

NATIONAL
COMMUNITY
REINVESTMENT
COALITION

NCRC

2008 National Conference

Creating the Vision for a Fair Economy: Investing in People and Communities



March 12-15, 2008

Hyatt Regency Capitol Hill, Washington, DC



Featuring a special full-day event

**Foreclosing on the American Dream:
Recreating Sustainable Homeownership**

From The President



Welcome to Washington DC and thank you for joining us at our national conference, “Creating the Vision for a Fair Economy: Investing in People and Communities.” Each year our national conference is the largest gathering of community organizations devoted to creating and sustaining affordable homeownership for America’s working families.

This year we feature in-depth trainings and plenary sessions, plus a special full-day session titled “Foreclosing on the American Dream: Recreating Sustainable Homeownership” which will include substantive discussions of the foreclosure issue - from causes to remedies. And, we are very proud to announce that Federal Reserve Chairman Ben Bernanke will deliver the keynote speech before this special session on foreclosures.

Welcome

Owning your own home is every American’s dream. Yet, today, that dream is being foreclosed on. Why? Because too many American homeowners who work hard and play by the rules have been targeted by unfair and deceptive lending practices. Countless others haven’t been able to think about investing in a home because they’ve lost their job, they’re struggling to afford skyrocketing health care costs or other expenses.

We at the National Community Reinvestment Coalition are dedicated to providing all Americans with fair and equal access to credit and capital because we know that when families can afford to buy a home, they provide themselves with economic security. And, we know that sustaining homeownership preserves and builds wealth and stability across generations and communities.

While we work to promote homeownership, we are also helping Americans who have been sold unfair and deceptive loans and financial products. Too many financial institutions have targeted low and moderate income people, minorities and older Americans with these unfair loans. The result? A record number of defaults and foreclosures that are eroding the American dream.

By bringing together our members plus leaders from business, media, government and academia, we can tackle the difficult challenges facing America’s communities. We’re glad that you could join us this year. Let’s stand together and work for real solutions.

Thank you and enjoy the conference.

John Taylor
President and CEO
National Community Reinvestment Coalition

From the Chair



Thank you all for coming and joining us at this year's conference.

For those who have been with us before – welcome back. Your continued participation and support of NCRC is our strength. For those who are new to NCRC or to our national event, welcome. We hope that you will continue to join us every year in Washington as we bring together our membership and leaders from all over the

country for cutting edge dialogue and hands-on trainings, workshops and plenaries in community reinvestment.

I would like to thank our sponsors, who, through their generosity and belief in our mission, help make this conference possible. I would also like to thank the NCRC Board and staff for their hard work in once again bringing together a great event.

The future of our country, our economy and our communities is built into the conversations and sessions you will hear and participate in over the next four days. We at NCRC are committed to leading the way with innovative solutions, programs and services, effective action and community engagement to tackle the tough problems that we face as a nation.

We are glad that you are a part of our event this year and look forward to your continued participation.

Thank you.

Lee Beaulac
Chair, Board of Directors
National Community Reinvestment Coalition



NCRC National Achievement Awards

Each year, NCRC encourages its members to nominate individuals and organizations they feel represent excellence and leadership in their communities. All award recipients are selected for their leadership, economic or social impact in their local communities, their success in raising awareness of community reinvestment and the enduring quality of their achievements. [Join us at our Awards dinner Friday, March 14th at 6:00pm.](#)

The Henry B. Gonzalez Award

This award is given to the most outstanding government official, agency or for profit firm that forges the most effective partnerships with community non-profits to protect and advance the rights and economic conditions of consumers. The late Congressman Gonzalez (D-TX) represented his constituency long and well on Capitol Hill, where his leadership for the rights of all Americans to greater fairness in our financial systems became legendary.

The National Community Reinvestment Award

This award is given to the individual who through their career has exemplified the ideals and values of community reinvestment through the promotion of fair housing, fair lending and equal access to credit and capital. The award is given this year in recognition of 40 years since the passage of the Fair Housing Act.

The Senator William H. Proxmire Award

This award is given in honor of Senator Proxmire, who served as the Chairman of the Committee on Banking, Housing and Urban Affairs from 1975 until 1981 and again from 1987 to 1989 and was instrumental in the passage of the Community Reinvestment Act. This award is given to the individual who's life's work exemplifies the spirit of Senator Proxmire's contribution through dedication, leadership and effective action on behalf of communities.

The James A. Leach Award

This award is given to the non-profit organization that demonstrates the most outstanding results through their work on behalf of rural communities and people. As Chairman of the House Banking Committee, Congressman Leach (R-IA) set a standard for bipartisan leadership and his ability to persuade and compromise with colleagues in both houses contributed significantly to progressive legislation during his chairmanship.

The James Rouse Award

This award is given to the non-profit organization that demonstrates the most outstanding results through their work in urban community development. Named for the creator of New York's South Street Seaport, Boston's Quincy Market and other projects, this award reflects the long devotion of its namesake to the cause of urban revitalization.

The Color of Money Award

This award is given to the best documentary, reporting or information campaign that contributes to public knowledge and awareness of the need for fairness and access in the US financial system.

About NCRC

The National Community Reinvestment Coalition is an association of more than 600 community-based organizations that promote access to basic banking services, including credit and savings, to create and sustain affordable housing, job development and vibrant communities for America's working families. Our members include community reinvestment organizations, community development corporations, local and state government agencies, faith-based institutions, community organizing and civil rights groups, minority and women-owned business associations and social service providers from across the nation.

NCRC pursues its work through a variety of partnerships and programs. Our National Homeownership Sustainability Fund leverages the expertise of a national network of mortgage finance advisors. They work with servicers and lenders, on behalf of homeowners, to keep working families from losing their homes to foreclosure. NCRC's National Training Academy provides training and technical assistance on topics such as understanding how to use CRA, fair housing and foreclosure prevention. Our Economic Justice Campaign sites pilot innovative community partnerships to enhance the delivery of financial, technical, and social services to individual consumers, homeowners, and small business.

NCRC's work is enhanced by two financial services advisory councils consisting of the nation's largest banks and mortgage finance companies. Quarterly roundtables examine issues involving responsible financial services-related policies, regulations, and legislation, as well as innovative products, services and best practices.

NCRC represents its members before Congress, federal regulatory agencies and the press. NCRC routinely testifies before the U.S. Congress, and meets regularly with the leadership of banking and lending regulatory agencies. NCRC frequently provides expert commentary on national television, including ABC's Nightline, Bloomberg, the CBS Evening News, CNBC, CNN, CSPAN, NBC's Dateline and Fox News. NCRC research and policy papers have been cited in more than 100 newspapers in the US including in the Wall Street Journal, The New York Times, Washington Post, USA Today, the Chicago Tribune, the Los Angeles Times, Associated Press, Reuters, and on NPR and the BBC.

