

2018 IMPACT





ABOUT

The National Community Reinvestment Coalition (NCRC) and its grassroots member organizations create opportunities for people to build wealth. We work with community leaders, policymakers and financial institutions to champion fairness in banking, housing and business.

NCRC was formed in 1990 by national, regional and local organizations to increase the flow of private capital into traditionally underserved communities. NCRC has grown into an association of more than 600 community-based organizations that promote access to basic banking services, affordable housing, entrepreneurship, job creation and vibrant communities for America's working families.

We provide agenda-setting research, training, insight and advocacy on behalf of members; we renovate and build affordable homes for low- and moderate-income families; we provide counseling to home buyers and owners and business-building expertise to entrepreneurs; we train and support housing counselors nationwide; we monitor and challenge discrimination in financial services; and we convene and facilitate dialog between financial institutions and community networks to increase lending, investments and philanthropy in neighborhoods that need it.

“NCRC’s training, guidance and support has been crucial to our organization’s mission in South Florida. Our community is far and away more enlightened, educated and trained on the unique benefits of the Community Reinvestment Act.”

— Cornell Crews Jr., Executive Director, Community Reinvestment Alliance of South Florida

In the face of unprecedented challenges to America's poor and working-class families, NCRC and its members lead the way to upward mobility and economic security for more people. While the White House talks about how to keep people out, we work to help people keep up.

Our purpose isn't to build a movement or an institution. It's to make an impact on the lives and communities we serve across the nation.

to organizations for housing counseling and financial capability. Our network served more than 8,200 families and 94% of them were LMI.

Our impact and achievements over the past several years set the stage for big challenges in 2019. We need to keep up pressure on agencies to set tough standards and enforce laws against discrimination in housing, lending and financial services. We need to find new, inclusive capital to support wealth-building in long-neglected communities. We need to make sure our banking system serves and strengthens the communities where banks do business, and center the political conversation around affordable housing and a #JustEconomy as we move towards 2020.

Millions of Americans understand our economy works better for some than for others. They get the drive for economic justice. We're working to turn this drive into a mass movement for a #JustEconomy.

We never forget: Our coalition members and their communities are the heart, soul and muscle of that movement.

But our purpose isn't to build a movement or an institution. It's to make an impact on the lives and communities we serve across the nation.

NCRC had a big year in 2018. We facilitated three community benefits agreements with banks that committed \$7.6 billion for lending, investments and philanthropy in their communities; trained 3,700 people on fair housing laws, fair lending and the Community Reinvestment Act (CRA); purchased or renovated 112 affordable homes, including new construction, in low- and moderate-income (LMI) communities or to LMI families (or both) in 15 markets. Our Housing Counseling Network contributed over \$1.9 million in pass-through funding

HOUSING COUNSELING NETWORK



Contributed over
\$1.9 Million

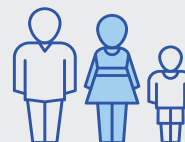
in pass-through funding to organizations for housing counseling and financial capability



Served more than

8,200 Families

94% of them were low- and moderate-income



2018 IMPACT

NCRC is in the business of making sure our economic system works fairly for all people who are willing to work hard and pursue their version of the American dream.

AGREEMENTS

We facilitated three community benefits agreements with banks that committed **\$7.6 billion** for lending, investments and philanthropy in their communities.



CONFERENCE

Our annual Just Economy Conference had its biggest year ever, with **more than 1,000 participants** and hundreds who joined us for meetings with members of Congress on Capitol Hill.



TRAINING

We provided live and **online training to 3,700** people on fair housing laws, fair lending and the Community Reinvestment Act (CRA).

RESEARCH

We produced **ground-breaking and widely cited research** that showed how neighborhoods that were “redlined” as far back as the 1930s are still economically challenged.

HOUSING

We purchased and renovated **112 affordable homes** (includes new construction) in LMI census tracts or to LMI families (or both) in 15 markets.



