

Opening Plenary**Faith Moore, Executive Director, Orange County Rural Development Advisory Corporation and Board President of HomeSmartNY**

Faith Moore is the Executive Director of Orange County Rural Development Advisory Corporation (RDAC) and the board president of HomeSmartNY. Ms. Moore is a graduate of Leadership Orange, Orange County Rising Star and a Pattern Fellow. She sits on the boards of the New York State Rural Housing Coalition, the New York State Rural Housing Advocates and the Zoning Board of Appeals for the Village of Walden.

Michelle DiBenedetto, Director of Public Outreach and Special Projects, Long Island Housing Partnership and HomeSmartNY Conference Co-Chair

Michelle DiBenedetto has worked at the Long Island Housing Partnership for the past seven years, after a long tenure with Citigroup. As Director of Special Projects, Ms. DiBenedetto is the coordinator of the Neighborhood Stabilization Programs and the HELP Phase II Community Stabilization Program. Ms. DiBenedetto was also responsible for the Hurricane Sandy Phase 1 and Phase 11 programs that provided services to victims of Hurricane Sandy.

Sherri Eckles, Senior Vice President, Single Family Programs, SONYMA and HomeSmartNY Conference Co-Chair

Sherri Eckles is the Senior Vice-President of Single Family Programs at SONYMA and has over two decades of experience in the mortgage and finance industries, focusing primarily on affordable housing programs. She has experience in both retail originations and correspondent lending, having held positions in all phases of mortgage lending from processing to originations to sales management and upper management. She is a strong believer in the value of training. She developed comprehensive web-based training programs for several companies, and has authored several continuing education courses accredited by the National Association of Mortgage Bankers.

Most recently, Ms. Eckles served as Vice President of Renovation Lending for a Pennsylvania-based mortgage bank. Sherri came to SONYMA through the New York State Excelsior Fellowship Program, beginning in September 2013 as Special Assistant to the President of Finance and Development. Ms. Eckles was recently admitted to the NYS Bar after completing a four-year program with dual concentrations at Albany Law School, graduating with honors, and also holds an MBA from SUNY Albany.

Hilary Lamishaw, Director, NeighborWorks Alliance of New York State, Board Member, HomeSmartNY and 2015 Conference Master of Ceremonies

Hilary Lamishaw is the Director of the NeighborWorks Alliance of NYS, a network of 22 affiliated NeighborWorks organizations in New York State. Since 1996, she also has served as the Director of Community Affairs for the Troy Rehabilitation and Improvement Program (TRIP), a not-for-profit community development corporation in Troy, NY. Ms. Lamishaw is a long-time affordable housing advocate and community organizer and has worked in the community development field for more than 30 years. She has a master of arts in Community Economic Development from New Hampshire College.

Julián Castro, Secretary of the U.S. Department of Housing and Urban Development

Julián Castro was sworn in as the 16th Secretary of the U.S. Department of Housing and Urban Development on July 28, 2014. In this role, Secretary Castro oversees 8,000 employees and a budget of \$46 billion, using a performance-driven approach to achieve the Department's mission of expanding opportunity for all Americans.

As Secretary, Castro's focus is ensuring that HUD is a transparent, efficient and effective champion for the people it serves. Utilizing an evidence-based management style, he has charged the Department with one goal: giving every person, regardless of their station in life, new opportunities to thrive.

Before HUD, Secretary Castro served as Mayor of the City of San Antonio. During his tenure, he became known as a national leader in urban development. In 2010, the City launched the "Decade of Downtown" – an initiative to spark investment in San Antonio's center city and older neighborhoods. This effort has attracted \$350 million in private sector investment, which will produce more than 2,400 housing units by the end of 2014.

Previously, Secretary Castro served as a member of the San Antonio City Council. He is also an attorney and worked at Akin, Gump, Strauss, Hauer & Feld before starting his own practice. Secretary Castro received a B.A. from Stanford University in 1996, and a J.D. from Harvard Law School in 2000. He and his wife, Erica, have a daughter, Carina and a son, Cristian.

Genger Charles, General Deputy Assistant Secretary, Federal Housing Administration at Department of Housing and Urban Development

A specialist in leading strategic initiatives and achieving mission critical priorities, Genger Charles currently serves as the General Deputy Assistant Secretary for the Office of Housing and Deputy Commissioner for the Federal Housing Administration (FHA) at the United States Department of Housing and Urban Development (HUD). In this role she oversees the operations of the FHA and advises on policy and regulatory development, portfolio management, legislative affairs and communications in the areas of Housing Counseling and Single Family, Multifamily and Healthcare mortgage insurance and finance. Previously, Ms. Charles served as a Senior Policy Advisor and the Chief of Staff to the FHA Commissioner.