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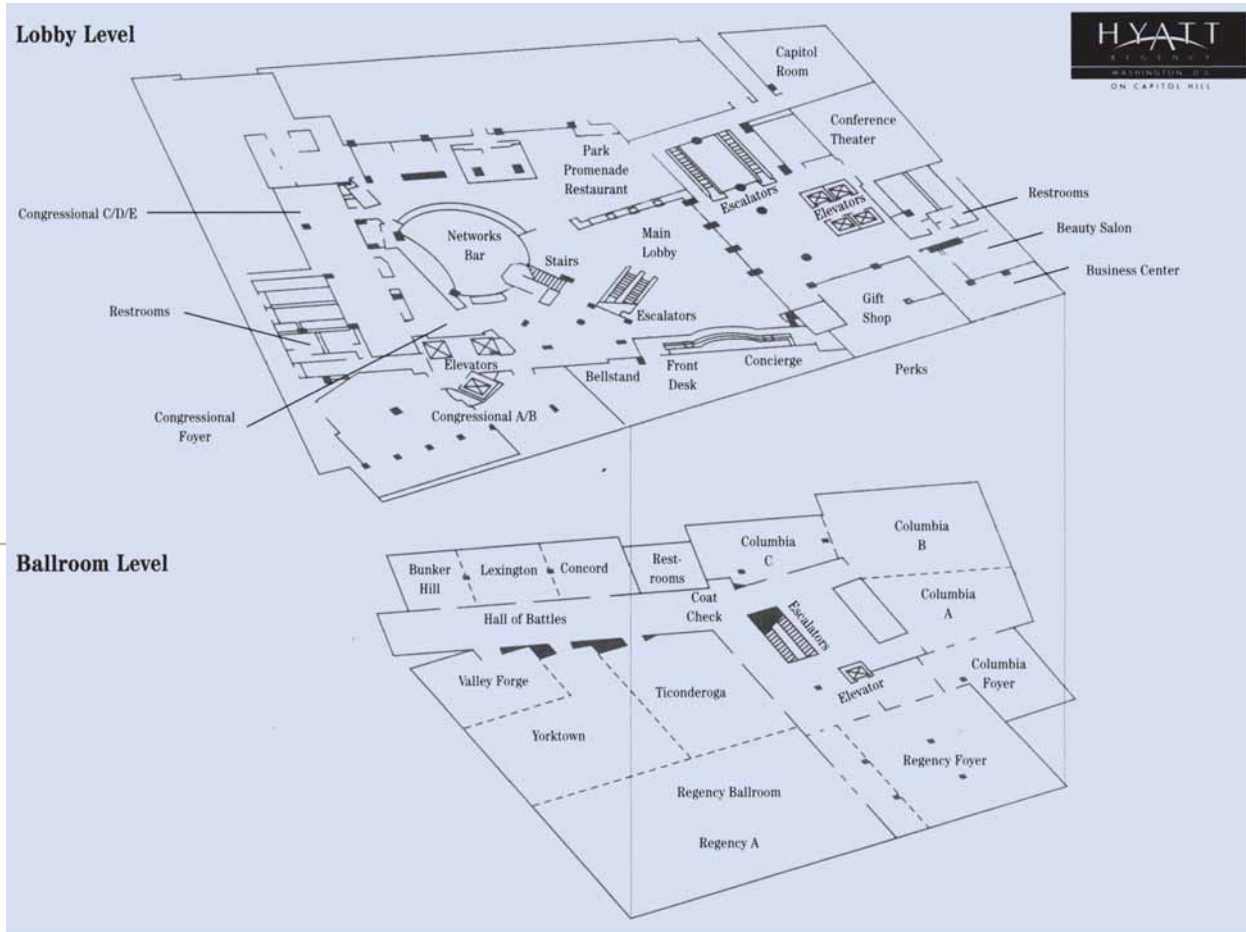
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Hotel Floor Plan & Area Restaurants



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Area Restaurants

CAPITOL VIEW RESTAURANT

Located on the top floor of the Hyatt Regency Washington
 (Located at Union Station)
 Tel: 202-783-2583
 Continental cuisine in an elegant atmosphere with an extraordinary view of the U.S. Capitol Dome
*Expensive and business casual
 Reservations recommended*

701 RESTAURANT

701 Pennsylvania Avenue, NW
 (Archives-Navy Memorial Metro)
 Tel: 202-393-0701
 Contemporary cuisine in a dinner-club atmosphere
Moderate

B. SMITH'S

50 Massachusetts Avenue, NE
 (Located at Union Station)
 Tel: 202-289-6188
 Southern cooking with Cajun-Creole touches
*Moderate
 Reservations recommended*

BIS

15 E Street, NW
 Tel: 202-661-2700
 Reminiscent of a French Bistro with a warm and intimate atmosphere
*Moderate and casual
 Reservations recommended*

CAFÉ BERLIN

322 Massachusetts Avenue, NE
 Tel: 202-543-7656
 Traditional German cuisine
*Moderate with outside dining
 Reservations recommended*

CAPITAL GRILLE

601 Pennsylvania Avenue, NW
 at 6th Street
 Tel: 202-737-6200
 Elegant setting serving a variety of entrees including lobster and steaks
*Expensive and business casual
 (No sports attire in dining room)
 Reservations required*

THE DUBLINER

520 North Capitol Street, NW
 Tel: 202-737-3773
 Traditional Irish bar and restaurant serving excellent food
Moderate with outdoor dining and casual attire

JALEO

480 7th Street, NW
 Tel: 202-628-7949
 Spanish Tapas, rated one of Washingtonian's 100 very best restaurants
Inexpensive

LA COLLINE

400 North Capitol Street, NW
 Tel: 202-737-0400
 Best local value in French classic dining, rated one of Washingtonian's 100 very best restaurants
Moderate and casual

THE MARK

411 7th Street, NW
 Tel: 202-783-3133
 Contemporary cuisine in a jazz atmosphere
Moderate

Conference Information

Registration

The NCRC Registration Desk is located in the lobby of the Ballroom level. From the main lobby, take the escalator two flights down and follow the NCRC Conference signs.

Date	Hours
Wednesday, March 12	12 NOON – 7 PM
Thursday, March 13	7 AM – 7 PM
Friday, March 14	7 AM – 7 PM
Saturday, March 15	7 AM – 9 AM

Message Center

A message center is available to conference participants to receive and post messages. To leave or check for messages, look for the bulletin board located near the NCRC Info Kiosk in the Regency Foyer. To reach you, callers can use the main number for the hotel, 202-737-1234 or 800-233-1234 and ask for the NCRC Registration Desk.

Exhibit Hall

Thursday, March 13

Exhibits

12:00 NOON – 7:30 PM

Networking Reception

6:30 PM – 7:15 PM

Friday, March 14

Exhibits

7:00 AM – 6:00 PM

The exhibit hall, located in the Regency Foyer, provides organizations and others interested in community reinvestment and economic justice the opportunity to meet conference sponsors and other participants. Wander through the exhibits to network, gather information, and meet with NCRC staff members. Exhibitors include national non-profits, lenders, local businesses, and national trade associations.