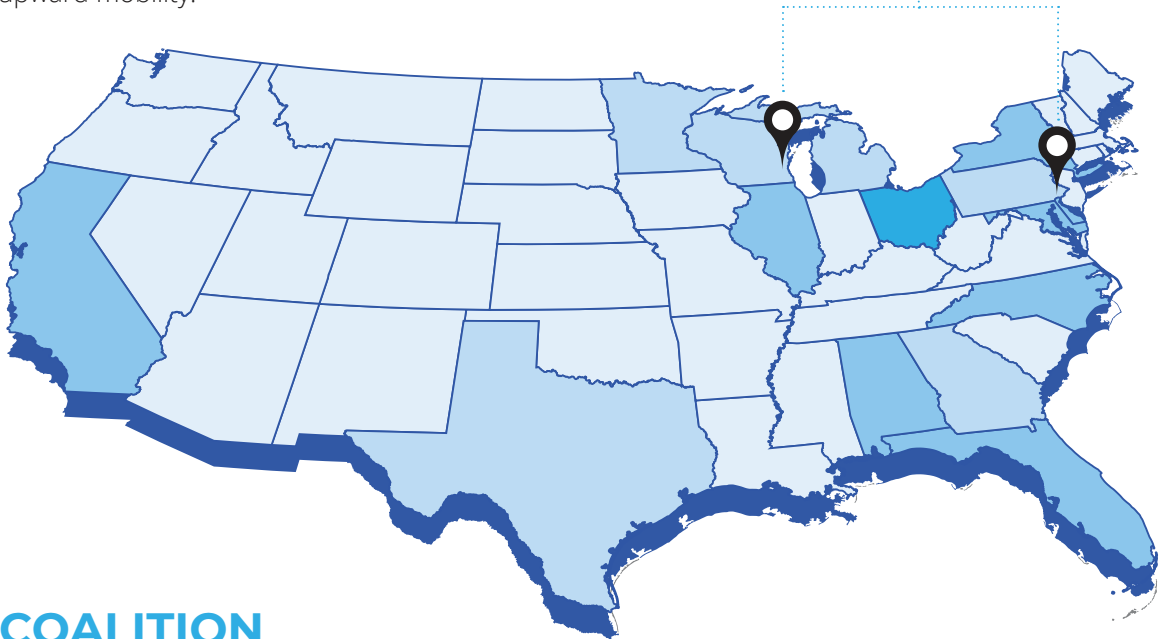
ADVOCACY

Our #TreasureCRA campaign **delivered more than 1,000 comments** to the Office of the Comptroller of the Currency (OCC) in support of NCRC recommendations to modernize and strengthen the CRA.



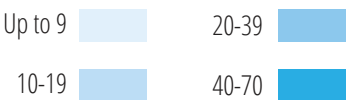
LOCAL

We convened **two regional summits**, in Milwaukee and Philadelphia, that galvanized local leaders to organize, champion innovation and focus investments to expand homeownership and entrepreneurship and challenge discrimination and other barriers to upward mobility.



COALITION

Our coalition grew to more than **600 organizations in 42 states.**



DIVERSITY IN ACTION

WHY IT MATTERS

We work every day for a more inclusive economy. That work begins at home in ***how we work***, and an inclusive company culture intended to be a model for how all businesses should work.

At the beginning of 2019, our staff of 59 included 30 people of color and 32 women. In our C-suite of nine chiefs, half were either women or people of color or both. The same can be said for our Board of Directors - 12 men, nine women, 11 people of color. We work hard for our cause, but the foundation of that work is how we work: a caring, curious organization that celebrates and thrives on diversity. We go out of our way to recruit and nurture a diverse team because we know our diversity is a key to our success. It's why we can work well with community leaders

across the nation, policy makers in Washington, D.C., university scholars and grassroots activists. We don't know everything. We're open to everyone.

