

Tangible. Impactful. Achievable.

# Annual



# Report

2022/23



**The National Housing Conference (NHC)** is America's oldest and broadest affordable housing coalition. NHC is a diverse continuum of affordable housing stakeholders that convene and collaborate through dialogue, advocacy, research, and education, to develop equitable solutions that serve our shared vision of an America where everyone is able to live in a quality, affordable home in a thriving community.





# Message — from the Chair

Steve O'Connor  
Mortgage Bankers Association

“The urgency to prioritize housing in political dialogues has never been more evident.”

It has been an honor to serve as the Chair of the National Housing Conference's Board of Governors. As I reflect on the remarkable collaboration within the Board of Governors, the National Advisory Council, and the dedicated NHC staff, it is evident that we are in excellent hands.

NHC continues to be the place “where housers come to get things done” as we bring together the best and the brightest in the housing and finance industry to address today's pressing housing issues. Housing affordability is at the top of that list. Given the persistent affordability crisis affecting communities nationwide, the urgency to prioritize housing in federal policy has never been more evident.

One of our proudest achievements is the diversity within the NHC Board of Governors. We have surpassed most nonprofit boards in terms of diversity across racial/ethnic, gender, and political affiliation. Our board represents the housing industry as a united community of leaders all working towards a common goal.

As I conclude my last year as Chair, I am pleased to say that the National Housing Conference has made significant strides in developing tangible, impactful, and achievable solutions. Serving on the board has been a profound honor, and I am excited about what lies ahead for the National Housing Conference.



“ Our primary focus this year has been on supporting solutions that are not just theoretical but tangible, impactful, and achievable.



# Message — from the CEO

David M. Dworkin  
President and CEO

This year has been a pivotal year for housing policy. At the National Housing Conference, we took many steps to address the housing affordability crisis. Our primary focus this year has been on supporting solutions that are not just theoretical but **tangible, impactful, and achievable**.

We actively engaged in timely policy discussions, providing leadership on issues such as closing the homeownership gap for all Americans, bank capital standards, CRA modernization, increasing the affordable housing supply for renters and homebuyers, and reducing the cost of financing a first home purchase. We also continue to work to secure the passage of two critical pieces of legislation that will help address the affordable housing shortage — Affordable Housing Credit Improvement Act (AHCIA) and Neighborhood Homes Investment Act (NHIA). The AHCIA will expand and strengthen the Low-Income Housing Tax Credit by financing nearly 2 million affordable homes over 10 years. The NHIA will create a federal tax credit bridging the cost disparity for building or renovating homes in distressed areas and their sale prices. We are also focused on the reform of programs like the Capital Magnet Fund (CMF), Housing Choice Voucher (HCV), and HOME Investment Partnerships, all while remaining dedicated to advancing racial equity.

Beyond our policy advocacy, we have also provided invaluable resources to raise awareness about housing

unaffordability. Our Paycheck to Paycheck database now includes quarterly data and we released our Employer Assisted Housing (EAH) Toolkit which explores challenges with EAH programs—such as scalability, tax implications, and marketing—while providing potential solutions. And, thanks to the game changing new 3by30 Mortgage Calculator, developed with the Black Homeownership Collaborative, interested homebuyers can assess how much of a mortgage they can afford without ever having to guess how big a downpayment they will need. One of the biggest obstacles to becoming a homeowner is the lack of understanding surrounding downpayment requirements. The 3by30 Mortgage Calculator successfully addresses this issue by eliminating the need for guesswork.

I attribute our success this year to two indispensable factors: our dedicated members and our exceptional staff. I extend my deepest gratitude to Amanda Mitchell, Charles Lowery, Kara Beigay, Brittany Webb, Erika Ramirez, Whitney Sarkodie, Lindsey Bohlen, Owen Posnett, and Demetria Brown. Their ongoing dedication embody the high standard of our team, mirroring the quality of our work.

As I end my sixth year as President and CEO, I am confident that the National Housing Conference will continue to excel in providing tangible, impactful, and achievable solutions to America's affordable housing needs.



# Policy & Research

# Policy Priorities



NHC advocates policies that support our American Home. We produce and leverage research on housing issues and trends to address America's most pressing affordable housing needs.

## Affordable Housing Production and Preservation

No single factor impacts housing affordability more than the law of supply and demand. The supply of housing for extremely low through moderate-income Americans remains unsustainably inadequate. The United States is millions of units short of what we need, and even more alarming, according to Moody's Analytics, we have experienced an 8% decline in affordable units for the extremely low-income renters since the pandemic. NHC is committed to addressing affordable housing production and preservation shortages of single-family and multifamily units in urban, suburban, rural, and Tribal areas. Reducing barriers to producing and preserving affordable housing, like exclusionary zoning, development fees on affordable housing, and other regulatory impediments to increasing supply are key components of our approach. We strongly support the enactment of the Affordable Housing Credit Improvement Act and the Neighborhood Homes Investment Act to help address this issue.