Meal Functions

Full conference registration covers meal functions at this conference – breakfasts, luncheons, receptions and the Awards Banquet. If you have purchased a one-day or partial conference registration, you are entitled to attend any meal function only on the day for which you are registered. For guests and spouses, a limited number of additional meal tickets may be available for purchase. The Awards Banquet on Friday is \$60 for non-registered guests. Pricing and availability for tickets for other meal functions will vary. Check at the NCRC Registration Desk on the Ballroom Level.

Smoking Policy

As of January 1, 2007, smoking is no longer permitted in restaurants, bars or other public places in Washington, DC. Therefore, smoking is only permitted outside the Hyatt Hotel and in designated “smoking” guestrooms.

Evaluation Forms

We need your feedback to keep bringing you the kind of conference you want! Please complete the evaluation forms you receive in your workshop sessions, and turn them in to an NCRC Staffer or at the NCRC Registration Desk. If you cannot stay until the end of the conference, or you want to take additional time to consider your comments, please mail or fax your forms back to NCRC.

Wednesday, March 12

CONFERENCE AGENDA

NCRC National Training Academy – Tools for Achieving the Vision

12:00pm – 7:00pm

Registration

Location: Regency Foyer

12:00pm – 1:45pm

Members Welcome and Orientation

Location: Thornton Room

■ P = People

■ FE = Fair Economy

■ C = Communities

1:45pm – 2:45pm

Asset Building Strategies ■

Location: Columbia Foyer

This workshop will explain examining individual development accounts (IDAs), alternative ownership mechanisms and other strategies to build wealth through increases in small business and homeownership.

Researchers and practitioners will discuss the range of available asset building tools and will explore the experience of community groups in reaching eligible consumers. Discussion will include real-life examples of programs' successes and challenges in connecting low-income consumers with Individual Development Accounts (IDA), Earned Income Tax Credit, etc. and a review of current public policies.

PANELISTS:

Mary Ruth Herbers, *Senior Director of Programs, Center for Economic Progress, Chicago, IL*

Stephanie Upp, *Associate Director, San Francisco Earned Assets Resource Network*

Legal Strategies in Fair Housing & Fair Lending ■

Location: Columbia A

This session will present attendees with an update of the significant fair housing and fair lending cases that have taken place in the past year. Presenters will also give insight into the direction of future legal actions to

advance the cause of fair lending and fair housing. Cases to be covered include: Recent NCRC filings to combat redlining, NCRC cases to challenge Wall Street, City of Baltimore v. Wells Fargo, NAACP v. Citibank et. al. etc.

PANELISTS:

Michael Mitchell, *Director, National Neighbors, National Community Reinvestment Coalition,*

John Relman, Esq., *Director, Relman, Dane & Associates, Washington, DC*

CRA 101: Using The Community Reinvestment Act to Develop Neighborhoods and Protect Against Foreclosures ■

Location: Columbia B

This workshop will explain how CRA can be used to stop predatory lending, develop neighborhoods and build wealth through increases in small business and homeownership. Learn how CRA exams scrutinize bank lending, investing and bank branching in low- and moderate-income neighborhoods and how community organizations' comments on CRA exams and merger applications can result in increases in bank financing in neighborhoods. CRA also can motivate dialogue and partnerships with banks that result in the introduction of new products and programs including foreclosure prevention initiatives.

PANELISTS:

Joshua Silver, *Vice President, Research and Policy, National Community Reinvestment Coalition*

Bethany Sanchez, *Director, Community and Economic Development, Metro Milwaukee Fair Housing Council; (NCRC Board Member)*

3:00 – 4:00pm

Fundamentals of Foreclosure Counseling – Empowering Consumers ■

Location: Columbia B

The role of the foreclosure intervention counselor is to assist homeowners in establishing meaningful contact

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with their servicer or lender, provide an affordable and acceptable workout to sustain their homeownership or aid in the transition when liquidation is the only option. This workshop will help counselors develop new and underused skills and resources to intervene on behalf of consumers facing foreclosure.

PANELISTS:

Lloyd London, *Director, National Homeownership Sustainability Fund, National Community Reinvestment Coalition*

Janis Bowdler, *Housing Policy Analyst, National Council of La Raza, Washington, DC*

Holding Wall Street Accountable: The Path of a Loan ■

Location: Columbia A

Wall Street finances up to eighty percent of subprime home loans through securitization. The subprime sector has been plagued with predatory lending charges, many of which have been substantiated. As subprime securitization has grown, so have charges that securitization turns a blind eye to financing unfair loans. Participants will learn more about: buying paper; how to securitize loans (what they buy and don't buy); assigning liability (predatory and responsible lending); and when Wall Street becomes a direct lender. Plus, a glossary of the terms used on Wall Street.

PANELISTS:

David Berenbaum, *Executive Vice President, National Community Reinvestment Coalition*

Matthew Lee, *Executive Director, Inner City Press Fair Finance Watch, Bronx, NY; (NCRC Board Member)*

Powerful HMDA Data Analysis: Tools for Increasing Access to Affordable Loans Working Class, Minority Borrowers and Neighborhoods ■

Location: Columbia Foyer

This course will empower participants to use Home Mortgage Disclosure Act (HMDA) data to increase affordable loans for traditionally underserved communities and will review research that shows persistent disparities by race of borrower. The course will also show how data analysis can be used by nonprofit

organizations, public agencies, and other stakeholders to reduce disparities and bolster lending to low- and moderate- income, minority, and women borrowers. Trainers will describe how the data illustrates if lenders are meeting credit needs or if fair lending disparities are present.

PANELISTS:

Keenya Robertson, *President and CEO, Housing Opportunities Project for Excellence, Inc. (HOPE), Miami, FL*

Richard Marsico, *Professor, New York Law School*

4:15pm – 5:15pm

MoneyWi\$e: Financial Literacy That Works! ■

Location: Columbia Foyer

Recognizing the need to continue educating consumers on financial literacy, NCRC has partnered with Consumer Action to provide our members with training and materials about fundamental money management skills. Participants will obtain free copies of four MoneyWi\$e train-the-trainer modules: Banking Basics, Money Management, Good Credit and Rebuilding Good Credit; receive information on how to enhance their ability to teach clients the basics of money management techniques, how to handle credit problems and learn essential basic banking skills and learn about the upcoming train-the-training workshops, roundtables and MoneyWi\$e funding opportunities for 2008.

PANELISTS:

Sol Carbonell, *National Priorities Associate, Consumer Action, San Francisco, CA*

Ada Albright, *Director, National Training Academy, National Community Reinvestment Coalition*

Implementing the Federal Homeownership and Equity Protection Act (HOEPA) – to Protect Families against Unfair Lending and Foreclosure ■

Location: Columbia A

The Federal Reserve Board has proposed changes to HOEPA that are intended to protect borrowers against predatory and deceptive lending practices. Engage in a lively conversation about

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how federal HOEPA rules have been used by local attorneys and nonprofit organizations to defend against abusive lending and to prosecute predatory lenders.