The same goes for our coalition and members, a multicultural, multiethnic network of more than 600 local and national leaders from community reinvestment organizations; community development corporations; local and state government agencies; faith-based institutions; community organizing and civil rights groups; minority and women-owned



EXECUTIVE STAFF

6 men
3 women
3 people of color

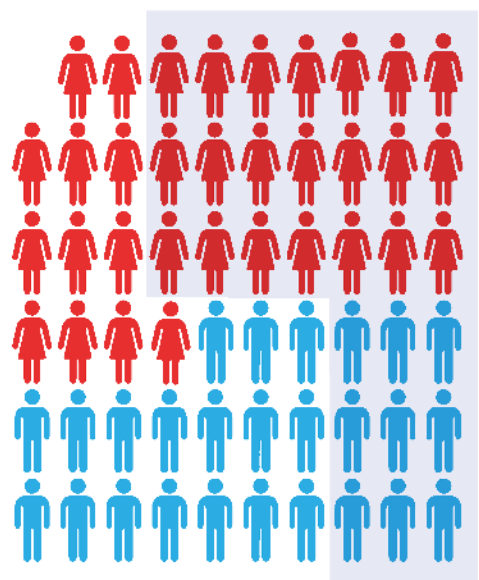


MANAGEMENT

6 men
11 women
9 people of color

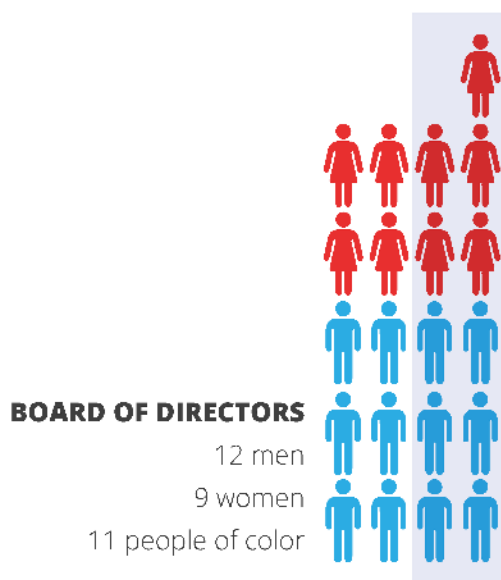
business associations, as well as local and social service providers from across the nation.

Our diversity is on full display at the annual Just Economy Conference, where more than 1,000 people of all races, ethnicities, cultures, religions and financial means gather in Washington, D.C., for three days of inspiration, networking and action. We break bread together. We share spaces and ideas, and we join forces to advocate for a just economy free of discrimination and full of opportunity for all.



STAFF

27 men
32 women
30 people of color



BOARD OF DIRECTORS

12 men
9 women
11 people of color

MADELYNN THE CEO: NCRC'S YOUTH ENTREPRENEUR OF THE YEAR AWARD 2018

When Madelynn Martin was in third grade, her teacher informed her mom, Tosha Terry, that she had a special gift for math. Seeking to expand Madelynn's math skills, Terry created a specialized math curriculum for her daughter and began teaching her financial literacy skills as well. To help make the business and financial world come to life, mom and daughter took a trip to New York City to tour Wall Street and the Finance Museum.

While on this fateful adventure, Madelynn learned how companies formed and progressed to the NASDAQ's New York Stock Exchange. At that moment, she said, "Mom, I want to start my own business!"

Her mom gave her the stamp of approval, but encouraged her to graduate high school before doing so. However, one day shortly thereafter, Madelynn asked, "Mom, why can't I do it now?"

In that moment, Terry realized that "as a parent, I had to make a decision and I knew if I gave her an excuse she would grow up to make excuses for herself and I also knew if I believed in her and invested in her dreams that she would believe in herself and learn through the process. I'm glad I listened."

Madelynn always had a passion for baking, so in 2016 she began selling her cupcakes at the local hair salon. But it wasn't until her mother started receiving continuous support from NCRC's Women's Business Center (WBC) that she became a true youth entrepreneur.

Together, they have participated in WBC's one-on-one counseling sessions, received coaching on business development, meeting preparation,



scaling up and expansion. Terry sought NCRC help in preparing for meetings with the DC Mayor, DC Public television and for grant applications. They also participated in the WBC's Let's Pitch Party and Networking Mixer in June 2018, where Madelynn was awarded first place for the best pitch; and she was also awarded NCRC's Youth Entrepreneurship award at the DC WBC's 2018 Just Ambitious Small Business Awards ceremony on September 21, 2018.