## Climate Impact

Housing policy must include a renewed focus on incorporating sustainable building practices and disaster mitigation strategies to ensure that homes are more resilient to climate change. Incorporating climate resilience into development will support healthier and more economic homes for people who are at risk of bearing the brunt of climate impacts and reduce the risk of displacement resulting from damage caused by extreme weather or disasters. Strategies include but are not limited to improvements in the National Flood Insurance Program, accelerating the implementation of Inflation Reduction Act resources in ways that benefit affordable housing and its residents, and empowering housing advocates, renters, and homeowners to better engage with environmental initiatives that improve the quality and safety of homes.

## Community Development

Vibrant communities are an essential part of any successful housing strategy. Programs aimed at funding schools, community facilities, and economic development have a proven record of success to help communities leverage their housing strategies to create dynamic, healthy places to live. The best way to acknowledge the impact of community development tools is through adequate funding, as well as expanding tax credit-driven programs to maximize private sector capital.

## Expanding Homeownership and Racial Equity

Narrowing and ultimately closing the racial and ethnic homeownership gap is essential to the future prosperity of all Americans. Concentrated efforts to better assist Black Americans and Americans of AAPI, Latino, and Native American national origins are needed to effectively expand homeownership. Tools include but are not limited to Special Purpose Credit Programs, down payment assistance, and other financial products that invest in historically neglected communities. NHC's leadership role in the Black Homeownership Collaborative and our Racial Equity Working Group are key components of our work.

## Health and Housing

Safe and stable housing is one of the most important social determinants of health, but federal policies on healthcare and housing are inefficiently siloed. Addressing the larger health and behavioral needs of communities through healthy housing initiatives has an outsized impact on the population's health as a whole. Effective change must engage the federal Departments of Health and Human Services as well as Housing and Urban Development (HUD) in recognizing housing as a healthcare solution. NHC is committed to engaging with healthcare partners to address the changing needs of health and housing, including finding housing solutions for seniors as the population ages.

## Housing Security and Sustainability

Efforts to promote affordable housing and homeownership are ultimately only as effective as their sustainability. Lessons learned from programs during the COVID-19 pandemic and other disasters, including more loss mitigation options and flexible funding of emergency assistance, should be incorporated into long-term sustainability solutions, including a permanent authorization of resources. NHC is committed to finding strategies to keep people in their homes and avoid the long-term negative impacts of displacement on renters and homeowners.

## Homelessness

Being prepared to meet the housing challenges of families and individuals experiencing homelessness is essential to realizing NHC's vision of an America where everyone is able to live in a quality, affordable home in a thriving community. Adequate funding, good policy and evidence-based program design informed by people with lived expertise (i.e., rapid rehousing, permanent supportive housing, Housing First) are required to move people experiencing homelessness into permanent housing. Policies that criminalize homelessness and poverty are never effective in ending homelessness and often create additional barriers to people successfully securing housing and employment. Promoting affordable housing as a strategy to reduce the risk of homelessness through rental assistance, and increasing the supply of units affordable to extremely low-income households is vital to making sustainable reductions in homelessness.

## Regulatory Reform

The U.S. has a diverse set of regulations that contribute to the overall housing landscape and are designed in a manner that greatly impacts the availability of affordable housing. Ensuring that the Federal Housing Finance Agency, HUD, and the Departments of Treasury, Agriculture, and Veterans Affairs are maximizing their capability to foster affordable housing and invest in communities through coordinated efforts provide large-scale opportunities to address housing challenges. Regulatory and statutory improvements to the Housing Choice Voucher, Capital Magnet Fund, HOME Investment Partnerships and Section 234 housing programs are essential to maximizing the impact of every federal dollar invested in housing.

## Technology and Innovation

Technical innovations help to better identify profound housing needs, drive the tools necessary to ensure a vibrant homeownership market, empower consumers to help meet their specific needs, and better support regulatory and enforcement efforts in combatting housing discrimination. It is crucial that as we continue fostering ways to create housing opportunities, the relevant agencies have the technology they need to better innovate, expand, and regulate housing. Key to this goal is the use and sharing of data and the continued adaptation of Artificial Intelligence and machine learning while remaining cognizant of unintended consequences of new technology.



# Basel III Endgame

In response to a proposed rulemaking by the Office of the Comptroller of the Currency (OCC), the Federal Reserve System (the Fed), and the Federal Deposit Insurance Corporation (FDIC) to raise capital standards for bank-originated mortgages and other activities that directly impact underserved communities, NHC organized a diverse working group, ranging from civil rights organizations to bank policy groups, to voice our concerns regarding how this rule may impact many of our highest priorities, including closing the homeownership gap for people of color and urgently needed housing production to mitigate the soaring housing costs, which has a direct impact on inflation and homelessness. The working group met three times over three months to draft detailed comments on how the Basel III Endgame proposal will negatively impact the mortgage market and other aspects of affordable housing. The **final letter** was submitted with the support of 27 diverse organizations including civil rights organizations, affordable housing leaders, and housing industry trade groups.