PANELISTS:

Alys Cohen, *Staff Attorney,*
National Consumer Law Center, Boston, MA

Gail Burks, *President & CEO,*
Nevada Fair Housing Center; (NCRC Board Member)

Getting the Banks' Attention: How to Wage an Effective CRA and Fair Lending Campaign to Secure More Responsible Lending for Your Community ■

Location: Columbia B

It is becoming more challenging to win commitments from banks to increase responsible lending and services in the wake of mergers. The largest mergers are now national in scope; banks have become expert in issuing promises with few accountability mechanisms; and federal regulatory enforcement has waned in recent years. How have community organizations secured local commitments in today's challenging environment? How have community organizations in different states collaborated with each other to secure favorable outcomes in bank mergers?

PANELISTS:

Phyllis Salowe-Kaye, *Executive Director,*
New Jersey Citizen Action

Alan Fisher, *Executive Director,*
California Reinvestment Coalition;
(NCRC Board Member)

5:30pm – 6:30pm

Congressional Policy and Regulatory Briefing

(NCRC Members Only)

Location: Columbia B

HOSTS:

Hubert Van Tol, *Director, Economic Justice,*
Rural Opportunities Inc., Rochester, NY; (NCRC Board Member)

Joshua Silver, *Vice President of Research & Policy,*
National Community Reinvestment Coalition

David Berenbaum, *Executive Vice President,*
National Community Reinvestment Coalition

Sylvia Lake, *Vice President of Legislative & Regulatory Affairs,*
National Community Reinvestment Coalition

Patience Singleton, *Democratic Counsel,*
House Financial Services Committee

6:30pm – 8:00pm

Chairman's Opening Reception

Location: Ticonderoga/Yorktown/Valley Forge

SPEAKERS:

John Taylor, *President & CEO,*
National Community Reinvestment Coalition

Lee Beaulac, *Senior Vice President,*
Community & Economic Development, Rural Opportunities, Inc., Rochester, NY; (NCRC Board Chair)

Thursday, March 13

7am – 7pm

Registration

Location: Regency Foyer

7am – 7pm

Members Lounge/Internet Cafe

Location: Bunker Hill

7:30am – 8:30am

Member Meeting Breakfast and CIN Demonstration

Location: Regency A

NCRC business meeting; annual report; nominating committee report and other business. NCRC members, community leaders, regulators, bankers and others will also meet and network and see a demonstration of the Community Investment Network (CIN), the leading internet portal for community investment news and resources.

HOST:

Dean Lovelace, *Director, Dayton Civic Scholars, Fitz Center for Leadership in Communities, University of Dayton; (NCRC Board Vice Chair)*

9:00am – noon

Capitol Hill Meetings

(NCRC Members Only)

12:30pm – 2pm

Congressional Luncheon and Member Debriefings

Location: US Senate, Russell Office Building SR325 - Caucus Room

2:30pm – 3:15pm

Plenary: Investing in People & Communities Success Stories by NCRC Members

Location: Regency A

Celebrate the success NCRC members have had advancing housing and economic opportunity, while also gaining insight on strategies that can help bring credit, capital and banking services to underserved populations and communities. At this plenary, NCRC members will highlight successful models for economic inclusion. Conference participants will have the opportunity to explore these strategies and their practical application in more detail in the workshops that immediately follow the plenary session.

MODERATOR:

Dean Lovelace, *Director, Dayton Civic Scholars, Fitz Center for Leadership in Communities, University of Dayton; (NCRC Board Vice Chair)*

PANELISTS:

Maria Otero, *President, Women's Venture Fund, New York, NY*

William Tisdale, *Executive Director, Metro Milwaukee Fair Housing Council*

Carla Dickstein, *Vice President, Coastal Enterprises Inc., Wiscasset, ME*

Calvin Holmes, *Executive Director, Chicago Community Loan Fund*

Wilbur Klatsky, *President, Community Development Corporation of Long Island*

3:30pm – 4:45pm

Learning Together

(From Success Stories by NCRC Members)

Workshop #1

Organizing and Advocacy

Location: Capitol Room B

Organizing and advocacy are essential in the ongoing effort to ensure that traditionally underserved groups and communities have access to the type of financial products and services that promote sustainable housing and economic development. Learn how to be successful at engaging public and private policy makers, as well as other community stakeholders to advance policies, programs and practices that bring much-needed resources and protections to constituents. This workshop will empower participants to shape the public discourse on community reinvestment issues and to foster housing and economic opportunity by influencing the way credit, capital and banking services are made available in their local area.

MODERATOR:

Jean Ishmon, *President, Northwest Indiana Reinvestment Alliance; (NCRC Board Member)*

PANELISTS:

Carla Dickstein, *Vice President, Coastal Enterprises, Inc., Wiscasset, ME*

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Jaime Trejo, *Policy Research Analyst,*
Mission Economic Development Association,
San Francisco, CA

David Snyder, *Community Organizer,*
Jewish Community Action, St. Paul, MN

Workshop #2 **Fair Housing Enforcement**

Location: Yorktown

Participants will share stories of successful fair housing enforcement actions, challenges, and litigation in their communities.

MODERATOR:
Stella Adams, *Economic Empowerment Coordinator,*
North Carolina Branch, NAACP; (NCRC Board Member)

PANELISTS:
William Tisdale, *Executive Director,*
Metro Milwaukee Fair Housing Council
D. Elizabeth Pierson, *President & CEO,*
Fair Housing Center of Orange County, Orange County, CA
Anibal Olague, *Executive Director,*
Border Fair Housing, El Paso, TX
Clifford Schrupp, *Director,*
Southwest Michigan Fair Housing Center

Workshop #3 **Community Based Financial Institutions – The Opportunity Finance Industry**

Location: Valley Forge

Community-based financial institutions promote equal access to credit and capital by channeling private and public investments into housing-related, small business development and consumer loans that might not have been financed affordably or at all by a traditional lender. They also provide basic banking services in underserved communities. Find out how opportunity finance entities build their loan funds and help keep financial resources flowing to traditionally underserved groups and communities. Learn about innovative and high-impact community-based financial products and services and discover how communities can work with opportunity finance entities to maintain and expand their community reinvestment activities moving forward.

MODERATOR:
Charles Harris, *Executive Director,*
Housing Education and Economic Development;
(NCRC Board Member)

PANELISTS:
Calvin Holmes, *Executive Director,*
Chicago Community Loan Fund
Ignacio Esteban, *Executive Director,*
Florida Community Loan Fund, Orlando, FL
Alan Branson, *Executive Vice President & COO,*
Enterprise Corporation of the Delta, MS

Workshop #4 **Small, Minority and Women Owned Business Development**

Location: Columbia B

Statistics show that there has been significant growth in small, minority and women owned businesses in the U.S. What is the impact of that growth? How does the current housing crisis affect these business enterprises? What programs are available to help these firms manage growth?