Ms. Charles has led multiple high priority initiatives impacting primary and secondary mortgage markets, FHA insurance funds, and affordable housing, including FHA's Blueprint for Access, the sale of mortgage notes through the Distressed Asset Stabilization Program (DASP) and the Multifamily Small Buildings Risk Share Initiative. Ms. Charles has also served as a key decision maker in the establishment of FHA mortgage insurance premiums, enforcement policies and organizational change management through the *Multifamily for Tomorrow* Transformation Initiative and institutionalizing the FHA Office of Risk Management.

A frequent media contributor, speaker and guest lecturer, Ms. Charles earned a Bachelor of Science in Policy Analysis and Management from Cornell University and is a graduate of The George Washington University Law School. During law school she worked as a law clerk for the U.S. Department of Justice Antitrust Division, the Senate Judiciary Committee and at the government affairs and the public relations firm Dutko Grayling.

Deborah Boatright, Regional Vice President, NE Region NeighborWorks America

An acknowledged expert in affordable housing and community development, Deborah Boatright specializes in developing partnerships that unite the public and private sector in efforts to improve housing options for low and moderate income families, and address community needs.

Ms. Boatright was appointed as the regional vice president, Northeast Region, NeighborWorks America in April 2011, where she oversees operations and develops strategic alliances in 11 states from Maine to Maryland, Washington, DC, Puerto Rico and the US Virgin Islands. She is responsible for the provision of resources and support to 82 affiliated community development organizations, which together comprise 33% of the national NeighborWorks network.

Ms. Boatright first joined NeighborWorks America in 2006 as the district director for the Northeast District, which then included New York State, New Jersey, Puerto Rico and the Virgin Islands. She was instrumental in forging new partnerships that reached underserved communities throughout the district while assisting its 29 affiliate organizations to sustain capacity and impact during the economic downturn.

Prior to joining NeighborWorks America, Ms. Boatright served as an Assistant Commissioner, Office of Community Development of the NYS Division of Housing and Community Renewal (now NYS Homes and Community Renewal). Ms. Boatright supervised housing and community development activities of regional offices; oversaw community based housing programs statewide as well as the Housing Trust Fund and Tax Credit Programs. Her many accomplishments throughout her career include the implementation of NYC's breakthrough anti-abandonment housing initiative.

Ms. Boatright currently serves on the Board of Directors of the Center for New York City Neighborhoods and the Federal Home Loan Bank of New York Affordable Housing Advisory Council. Her many awards include Community Developer of the Year from The New York Housing Conference (2012) and the Fran Justa Award for Lifetime Achievement from Neighborhood Housing Services of New York City (2013).

Ms. Boatright earned her Master's Degree in Policy Analysis and Urban Affairs at The New School. She was also a Fannie Mae Fellow at Harvard University's Kennedy School of Government Program for Senior Executives in State and Local Government.

Panel Discussion: Hot Topics Affecting Housing Counseling**Moderator: Doug Dylla, Principal, Doug Dylla Consulting**

Doug Dylla has over 30 years of community development experience at the local, state and national levels. He began his community development consulting practice in 2006 specializing in applied research projects on homeownership services, foreclosure prevention efforts, asset-building strategies and financial empowerment programs. His consulting clients have included NeighborWorks America, Freddie Mac, the New America Foundation, ICF International, the Annie E. Casey Foundation, the Neighborhood Funders Group, and the State of New York Mortgage Agency.

From 1991-2006, Mr. Dylla worked at NeighborWorks America as the National Director of the NeighborWorks Campaign for Home Ownership. Previously, from 1983-89, Mr. Dylla was the Executive Director of Ithaca Neighborhood Housing Services, a highly productive nonprofit organization based in Ithaca, NY. He is a prolific writer with an extensive list of reports listed on his website: www.dougdyllaconsulting.com.

Jonathan Spader, Senior Research Associate, Harvard Joint Center for Housing Studies

Jonathan Spader is a Senior Research Associate at the Joint Center for Housing Studies. His work at the Joint Center includes a portfolio of research related to homeownership, housing finance, and economic inclusion. Prior to joining the Joint Center, Mr. Spader worked in the housing and communities practice of Abt Associates where he served as the project director and technical lead for several evaluations of federal policies and programs. He has also worked for the Center for Community Capital, studying the homeownership experiences and outcomes of homebuyers in the Community Advantage Program Study.