“ Basel III Endgame creates a significant negative impact on communities of color as it creates unclear guidelines in mortgage lending and other investments. The OCC, the Fed and the FDIC must take caution with this rule as they could further harm the already fragile housing market.

— Cy Richardson  
Senior Vice President for Programs  
[National Urban League](#)

# Multifamily/Tenant Protections

NHC convened a working group of members to respond to the Federal Housing Finance Agency's (FHFA) request for input about tenant protections at multifamily properties with mortgages backed by Fannie Mae and Freddie Mac (the Enterprises). Leveraging the diverse expertise within the working group, the resulting [comment letter](#) balanced the perspectives of tenant advocates and affordable housing. It emphasized initiatives aimed at bolstering housing supply to enhance affordability, while advocating for common-sense protections of basic fairness for tenants.

# Single-Family Pricing Framework

In May 2023, the Federal Housing Finance Agency (FHFA) sought input regarding Fannie Mae's and Freddie Mac's Single-Family Pricing Framework. NHC brought together a diverse group of members to address the concerns of affordable housing advocates and the mortgage and housing industry to develop a pricing framework that works for all Americans. The resulting [letter](#) urged Fannie Mae and Freddie Mac to return to a flat G-fee for all purchase money mortgages on owner-occupied properties. Additionally, NHC called upon FHFA to revise the Enterprise capital requirements to ensure they are based on accurate assessments of real risk.

# Employer Assisted Housing

At our 2023 Solutions for Housing Communications conference, NHC unveiled a comprehensive toolkit focused on [Employer Assisted Housing Programs](#) (EAH). This resource stems from in-depth interviews with active programs and participants, spotlighting how successful EAH initiatives can assist employers in reducing turnover, enhancing retention rates, cutting recruitment, and training costs, and boosting employee productivity and morale. Additionally, the toolkit delves into the challenges associated with EAH programs, such as scalability, tax implications, and marketing strategies, offering potential solutions. It includes a detailed, step-by-step guide for employers to develop an EAH program tailored to their organization, complete with considerations and recommendations to ensure its effectiveness and sustainability.

