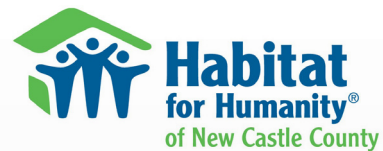


# Delaware Reinvestment Summit

**JUNE 16, 2015 • WILMINGTON, DELAWARE**

Hotel du Pont • 42 W 11th Street, Wilmington, DE 19801  
#ReinvestDE

## CO-CONVENERS:



## KEYNOTE SPEAKERS:



**Jack Markell**  
Governor, State of Delaware



**Matthew Denn**  
Attorney General, State of Delaware

# SUMMIT SCHEDULE

7:30 AM – 9:00 AM

## Breakfast and GROWTH Initiative National Launch

### KEYNOTE SPEAKER:

**Governor Jack Markell**

**Location: Ballroom**

NCRC's GROWTH initiative is a first-of-its-kind community reinvestment program that combines targeted neighborhood rehabilitation with financial counseling and job training opportunities. The GROWTH program purchases, renovates and sells neglected homes in low- and moderate-income communities, creating sustainable homeownership and wealth-building opportunities for local families.

### SPEAKERS:

**John Taylor**, *President and CEO, National Community Reinvestment Coalition, Washington, DC*

**Ed Gorman**, *Chief of Community Development, National Community Reinvestment Coalition, Washington, DC*

## WORKSHOPS

9:00 AM – 10:30 AM

## Building Resilient Communities to Address Violence and Increase Opportunity

**Location: Christina**

Reducing violence and promoting equal opportunity require an expanded approach to accountability. Restorative justice, peace circles, and community hubs are community-based and -led tools used in other cities to address a range of offenses. These approaches help returning citizens, at-risk youth, community agencies, and elected officials take greater responsibility for their actions. These issues are inherently linked with reinvestment and neighborhood stability. How might these approaches work in Wilmington? This session is the first step in an organizing campaign to address these issues. We will begin by outlining where investments are needed and how public and private sources of funding can be brought to bear on the problem.

### MODERATOR:

**Gerald Kellman**, *Sr. Organizing Consultant, National Community Reinvestment Coalition, Chicago, IL*

### SPEAKERS:

**Andrew McKnight**, *Executive Director, The Challenge Program, Wilmington, DE*

**Robert Spicer, Sr.**, *National Trainer and Speaker of Restorative Justice, Restorative Strategies, Chicago, IL*

**Eugene Young**, *Advocacy Director, Delaware Center for Justice, Wilmington, DE*

## Enhancing the Economic Security of Older Adults

**Location: King Sejong**

Older adults experience a range of impediments to economic security such as poor public transportation, inadequate healthcare services, unaffordable and poorly maintained housing, financial fraud and abuse, and insufficient access to good nutrition. However, many of these issues can be addressed by older adults working in coalition with older adult service providers. Come prepared to hear about some of the issues older adults face related to transportation, health, and financial services. Participants will create strategies for dealing with a specific issue in each category.

### MODERATOR:

**Dr. Robert Zdenek**, *Director, National Neighbors Silver, National Community Reinvestment Coalition, Washington, DC*

### SPEAKERS:

**Kathleen Andersen**, *Stand By Me 50+ Director, Wilmington Senior Center, Wilmington, DE*

**Paulette Austin**, *Executive Director, Generations Home Care, Inc., New Castle, DE*

**Susan Getman**, *Executive Director, Wilmington Senior Center, Wilmington, DE*

**Joe Hickey**, *Executive Director, St. Patrick's Center, Wilmington, DE*

**Earl Millett**, *Chief Operating Officer, Civic Works, Baltimore, MD*

## Corporate Headquarters as Community Anchors

**Location: Knowles**

Because of a favorable tax environment and beneficial corporate laws, Delaware is home to a large number of banks, bank holding companies, and credit card banks, many of whom have limited, if any, branch presence. These institutions can and should serve as community anchors. What are the Community Reinvestment Act (CRA) obligations of these institutions? What are their responsibilities outside of the Wilmington metropolitan statistical area? What can be done when some financial institutions leave Delaware, eliminating their CRA obligations? Learn about CRA and how your community can benefit from the banks' obligations.

### MODERATOR:

**Ernest E. Hogan**, *Executive Director, Pittsburgh Community Reinvestment Group, Pittsburgh, PA; Secretary, NCRC Board of Directors*

### SPEAKER:

**Matt Parks**, *Director-CRA, Investments-Wholesale Banking, Discover Bank, New Castle, DE*

**Jesse Van Tol**, *Chief of Membership and Policy, National Community Reinvestment Coalition, Washington, DC*

## Power in Partnership: Strategies for Housing and Community Development

**Location: Kent / New Castle**

The entrenched disinvestment of many Delaware communities has created a myriad of needs, chief among them affordable housing. This session will discuss several

initiatives by Delaware coalitions to develop hyper-local strategies to address these needs and the role that funding plays in both the planning and implementation processes. Each of these initiatives recognize that affordable housing is a cornerstone of community development; that the power to create lasting change comes from working in coalition; and that affected community members have a unique and vital perspective on the challenges they face.