MODERATOR:
Elbert Jones, *Vice President of Lending,*
Community Enterprise Investments, Pensacola, FL;
(NCRC Board Member)

PANELISTS:
Maria Otero, *President,*
Women's Venture Fund, New York, NY
Robert Dickerson Jr., *Executive Director,*
Birmingham Business Resource Center, AL
Carlos Guzman, *Senior National Business Specialist,*
Minority Business Development Agency, Washington, DC

Workshop #5 **Mixed-Use Real Estate Development for Mixed-Income Communities**

Location: Congressional CD

Real estate development that combines commercial development with a mixed-income housing plan has the power to provide housing and economic opportunity that benefits low- and moderate-income households. This community reinvestment strategy can invigorate neighborhoods, enabling residents to live

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where they work, and offering community amenities that create a vibrant environment. It also can bring jobs to neighborhoods in need and support local entrepreneurs, artists and community service providers with affordable commercial space. Workshop participants will learn what communities around the country are doing to promote mixed-use and mixed-income housing development to ensure that the positive impacts of community revitalization projects will be enjoyed by people of all income levels.

MODERATOR:

Wilbur Klatsky, *President,*
Community Development Corporation of Long Island

PANELISTS:

Rene Booker, *Executive Director, North Avenue Community Development Corporation, Milwaukee, WI*

William Goldsmith, *Director of Midwest Region,*
The Community Builders, Inc., Chicago, IL

Rita Ferrall, *Principal and Managing Partner,*
The Chaucer Group, LLC, Washington, DC

Roberto Barragan, *President,*
Valley Economic Development Center, Van Nuys, CA

Ann Sherrill, *Director,*
Baltimore Neighborhood Collaborative

5:00pm – 6:15pm

Cutting Edge Coalitions

Location: Congressional CD

Informed and engaged coalitions are key to creating meaningful change in communities. Leaders in the field of coalition work will describe their experiences building and maintaining active and effective coalitions that attract diverse stakeholders, forge meaningful relationships with community leaders and public and private policymakers and successfully address policy issues and other community concerns.

MODERATOR:

Rashmi Rangan, *Executive Director,*
Delaware Community Reinvestment Action Council, Wilmington, DE; (NCRC Board Member)

PANELISTS:

James Bliesner, *Director,*
San Diego Reinvestment Task Force

Rhea Serna, *Senior Policy Advocate,*
California Reinvestment Coalition

Mark Siefert, *Executive Director,*
Eastside Organizing Project, Cleveland, OH

Creating Basic Banking and Financial Services

Location: Congressional B

Learn about creating credit and savings options that are the key to building individual and community wealth.

MODERATOR:

Gene Ortega, *President,*
Rural Housing, Inc., Albuquerque, NM;
(NCRC Board Treasurer)

PANELISTS:

Liz Givens, *Senior Vice President of Development & Strategy,*
Lenders for Community Development, San Francisco, CA

Joanna Ramani, *Executive Director, Baltimore CASH*

La Tasha Best-Gaddy, *Project Director,*
North Carolina Institute of Minority Economic Development

Grantwriting and Fundraising for Change

Location: Yorktown

Participants will learn about a number of key federal grant programs that support community development and job creation. They will also be introduced to asset building programs including the federal Assets for Independence grant program which funds community-based individual development account (IDA) projects. Panelists will discuss collaboration with private economic development entities such as banks, credit unions, employers, and philanthropic organizations.

MODERATOR:

Moises Loza, *Executive Director,*
Housing Assistance Council, Washington, DC;
(NCRC Board Member)

PANELISTS:

Marcus Weiss, *President,*
Economic Development Assistance Consortium, Boston, MA

James Gatz, *Manager, Assets for Independence Program,*
Office of Community Services, US Department of Health and Human Services, Washington, DC

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John Weiler, *Program Officer,*
Heron Foundation, New York, NY

Effective Messages and Powerful Voices

Location: Capitol Room B

This panel of communications professionals will detail ways to create and disseminate compelling messages that will engage the public and influence policymakers.

MODERATOR:

Shelley Sheehy, *Development Consultant,*
River Cities Development Services, Davenport IA;
(NCRC Board Member)

PANELISTS:

Hank Boerner, *Chairman,*
Governance & Accountability Institute, Inc., Manhasset, NY

Judy Smith, *Founder and Partner,*
Impact Strategies, Washington, DC

Sandy Close, *Executive Editor and Director,*
New American Media, Washington, DC

CRA 2.0 - High Impact CRA: As CRA Turned 30, What Improvements are Necessary to Realize Its Full Potential ?

Location: Columbia B

The Community Reinvestment Act (CRA) has leveraged more than \$4.6 trillion in bank lending and investing for working class and minority communities. However, the full potential of the law has not been realized because CRA has not been applied to non-bank financial institutions and has been applied inconsistently to banks. Learn what improvements to CRA are necessary going forward.

MODERATOR:

Maryellen Lewis, *Program Leader,*
Community Capital, Community & Economic Development,
Michigan State University; (NCRC Board Member)

PANELISTS:

Joshua Silver, *Vice President Research & Policy,*
National Community Reinvestment Coalition

Hubert Van Tol, *Director, Economic Justice,*
Rural Opportunities, Inc., Rochester, NY, (NCRC Board Member)

Montrice Godard Yakimov, *Managing Director, Compliance*
& Consumer Protection, Office of Thrift Supervision (OTS),
Washington, DC

Affordable Housing Opportunities in a Down Market

Location: Valley Forge

Discover new and innovative approaches used by community groups to create affordable housing out of foreclosed and abandoned properties. Learn about projects that can be replicated in neighborhoods that revitalize communities with affordable housing in the midst of this foreclosure crisis.

MODERATOR:

James Hunt, *Executive Director, Sunnyside Up-Campus*
Neighborhoods Revitalization Corporation, Clarksburg, WV;
(NCRC Board Member)

PANELISTS:

Loretta Abrams, *Vice President, Consumer Affairs,*
HSBC, Prospect Heights, IL

Danna Fischer, *Policy Analyst,*
National Low Income Housing Coalition, Washington, DC

Dale Prunoske, *Director of Housing Rehabilitation & Energy*
Services, Rural Opportunities, Inc., Rochester, NY

Kevin Jackson, *Executive Director,*
Chicago Rehab Network

6:30pm – 7:15pm

Exhibitor's Reception

Location: Regency Foyer



Segregation: The Rising Costs for America

Edited by James H. Carr and Nandinee K. Kutty

Segregation: The Rising Costs for America documents how discriminatory practices in the housing markets through most of the past century and that continue today, have produced extreme levels of residential segregation. Join NCRC Chief Operating Officer James Carr for a special book signing event during the conference on Thursday March 13 from 6:30 – 7:15pm at the Exhibitor's Reception in the Regency Foyer.