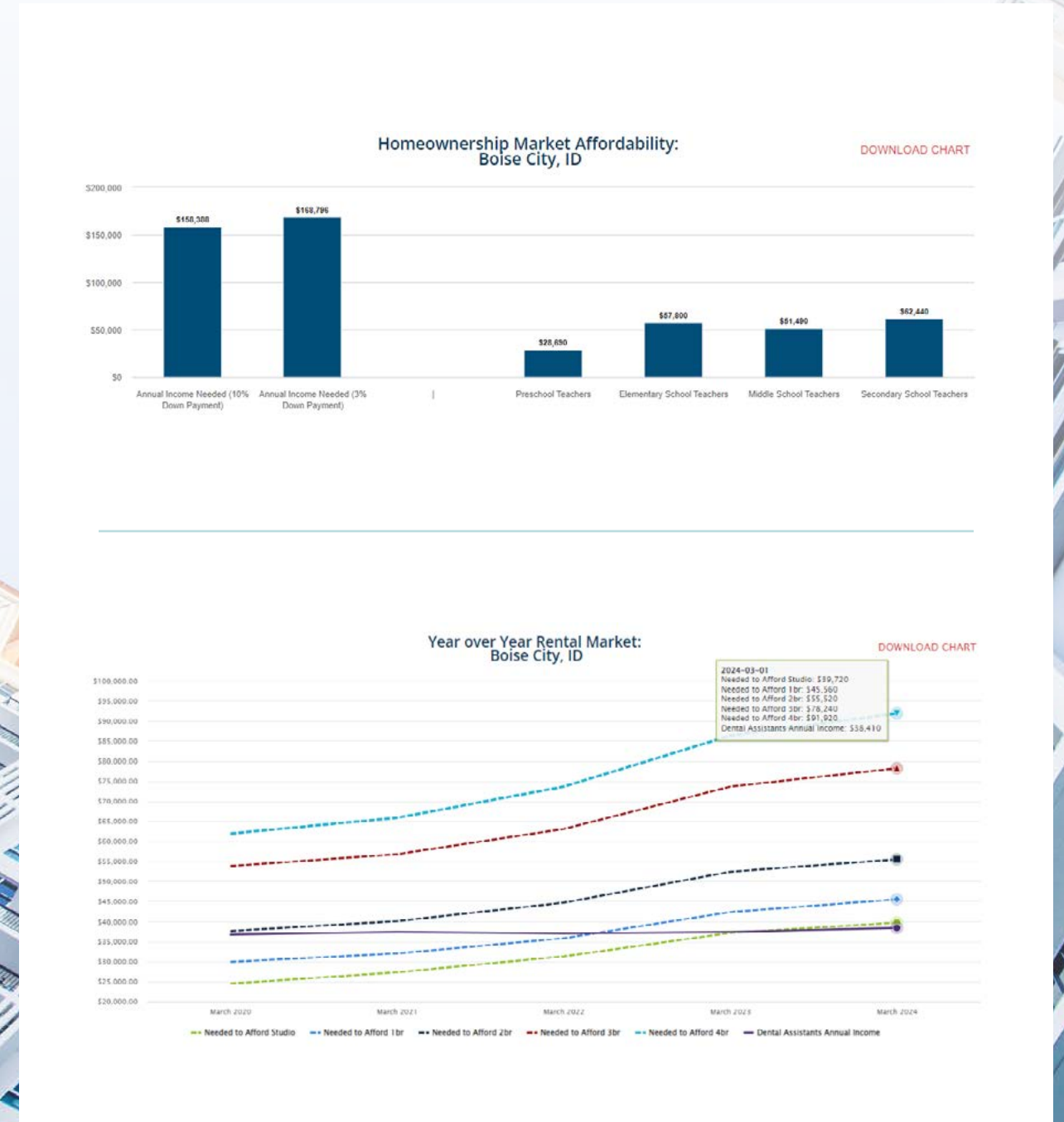


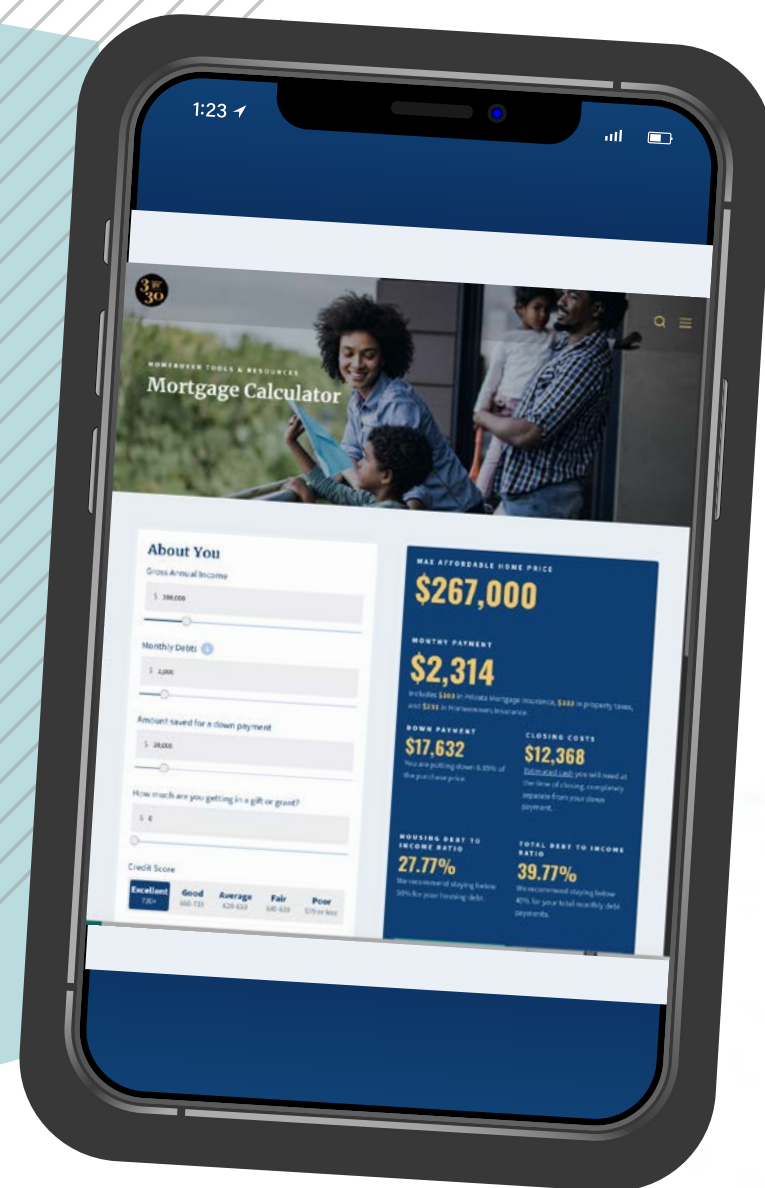


# Paycheck **to** Paycheck

The P2P database illustrates the ability of a wide range of occupations to afford typical housing in metropolitan areas across the country.

October 2023 marked the launch of NHC's refreshed **Paycheck to Paycheck** website, featuring enhanced database functionality that provides an annual snapshot of housing affordability nationwide, including year over year data comparisons. This comprehensive snapshot sheds light on the growing impact of rising housing costs on homebuyers and renters, highlighting how the affordable housing crisis and comparable wage data have been worsening over the years. The revamped website showcases a new, modernized logo and user-friendly interface, ensuring accessibility for all engaged users.