Now, Madelynn is the 12-year-old CEO of Madelynn's Bake Sale, LLC, where she says love is her main ingredient. Her cupcakes are highly requested at weddings, birthday parties, special occasions and large scale corporate events. Within two years and with WBC's help, the company grew from a home-based business to a commercial vendor, while receiving a host of awards along the way including, winner of the DC State Fair 2017, Mayors Awards 2018 and the Department of Small and Local Business Development (DSLBD) Dream Grant 2018 for \$1.9 million to fund development of her latest business schemes: a book and cartoon series titled "Madelynn the CEO!"

In addition to running her business, Madelynn maintains her status as an honor roll student, and frequently works with her peers to encourage youth entrepreneurship in her home city, Washington, D.C. Madelynn celebrated three years in business at the Boys and Girls Club in January 2019.

#TREASURECRA

The Community Reinvestment Act was a landmark civil rights law passed in 1977 to end discrimination that was once common in America's banking and housing markets. It remains an essential law to ensure banks meet the financial needs of the communities where they take deposits. Yet in 2018, one of the federal agencies that regulates banks, the Office of the Comptroller of the Currency (OCC), issued a set of ideas that could substantially weaken the act and drive billions of dollars in lending away from low- and moderate-income neighborhoods that need it. The agency's Advanced Notice of Proposed Rulemaking was the first formal step required to revise CRA rules.

NCRC mobilized its members and allies across the nation, in person and online, to make sure regulators and Congress understand the dangers of weakening the law. CRA is complex, but our point of view is simple: it should be strengthened and modernized, not relaxed.

"As a partner in the mission to build wealth among low- to moderate-income families and communities, we believe the National Community Reinvestment Coalition is certainly enriching many communities."

— David Fehrenhacker, Senior VP,
First Tennessee Bank, NA



#TREASURECRA CAMPAIGN IMPACT:

1.

NCRC members and allies submitted more than 1,000 comments to the OCC on how to improve CRA without weakening it.

2.

Two-thirds of the comments supported NCRC's point of view and opposed the agency's ideas to water down the law.

3.

Five hundred organizations signed on to NCRC's TreasureCRA letter to Treasury Secretary Steve Mnuchin.

4.

More than 20 municipal resolutions supported NCRC's view and more than 70 mayors signed a CRA comment letter from the US Conference of Mayors developed with NCRC.

5.

Senator Elizabeth Warren introduced an affordable housing bill in 2018 that included CRA modernization language developed with NCRC. That same language was picked up in a House version introduced in mid-December.

6.

Eighty three journalists wrote about CRA during the 90-day OCC comment period; and 20 stories quoted NCRC including in The Washington Post, Wall Street Journal and CityLab.

7.

We published OpEds in The New York Times, American Banker and The Hill.

8.

We gathered stories to show the impact of this obscure law on lending and investments in communities across the nation.

HONORING THE LIFE OF REVEREND ELAINE BELLIS

In 2018, Chicago lost a fierce older adult organizer, Rev. Elaine Bellis. Bellis was a woman of faith, which she embodied through her work both at the Episcopal Church and the Northwest Side Housing Center, an NCRC member organization. Those lucky to have known her know she was a one-of-a-kind, tenacious organizer who helped older adults on Chicago's northwest side realize and use their power to lift their quality of life, maintain financial independence and advocate for themselves. Through her example, she taught those around her to be

better by demonstrating self-assuredness, integrity and an unwavering persistence to do right by people.

Bellis made the community a better, safer and healthier place for older adults to live. And her work influenced age-friendly banking practices across the nation. She once said, "I knew from the 60s that I wanted to be an activist and help older adults see that they do have a voice. That change is within their reach. And that all it takes is knowing and using your power to change your circumstances."

May 21, 1943 - November 15, 2018.

2018 CONFERENCE AND SUMMITS

NCRC's Just Economy Conference is *the* national event for community, policy, government and business leaders who work for an inclusive economy that's free of discrimination and full of opportunity.