### MODERATOR:

**Ed Gorman**, *Chief of Community Development, National Community Reinvestment Coalition, Washington, DC*

### SPEAKERS:

**Patricia Kelleher**, *Executive Director, Delaware Housing Coalition, Dover, DE*

**James Peffley**, *President and CEO, Delaware Community Investment Corporation, Wilmington, DE*

**Kevin Smith**, *CEO, Habitat for Humanity of New Castle County, Wilmington, DE*

**Karen Speakman**, *Deputy Director, NCALL Research, Inc., Dover, DE*

## WORKSHOPS

10:30 AM – 12:00 PM

## Reinvesting in our Workforce

**Location: Christina**

Building a future for Delaware that overcomes a legacy of discrimination and poverty requires ramping up workforce development programs in health care, technology, education, and more. Leaders in workforce and job training programs will speak about their experiences. The session will highlight both Generating Real Opportunities for Work Through Housing (GROWTH), a national program launched by NCRC to provide training opportunities in construction, and the work of Eastside Rising to tackle construction and green projects that will transform the Eastside of Wilmington.

Participants will develop a strategy for training the unemployed and underemployed as part of a larger effort to transform Delaware. To do this, this session will focus on strategies to increase the public and private money that is invested to create this future.

### MODERATOR:

**Nicole Barden**, *Interim Director of Membership and Organizing, National Community Reinvestment Coalition, Washington, DC*

### SPEAKERS:

**Ed Gorman**, *Chief of Community Development, National Community Reinvestment Coalition, Washington, DC*

**Robert Hassinger**, *Workforce Employment Coordinator, National Community Reinvestment Coalition, Washington, DC*

**Rev. Dr. Terrence Keeling**, *President and CEO, Central Baptist Community Development Corporation, Wilmington, DE*

## Reinvesting in Delaware's Latino Community

### Location: Knowles

Latinos are the fastest-growing segment of Delaware's population yet they often face a series of obstacles to full civic participation and economic engagement. Participants in this workshop will discuss strategies for expanding economic opportunity for Latinos, including small business development, entrepreneurship, minority contracts, workforce development and driver's licenses for the undocumented. We will connect all of these issues to the need for increased community investment.

### MODERATOR:

**Manuel Hidalgo**, Chief Operating Officer, National Community Reinvestment Coalition, Washington, DC

### SPEAKERS:

**Sonia Aguilar**, Director of Workforce Development, Delaware Economic Development Office, Co-Chair, Delaware Hispanic Commission, Dover, DE

**Wanda Lopez**, Associate Director, Stand by Me Hispano, United Way of Delaware, Dover, DE

**Javier Torrijos**, Assistant Director of Construction, Delaware Department of Transportation, Co-Chair, Delaware Hispanic Commission, Dover, DE

## Preventing Abusive Consumer Lending in Delaware and Beyond

### Location: King Sejong

A state law passed in 2012 limited the number of payday loans that can be taken out annually and established a database to track payday lending. However, many Delawareans are still getting caught in a debt trap set by payday lenders. This is in part because there is no cap on payday lending rates, and also because payday lenders have worked around the law. However, the Consumer Financial Protection Bureau has given new scrutiny to the payday lending industry on a federal level. This workshop will provide information on the payday lending landscape and efforts to curtail abusive lending.

### MODERATOR:

**Jason Richardson**, Director, Research and Evaluation, National Community Reinvestment Coalition, Washington, DC

### SPEAKER:

**Paul F. Calistro, Jr.**, Executive Director, West End Neighborhood House, Wilmington, DE

**Rashmi Rangan**, Executive Director, Delaware Community Reinvestment Action Council, Inc., Wilmington, DE

**Greg Wilson**, Former Communications Director, DCRAC, Wilmington, DE

## Affirmatively Furthering Fair Housing

### Location: Kent / New Castle

Every public and private agency that receives Community Development Block Grant funds or related support from the United States Department of Housing and Urban Development (HUD) has an obligation to "affirmatively further fair housing." This session will focus on how those communities receiving funds can ensure compliance with

the Fair Housing Act, HUD's proposed new Affirmatively Furthering Fair Housing (AFFH) rule and related regulations, and collaborate with stakeholders to create housing opportunities and combat societal inequalities.