The 3by30 mortgage calculator takes major steps forward to help close the racial wealth gap. This tool allows for consumers to assess how much of a mortgage they can afford and provides a wide range of information to the average homebuyer.

— Bryan Greene  
Vice President, Policy Advocacy,  
**National Association of REALTORS®**  
Black Homeownership Collaborative Co-Chair



Developed by the National Housing Conference and the Black Homeownership Collaborative, the revolutionary [3by30 Mortgage Calculator](#), launched in 2022, allows consumers to find out how much a mortgage will actually cost them without asking them to guess their downpayment. The calculator factors in credit score, estimated insurance costs, closing costs, and front end and back end debt-to-income ratios to provide a precise downpayment total home price projection. Potential homebuyers also have the option to factor in any gift or grant contributions, including using Down Payment Resource website to identify downpayment assistance available in their local community. The 3by30 Mortgage Calculator also allows the consumer to adjust their estimate based on the mortgage interest rate, credit score, property taxes, homeowners insurance, and mortgage insurance. The [3by30.org](#) experience serves as a virtual trusted advisor, meeting borrowers where they are based on their needs.



# Events



# Annual Housing Visionary Awards Gala

NHC held its Annual Housing Visionary Awards Gala on June 20, 2023, bringing together hundreds of housing professionals from across the nation. Lisa Rice of the **National Fair Housing Alliance** and Susan Dewey of **Virginia Housing** were honored with Housing Visionary Awards, while Doug Bibby of the **National Multifamily Housing Council** received the prestigious Carl A.S. Coan, Sr., Lifetime Achievement Award for Public Service. Their impactful contributions to housing and community development have helped move our nation toward NHC's goal of quality, affordable housing for all.





# Solutions for Housing Communications



NHC hosted its [Solutions for Housing Communications](#) on March 15, 2023, at the National Press Club in Washington DC. As the only convening tailored to housing communicators nationwide, the event featured diverse panels covering topics such as millennial homeownership messaging, coalition building, podcasting best practices, racial equity initiatives, local news in housing policy, and effective branding in manufactured housing.

A key highlight of the event was a fireside chat between NPR's Marketplace Senior Correspondent Amy Scott and NHC's President and CEO David Dworkin. During this engaging discussion, Dworkin and Scott discussed her storytelling approach to reporting on housing affordability. Attendees left equipped with valuable tools and strategies to effectively convey pressing housing issues within their organizations.



# Solutions — for Affordable Housing

Nearly 500 housers from across the country came together for our most successful **Solutions for Affordable Housing** to discuss the nation's most pressing housing issues while focusing on tangible, impactful, and achievable solutions. Our 2023 convening featured both White House National Economic Advisor Lael Brainard and FHFA Director Sandra Thompson as they discussed the Biden administration's efforts to increase affordable housing and FHFA's initiatives to expand homeownership. Panels discussed timely topics including the influence of climate on housing insurance, housing concerns within the Asian American, Native Hawaiian, and Pacific Islander communities, multifamily housing challenges, special purpose credit programs, mortgage servicing tactics to support families in keeping their homes, modernizing the Housing Choice Voucher program, and the interplay between institutional investors, community needs, and government policies in the single-family rental market.



“

Housing that is affordable provides a vital foundation to achieve other goals, such as securing a good job, engaging in training and education, providing for children, and building a financial cushion.

— The Honorable Lael Brainard  
White House National Economic Advisor





BUILDING  
**LIVABLE  
COMMUNITIES**  
FOR ALL GENERATIONS

In collaboration with **AARP**, NHC hosted “**Building Livable Communities for All Generations**,” a forum focused on exploring the principles of livable communities. The forum delved deep into how livable communities enhance personal independence, allow individuals to age comfortably and safely in their homes, and provide opportunities for all residents, regardless of background and ability, to engage fully in civic, economic, and social life. During this forum, AARP unveiled its latest iteration of the **AARP Livability Index™** platform, an interactive resource that evaluates livability for neighborhoods across the United States. Attendees gained valuable insights into the critical components that make a community truly livable, from safe and walkable streets to age-friendly housing, accessible transportation options, and access to essential services.



# Breakfast with Barr

A Conversation  
About CRA  
in the  
21st Century

“

At the same time, we do need to have qualitative judgments about the way in which banks are meeting the needs of their communities, and that qualitative judgment involves input from community members, from civil rights organizations, from community groups, from neighborhood organizations.

— Michael S. Barr, Vice Chair for Supervision  
of the Board of Governors of the Federal Reserve System



In October 2023, the FDIC, the OCC, and the Board of Governors of the Federal Reserve System issued the final rule for the modernization of the Community Reinvestment Act (CRA). This final rule represents the culmination of over a decade of consultations with community and banking groups and years of work by regulators. The CRA incorporates many NHC and housing stakeholder suggestions including the expansion of mobile and online banking services and ensuring that achieving outstanding or high satisfactory ratings remains attainable without undue difficulty.

