



2021 SPRING POLICY CONFERENCE



Virtual

AGENDA

Tuesday: May 11, 2021	
ZOOM	
4:00pm – 6:00pm	<p>Advocacy Training & Issue Briefing Mark Alston, Chair, NAREB Public Affairs Committee Chandra Patterson, Vice-Chair, NAREB Public Affairs Committee Antoine Thompson, National Executive Director, NAREB Facilitator: James Privette, Policy and Advocacy Coordinator, NAREB</p>
Wednesday: May 12, 2021	
ZOOM	
1:00pm – 1:50pm	<p>Opening Session The 2020 Health Pandemic and National Racial Awakening COVID-19 Impact on the Economy and Housing Market The Honorable Marcia Fudge, Secretary, U.S. Department of Housing and Urban Development William Michael Cunningham, Economist, Creative Investment Research <i>The Economic Impact of the Pandemic on the Black Community</i> <i>This Economic perspective will cover the following:</i></p> <ul style="list-style-type: none"> ○ <i>Suggest a way to reduce the damage caused to Black Housing</i> ○ <i>Federal Reserve bank, the potential impact of H.R. 2123 and H.R. 2543</i> ○ <i>Artificial Intelligence, Black People and Mortgage Lending</i> http://www.fsicoalition.org/?p=1669 <p>Moderator: C. Renee Wilson, NAREB Relationship Manager</p>
1:55pm - 2:00pm	<p>Congressional Remarks – U.S. Congresswoman Rashida Tlaib Introduction: Ashley Thomas III, 2nd Vice President, NAREB</p>
2:00 pm – 2:10pm	<p>FHFA Pause <i>Mark Calabria, Director of the Federal Housing Finance Agency (FHFA) will provide information on COVID-19 relief for homeowners, GSE Reform, and the affordable housing goals for Fannie Mae and Freddie Mac.</i> Introduction: Antoine Thompson, Executive Director, NAREB</p>
2:10pm – 3:00pm	<p>Real Estate Appraisal Bias <i>The fact that homes in Black neighborhoods appraise for less than those in non-Hispanic white communities has been documented extensively for decades. This panel will discuss the experiences of real estate brokers in their efforts to obtain more fair and reasonable appraised values for homes in Black neighborhoods. Panelists will also discuss changes within the appraisal industry they feel are needed to ensure fair and equitable appraisals.</i></p>

	<p>Michela Zonta, Senior Policy Analyst, Housing Finance and Policy, Center For American Progress Ashley Thomas, 2nd Vice President, NAREB Annalyce Shufelt, Attorney Advisor (Fair Lending), Office of Fair Lending Oversight, Federal Housing Finance Agency Kenneth Kelly, Chairman, National Bankers Association and Chief Executive Officer, First Independence Bank Moderator: Robert Hughes, Past-Chairman & Honorary President of NAREB; National Society of Real Estate Appraisers, Past President</p>
3:00 pm – 3:05pm	<p>Congressional Remarks – U.S. Congressman Steven Horsford Introduction: Danny Felton, 3rd Vice President, NAREB</p>
3:05pm – 3:10pm	<p>Congressional Remarks – U.S. Congressman Bobby Scott Introduction: Chandra Patterson, Vice-Chair, NAREB Public Affairs Committee</p>
3:10pm – 4:00pm	<p>Black Millennials, Unemployment and Student Debt: Implications Adversely Affecting Wealth Building, Income Accumulation and Black Homeownership <i>Homeownership for young Black households was on a significant downward trajectory before the pandemic. The current recession has greatly worsened that situation due to double-digit Black unemployment. And the COVID-induced recession has exacerbated the negative impact on student debt for recent Black graduates who now have even fewer options for employment. The panel will discuss what policies should be put into place to deal with the twin problems of unaffordable student debt and lack of access to affordable homeownership for young Black households.</i> Nikitra Bailey, Executive Vice President, Center for Responsible Lending Courtney Jones, Director, NAREB Claudienne Hibbert-Smith, Member, NAREB Millennial Committee Moderator: Rob Pasker, NAREB Millennial Committee U.S. Senator Sherrod Brown @ 3:30 pm Introduction: Lydia Pope, President Elect, NAREB</p>
4:00pm – 4:50 pm	<p>Increasing Black Homeownership and Maintaining Black Homeownership with Down Payment Assistance and Housing Counseling <i>This powerful panel of housing experts will discuss federal policies and legislation related to down payment assistance, foreclosure prevention and mortgage assistance, and the importance of housing counseling for Black homebuyers and homeowners.</i> Ray Carlisle, President of NAREB Investment Division Bruce Dorpalen, Executive Director, National Housing Resource Center Stockton Williams, Executive Director, National Council of State Housing Agencies Moderator: Chandra Patterson, Vice-Chair, NAREB Public Affairs Committee</p>
4:50pm – 4:55pm	<p>Power Partner Pause – Charlie Dawson, Vice President, Engagement, National Association of Realtors Introduction: C. Renee Wilson, Relationship Manager, NAREB</p>
4:55pm – 5:00pm	<p>Closing Remarks Lydia Pope, President Elect, NAREB</p>