Our 2018 conference - the largest yet - had 1,032 attendees, a 20% increase in meal participants and a 43% increase in breakout session participants compared to 2017. Featured speakers included the Rev. Jesse Jackson, president and founder of Rainbow PUSH; and Vanita Gupta, president and CEO of the Leadership Conference on Civil and Human Rights. Each year, we end the conference with Hill Day, when we bring members and conference attendees to Capital Hill to meet with members of Congress. In 2018, the day fell on the 50th anniversary of the Fair Housing Act and speakers included Sen. Jeff Merkley (D-Oregon), Rep. Keith Ellison (D-Minnesota) and Rep. Al Green (D-Texas).



WHO ATTENDS NCRC'S ANNUAL CONFERENCE?



"It was truly my honor and privilege to be present for this wonderful experience! I learned a lot in the process. I am thoroughly impressed with the NCRC conference in general. My heart goes out to Heidi, please take care of yourself and be well everyone."

— Molline (Molly) Jackson, Planning Director's Special Assistant, Montgomery County Planning Department

It's been a long time since I've presented for such an engaged and energized audience- kudos to NCRC for planning a conference that really matters!

—Sana Chehimi



SUMMITS

We convene regional summits to educate, inspire and propel local networks, community organizers and local and state officials. NCRC had more attendees at summits in 2018 than we did at our 2012 annual conference.

The Reinvest Wisconsin Summit on June 11, 2018, immersed 254 attendees in sessions on economic and community development strategies for the state.

At #ReinvestPhilly in October, 324 attendees focused on healthy communities, discrimination in minority small business lending, Philadelphia's epidemic of mass evictions and how to protect communities from the negative consequences of gentrification.



COMMUNITY BENEFITS AGREEMENTS

\$89 BILLION FOR UNDERSERVED COMMUNITIES

In 2016, **NCRC pioneered a new approach to increase the flow of private capital into LMI communities** -- and for underserved communities to express their needs. Working with its members, NCRC convenes and facilitates negotiations between local banks and community stakeholders to create Community Benefits Agreements (CBAs). These agreements contain **specific pledges for mortgage and small business lending, community development investments, philanthropy and services in underserved communities.**

They also create local advisory boards to ensure community leaders and lenders listen to each other.

CBAs are collaborative by nature. They bring community stakeholders and

leaders together with bank leaders. The result: signed commitments for local investments at unprecedented scale. Between 2016 and 2018 NCRC negotiated local commitments worth more than \$89 billion with eight banks - including \$27 billion from four new agreements confirmed in 2017 and 2018 with: First Financial Bank, First Tennessee Bank, IberiaBank Corporation and

Santander Bank; an update to a 2016 agreement with Fifth Third Bancorp that increased its commitment by \$2 billion, to a total of \$32 billion; and a \$1.6 billion commitment from Wells Fargo & Company focused on Washington, D.C.

Along with their financial commitments, the banks pledged to open 22 new bank branches in underserved neighborhoods.



ADDITIONAL HIGHLIGHTS:

1.

First Financial, a regional bank that serves communities in Ohio, Kentucky and Indiana, committed to purchasing at least 10% of their goods and services from businesses owned by people of color, women and people with disabilities. That 10% is double the industry average.

2.

The *Where We Live* program that NCRC developed in 2018 with Wells Fargo included a five-year, \$16 million philanthropic commitment that more than tripled the bank's local giving. This philanthropy included \$4 million for Community Development Financial Institutions to grow the small business community and \$6 million for nonprofit housing initiatives like down payment assistance and development of affordable rental properties. The program will concentrate resources on the biggest needs identified by community leaders: affordable housing, small business growth and job skills.

HOUSING COUNSELING EMPOWERING AND STRENGTHENING OHIO'S PEOPLE

Empowering and Strengthening Ohio's People (ESOP) has been a member of NCRC's Housing Counseling Network since 2012, and in 2016 it was named NCRC's Housing Counseling Agency of the Year.

Founded in 1993, ESOP is a HUD-approved Housing Counseling agency helping "adults in all stages of life achieve and maintain financial wellness and housing stability."

Since 2005, ESOP has provided housing and financial counseling services to 53,000 Ohio families in all 88 counties. Their work returned \$117 million to the community through the Save the Dream Ohio (Ohio's Hardest Hit Fund) program administered by the Ohio Housing Finance Agency. Their efforts amounted to more than 20% of Ohio's foreclosure prevention work.