Upon release of the final CRA rule, NHC hosted “[Breakfast with Barr: A Conversation About CRA in the 21st Century](#).” Vice Chair for Supervision of the Board of Governors Michael Barr and NHC President and CEO David Dworkin engaged in conversation about the latest CRA updates and the key factors essential for a successful implementation, as the agencies begin a two-year long implementation.



“ The homeownership gap today is wider than in the 60s when discrimination was legal. We must do everything we can to help people understand how important credit is — more important than a downpayment. Homeownership is not out of the realm of possibility — it is possible, it is doable, and we must do everything in our power to be helpful and not harmful in that process.

— The Honorable Sandra Thompson  
Director, Federal Housing Finance Agency



# Black Homeownership Collaborative Two-Year Anniversary



In Memphis, Tenn., the Black Homeownership Collaborative (BHC) commemorated its second anniversary with a renewed commitment to creating 3 million net new Black homeowners by 2030. The event brought together national and local housing advocates, elected officials, and local leaders at the **National Civil Rights Museum** to discuss strategies to combat the impacts of harmful housing policies on the Black community. The BHC's newest steering committee member, Bill Bynum, CEO of **HOPE**, joined FHFA Director Sandra Thompson in a fireside chat to discuss the wealth gap and the efforts undertaken by FHFA, Fannie Mae, and Freddie Mac to address homeownership disparities. Panel discussions focused on federal initiatives and Memphis housing initiatives, highlighting challenges and opportunities to increase Black homeownership. The Black Homeownership Collaborative is led by a steering committee of executives from **HOPE**, **Mortgage Bankers Association**, **NAACP**, **National Association of REALTORS®**, **National Association of Real Estate Brokers**, **National Fair Housing Alliance**, **National Housing Conference**, **National Urban League** and research supported by **Urban Institute**.

# Financials



BALANCE SHEET	Preliminary	Audited
	2023	2022
<b>ASSETS</b>		
Current Assets	\$ 1,197,042	\$ 1,203,712
Long Term Assets	\$ 2,421,695	\$ 2,621,502
Fixed Assets	\$ 57,390	\$ 76,161
Deposits	\$ 49,327	\$ 58,917
<b>Total Assets</b>	<b>\$ 3,725,454</b>	<b>\$ 3,960,292</b>
<b>LIABILITIES AND NET ASSETS</b>		
Current Liabilities	\$ 261,425	\$ 285,527
Long Term Liabilities	\$ 2,677,737	\$ 2,652,385
Subtenant Security Deposit	\$ 2,650	\$ 2,650
Deferred Rent	\$ —	\$ —
<b>Total Liabilities</b>	<b>\$ 2,941,812</b>	<b>\$ 2,940,562</b>
<b>Total Net Assets</b>	<b>\$ 783,641</b>	<b>\$ 1,019,731</b>
<b>Total Liabilities and Net Assets</b>	<b>\$ 3,725,453</b>	<b>\$ 3,960,293</b>
Total Support and Revenue	\$ 2,491,905	\$ 2,344,343
Total Expenses	\$ 2,727,994	\$ 2,287,367
<b>CHANGE IN NET ASSETS</b>	<b>\$ (236,089)</b>	<b>\$ 56,976</b>

# Membership Matters



# Member Spotlight



**Stewards of Affordable Housing for the Future** (SAHF) is a group of twelve leading nonprofit providers of affordable rental housing who have deep expertise in development and operation of healthy, affordable homes. Members work to connect

their residents with services, as well as advance policies and programs across the United States that help create and preserve thousands of homes with services. SAHF worked with NHC over the past year on numerous multifamily housing issues as COVID-19 programs expired and a new focus on tenants emerged.

SAHF President and CEO Andrea Ponsor participated as a panelist at NHC's Solutions for Affordable Housing convening, where she discussed navigating multifamily housing dynamics with a group of multifamily experts. SAHF also provided invaluable guidance on NHC's comment letter to FHFA on tenant protections at multifamily properties with mortgages backed by Fannie Mae and Freddie Mac.



**Down Payment Resource** is a platform that connects homebuyers with programs providing down payment assistance, and other grant opportunities to bridge the homeownership gap. It aims to increase homeownership accessibility by helping buyers and professionals identify and utilize financial resources available in their area.

has been a crucial partner in the development of the consumer-facing resource of the 3by30.org website by connecting consumers to down payment assistance programs. As an active member, it has facilitated access to financial resources and educational tools that empower Black homebuyers to achieve sustainable homeownership.