Mr. Spader's research on housing policy and consumer decision-making has been published in *Cityscape*, *Housing Policy Debate*, the *Journal of Consumer Affairs*, the *Journal of Policy Analysis and Management*, the *Journal of Real Estate Finance and Economics*, and other outlets. He holds a B.S. in History from Truman State University and a Ph.D. in Public Policy from the University of North Carolina at Chapel Hill.

Collin O'Rourke, Researcher, PolicyLab Consulting Group

Collin O'Rourke is a researcher with the PolicyLab Consulting Group, where he specializes in program development and evaluation in the areas of financial education, counseling, and coaching. He also serves as a Senior Research Specialist at the University of Wisconsin-Madison's Center for Financial Security, where he manages a Treasury-funded financial education evaluation for elementary students. He previously served on the Lake County and Lake County Forest Preserve District Boards, and worked as the case study manager for 80,000 Hours at the University of Oxford. Mr. O'Rourke graduated from the University of Wisconsin-Madison with a master's degree in public affairs.

Holden Weisman, Policy Manager, CFED

Holden Weisman is a Policy Manager at CFED. In this role, Holden leads efforts to research and develop state and local advocacy engagement strategies to support the policy advocacy efforts of CFED's member networks – the Assets & Opportunity Network and the Taxpayer Opportunity Network. He also helps manage CFED's annual *Assets & Opportunity Scorecard*,

researching and documenting state and local progress on a range of policies focused on asset building, asset protection and equitable economic development.

Previously, Mr. Weisman served as the Senior Policy Analyst for the National Community Tax Coalition (NCTC). While at NCTC, he researched and analyzed federal and state policies related to taxes and consumer protections for low- and moderate-income working households. As part of NCTC's Policy and Advocacy Team, Mr. Weisman advocated on behalf of Volunteer Income Tax Assistance programs and other initiatives related to the community tax preparation field. Mr. Weisman holds a Master of Public Affairs and a Bachelor of Arts in political science from the University of Wisconsin-Madison.

Panel Discussion: How Can We Create More Sustainable Homeowners?**Moderator: Sherri Eckles, Senior VP, Single Family Programs, SONYMA** (see previous bio)**Milt Sharp, Jr., President, eHome Network**

Milt Sharp, Jr., serves as president of Community Ventures Corporation's eHome Network, including eHome America, a national online homebuyer pre-purchase education program. In 2009, recognizing that place-based education difficult and costly in an electronic information society, CVC created a homebuyer education course that couples online and in-person housing counseling. It is remarkably successful and led to CVC's national recognition for housing innovation. In partnership with NeighborWorks America, *eHome America* today includes 390+ member organizations counseling more than 60,000 families a year in all 50 states, Guam, and Puerto Rico. Mr. Sharp is responsible for all aspects of this program, which today includes supplemental courses in financial literacy.

Mr. Sharp has more than 20 years' experience as a neighborhood revitalization professional, and previously served as senior homeownership specialist with NeighborWorks America in its Washington, D.C. headquarters. His primary duties included serving as the national homeownership center coordinator for the organization's national network of 108 NeighborWorks HomeOwnership Centers, with a focus on assisting the centers in building capacity in service delivery, marketing and design, homeownership promotion, homeownership preservation, partnership development and program sustainability. Prior to working with NeighborWorks America, Mr. Sharp was vice president of financial self-reliance programs for Isles, Inc., in Trenton, N.J. His primary duties included managing a comprehensive homebuyer education and counseling program.

Bruce Dorpalen, Executive Director, National Housing Resource Center

Bruce Dorpalen is the Executive Director of the nonprofit National Housing Resource Center (NHRC), which brings together the nonprofit housing counseling industry on policy, program, and funding issues. NHRC has been active in increasing funding for housing counseling, bringing housing counseling agencies to the policy table, integrating housing counseling into the mortgage origination and servicing process, and improving communication with HUD and other federal agencies.

Mr. Dorpalen has directed housing counseling programs since 1985, negotiated community reinvestment partnerships with over 40 banks, developed models for low-income mortgage underwriting which were used extensively by the industry, and created community-based outreach and education programs for minority, lower income, single parent, immigrant and other underserved populations. These programs provided affordable mortgages to over 110,000 families in 30 cities across the country. In the foreclosure crisis, he designed counseling programs which assisted over 75,000 delinquent homeowners and increased the communication between housing counselors and mortgage servicers. He also developed programs for homeowners devastated after Hurricane Katrina, anti-predatory lending programs, refinance programs, and homeowners' insurance programs.

