial Program. She previously served as senior counsel at CIGNA Companies and held earlier positions with the Philadelphia City Solicitor's office and the law firm of Rawle & Henderson. Since 2008, Rizzo has been involved with the development and oversight of the First Judicial District's Mortgage Foreclosure Diversion Program, which mandates that no residential owner-occupied property in Philadelphia may go to sheriff's sale without a conciliation conference. Conciliation conferences bring together homeowners, lenders' counsel, pro bono attorneys, and housing counselors in an effort to keep city residents in their homes. She has received the Community Legal Services Champion of Justice Award and the Philadelphia Bar Association's William J. Brennan Distinguished Jurist Award.

Mark Schwartz is the executive director of Regional Housing Legal Services (RHLS), a nonprofit law firm with expertise in affordable, sustainable housing and its components in community and economic development, utility matters, and homeownership preservation. Schwartz is a long-serving member of the board of the Pennsylvania Housing Finance Agency (PHFA) and chairs PHFA's Homeowners Emergency Mortgage Assistance Program committee. He is a member of the board of the National Council of State Housing Boards and is a past president of the council. He is a member of PNC Bank's community development advisory board and of the advisory board of PNC Community Partners, Inc. He is a co-founder and current president of the Housing Alliance of Pennsylvania. For 13 years he was the president of the Pennsylvania Health Law Project. He serves as a member of the executive committees of Community Legal Services in Philadelphia and Philadelphia Legal Assistance. He has received awards from the Philadelphia Bar Association's public interest and real property sections and from Villanova Law School.

Susannah Staats currently serves as director of housing programs at Consumer Credit Counseling Service of Delaware Valley (CCCSDV), a 46-year-old nonprofit specializing in financial education and counseling. She oversees the delivery of all general and crisis housing programs, including government-funded, grant-funded, and partner programs. She originally joined CCCSDV in 2010 as business strategy director in charge of new business development and growth. She previously worked as an organizational strategy specialist with small and large mission-based organizations, including the Children's Hospital of Philadelphia, and worked for eight years at American Express in service delivery strategy and product management.