### SPEAKERS:

**Maryellen Lewis**, Chair, Michigan Community Reinvestment Coalition, Lansing, MI; Member, NCRC Board of Directors

**Jeffrey May**, Assistant Director, National Neighbors, National Community Reinvestment Coalition, Washington, DC

12:00 PM – 1:30 PM

**Lunch** (provided by AARP)

### KEYNOTE SPEAKER:

**State Attorney General Matthew Denn**

Location: Ballroom

## WORKSHOPS

1:30 PM – 3:30 PM

## Community Reinvestment Act Basics: Banks' Affirmative Obligation

### Location: Christina

The Community Reinvestment Act (CRA) is a law designed to foster dialogue and accountability between financial institutions, community based organizations, and federal regulators to increase investment in low- and moderate-income communities. Participants will start with an overview of the law and its history, walk through the aspects of a bank's performance that are examined under CRA (lending, service and investment), and end with case studies of how NCRC has facilitated that dialogue and accountability.

### SPEAKERS:

**Samuel Miller**, Fair Lending Counsel, Office of Fair Lending and Equal Opportunity, Consumer Financial Protection Bureau, Washington, DC

### NCRC Regional Organizers

## AARP Financial Freedom

### Location: King Sejong

AARP Delaware invites you to participate in a 90-minute session to help those who want to improve their financial quality of life and to give them peace of mind about their finances. Find out what financially free people are doing today to ensure the outcomes they want for tomorrow. No products will be promoted. The event is free and open to Summit attendees. This session is beneficial for low- to moderate-income individuals and the organizations that serve them. Don't delay! Your journey to greater financial freedom awaits you today!

### SPEAKER:

**Sameer Somal**, Chief Financial Officer, Blue Ocean Global Wealth, Doylestown, PA

## Restorative Practices in Schools and Community: A Reinvestment Strategy

### Location: Knowles

This workshop is a learning opportunity for school personnel, parents, community leaders, and social services agencies staff to find ways to positively interact with youths and their families, so that youths prosper and avoid the juvenile justice system. The workshop offers practical and value-based alternatives to the criminal justice pipeline. It will also discuss restorative justice practices in the context of community reinvestment.

### MODERATOR:

**Robert Spicer, Sr.**, National Trainer and Speaker of Restorative Justice, Restorative Strategies, Chicago, IL

### SPEAKER:

**Gerald Kellman**, Sr. Organizing Consultant, National Community Reinvestment Coalition, Chicago, IL

## Stand By Me: A Strategy for Economic Stability and Opportunity

### Location: Kent / New Castle

Many hard-working Delawareans struggle with an array of financial challenges. Without access to information, resources, and financial services, it can be difficult to make the right decisions needed to build financial capability and economic stability. To address these issues, the State of Delaware and United Way of Delaware have launched Stand By Me, a financial empowerment initiative centered on financial coaching and capability, the first of its kind in the nation. This workshop will explore how Stand By Me reaches thousands of Delawareans to help them improve their financial well-being. Learn how Stand By Me has become embedded in the child care, health care, workforce, housing, and employer systems to increase financial stability and economic opportunities in Delaware. Through targeted initiatives, Stand By Me has also been able to reach and serve Delaware's immigrant and Latino communities, Delawareans age 50 and older, community college students, people with disabilities, adults in workforce development, and the childcare industry. The workshop will also describe the future of this program and how it may impact reinvestment in the state.

### MODERATOR:

**Dr. Robert Zdenek**, Director, National Neighbors Silver, National Community Reinvestment Coalition, Washington, DC

### SPEAKERS:

**Mary Dupont**, Director of Financial Empowerment, State of Delaware, New Castle, DE

**Janie Libby**, Vice President of Human Resources, Dover Downs, Dover, DE

**Doris Rizek**, Executive Director, Telamon Head Start Delaware, Georgetown, DE

**Dr. Henry Smith**, Deputy Secretary of Delaware Health and Social Services, New Castle, DE

**Ana Velasquez**, Vice President of Operations, Latin American Community Center, Wilmington, DE

## SUMMIT SPONSORS

DELAWARE DIAMOND



## COMMUNITY PARTNER

 **Citizens Bank**



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## COMMUNITY MEMBER



# SAVE THE DATE

# 2016 NCRC Annual Conference

MARCH 16-19, 2016 CAPITAL HILTON HOTEL • WASHINGTON, DC

NCRC's Annual Conference is one of the nation's largest gatherings of community nonprofits, policymakers, government officials, small businesses, banks, and academia, all coming together to create a just economy.

**We look forward to seeing you at the Capital Hilton Hotel, Washington, DC, March 16-19, 2016.**

[www.ncrc.org/conference/](http://www.ncrc.org/conference/)  
202-628-8866 • #justeconomy

### THE CONFERENCE WILL FEATURE:

- A wide range of cutting-edge workshops on community organizing and advocacy, housing, access to capital and credit, workforce and community development, fair lending, and business development
- The foremost experts and advocates sharing new developments, best practices, and innovative ideas for community reinvestment
- Keynote addresses from prominent officials and leaders in the field
- NCRC's Hill Day and Congressional Luncheon
- The 2016 NCRC National Achievement Awards Dinner