Rob Chrane, Founder & CEO, and his invaluable team have supported the National Housing Conference and the Black Homeownership Collaborative since it was launched in 2021. Down Payment Resource



# Our Members



## Platinum Circle

Bank of America  
Council of Federal Home Loan Banks  
Fannie Mae  
JP Morgan Chase & Co.  
Pulte Financial Services  
Rocket Central  
Truist  
Wells Fargo

## Gold Members

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Airbnb  
American Bankers Association  
Arch Mortgage Insurance  
Charles Schwab Bank  
CoreLogic  
Eden Housing  
Enact Mortgage Insurance  
Enterprise Community Partners, Inc.  
ICE  
KeyBank  
Lennar Mortgage  
LISC/ NEF  
Morgan Stanley  
Mortgage Bankers Association

National Apartment Association  
National Association of Home Builders  
National Association of REALTORS®  
National Council of State Housing Agencies  
National Multifamily Housing Council  
NeighborWorks® America  
Novogradac & Company LLP  
Pretium  
RenaissanceRE  
TD Bank  
Tennessee Housing Development Agency  
Western Alliance Bank

## Silver Members

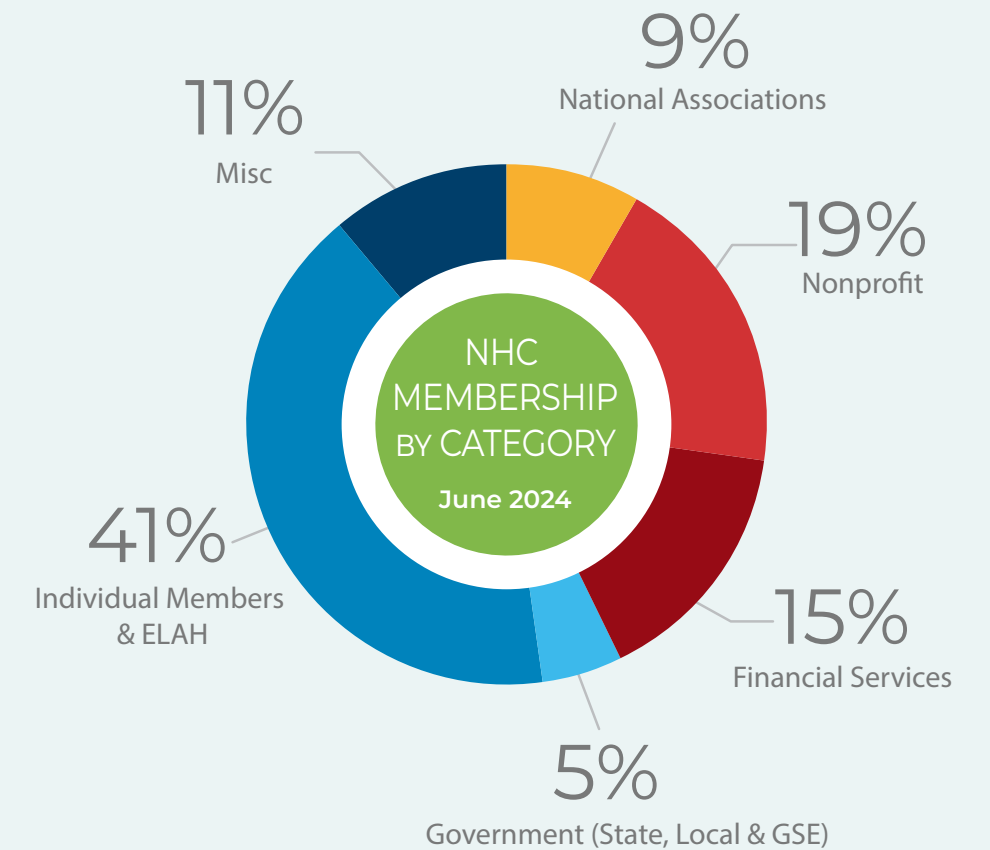
AARP  
ALTA  
Bilt  
BNY Mellon  
Chicanos Por La Causa  
Clayton Homes/CMH Services Inc  
CohnReznick  
Fair Isaac (FICO)  
Federal Home Loan Bank of San Francisco

Freddie Mac  
Gate House Strategies  
Habitat for Humanity International  
Housing Advisory Group  
Housing Assistance Council  
Housing Policy Council  
Leading Builders of America  
loanDepot  
Low Income Investment Fund  
Manufactured Housing Institute  
MassHousing  
MGIC  
Michigan State Housing Development Authority  
Northern Trust  
Rackleff LLP  
Radian  
SKA Marin  
U.S. Mortgage Insurers (USMI)  
ULI/Terwilliger  
Virginia Housing  
WNC & Associates, Inc.  
Zillow

