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.

Michael Callahan
COO, Bridges Outreach

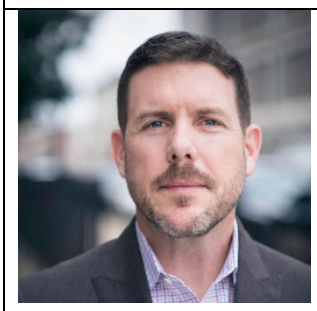
Michael Callahan is Chief Operating Officer at Bridges Outreach, where he oversees program execution, systems and data strategy, and cross-agency coordination. He previously served as Director of the Office of Homelessness Prevention at the New Jersey Department of Community Affairs, helping lead statewide efforts to expand unsheltered outreach and advance housing-first, systems-level solutions to homelessness.

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.



Dave Foster
President, BDP Impact Real Estate

As President of BDP Impact Real Estate, Dave leads the organization's work to develop innovative real estate and financing models in communities across the country. Dave was formerly the Principal of Real Estate at Community Solutions where he led the development and management of real estate projects for seven years. He has more than 15 years of social impact real estate development experience across the US and overseas.

From 2008-2014, he served as the president of Cooper's Ferry Partnership, a non-profit economic development corporation in Camden, NJ, where he oversaw more than $350M in new investment in the community. Prior to his work in Camden, Dave was an attorney in the real estate department at Ballard Spahr in Philadelphia and also worked for a large real estate development company in China.

His military service includes duty as an infantry officer with the 101st Airborne Division, a posting in the Pentagon, and a combat tour in Afghanistan. Dave received his BA from Washington & Lee University and his JD from the University of Pennsylvania.

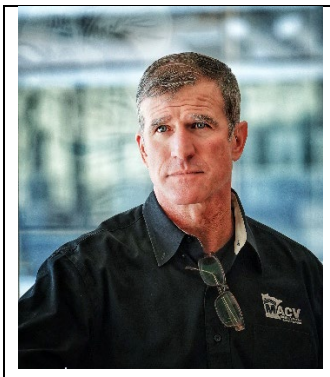
Tramecia Garner
Executive Director, Swords to Plowshares

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.

Benjamin Jeffrey
President, MACV Foundation

Ben Jeffrey is a United States Navy veteran who completed two Persian Gulf deployments between 1991 and 1993. After his service, he experienced more than three years of chronic homelessness in Phoenix, Arizona. HUD-VASH saved his life.

Today, the system that housed him is the system he helps govern. Jeffrey holds the Lived Experience seat on the governing board of the Maricopa Regional Continuum of Care, which directs the homeless response for the fourth most populous county in the United States, home to more than 4.7 million people. In April 2026, he carried that perspective to Capitol Hill, testifying before Ranking Member Mark Takano and members of the House Committee on Veterans' Affairs. He serves as President of the Mobilizing America's Commitment to Veterans (MACV) Foundation, Director of Veteran Services and Strategic Initiatives at Faithland Recovery Center, and a member of Senator Ruben Gallego's Veterans Advisory Council.



Neal Loidolt
President and CEO, Minnesota Assistance Council for Veterans

Neal is President and CEO of Minnesota Assistance Council for Veterans (MACV). He joined MACV in February 2017 and works closely with the Board of Directors, MACV executive leadership, staff, and community stakeholders to establish and oversee the strategic direction of the organizational mission to end Veteran homelessness in Minnesota.

Since assuming leadership, Neal has raised the public profile of MACV and the needs of homeless Veterans while strengthening community support. This has led to innovative partnerships with housing developers, corporations, foundations, and media that bring MACV closer to achieving its mission. Neal served on the Governor's Taskforce on Housing to address Minnesota's housing challenges and provide recommendations. He has Shepherded MACV through a period of increasing growth while also improving effectiveness as the State of Minnesota nears the practical end of Veteran homelessness.

Neal's passion for serving Veterans grows out of his personal military service. In 2017, Neal transitioned to MACV from full-time employment with the Minnesota National Guard. He retired as a Major General after more than thirty years of service providing guidance, leadership, support, and oversight on matters pertaining to organizational priorities.

In 1984, Neal began his military career when he enlisted in the Minnesota Army National Guard as an Ammunition Specialist. He received his commission from Saint Cloud State University, Army Reserve Officers Training Corps in May 1987. He has served in numerous staff positions throughout his career and commanded at all levels of the Division. His deployments include Deputy Director of Operations, Iraq Reconstruction Management Office, United States Mission – Iraq and Chief of Staff, 34th Infantry Division, United States Division-South in Basra, Iraq. His awards and decorations include the Distinguished Service Medal, Legion of Merit, and Bronze Star. At MACV, Neal was awarded the Board of Governors Regional Emmy and recognized as a Notable Military Executive for 2022.