Holly Kelly-Mattis, Manager, First Home Club, Federal Home Loan Bank of New York

Holly Kelly-Mattis is currently Manager of the First Home Club Program at the Federal Home Loan Bank of New York. She is responsible for the administration of the Affordable Housing Program's first-time homebuyer grant subsidy program. In her previous roles at the Bank, she managed process improvements and projects for the Collateral Review and First Home Club Departments.

Prior to joining the Bank in 2009, Ms. Kelly-Mattis was employed at JPMorgan Chase working in the Mortgage Operations Residential Lending division for ten years. She has a strong professional mortgage background with a focus on residential compliance and underwriting. She holds a Bachelor of Arts degree from Rutgers University.

Phyllis H. Ford, Division Director of Oversight and Accountability, Office of Housing Counseling, U.S. Department of Housing and Urban Development

Phyllis Ford joined HUD in 2000 as a Community Builder. In 2001 she joined the staff of the Philadelphia HOC Director where she had a major role in administering a MOU between HUD and NYC that resulted in the rehabilitation of more than 400 HUD-owned properties. Ms. Ford joined the Program Support Division as a Senior Housing Program Specialist in 2010.

As Division Director of Oversight and Accountability in Office of Housing Counseling, Ms. Ford and her staff are responsible for ensuring quality and effective counseling services to consumers through monitoring and certification of HUD-approved housing counseling agencies and counselors. Prior to joining HUD, Ms. Ford dedicated more than 20 years to progressively responsible housing positions in local government; serving as the Associate Deputy Director of the Philadelphia Housing Authority; Assistant Director of the Office of Housing and Community Development, City of Philadelphia; and, Director of Non Profit and Assisted Housing, the Philadelphia Housing Development Corporation. Ms. Ford earned a Master of Arts Degree in Organizational Development, and a Bachelor of Arts Degree in Administration, from Antioch University, Yellow Springs, Ohio.

Update on the Home Owner Protection Program (HOPP)**Moderator: Stephanie Galvin-Riley, Homeownership Program Manager, ACRHA**

Stephanie Galvin-Riley manages the Albany County Rural Housing Alliance's (ACRHA) homeownership program where she oversees the day-to-day activities of the home ownership department, supervises the homeownership advisors, prepares housing reports for funders, and coordinates with other staff and agencies. She reports directly to the Executive Director and has provided 13 years of service to ACRHA.

Ms. Galvin-Riley previously served as the Deputy Chair for the NYS Coalition for Excellence in Homeownership Education (now HomeSmartNY), was the Project Coordinator for its annual conference for three years, and co-chaired the Capital District Regional Chapter. Ms. Galvin-Riley is currently a co-chair for the New Yorkers for Responsible Lending (NYRL) Mortgage Working Group. Additionally, she is a founding member of HomeSave, a coalition of community groups and counseling agencies working to address foreclosures (and all mortgage issues) in the Capital District of NY and surrounding areas.

Ms. Galvin-Riley has a history in housing services and community development. Previous to her position with ACRHA, she worked as an independent contractor writing and managing housing rehabilitation and economic development grants for local municipalities such as Stillwater, Athens, Catskill, and Schaghticoke, NY. Ms. Galvin-Riley is a graduate of Siena College where she earned a BS in Economics.

Dina Levy, Special Assistant to the New York State Attorney General

Dina Levy is currently a Special Assistant to NY Attorney General Eric Schneiderman and is solely dedicated to ensuring that New York borrowers and their advocates are receiving optimal benefits from both the hard dollars and the consumer relief protections won through the National Mortgage Settlement.

Prior to assuming this role, Ms. Levy served as the Director of Organizing and Policy at the Urban Homesteading Assistance Board, a city wide nonprofit. Under her leadership, UHAB expanded its policy work and became a leader in the fight to preserve city, state and federally subsidized housing. Prior to coming to UHAB, Ms. Levy directed a comprehensive community revitalization effort in Newark, New Jersey.

From 1998 to 2001, Ms. Levy was the founding director of a microfinance program affiliated with Grameen Bank, one of only two domestic programs operating in the United States. She began her career as tenant organizer in Dallas, Texas, working for the preservation of federally subsidized housing. From 2008 to 2012, she was a member of the board of directors of New York State Tenants and Neighbors, a statewide membership nonprofit committed to tenant empowerment and affordable housing.