7:30pm – 9:00pm

Movie "In Debt We Trust"

Location: Yorktown/Valley Forge

In person: Danny Schecter, Director

Friday, March 14

Special Session: Foreclosing on the American Dream: Recreating Sustainable Homeownership

7am – 7pm

Registration

Location: Regency Foyer

7am – 7pm

Member Lounge and Internet Cafe

Location: Bunker Hill

7:30am – 8:30am

Breakfast

Location: Regency A

8:30am – 9:00am

Keynote Speaker:

Sheila Bair, *Chair,*

Federal Deposit Insurance Corporation (FDIC)

Location: Regency A

9:00am – 10:30am

Plenary I – The Foreclosure Crisis: Multiple Points of Failure

Location: Regency A

This panel will examine the origins of the subprime market's foreclosure crisis focusing on the roles of the various institutions and the enormous economic costs that are only beginning to present themselves. The panel will also examine the extent to which high-risk products began to blossom in the prime market by 2006, in the form of Alt A pay option ARMs, and the potential additional housing market damage those unsustainable products will likely produce. Although the panel will look back at the causes of the foreclosure crisis, the goal will be to offer a better understanding of the types of intervention that will be needed to solve the current foreclosure crisis going forward. In addition, the conversations will shed light on the types of anti-predatory lending rules that are essential to purge unfair and deceptive practices from the housing markets in the future. This panel will set up a more detailed and focused discussion on solutions to the foreclosure crisis and predatory lending behavior.

MODERATOR:

David Cho, *Reporter, The Washington Post*

PANELISTS:

James H. Carr, *Chief Operating Officer,*
National Community Reinvestment Coalition

Alys Cohen, *Attorney, National Consumer Law Center*

Kathleen Engel, *Professor, Cleveland Marshall College of*
Law, Cleveland State University

Mark Zandi, *Chief Economist and Co-Founder,*
Moodys.com

10:40am – 12:10pm

Plenary II --Remedies and Needed Interventions

Location: Regency A

This panel will pick up on the previous plenary session and drill down in detail on proposals to help homeowners avoid foreclosure. In particular, the panel will discuss the technical challenges of securing flexibility for servicers to offer long-term affordable loan modifications or mortgage refinancing. Current initiatives such as HOPE Now, Project Lifeline, FHA Secure, Negative Equity Certificates and other ideas will also be reviewed to better understand the roles of these efforts have currently and could contribute in the future. Preventing future predatory lending will also be a focus of this session, including recently proposed Federal Reserve Board (FRB) rule changes and legislation passed by the US Housing of Representatives and pending action in the US Senate.

MODERATOR:

Diana Olick, *Correspondent, CNBC*

PANELISTS:

Greg Stanton; *Founder & Co- Director,*
Wall Street Without Walls

Bruce Marks, *CEO,*
Neighborhood Assistance Corporation of America

David Berenbaum; *Executive Vice President,*
National Community Reinvestment Coalition

Irvin Henderson, *President, Trustee, National Trust for*
Historic Preservation; (NCRC Board Past Chair)

Friday, March 14

12:15pm – 3:45pm

Luncheon – All Conference Plenary

Location: Ticonderoga/Yorktown/Valley Forge

An Interactive Session: National Responses to the Foreclosure Crisis – Challenges and Opportunities Going Forward

Chairman Bernanke will set the stage for this important and timely discussion on how to address the foreclosure crisis and save millions of homeowners and perhaps the U.S. economy from suffering devastating losses. Creating liquidity in the mortgage market is key to reviving the mortgage industry, the home building industry and assisting millions of families to retain or obtain homeownership.

Important efforts in Congress such as anti-predatory lending bills, GSE reform, proposed changes to the Bankruptcy bill, CRA modernization and of course the FRB's proposed HOEPA rule changes all can have significant impact on this crisis. Yet for those families now facing foreclosure and for the present day economy, developing strategies and products that can halt the massive numbers of foreclosures is the immediate need of the day.

This panel, representing a variety of industry and community interests, will build upon the two earlier morning plenaries and offer their insight into the challenges, opportunities, and ideas going forward, with a particular focus on NCRC's Homeowners Emergency Loan Program proposal and other broad-based foreclosure prevention interventions and recommendations.

12:15pm

Luncheon

1:00pm

Keynote Speech

INTRODUCTION:

John Taylor, *President & CEO, National Community Reinvestment Coalition*



SPEAKER:

Ben Bernanke, *Chairman, Federal Reserve Bank*

Interactive Session

MODERATOR:

John Taylor, *President & CEO, National Community Reinvestment Coalition*

PANELISTS:

Gail Burks, *President & CEO, Nevada Fair Housing Center; (NCRC Board Member)*

George Miller, *Executive Director, American Securitization Forum*

Steve O'Connor, *Senior Vice President, Government Affairs, Mortgage Bankers Association*

George McCarthy, *Program Officer, Ford Foundation*

Tom Nelson, *Chief Operating Officer, AARP*

Ellen Seidman, *Director, Financial Services & Education Project, Asset Building Program, New America Foundation*

Hubert Van Tol, *Director, Economic Justice, Rural Opportunities Inc.; (NCRC Board Member)*

3:45pm – 4:15pm

Networking and Feedback Sessions

Location: Ticonderoga/Yorktown/Valley Forge

4:30pm – 6:00pm

NCRC Jeopardy!

Location: Capitol Room

HOST:

Edward Gorman, *President, American Community Partnerships; (NCRC Board Member)*

6:00pm – 8:30pm

Awards Dinner -- Looking Back at the Community Reinvestment Act and Celebrating 40 Years of the Fair Housing Act

Location: Regency Ballroom

Plus Special Feature: "Chicago Freedom Movement" (12 min. documentary)



HOST:

Rev. Jesse Jackson, *Founder & President, Rainbow/PUSH Coalition*

Saturday, March 15

The Nexus Between Environmental & Economic Justice: Harnessing the Green Economy for Community Reinvestment

7am – 9am

Registration

Location: Regency Foyer

7:30am – 8:45am

Breakfast

Location: Regency A

9:00am – 11:30am

Closing Plenary- The Nexus between Environmental & Economic Justice: Harnessing the Green Economy for Community Reinvestment

Location: Regency A

MODERATORS:

Irvin Henderson, *Trustee, National Trust for Historic Preservation; (NCRC Board Past Chair)*

Ted Wysocki, *President & CEO, LEED Council, Chicago, IL; (NCRC Board Member)*

PANELISTS:

Vernice Miller-Travis, *Executive Director, Environmental Support Center, Washington, DC*

Deeohn Ferris, *President, Global Environmental Resources, Washington, DC*

Rachel Gragg, *Federal Policy Director, Workforce Alliance, Washington, DC*

Hilton Kelley, *Executive Director, Community In-Powerment Development Association, Port Arthur, TX*

Dr. Beverly Wright, *Founder & Executive Director, Deep South Center for Environmental Justice, Dillard University*

Joseph “Chip” Hughes, *Director, Worker & Education Branch, National Institute for Environmental Health Sciences*

11:30am – 12:00pm

Closing Remarks

Location: Regency A

John Taylor, *President & CEO, National Community Reinvestment Coalition*

Lee Beaulac, *Senior Vice President, Community & Economic Development, Rural Opportunities Inc., Rochester, NY; (NCRC Board Chair)*