Anthony Love
Director of Community Engagement, VHA Homelessness Programs
U.S. Department of Veterans Affairs

Anthony Love serves as the Director of Community Engagement for the Department of Veterans Affairs, Veterans Health Administration, Homeless Programs Office. In this role, he develops and implements strategies to improve VA's engagement with federal, state, and local agencies, communities, and other interested stakeholders to ensure every resource is available to Veterans needing to exit homelessness. He also provides timely and insightful advice on operational and strategic opportunities, as well as identifies and recommends

	best practices related to homeless solutions, community, state, and local government engagement as well as facilitate alignment of VHA Operations and Research functions. Anthony has nearly 30 years of experience in homelessness, Veterans, and poverty issues, which includes leading the largest provider of housing and support services to homeless veterans in Texas and serving as CEO of the principal agency for the homeless Continuum of Care in Houston, TX. Anthony spent most of 2021 and some of 2022 as the Interim Executive Director at the United States Interagency Council on Homelessness (USICH). He was called upon to provide steady leadership in a time of transition and a need to rebuild the agency's reputation and relationships. This was his second stint at USICH as he also served as Deputy Director at the agency from 2010-to 2012. In his role as Deputy Director, he was responsible for coordinating the state and local work of the Council and serve as the lead on Veterans issues for the Council. Anthony earned a Master of Arts Degree in Public Administration from the University of Missouri, Kansas City.
	Jennifer Molinsky **Director of the Housing an Aging Society Program, Harvard Joint Center for Housing Studies** Jennifer Molinsky is Director of the Housing an Aging Society Program at the Harvard Joint Center for Housing Studies and a Lecturer at the Harvard Graduate School of Design. As Director, Dr. Molinsky leads research exploring the housing challenges facing an aging population, including affordability, accessibility and safety in the home, community livability, and connections between housing, services, and health. She was lead author on the Center's major reports on the challenges of housing an aging society, including *Housing America's Older Adults 2023*; *Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas*, *The State of the Nation's Housing for Older Adults 2018* and *2019*; *Older Households 2015–2035: Projections and Implications for Housing a Growing Population* (2016); and *Housing America's Older Adults: Meeting the Needs of an Aging Population* (2014), and has also written about the role of housing in wellbeing in older age. Jennifer was also a co-editor of the 2018 book *A Shared Future: Fostering Communities of Inclusion in an Era of Inequality* and the 2014 book *Homeownership Built to Last: Balancing Access, Affordability, and Risk After the Housing Crisis*. Jennifer is a member of the Advisory Board of the Milken Institute Center for the Future of Aging and the Board of Directors of both Hearth, Inc and 2Life Communities. She also serves on the steering committee for The Chan School of Public Health Initiative on Health and Homelessness at Harvard and co-directs the Healthy Places Design Lab at the Graduate School of Design. Prior to joining the Center, she was Chief Planner for Long Range Planning in Newton, MA, and

	held positions with the Lincoln Institute of Land Policy, Municipal Art Society of New York, Abt Associates, and PricewaterhouseCoopers' government housing finance practice. Jennifer holds a PhD in Urban Planning from MIT, a Masters of Public Affairs–Urban and Regional Planning from the Princeton School of Public and International Affairs (formerly the Woodrow Wilson School), and a BA from Yale.
	Kathryn Monet **CEO, National Coalition for Homeless Veterans** Kathryn Monet is the Chief Executive Officer of the National Coalition for Homeless Veterans. In this role, she focuses on the execution of NCHV's strategic policy and technical assistance agenda, and on expanding NCHV's strategic partnerships to more effectively end veteran homelessness. Kathryn has spent over a decade in the public and nonprofit sector working to address housing instability and homelessness among veterans. Prior to joining NCHV, she was with the National Alliance to End Homelessness focusing on the promotion of data-driven, evidence-based interventions to end homelessness, particularly among veterans. Kathryn also was involved in veteran homelessness in a legislative capacity during her time at the Senate Committee on Veterans' Affairs. She earned a Masters of Public Administration from Villanova University and a Bachelor of Science in Diplomacy and International Relations from Seton Hall University. Kathryn currently serves on the Board of Directors for the National Low Income Housing Coalition, and the Board of Governors for the National Housing Conference and has previously served on the VA Advisory Committee for Homeless Veterans and the US Vets DC Advisory Council.
	Lauren Montwill **Vice President of Community Health & Social Impact, UnitedHealth Group** Lauren Montwill is Vice President of Community Health & Social Impact at UnitedHealth Group, where they lead partnership, investment, external influence, and thought leadership strategies that strengthen communities and advance impact-driven transformation. Lauren works with healthcare, academic, philanthropic, public-sector, community, and investment fund partners to scale models in rural health, workforce development, and community-based care. Known for connecting mission, funding, and measurable results, Lauren helps turn bold ideas into sustainable solutions that expand access, improve outcomes, and create lasting community impact.