Kirsten E. Keefe, Senior Attorney, Empire Justice Center

Kirsten E. Keefe is a Senior Attorney with the Consumer Finance and Housing Unit of Empire Justice Center. She is Director of its Anchor Partner program for the Office of the NYS Attorney General's Homeownership Protection Program (HOPP) in which she oversees statewide grants funded through proceeds from the National Mortgage

Settlement to non-profit legal services and housing counseling organizations assisting homeowners in default. Ms. Keefe has specialized in subprime mortgage lending and foreclosure issues since 1998, having started in direct services at Community Legal Services, Inc. in Philadelphia, PA. She has conducted numerous trainings on foreclosure issues and regularly provides technical assistance to lawyers and housing counselors. Ms. Keefe also focuses on policy issues surrounding foreclosures in New York State, and engages in legislative advocacy.

In 2009, Ms. Keefe was appointed to and served a three-year term on the Board of Governors of the Federal Reserve System's Consumer Advisory Council. She is Co-Chair the Board of Directors for the National Association of Consumer Advocates, a steering committee member of New Yorkers for Responsible Lending (NYRL), serves on the two lending committees for the Community Loan Fund of the Capital Region and is part of the HomeSave Coalition of the Capital Region. Keefe taught consumer law at Temple University's law school, and has lectured at Albany Law School and other local universities. Ms. Keefe received a B.A. from the College of the Holy Cross and a J.D. from Beasley School of Law at Temple University. Prior to law school, Ms. Keefe served as a U.S. Peace Corps volunteer in Thailand.

Christie Peale, Executive Director, Center for New York City Neighborhoods

Christie Peale is the Executive Director of the Center for New York City Neighborhoods. She has worked for public service organizations in New York City since 1994. She provided Community Case Management services for people living with HIV and AIDS for both the Citizens Advice Bureau and the Women's Prison Association. She then advocated for Medicare and Medicaid recipients enrolled in HMO plans with the Medicare Rights Center and Gay Men's Health Crisis. While working for the Building Services 32BJ Pension Fund,

Ms. Peale worked on an employer-assisted housing project, which led her to work for non-profit affordable housing developers in Bushwick and Washington Heights. She joined the Center most recently from the New York State Housing Finance Agency, where she underwrote tax-exempt bond deals to preserve affordable housing, and served as Deputy Director at the Center until July 2011. Ms. Peale has a B.A. from Harvard College and a MSW from the Hunter College School of Social Work in Community Organizing and Planning.

Remarks from Attorney General Schneiderman**Eric Schneiderman, New York State Attorney General**

Eric T. Schneiderman was elected the 65th Attorney General of New York State on November 2, 2010. As Attorney General, Schneiderman is the highest ranking law enforcement officer for the State, responsible for representing New York and its residents in legal matters. Attorney General Schneiderman has worked to restore the public's faith in its public and private sector institutions by focusing on areas including public integrity, economic justice, social justice and environmental protection.

In his first weeks in office, Attorney General Schneiderman launched a new "Taxpayer Protection Bureau" to root out fraud and return money illegally stolen from New York taxpayers at no additional cost to the state, an initiative which has yielded significant returns to date, as a result of its investigations. He has also bolstered the Attorney General's Medicaid Fraud Control Unit, which has already recovered tens of millions of dollars for taxpayers on his watch. As part of his effort to crack down on corruption and restore the public's trust in government, Attorney General Schneiderman launched a groundbreaking initiative expanding his office's authority to investigate public corruption involving taxpayer funds by partnering with the state Comptroller. In addition, the Attorney General appointed public integrity officers in every region of the state to give New Yorkers a place to go to report complaints of government corruption without the fear of local politics influencing the outcome.

A hallmark of Attorney General Schneiderman's tenure has been standing up to powerful interests on behalf of everyday New Yorkers. The Attorney General has taken a leading role in the national fight for a comprehensive investigation of misconduct in the mortgage market, and for a fair settlement for homeowners that holds banks accountable for their role in the foreclosure crisis, provides meaningful relief to homeowners and investors, and allows a full airing out of the facts to ensure that abuses of this scale never happen again.

In addition, in his first year in office Attorney General Schneiderman has filed a legal challenge to the discriminatory Defense of Marriage Act (DOMA) to compel the federal government to treat all New York State marriages equally; joined a Justice Department lawsuit to block AT&T's proposed acquisition of T-Mobile because it would violate federal antitrust laws and damage competition in both New York and national wireless markets; sued federal regulators to force a health and environmental impact review of proposed gas drilling in the Delaware River Basin; and challenged the Indian Point nuclear power plant's practices related to high-level radioactive waste storage, earthquake preparedness and fire safety, to name a few of the office's many acts on behalf of New Yorkers. Attorney General Schneiderman has also kept our streets safe by shutting down multiple statewide narcotics rings, including the largest heroin operation in Buffalo history — a statewide drug trafficking pipeline from New York City to Western New York.