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Ted Wysocki
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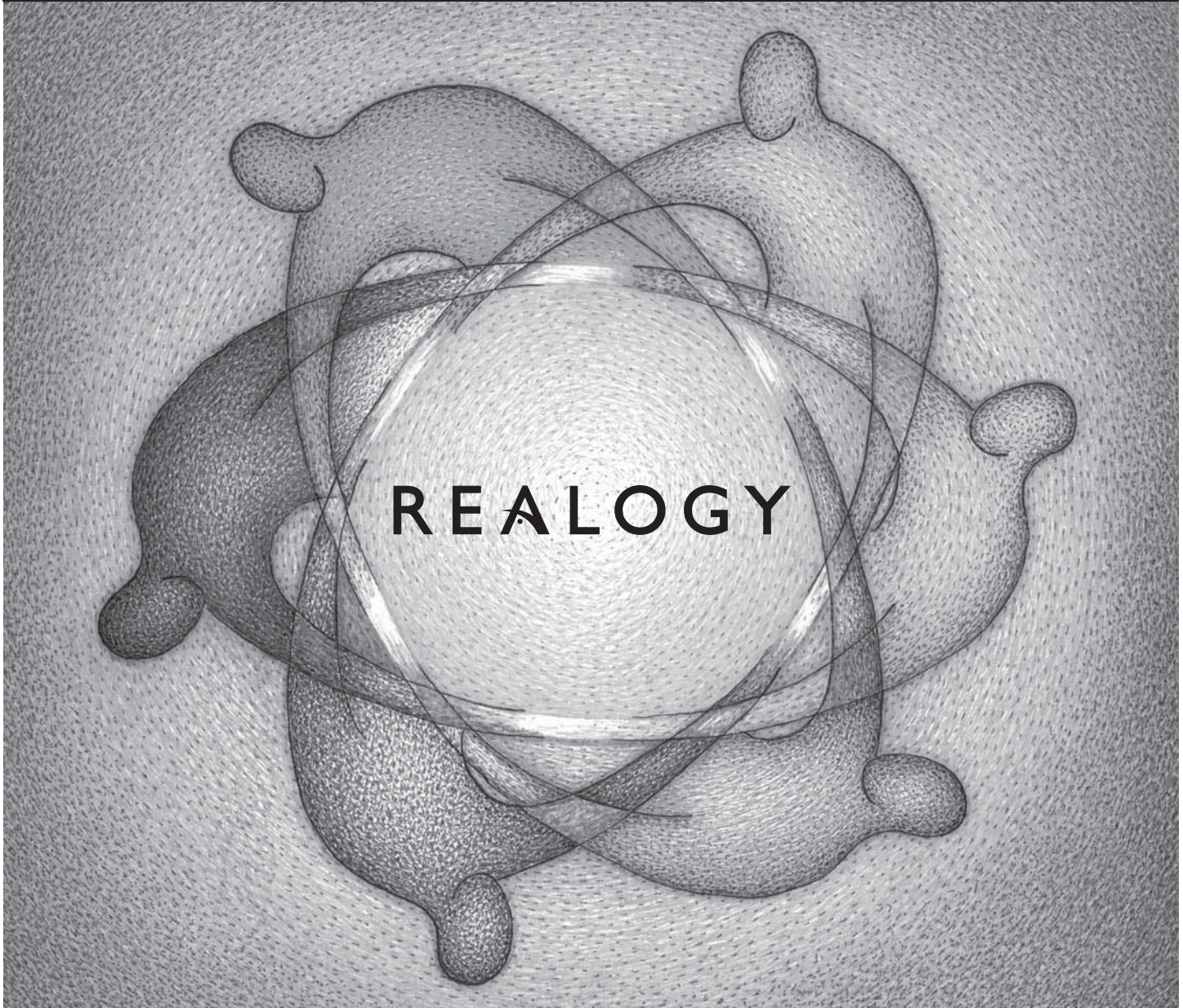


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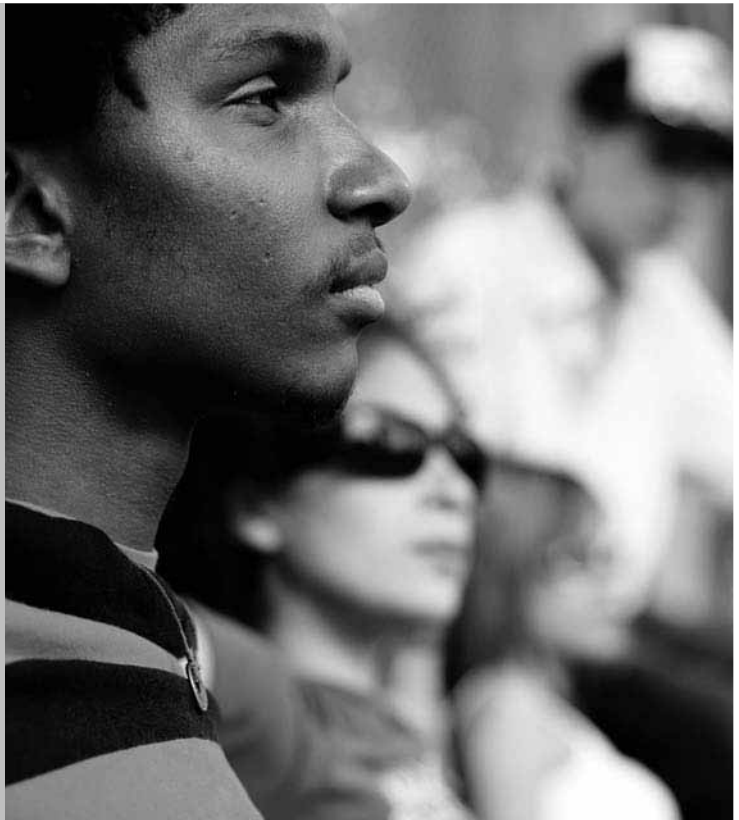
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Help us make next year’s conference even better for you! Let us know what you liked, what needs improvement, and – most of all – give us suggestions.

Just after the final plenary on Saturday, we’ll meet with you to get your suggestions for the focus of next year’s conference and other ideas. Your input is vital, and we’re counting on you to speak up. Please give your completed form to staff at the evaluation session, leave it at the registration desk, or fax it to 202-628-9800.

Thanks for participating in the conference, as well as the evaluation and planning process.

