



**NATIONAL**  
**ACCESS TO CREDIT**  
**FORUM**



**Tuesday, April 3, 2018**  
**Marriott Marquis | Washington, DC**

# AGENDA

**8:00 am – 8:30 am**  
**Breakfast and Registration**

**8:30 am – 8:45 am**  
**Welcome and Overview**

**Lisa Rice**, President and CEO, National Fair Housing Alliance

**8:45 am – 9:45 am**  
**Market and Economic 360<sup>o</sup>**

The financial services space has experienced non-stop change, particularly since the 2008 financial and foreclosure crises. Bank consolidations, tax reform, business realignments, GSE reform, CRA modernization, political will, regulatory transformations, and other issues will significantly impact any effort to expand credit access and implement necessary reforms. Experts discuss the changing tides and what they predict for achieving real change that can help credit-worthy consumers participate in the markets.

**Moderator: Gary Acosta**, Co-Founder and CEO, National Association of Hispanic Real Estate Professionals

**Ramon Gomez**, Executive Director, Regulatory Compliance, JPMorgan Chase  
**Adolfo Marzol**, Senior Advisor to the Secretary, U.S. Department of Housing and Urban Development  
**Ken Scott**, Managing Director, Fair Lending, Citi  
**Susan Wachter**, Albert Sussman Professor of Real Estate, The Wharton School

**9:45 am – 11:00 am**  
**The Evidence for Expanding Access to Credit**

Numerous organizations, including the Urban Institute, Mortgage Bankers Association, Federal Reserve, Center for Responsible Lending, and NFHA, have documented that lending levels to people of color, persons with disabilities, and other under-served groups are wholly insufficient and that much more could be done to expand access to quality credit for these consumers. Presenters will put the data and facts in context around the issues these populations continue to face in accessing credit and will discuss potential policy levers or solutions that can help move the dial and create lending opportunities and economic mobility.

**Moderator: Faith Schwartz**, Principal, Housing Finance System Strategies, LLC

**Sam Khater**, Deputy Chief Economist, CoreLogic  
**Alanna McCargo**, Vice President of Housing Policy Center, Urban Institute  
**Larry Parks**, Senior Vice President, Federal Home Loan Bank Board  
**Cheryl Young**, Senior Economist, Trulia  
**Mark Zandi**, Chief Economist, Moody's

**11:00 am – 11:15 am – Break**

**11:15 am – 12:15 pm**  
**Modernizing the Federal Housing Administration to Improve Consumer Access**

**#FHAct50**

How do we ensure FHA continues to serve its role to provide access for new entrants into the housing market and under-served borrowers while maintaining the viability of the program? FHA serves as a principal source of credit for communities of color, has been a conduit to homeownership for millions of Americans, and proved to be the backbone of the U.S. housing finance system during the recent financial crisis. Yet, many agree that FHA has inefficiencies connected to its legal structure, limited improvements, and other considerations that restrict optimized performance in the program. Given the importance of FHA to the U.S. economy, what are some necessary changes, achievable in the short-term, that can expand access to credit for more consumers while simultaneously providing strength to the system?

**Moderator: Sarah Rosen Wartell**, President and CEO, Urban Institute

**Mike Calhoun**, President and CEO, Center for Responsible Lending  
**Kevin Chavers**, Managing Director, BlackRock  
**Laurie Goodman**, Vice President Housing Finance Policy Center, Urban Institute  
**Dave Stevens**, President and CEO, Mortgage Bankers Association

**12:15 pm – 1:30 pm – Lunch and Fireside Chat Moderated by Lisa Rice**

**Mark Calabria**, Chief Economist, Office of the Vice President  
**Pamela Patenaude**, Deputy Secretary, U.S. Department of Housing and Urban Development

**1:30 pm – 1:45 pm – Break**

**1:45 pm – 2:45 pm**  
**Workable Solutions to Expand Credit Access**

In this lightning round, presenters will discuss recommendations and options for increasing market participation. There are viable solutions to expanding credit access that can be implemented in relatively short order. Each speaker will have five minutes to explain one suggestion or recommendation for expanding access to credit. This segment will include a discussion about key stakeholders that would be able to take the lead in advancing each proposed solution to the next level.

**Moderator: Natalie Abatemarco**, Managing Director, Citi Community Development

**Richard Cooperstein**, Director of Model Risk Management, Andrew Davidson & Co.  
**Michael Derstine**, Chief Risk Officer, Genworth  
**Lot Diaz**, Vice President, Housing and Community Development, UnidosUS  
**Sam Oliver**, Vice President Strategic Delivery, Freddie Mac  
**Arcely Panameño**, Director, Latino Affairs, Center for Responsible Lending

**2:45 pm – 3:15 pm**  
**Setting Priorities**

Each recommendation for expanding access to quality credit proffered throughout the day will be captured and recorded. Participants at the Forum will vote on their top priorities using live, interactive polling. The results will be presented to the group, and top priorities will be tasked to key stakeholders who will take the lead on advancing the proposal to the next level.

**Naomi Camper**, Managing Director, Head of Nonprofit Engagement, JPMorgan Chase

**3:15 pm – 3:30 pm**  
**Next Steps and Closing Remarks by Lisa Rice**

**#FHAct50**

# AN FHAct50 EVENT

National Access to Credit Forum

Co-Hosted by



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The National Fair Housing Alliance also expresses its gratitude to Faith Schwartz (Housing Finance System Strategies, LLC) and Alanna McCargo (Urban Institute) for their generous assistance in organizing this event.

## ABOUT THE NATIONAL FAIR HOUSING ALLIANCE

The National Fair Housing Alliance is the voice of fair housing. NFHA works to eliminate housing discrimination and to ensure equal housing opportunity for all people through leadership, education, outreach, membership services, public policy initiatives, community development, advocacy, and enforcement.



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