Attorney General Schneiderman graduated from Amherst College in 1977 and Harvard Law School in 1982. He is the proud father of a daughter, Catherine.

Luncheon Speakers

Faith Moore, Executive Director, Orange County Rural Development Advisory Corporation; and Board President of HomeSmartNY (see previous bio)

Kathy Germain, Vice President of Housing Services, RUPCO; and Board Vice-President of HomeSmartNY

Kathy Germain has over 10 years' experience in housing and community development and is currently the Vice President of Housing Services at RUPCO. At RUPCO she is responsible for overseeing a broad array of housing programs including: First Time Homebuyer, Housing Rehabilitation, Foreclosure Prevention, Homeless Housing and Homeless Prevention. Ms. Germain has also initiated a number of collaborations that have expanded the agencies geography into neighboring Orange and Sullivan Counties. Ms. Germain oversees a dynamic staff of nine at the RUPCO NeighborWorks Homeownership Center. Ms. Germain is the VP of the HomeSmartNY Board, the co-chair for the Hudson Valley Chapter of HomeSmartNY and has been co-chair for the HomeSmartNY Conference. She believes that in a time of shrinking resources, that coalitions provide strength in numbers, opportunities for continuation of funding of housing counseling activities, and the opportunity to share best practices with peer-to-peer learning.

Hilary Lamishaw, Director, NeighborWorks Alliance of New York State, Board Member, HomeSmartNY and Conference Master of Ceremonies (see previous bio)

Susan Cotner, Executive Director, Affordable Housing Partnership

Susan Cotner is the executive director of the Affordable Housing Partnership, a full-service homeownership agency serving New York's Capital Region. The Partnership provides homeownership education and individual counseling to over 1,000 households a year, offering financial strategies and assistance that help households become and remain successful homeowners. Previously, Ms. Cotner worked for NYS Homes and Community Renewal, the Downtown Committee of Syracuse (a business improvement district) and served as a VISTA volunteer in the San Francisco area. She has degrees in City and Regional Planning from the University of Virginia and Cornell University.

Break-Out Session #1: Identifying and Addressing Statewide Trends in Foreclosure Prevention and Mortgage Servicing**Facilitator: Ellie Pepper, Regional Coordinator, Anchor Partner Program, Empire Justice Center**

Ellie Pepper joined Empire Justice Center in December 2012 as the Hudson Valley and Northeast Regional Coordinator for its Anchor Partner Program for the office of the NYS Attorney General's Homeownership Protection Program (HOPP). Ms. Pepper coordinates legal services and housing counseling services related to HOPP. She also organizes training and technical assistance for HOPP grantees out of the Albany offices of Empire Justice Center.

Ms. Pepper's previous experience includes being the Deputy Director of a nonprofit homeownership center in Schenectady, NY for six years. Her focus in this position was the management of a tri-county Housing Counseling Program that provided pre-purchase education and counseling, post purchase counseling and mortgage default and foreclosure counseling. Her previous experience includes non-profit program management and substance abuse counseling. Ms. Pepper graduated from SUNY Empire State College with a BA in Psychological Counseling.

Herman DeJesus, Director of Lending, Center for NYC Neighborhoods

Herman DeJesus is the Director of Lending for the Center for NYC Neighborhoods (the "Center"), where he leads the Center's Lending and Homeowner Support Departments. He oversees the Center's Mortgage Assistance Program, Escalations Program and the Housing Mobility Program. Previously, Mr. DeJesus worked as Senior Program Associate for New Economy Project (formerly NEDAP), where he helped to manage its NYC Foreclosure Prevention Gap Loan Fund and worked on research, policy, and financial justice advocacy initiatives. For nearly a decade, Mr. DeJesus also previously served as Supervising Paralegal of the Foreclosure Prevention Project at South Brooklyn Legal Services, where he interfaced with hundreds of homeowners, investigated complex predatory mortgage lending cases, negotiated and resolved cases, and worked with attorneys to build cases for litigation in state and federal court.

Maria DeGennaro, Regional Coordinator-Long Island, Empire Justice Center

Maria DeGennaro joined Empire Justice Center in January 2013 as a Staff Attorney with the Consumer Finance and Housing Unit of Empire Justice Center, and is the Long Island Regional Coordinator for its Anchor Partner Program for the office of the NYS Attorney General's Homeownership Protection Program (HOPP). Ms. DeGennaro provides and coordinates legal services and housing counseling services related to HOPP and Super Storm Sandy out of the Central Islip office at the Touro Law School Public Advocacy Center.