Check the type of organization that best describes the group you represent at the conference:

- | | | |
|---|---|---|
| Not-for-profit | For-profit | Government/Academic |
| <input type="checkbox"/> Community-based advocate | <input type="checkbox"/> Financial Institution | <input type="checkbox"/> Regulatory agency |
| <input type="checkbox"/> Housing and related services | <input type="checkbox"/> Related Svcs (ins./brkr) | <input type="checkbox"/> Other government |
| <input type="checkbox"/> National nonprofit/association | <input type="checkbox"/> Other prof services | <input type="checkbox"/> Academic staff |
| <input type="checkbox"/> Other (_____) | <input type="checkbox"/> Other (_____) | <input type="checkbox"/> Student <input type="checkbox"/> Other |

What led you to attend this conference? (Check all that apply)

- | | | |
|--|---|---|
| <input type="checkbox"/> NCRC mission/ conf. theme | <input type="checkbox"/> Major speakers | <input type="checkbox"/> Location |
| <input type="checkbox"/> To learn from workshops | <input type="checkbox"/> Exhibits | <input type="checkbox"/> Prof. Devlpmt |
| <input type="checkbox"/> Networking opportunities | <input type="checkbox"/> To speak in workshop | <input type="checkbox"/> To lobby on Hill |
| <input type="checkbox"/> Current NCRC involvement | <input type="checkbox"/> Reasonable cost | |
| <input type="checkbox"/> Other: _____ | | |

Circle your choice, or leave blank if you have no opinion

1. Overall	Poor		OK		Excellent
NCRC staff assistance	1	2	3	4	5
Brochure/Website/Program Guide	1	2	3	4	5
Registration process	1	2	3	4	5
Materials received at registration	1	2	3	4	5
Workshop materials	1	2	3	4	5
Exhibitors’ materials, information	1	2	3	4	5
Networking opportunities	1	2	3	4	5
Advocacy/exposure to others’ views	1	2	3	4	5
Overall learning experience	1	2	3	4	5

Suggestions/Comments:

2. Hotel/Meeting Space	Poor		OK		Excellent
Sleeping rooms	1	2	3	4	5
Meeting rooms	1	2	3	4	5
Hotel staff	1	2	3	4	5
Other accommodations, services	1	2	3	4	5

Suggestions/Comments:

3. Conference Events and Agenda

	Poor		OK		Excellent
Range & usefulness of workshops – overall	1	2	3	4	5
Members Welcome and Orientation In the Members Lounge (Weds)	1	2	3	4	5
NCRC National Training Academy Workshops (Weds)	1	2	3	4	5
Members-only briefings (Weds)	1	2	3	4	5
Members Lounge/Internet Café (Thurs/Fri)	1	2	3	4	5
Networking Breakfast (Thurs)	1	2	3	4	5
Hill Meetings (Thurs)	1	2	3	4	5
Congressional Luncheon (Thurs)	1	2	3	4	5
Plenary: Investing in People (Thurs)	1	2	3	4	5
Learning Together – Best Practices (Thurs)	1	2	3	4	5
Workshops (Thurs)	1	2	3	4	5
Exhibitor’s Reception (Thurs)	1	2	3	4	5
Movie “In Debt We Trust” (Thurs)	1	2	3	4	5
Plenary I: Foreclosure Crisis Points of Failure (Fri)	1	2	3	4	5
Plenary II: Remedies and Needed Interventions (Fri)	1	2	3	4	5
Luncheon Speaker: Federal Reserve Chairman Ben Bernanke (Fri)	1	2	3	4	5
Interactive Session: Foreclosing on the American Dream (Fri)	1	2	3	4	5
Networking and Feedback (Fri)	1	2	3	4	5
NCRC Jeopardy (Fri)	1	2	3	4	5
Awards Dinner (Fri)	1	2	3	4	5
Plenary: Nexus Between Environmental and Economic Justice (Sat)	1	2	3	4	5

4. Input for Next Time

What aspect of the conference did you find most useful?

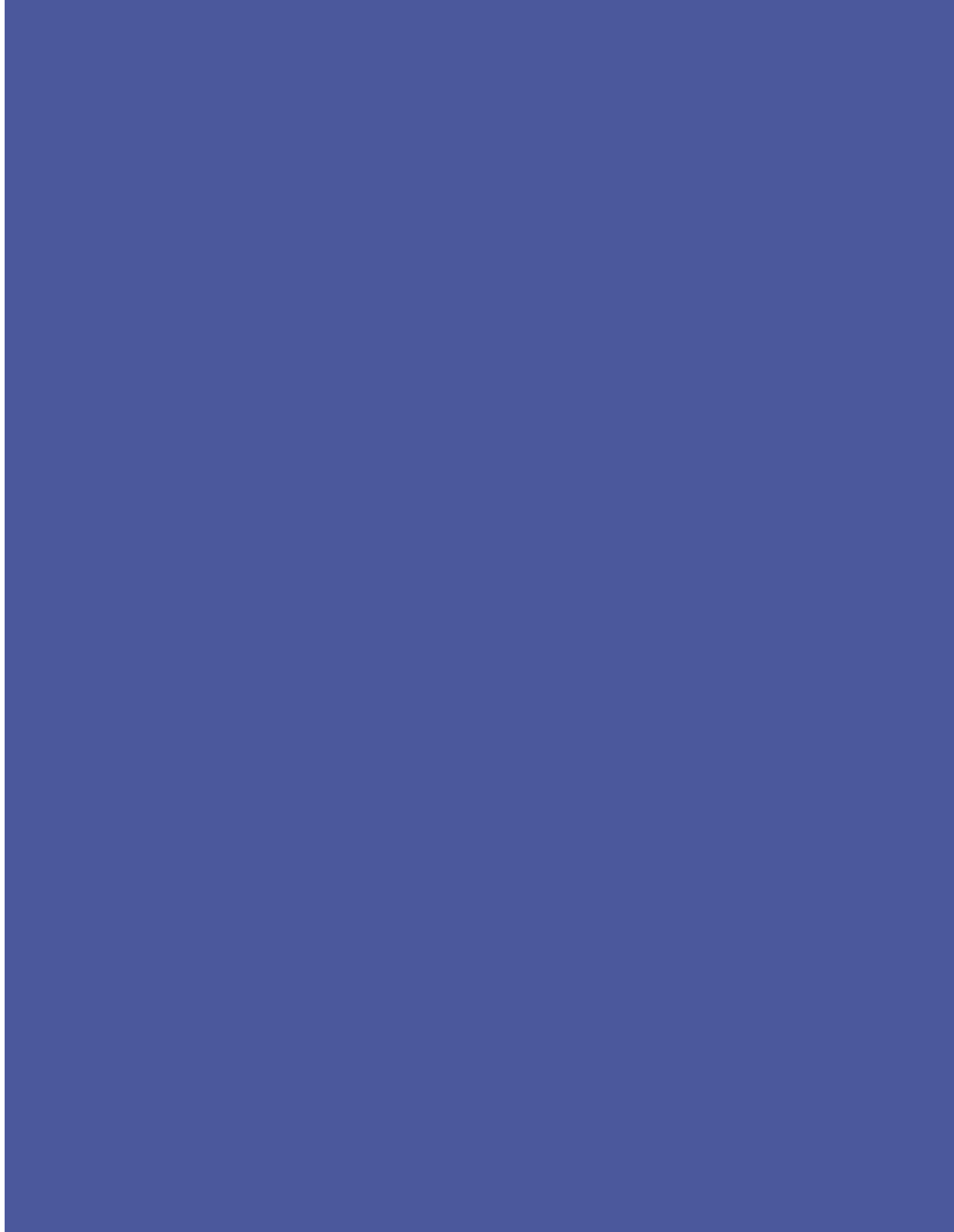
What needed the most improvement? How?

What topics or features would you particularly like to see retained, added?

If NCRC were to broaden its conference offerings, what area would you suggest exploring?

Name (Optional) _____ Contact phone or email (Optional) _____

May we quote you on our website or in other conference communications? Circle: Yes No



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