	Since joining UnitedHealth Group in 2008, Lauren has held leadership roles across Optum and UnitedHealthcare's Medicaid, Medicare, International, and Commercial Employer markets. UnitedHealth Group is a health care and well-being company with two complementary businesses: UnitedHealthcare, which provides health benefits and coverage, and Optum, a health services platform focused on care delivery, pharmacy care, data, technology, and insights. Together, they work to make health care simpler, more affordable, and more effective for the people and communities they serve.
	Heather Prill **Senior Philanthropist, The Home Depot Foundation** Heather Prill is the senior philanthropist at The Home Depot Foundation, overseeing the company's national and local strategic investments and partnerships in the focused areas of veteran housing, disaster response, skilled trades training and Atlanta corporate citizenship. She led the Foundation's efforts to invest $500M in veteran causes and continues to lead the new commitment of $750M. Heather is a Presidential Scholar of the George W. Bush Institute Veteran Leadership program. She proudly serves as the co-chair of the youthSpark board of directors in Atlanta and is a member of the Atlanta Committee for Progress Government and Community Affairs group.
	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 Vice President & COO, Housing Alliance HTX

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.

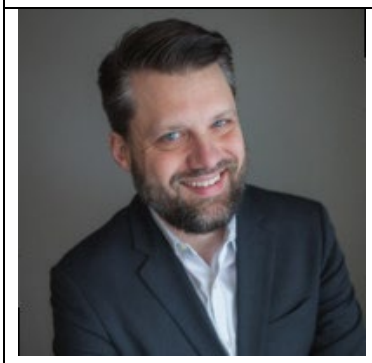
Mr. Rackleff served as the HUD Assistant Secretary for Community Planning and Development. There, he was responsible for all HUD CDBG, CDBG Disaster Recovery, and CDBG Mitigation funding throughout the country.

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.



Adam Ruege
Principal of Policy and Evaluation, Community Solutions

Adam Ruege is the Principal of Policy and Evaluation at Community Solutions, where he leads organizational strategy across data, evaluation, policy, and learning. In this role, he is responsible for strengthening how evidence, real-time data, and continuous learning inform system change, policy alignment, and scalable solutions to homelessness.

Adam oversees internal data infrastructure and analytics, external evaluation partnerships, performance measurement, and knowledge management. He also serves as Community Solutions' policy principal, setting and advancing federal, state, and local policy strategy related to homelessness and housing systems. His work focuses on building high-quality data systems, improving

	accountability and continuous improvement across communities, advancing equitable outcomes, and aligning policy, funding, and practice to make homelessness rare and brief. Prior to joining Community Solutions, Adam worked for the U.S. Department of Veterans Affairs in the National Homeless Programs Office, where he helped design national initiatives and policies for the country's largest integrated homeless services network. Across nearly two decades, he has worked as a direct service provider, local system leader, and national policy and program manager, with deep experience at the intersection of frontline practice, data, and public policy. Adam holds a BA in Psychology from Ohio University and an MSW from The Ohio State University.
	Laurie Schoeman **Executive Director, Housing Access and Affordability, JPMorganChase** Laurie works at the crossroads of housing, physical risk and capital markets—mobilizing finance to protect communities and unlock resilient growth. Over her career, she has structured and directed more than $1B into housing and infrastructure that is resilient and sustainable. She has shaped national policy at the White House, served as a Commissioner on Los Angeles's Blue Ribbon Commission for Climate Change, and worked on the frontlines of disasters nationwide to design and finance resilient housing recovery strategies. From the South Bronx to Hunters Point in San Francisco, from Manhattan's Upper West Side to Chicago's South Side, Laurie has built and advanced models of housing and community facilities designed to adapt to a changing climate. Her focus is simple but urgent: turning policy into capital flows that deliver resilient, equitable, and lasting outcomes for communities.
	Darryl J. Vincent, LCSW, CSAC **President and Chief Executive Officer** Darryl J. Vincent, a U.S. Marine Corps veteran, has served as president and chief executive officer of U.S.VETS since January 2025, leading the nation's largest nonprofit dedicated to preventing and ending veteran homelessness. Previously, Vincent served as chief operating officer since 2012 and as president and COO beginning in 2024. In these roles, he oversaw preventative care within therapeutic communities that empower veterans to lead stable, independent lives with dignity. Since joining U.S.VETS in 2003, Vincent has led the national expansion of programs, including mental health and higher- acuity clinical services, peer support and aging services, and increased residential sites and