Ms. DeGennaro's previous experience includes being the Foreclosure Prevention Program Manager for Long Island Housing Services, Inc. (LIHS). Ms. DeGennaro worked at LIHS in their Touro Law School Public Advocacy Center office and worked to build the foreclosure prevention program while attending law school. After graduating from law school, she worked in private practice handling a range of litigation cases before returning to the non-profit world to work on foreclosure prevention issues.

Prior to her work at LIHS and attending law school, Ms. DeGennaro worked for two decades in business, banking and lending institutions. She graduated from the University of Connecticut with a B.S. Degree and received her M.B.A. from Sacred Heart University.

Rebecca Case Caico, Senior Attorney & Regional Coordinator – Western/Central NY

Rebecca Case Caico is a senior attorney in the Rochester office of the Empire Justice Center. She is currently serving as the Regional Coordinator for Central and Western NY under the NY Office of the Attorney General’s Homeownership Protection Program (HOPP) Anchor Partner Program. Prior to joining the HOPP team, she was a foreclosure defense attorney supervising a team of advocates who represented individuals at risk of losing their homes in foreclosure. Rebecca provides trainings and technical assistance to attorneys and advocates throughout New York who assist homeowners at risk of foreclosure. Before joining Empire Justice Center in 2003, she earned her law degree from the Pennsylvania State University, Dickinson School of Law and her undergraduate degree from Slippery Rock University.

Lisa Luborsky, HomeOwnership Preservation Counselor, RUPCO

Lisa Luborsky has been a part of RUPCO’s Home Ownership Preservation Counseling team for over three years. Her strong background and past work experience has provided a solid foundation for her counseling. Ms. Luborsky is NCHCEC-Certified in Foreclosure Prevention Counseling and has participated in additional foreclosure prevention trainings provided by NeighborWorks, CFPB, HUD and the Empire Justice Center.

Ms. Luborsky has over 20 years of experience working in the real estate and mortgage industry as a loan processor, loan originator, licensed real estate sales person and has a Paralegal Certificate from Marist College. Since receiving her certificate, Lisa developed a strong understanding of real estate law, including title searching, title review and repair, preparation and review of mortgage documents, conducting purchase and refinance closings, evictions, and collections and foreclosure defense. She has been instrumental in implementing new counseling protocols and processes that have significantly improved the agencies percentage of positive outcomes.

Ms. Luborsky has used her previous work experiences and ongoing education along with the networking and escalation resources provided by the Home Owner Protection Program to help create many successful outcomes in homeownership preservation though out the Hudson Valley Region.

Break-Out Session #2: New Tools for Addressing Vacant and Abandoned Properties**Facilitator: Susan Cotner, Executive Director, Affordable Housing Partnership**

(See previous bio)

Milt Sharp, President, eHome Network (see previous bio)**Sherri Eckles, Senior Vice President, Single Family Programs, SONYMA** (see previous bio)**Paul Hurley, CRA Loan Officer, M&T Bank**

Paul Hurley is the CRA Loan Officer for M&T Bank. He has 23 years' experience in mortgage lending at a variety of lenders including banks, mortgage companies and mortgage brokers. Mr. Hurley has extensive experience with first-time home buyers and renovation loans. He was cited as a Top SONYMA originator in 2014. Mr. Hurley regularly assists with home buyer education classes through AHP, TRIP and BNI in the Capital Region.

Beth Bentley, Assistant Vice President, FHLB of NY

Beth Bentley is an Assistant Vice President at the Federal Home Loan Bank of New York. She is currently responsible for overseeing special projects to enhance the operations of the Community Investment department. She previously managed the application and drawdown review process for the Affordable Housing Program.

Prior to joining the Bank, Ms. Bentley served as the director of affordable housing development for two New Jersey non-profit corporations and developed a pilot program for New York City's Department of Housing Preservation and Development. Her education includes a Master of City and Regional Planning from Harvard University's John F. Kennedy School of Government and a Bachelor of Arts from Randolph-Macon Woman's College. She was in the inaugural class of the Affordable Housing and Community Development Network of New Jersey's Housing Development Training Program and is a member of Women in Housing and Finance.

Break-Out Session #3: What's New in Financial Coaching?**Facilitator: Karyn Hausknecht-Yetman, Belmont Housing Resources for WNY, Housing Programs Manager**

Karyn Hausknecht-Yetman is the Housing Programs Manager overseeing the HUD Housing Counseling, Financial Coaching, Matched Savings (IDA), and Family Self-Sufficiency (FSS) programs for Belmont Housing Resources for WNY. Starting her career in the asset-building field as an AmeriCorps/VISTA under the auspices of the Corporation for Enterprise Development, Ms. Hausknecht-Yetman has over 14 years' experience developing housing and financial education curriculums, counseling low to moderate income households, and program administration. Through the Buffalo Promise Neighborhood Two-Generation program, she has developed a site-based Financial Coaching Program for Head-Start parents.