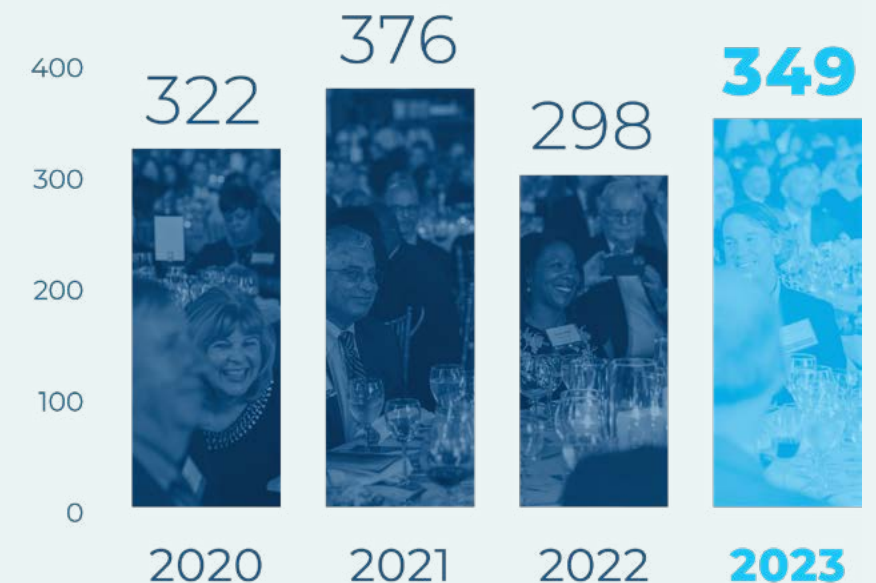
## Full Members

Alliant Capital  
Amherst  
Arrive Home  
Beekman Advisors, Inc.  
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California Housing Finance Agency  
Center Creek Capital Group  
Chenoa Fund  
Community Solutions  
Down Payment Resource  
DreamKey Partners  
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LDG Development  
Multifamily Impact Council  
National Association of Affordable Housing Lenders  
National Association of Housing and Redevelopment Officials  
NCRC Community Development Fund  
New American Funding  
Nixon Peabody  
Ohio Capital Corporation for Housing  
Opportunity Finance Network  
Parity Development  
Pennsylvania Housing Finance Agency  
PGIM  
Property Resources Corp.  
Public Housing Authorities Directors Association  
Rackleff LLP  
Rockport Mortgage Corporation  
Somerset Development Company, LLC  
Stewards of Affordable Housing for the Future  
UnidosUS  
Volunteers of America  
Walker & Dunlop  
William C. Smith + Co.



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PT Policy

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Local Initiatives Support  
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U.S. Department of Housing  
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FutureWave Finance, LLC

**Seth Appleton**  
U.S. Mortgage Insurers

**Danielle Arigoni**  
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**Patty Arvielo**  
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The Conservation Fund

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Retired

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**Susan Dewey**  
Virginia Housing

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Unidos US

**Duane Duncan**  
Enact MI

**Rita Germán**  
JPMorgan Chase & Co

**Tatiana Gutierrez**  
Pretium

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Housing Partnership  
Network

**Hyepin Im**  
Faith and Community  
Empowerment

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Alinement Advisors

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**Hal Keller**  
Ohio Capital Corporation  
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Mariposa Strategies

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**Emanuel Riley**  
AFL-CIO Housing Investment  
Trust

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NeighborWorks® America

**Sara Rodriguez**  
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**Gisele Roget**  
Overbrook Square Group

**Merilyn Rovira**  
Community Development  
Trust

**Joanna Shapiro**  
BNY Mellon

**Kris Siglin**  
Retired

**Ali Solis**  
Solis Strategic Solutions

**Christopher Tyson**  
National Community  
Stabilization Trust

**Joe Ventrone**  
Retired

**Akilah Watkins**  
Independent Sector

**Anthony L. Weekly**  
Truist Bank

**Connie Wright**  
Wells Fargo



# Vision



An America where everyone is able to live in a quality, affordable home in a thriving community.

# Mission



The National Housing Conference is a diverse continuum of affordable housing stakeholders that convene and collaborate through dialogue, advocacy, research, and education, to develop equitable solutions that serve our common interest.



**David M. Dworkin**  
President and CEO



**Amanda Mitchell**  
Chief Operating Officer



**Charles Lowery**  
Senior Policy Director



**Kara Beigay**  
Senior Marketing  
and Communications Director



**Brittany Webb**  
Director of Research



**Erika Ramirez**  
Senior Policy Associate

# NHC Staff



**Whitney Sarkodie**  
Marketing and Communications  
Associate



**Lindsey Bohlen**  
Executive Assistant



**Demetria Brown**  
Membership Coordinator



# Join an Active Group of Housing Leaders

The National Housing Conference (NHC) works across partisan lines to develop solutions for America's biggest housing challenges. Our members represent diverse leaders across the housing spectrum, including lenders, homebuilders, affordable housing advocates, real estate professionals, housing development corporations, housing finance agencies, civil rights organizations and more. Through strong partnerships and collaborative efforts, we educate stakeholders on best practices, innovations, and studies to advance our common goals.

[nhc.org/membership](https://nhc.org/membership)

1900 M Street NW, Suite 550, Washington, DC 20036  
[info@nhc.org](mailto:info@nhc.org) // 202 466 2121 // [www.nhc.org](https://www.nhc.org)