3.

Santander, a regional bank that serves communities in the northeast, created a pilot program for restaurant owners in Boston that included mentorship and grant money, a unique program for an industry that attracts immigrants, women and entrepreneurs of color.

A PERSONAL STORY

Crisis is not new to Mr. Namesnik. His wife passed away in 2010 and in 2014, his employer merged with another company causing the downsizing of his position and a further reduction in his income. Soon after, he found himself barely making ends meet and he began to fall behind on his mortgage. When he came to ESOP, his home was in



foreclosure. He was immediately assigned to their housing and financial counselors who conducted a comprehensive financial assessment and then on his behalf, negotiated a mortgage loan modification that included an escrow payment of taxes and insurance in his monthly payment. Through this counseling process, Mr. Namesnik's housing costs were reduced by 16%, and his mortgage payment reduced to \$728.86 per month, which brought his debt-to-income ratio down to a more bearable range of 31%. Encouraged by these results, he then continued with ESOP's financial counseling where he worked on budgeting and reducing other household expenses.

WORKFORCE DEVELOPMENT

With funding from the city of Wilmington, Delaware, NCRC assisted the Central Baptist Community Development Corporation (CDC) with rehabbing a church into a 2,000-square-foot training facility with counseling and administrative offices.

With the support of NCRC, the Central Baptist CDC was the recipient of a donated church on the East Side of Wilmington.

NCRC assisted the Central Baptist CDC with rehabbing the church into a 2,000-square-foot training facility with counseling and administrative offices. This space will be used to support these workforce programs: Solar Installation Technician Training, Copper Cabling and Fiber Optic Networking Training, National Construction Center for Educational Research (NCCER) certified Construction Training and development of a

Certified Nurse Assistance Program that launched in January 2019.

Our other partners in this effort to increase workforce development included The Challenge Program, which services ex-felon youth who were responsible for a portion of the construction; Habitat for Humanity, which donated to the construction of the facility; and the Wilmington Housing Authority. In combination with Lacy's Gateway project, these projects will rehabilitate the entrance to east Wilmington, which now has two vacant and dilapidated buildings.

PERSONAL STORY

CHRISTOPHER

"I found the Workforce Outcomes program through the Department of Labor. It helped me with interview skills. I brushed up on my safety practices at a work site. I started off as a laborer, and after 6 months I moved up to apprentice doing framing, drywall and Chicago grid. I truly appreciate the experience. I met a lot of knowledgeable people, and I have grown and learned so much in working in this program. I went from being unemployed with no income to making \$15 per hour."



OUR MAJOR FUNDERS (\$200,000 +) INCLUDED:

Bank of America
Citi Development Corporation
Fifth Third Bank
Ford Foundation

Goldman Sachs
JP Morgan Chase & Co.
W.K. Kellogg Foundation
Ocwen Financial Corporation

PNC Bank
Quicken Loans
Santander
TD Bank

U.S. Department of Housing
and Urban Development
Wells Fargo

STRIVING

Small business owners, visionaries and driven entrepreneurs come into the DC Women's Business Center every day for guidance on business planning and management, marketing and financial education.

SURITAYKA LUXURIOUS ALPACA CLOTHING

Sandra Lazarte, owner of Suritayka, a luxurious alpaca clothing store, made her first U.S. sale in 2017. Suritayka is an eco-friendly, woman-owned business, which also features leather goods and precious gems. Sandra began her involvement with the DC Women's Business Center back in 2014. We look forward to seeing more of Suritayka! Find out more at: <http://suritayka.com/>



GROWING

After the initial start-up phase, some small business owners look to the DC Women's Business Center for guidance on continuous improvement, hiring strategies and accessing capital.

ASLI PURE NATURAL BODY CARE

In 2017, Thea Browne-Dennis, founder of Asli Pure Natural Body Care, opened her first brick and mortar store in the Washington, D.C. metro area. Thea founded Asli Pure Natural Body Care in 2005. Thea always knew she would one day start a natural body care business. While her original line of products included only four items, with great care and time, Asli Pure grew, and Thea is now able to support other small businesses in the D.C. area. Thea has been working with the DC Women's Business Center since 2014. She says that the center was instrumental in helping sustain her business. Asli Pure has a beautiful storefront in Mt Rainier, Maryland, and sells online at aslipure.com.