	housing inventory nationwide. Today, U.S.VETS serves more than 20,000 veterans annually with housing, mental health care, employment support, food security and other critical services. Vincent views veteran homelessness as a public health issue that affects every American. “We can no longer say we support veterans without standing up for them and addressing the inequities they face,” he says. “Serving this country should never lead to homelessness. Working together, we can ensure every veteran has not just housing, but a home.” A trusted partner to public officials in Los Angeles and across the country, Vincent was appointed by U.S. Department of Veterans Affairs Secretary Denis McDonough to the VA’s Advisory Council on Homeless Veterans, where he helps shape policy and program recommendations that support long-term stability and independence for veterans. With veteran homelessness declining to a record low of 32,882 in 2024, down from 62,619 in 2012, Vincent’s vision for U.S.VETS prioritizes prevention through Veterans Connection Hubs offering wraparound services and referrals; integration with permanent supportive housing, and seamless pathways from military service to stable civilian careers and housing. Vincent leads with a focus on measurable outcomes and quality care, advancing initiatives that support veterans at every stage of their journey—from substance use and mental health counseling to aging in place and expanded outreach to women veterans. Under his leadership, U.S.VETS earned accreditation from the Commission on Accreditation of Rehabilitation Facilities (CARF), recognizing the organization’s high standards of care and service delivery.
	Donald Whithead **Executive Director, National Coalition for the Homeless** With over 25 years of experience in the nonprofit sector, Donald is a passionate and effective leader who strives to end homelessness and center racial equity in our country. He currently serves as the Executive Director of the National Coalition for the Homeless, the oldest and largest national homeless advocacy organization in the US, and as the Co-Founder of Racial Equity Partners, a consulting firm that helps organizations address systemic racism and promote diversity, equity, and inclusion. As an Executive Director, he oversees the strategic direction, program development, fundraising, and advocacy efforts of the National Coalition for the Homeless, working with a dedicated team of staff, board, and members to amplify the voices and protect the rights of people experiencing homelessness. As a Co-Founder, he leverages his expertise and experience in racial equity, resource development, board development, and strategic planning to support and advise nonprofits and for-profits in creating more equitable and inclusive

	cultures and practices. Additionally, he is a motivational speaker and an author, sharing his personal story of overcoming addiction and homelessness, and inspiring audiences across the nation with the message of hope and resilience.
	Paul Williams, MPA **Deputy Director of Veterans Programs** **Minnesota Department of Veterans Affairs** Paul Williams serves as Deputy Director of Veterans Programs for the Minnesota Department of Veterans Affairs (MDVA), where he leads statewide initiatives focused on ending and preventing Veteran homelessness. He oversees the Veterans Programs Team and the Veterans Stable Housing Initiative, which coordinates Minnesota's response to Veteran homelessness through the Homeless Veteran Registry and a strong network of federal, state, local, nonprofit, and community partners. Since joining MDVA in 2016, Paul has played a central role in developing policies, strengthening partnerships, and aligning resources to help Veterans achieve and maintain stable housing. His leadership supports a coordinated statewide system that identifies Veterans experiencing homelessness, connects them with appropriate services, and addresses barriers to long-term housing stability. Under this collaborative approach, nine of Minnesota's ten Continuums of Care—representing 86 of the state's 87 counties—have been recognized as having effectively ended Veteran homelessness. Since 2023, Minnesota has also achieved a 50 percent reduction in the number of Veterans experiencing homelessness. Paul holds a Master of Public Administration and is a U.S. Air Force Veteran who deployed in support of Operation Enduring Freedom in 2011. He brings both professional expertise and personal commitment to MDVA's mission of ensuring Minnesota's Veterans receive the services, benefits, and support they have earned.