Karyn holds certifications from the NeighborWorks Center for Homeownership Education and Counseling including Financial Capability, Foreclosure Intervention and Default Counseling, and Homeownership Counseling for Program Managers and Executive Directors. She is a member and steering committee lead of the Creating Asset Savings and Hope (CASH Buffalo) coalition and is a Volunteer Income Tax Assistance (VITA) volunteer. Ms. Hausknecht-Yetman holds a B.A. in Political Science and Women's Studies from the State University of New York College at Potsdam.

Collin O'Rourke, PolicyLab Consulting Group (see previous bio)**Janet E. Raffel, Senior Manager, Financial Capability, NeighborWorks America**

Janet E. Raffel, is an attorney and community planner with more than 30 years of experience as a senior manager and consultant to non-profit and philanthropic organizations on topics including low-income housing development, financial services for the unbanked, welfare and workforce development, service integration, and measuring program outcomes. Ms. Raffel is leading the NeighborWorks America financial capability program, a position she has held since September 2014. As Senior Manager, Financial Capability, Ms. Raffel is responsible for supporting NeighborWorks Network Organizations in delivering best practice financial education and coaching programs to their customers.

Prior to this position, Ms. Raffel helped the Center for Economic Progress, a Chicago nonprofit known for its free tax services for low-income families, launch its financial capability program. Beginning in 2002, Ms. Raffel's consulting firm, J.E. Raffel & Associates, was retained by the Annie E. Casey Foundation, the Local Initiatives Support Corporation, NeighborWorks America, and local nonprofit organizations to establish community-based "Centers for Working Families" which integrate employment, education, financial services, income supports, and other core services to help working families move toward economic self-sufficiency. From 1982-1990, Ms. Raffel was employed by The Enterprise Foundation, Columbia, Maryland (now Enterprise Community Partners.) Ms. Raffel earned a Juris Doctor and Master of Community Planning from the University of Cincinnati.

Parker Cohen, Senior Program Manager, CFED

Parker Cohen is a Senior Program Manager with the Savings and Financial Capability Team at CFED. In this role, Mr. Cohen provides project management, technical assistance to community organizations, and research and writing for projects that provide financial capability tools to adults and children. He also works with organizations to design and implement innovative strategies that improve the financial capability of low-to-moderate income clients and ultimately bring these strategies to scale.

Prior to joining CFED, Mr. Cohen worked as the community development manager for the Mid-Atlantic Association of Community Health Centers, where he provide strategic planning support to community health centers and helped establish the West Baltimore Primary Care Access Collaborative. He also previously worked to provide technical assistance to community centers in federally insured and assisted housing properties through the HUD Neighborhood Networks program. Mr. Cohen holds a Masters of Urban and Regional Planning from the University of Minnesota, and an undergraduate degree in economics from Macalester College.

Kevin Washington, Program Manager, Homeownership Services, Neighborhood Housing Services of Bedford-Stuyvesant

Kevin Washington is the program manager for homeownership services for Neighborhood Housing Services (NHS) of Bedford-Stuyvesant. He joined NHS in 2001 and started as a Water Damage Prevention Coordinator. Over his time with NHS, he moved into the field of homeownership assisting clients toward financial stability, getting mortgages and purchasing properties. Mr. Washington was formerly in the armed forces for six years and employed in the construction field. He is very active in the community and assists young adults who are looking for employment and guides them in the financial world.

Closing Plenary: Reflections on the Day**Eileen Anderson, Senior Relationship Manager, Homeownership, NeighborWorks America**

Eileen Anderson is a Senior Relationship Manager, Homeownership at NeighborWorks America and oversees homeownership services throughout the Northeast Region. Previously, she was the Senior Vice President at Community Development Corporation of Long Island, and oversaw CDC's two NeighborWorks HomeOwnership Centers in Nassau and Suffolk County. The services of the centers included comprehensive pre-purchase mortgage counseling for first time homebuyers, Home Buyer Clubs, default and foreclosure counseling for distressed homeowners, financial education, home maintenance training and residential lending.

Ms. Anderson serves as a Board Member of the South Country Community Land Trust. She was a founding member of HomeSmartNY / New York State Coalition for Excellence in Homeownership Education and currently serves on the advisory board of the organization. Ms. Anderson is also on the Advisory Council for the State of New York Mortgage Agency. She has a Master in Social Work from Adelphi University and resides on Long Island with her husband and son.