AFFORDABLE HOMES BY *GROWTH*

Designed to create pathways to homeownership for LMI individuals and families while improving property values for LMI communities. GROWTH purchases, renovates and sells homes in LMI neighborhoods or to LMI individuals and families.

ROBERT AND SARA K. PITTSBURGH, PENNSYLVANIA

My husband and I tried for years to buy a house with his VA loan. We were renting a small, old house and the landlords were lax in repairs. With our growing kids, we were crowded. However, most larger homes in our area were too expensive due to rapid renovation and reselling, and we began to give up the thought that we could find and afford a house sizable enough for our family without having to move into a fixer-upper.

One day, I got an excited call from my husband about a house that he had found. It was gorgeous, he said, newly renovated and huge. I was dubious. However, several days later we were shown the house with growing hope and expectancy. We could afford this; there would be enough space and no costly repairs. New roof, new electrical, new carpet and walls... even a new kitchen, bathroom, furnace and water heater. Truly unbelievable at the price. We made an offer and were actually assisted with the cost of closing by NCRC. We finally had a home all of our own!



245 CHAPEL HILL TRAIL, BIRMINGHAM, ALABAMA

We would not have been able to be in this neighborhood without the help of GROWTH. They listed the house for a reasonable price and were very helpful through the closing process. GROWTH gave us the opportunity to find the perfect home and has allowed us to provide a nice home for our future family. Thank you for making this possible.

2017 FINANCIALS

	Unrestricted	Temporarily Restricted	2017	2016
REVENUE				
Contributions and grants	2,736,574	\$ 6,376,251	\$ 9,112,825	\$ 8,921,574
Federal awards	2,812,136	-	2,812,136	3,970,598
Income from affiliate	293,097	-	293,097	-
Membership & corporate dues	119,905	-	119,905	113,195
Conferences	4,201,904	-	4,201,904	4,006,774
Interest income	378,877	-	378,877	317,234
Rental income (note 16)	8,863,548	-	8,863,548	4,256,922
Other income	264,824	-	264,824	627,923
Underwriting and processing fees	953	-	953	2,750
Realized gain (loss) on sale of investments	113,491	-	113,491	149,279
Unrealized (loss) gain on investments	(64,350)	-	(64,350)	33,517
Net assets released from restrictions: (note 15)				
Satisfaction of time and program restrictions	2,792,946	(2,792,946)	-	-
TOTAL REVENUE	22,513,905	3,583,305	26,097,210	22,399,766
EXPENSES				
Non-Federal Program Expenses				
Conferences	1,256,033	-	1,256,033	1,039,171
Research and Publications	359,582	-	359,582	333,756
Housing Counseling Network	701,940	-	701,940	782,569
Membership	1,582,157	-	1,582,157	1,303,707
National Neighbor Silver	170,817	-	170,817	227,538
Workforce/Growth	565,178	-	565,178	567,042
Communications	360,146	-	360,146	460,459
Business Development	58,389	-	58,389	354,685
National Neighbor	717,072	-	717,072	724,946
CDFI	406,214	-	406,214	288,253
Other Programs	93,619	-	93,619	136,797
Total Non-Federal Program Expenses	6,271,147	-	6,271,147	6,218,923
Federal Program Expenses				
MBC	-	-	-	1,179,293
FHIP	2,479,429	-	2,479,429	2,466,837
SBA/WBC	593,164	-	593,164	669,444
Housing Counseling Network	358,982	-	358,982	1,116,799
Total Federal Program Expenses	3,431,575	-	3,431,575	5,432,373
Supporting Services Expenses				
Legislative affairs	455,979	-	455,979	410,107
General administration	3,312,884	-	3,312,884	1,618,016
Building 740 15th Street	12,407,402	-	12,407,402	7,544,806
Building 727 15th Street	2,347,130	-	2,347,130	2,022,432
Fundraising	326,517	-	326,517	369,895
Total Supporting Services Expenses	18,849,912	-	18,849,912	11,965,256
TOTAL EXPENSES	28,552,634	-	28,552,634	23,616,552
Change in net assets from activities	\$ (6,038,729)	\$ 3,583,305	\$ (2,455,424)	\$ (1,216,786)
Net assets, beginning of year	16,885,518	3,979,398	20,864,916	22,081,703
NET ASSETS, END OF YEAR	\$ 10,846,789	\$ 7,562,703	\$ 18,409,492	\$ 20,864,917