Thursday: May 13, 2021	
ZOOM	
9:00am – 12:00pm	Virtual Hill Visits Coordinated: James Privette, Policy and Advocacy Coordinator, NAREB
1:00pm – 1:55pm	GSE Reform <i>The Government Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac, were taken into conservatorship over 12 years ago. Since that time, numerous proposals have been advanced on Capitol Hill. Almost all the proposals focused on the financial structure of the post-conservatorship lenders. Practically every proposal increases the cost to access mortgage credit. This panel will examine: what is GSE reform; what should be the priorities for GSE “reform;” the need for reform to focus on improving access to affordable mortgage lending; how will such reforms have an impact upon Black homeownership opportunities, and the institutional structures that could most (or best?) achieve the reform goal. The session will also cover the future of housing finance policy.</i> Mark Alston, Chair, NAREB Public Affairs Committee Dwight Alexander, Senior Vice President, Director of Legislative and Regulatory Affairs, Federal Home Loan Bank of San Francisco Sasha Hewlett, Director, Secondary & Capital Markets/Residential Policy, Mortgage Bankers Association Chrissi Johnson, Vice President, Federal Policy and External Affairs Quicken Loans Moderator: LJ Jennings, Member, SHIBA Committee
2:00pm – 2:50pm	Disproportionate Economic Damage to Female-Headed Households <i>This session will share what the HMDA Data shows about the number of single, Black females applying for home mortgages as exemplified by the number of single Black females who have received subprime rate mortgage pricing twice as often and that the price basis points were also higher for Black women than for White women.</i> Maurice Jourdain-Earl, Managing Director/Co-founder, ComplianceTech Natalie Maderia Cofield, Assistant Administrator for the Office of Women’s Business Ownership, U.S. Small Business Administration Moderator: Courtney Johnson Rose, 1 st Vice President, NAREB
2:50pm – 3:00pm	Power Partner Pause – Kimani Little, Government Relations Officer for the Federal Home Loan Bank of New York. Introduction: C. Renee Wilson, Relationship Manager, NAREB
3:00pm – 3:50pm	Biden-Harris Plan: Faith-Based, D&I/Small Business <i>The White House under the leadership of President Joe Biden and Vice President Kamala Harris are working to combat racial disparities in health, and business and homeownership. The speakers will discuss the White House racial equity and inclusion initiatives</i> Erika Poething, Special Assistant to the President for Housing and Urban Policy Ron Busby, President/CEO, US Black Chambers, Inc. Moderator: Danny Felton, 3 rd Vice President, NAREB
4:00pm – 4:10pm	Congressional Remarks – U.S. Congressman Al Green Introduction: Courtney Johnson Rose, 1 st Vice President, NAREB

4:10pm – 4:55pm	Closing Ceremony State of Housing in Black America (SHIBA) <i>This session will present the history and current status of Black homeownership in the United States. Presentation includes discussion of NAREB’s three major policy positions and advocacy efforts designed to increase Black homeownership.</i> Call to Action - NAREB Policy Positions Introduction: Ashley Thomas, 2 nd Vice President, NAREB
4:55pm – 5:00 pm	Final Conference Remarks: Lydia Pope, President Elect, NAREB
Friday: May 14, 2021	
ZOOM	
3:00pm – 6:00pm	NAREB Board of Directors Meeting

*Agenda subject to change without notice