

Speaker Bios



Juliana (Jules) Bilowich Vice President of Housing Policy, LeadingAge

Juliana Bilowich (they/them) is a prominent advocacy and policy expert at LeadingAge, a national non-profit organization dedicated to advancing innovative housing and healthcare solutions for older adults. At LeadingAge, Juliana leads the organization's work to advance housing affordability for older adults with extremely low incomes as they age in community; Juliana plays a critical role in integrating health services and climate-informed preservation strategies within housing policies, focusing on the unique needs of older adults while promoting inclusive housing practices.

Juliana's expertise in advocating for and implementing key housing innovations has led to significant improvements in the lives of older adults with housing and services needs. Juliana collaborates with federal decision-makers to steer the country's senior housing policy; Juliana also leverages their expertise to identify innovative improvements and support more than 2,000 mission-driven housing providers across the country who participate in affordable multifamily housing programs administered by a variety of federal agencies.

Previously, Juliana worked for Habitat for Humanity, the National Affordable Housing Management Association (NAHMA), and the U.S. Senate. Juliana graduated from the University of New Mexico with concentrations in public policy and restorative justice, and has worked on both domestic and international policy solutions. When not meeting with federal policymakers or connecting with affordable housing providers and residents, Juliana loves making art, traveling, competing in sports, and being outdoors.



Mr. Carmine V. Deo MBA, MSW, LCSW CEO, Community Hope Inc.

Carmine is the Chief Executive Officer of Community Hope Inc., a non-profit corporation headquartered in Parsippany, NJ and operating in the mental health, military and veteran, and affordable housing spaces.

As an award-winning leader, his experience in organizational strategy, change, and growth spans more than 35 years and includes developing and operating public and private social service systems.

Inter-agency collaboration, community organizing, and system improvement planning have been cornerstones of his leadership. He has served on and led numerous boards, committees, and task forces across NJ centered on improving care and strengthening communities.



Tramecia Garner
Executive Director, Swords to Plowshares

Tramecia was appointed executive director of Swords to Plowshares in 2024, bringing more than a decade of leadership and frontline experience to the role. She joined Swords in 2010 as a senior program counselor at our transitional housing site on Treasure Island, quickly advancing into leadership positions. By 2013, she was the director of residential programs and helped oversee the expansion of Swords' permanent supportive housing programs, increasing the number of units available for veterans with histories of homelessness and disabilities. From 2020-2024, she served as chief operating officer and housing director. In addition to her leadership at Swords, Tramecia is very active in local and national advocacy efforts. She currently serves on the Board of Directors of the National Coalition for Homeless Veterans and ONE Treasure Island. From 2019 to 2022, she also served on the VA Advisory Committee on Homeless Veterans. She obtained an M.S. in Professional Counseling from Georgia State University and is a licensed professional clinical counselor in the state of California. Tramecia lives in San Joaquin City with her husband, a U.S. Army veteran, and their three children.



Terry Prince
Director, Illinois Department of Veterans Affairs

Terry Prince, a 31-year Navy veteran, was appointed Director of the Illinois Department of Veterans Affairs by Illinois Governor JB Pritzker in April 2021. He leads a team of 1,300 professionals who provide beneficial services for more than 500,000 veterans and their families across Illinois.

Before joining IDVA, Director Prince served as the Superintendent of the Ohio Veterans Homes, where he led 850 employees providing skilled nursing and domiciliary care for veterans at three separate facilities.

Director Prince began his military career in 1986 and served at 14 duty stations globally. His most recent tours include Command Master Chief at Naval Hospital Camp Lejeune, NC, and the Walter Reed National Military Medical Center in Bethesda, MD, and the 13th Director of the U.S. Navy Hospital Corps and Force Master Chief of Navy Medicine.

He and his wife, Dr. Jennifer Prince, a 12-year Navy veteran, reside in Will County, IL.



Neal Rackleff
Executive Director, Swords to Plowshares

Neal Rackleff has helped private and public sector developers, non-profits, and governmental entities successfully develop affordable housing and revitalize communities for over 25 years.

In his legal practice, he has helped clients produce thousands of affordable homes—funded with hundreds of millions of private debt and equity combined with federal and local dollars. After serving as a Partner in one of the premier affordable housing law firm practices in the country, he started his own firm, Rackleff LLP.

Mr. Rackleff served as the HUD Assistant Secretary for Community Planning and Development. There, he was responsible for all HUD CDBG, CDBG Disaster Recovery, and CDBG Mitigation funding throughout the country.

Additionally, he served as the Director of Housing and Community Development for the City of Houston, the 4th largest city in the US. During his tenure, chronic homelessness decreased by over 70%, and Houston became the first major city to effectively end Veterans' homelessness.

Neal had the unique experience of serving as the HUD Assistant Secretary responsible for oversight of the national HUD CDBG Disaster Recovery program after turning around a troubled local program.

Neal began serving as the Executive Vice President and Chief Operating Officer of the Housing Alliance HTX, officially known as the Houston Housing Authority.

This local and national experience provides Mr. Rackleff with a unique combination of perspectives, skills, and relationships to solve problems, create affordable housing, build communities, and improve lives.