*** Note: In 2016, NCRC purchased a new office building to serve as its headquarters located at 740 15th St. NW in Washington, D.C. The building is being used to house NCRC employees with additional floors leased to other nonprofit and community organizations. The purchase of the new office building and costs attributed to the leasing process are reflected in the negative amount in net assets.

SENIOR EXECUTIVE TEAM



Jesse Van Tol
Chief Executive Officer



John Taylor
President & Founder



Alice Bodley
General Counsel



Ed Gorman
Chief, Community Development



Eleni Delimpaltadaki Janis
Chief, Capital Markets



Jennifer (Jenn) Jones
Chief of Membership & Policy



James Lum
Chief Financial Officer



Dedrick Asante-Muhammad
Chief, Equity and Inclusion



Andrew Nachison
Chief, Communications & Marketing

STAFF

Ali Lederer
Director, Fair Lending & Consumer Protection

Alyssa Wiltse-Ahmad
Media Manager

Amanda Wrinkle
Senior Regional Organizer

Amber Lee
Civil Rights Testing Manager

Ashley Bynum
Senior Regional Organizer

Bob Hassinger
Workforce Development Coordinator (P/I)

Brenda Friend
Executive Assistant to Chief, Community Development

Bruce Mitchell
Senior Research Analyst

Caitlin Rountree
Conference & Events Manager

Chloe Sabharwal
Membership & Events Organizer

Cypriana Hicklen
Grant Accountant

David Smith
Senior Regional Organizer

Dee Claxton
Director, Women's Business Center

Dotun Akinsade
Accounting Manager

Elizabeth Beauchamp
Communications Specialist

Gerron Levi
Director, Policy & Government Affairs

Ibijoke Akinbowale
Director, Housing Counseling Network

Jake Lilien
Civil Rights Testing Manager

Jasmine Brewer
Program Manager, Housing Counseling Network & Financial Equality Center

Jason Richardson
Director, Research & Evaluation

Jerry Kellman
Senior Advisor

John Lazar
Director, Development

Joseph Reed
Senior Policy Advocate

Joseph Stankavage
Office Manager

Joshua Biehler
Training Coordinator

Joshua Silver
Senior Advisor (PT)

Karen Kali
Program Manager, Special Initiatives

STAFF (CONTINUED)

Kateri Jones

Small Business Specialist

Kevin Davenport

Senior Advisor, Campaigns & Coalitions

Kevin Hill

CRA Manager

Kevin Sall

Director, IT

Kim Miller

Special Assistant for Administration

Kristina Musante

Director, NCRC Training Academy

Luis Ortiz

Regional Coordinator, Housing Counseling Network

Lyals Battle

Program Manager, Small Business Technical Center

Mario Valdez

Director, Finance

Monica Grover

Special Assistant to the Chief, Equity & Inclusion

Nana Owusu

Special Assistant to the CEO

Nsonye Anarado

Training Manager

Richie Lynch

Graphic Design/Publications Manager

Rose Ramirez

Senior Civil Rights Investigator

Sabrina Terry

Director, Special Initiatives & Partnerships

Sonya Bryant

Legal Assistant

Susana Duque

Mortgage Advisor, Housing Counseling Network

Tamara Rasberry

Human Resources Manager

Tracy McCracken

Director, Fair Housing

Vickie Marx

Director of Administration

Xi Rotmil

Digital Marketing Manager & UX Lead

BOARD OF DIRECTORS

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Birmingham Business Resource Center

Ernest Hogan, Vice Chairperson

Pittsburgh Community Reinvestment Group

Jean Ishmon, Vice Chairperson

Northwest Indiana Reinvestment Alliance

Catherine Hope Crosby, Secretary

City of Toledo, Ohio

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