



NATIONAL FAIR HOUSING ALLIANCE 2020 NATIONAL CONFERENCE

The New Reconstruction: Creating an Equitable Society Through Structural Transformation

October 5-6 and 13-14, 2020

Conference Program

#NFHAConference2020

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2020 National Conference

Our nation is in the midst of a triple pandemic — the COVID-19 health crisis, the ensuing economic crisis, and the crisis of racism that has plagued us since before this nation was formed. As we grapple with questions about how to deal with these existential threats, we are quickly learning that we cannot succeed while we harbor systems and principles that keep large portions of our society oppressed. This country needs a Reconstruction, but not one like that which followed the Civil War, which provided only fleeting opportunities for justice and freedom. We need a lasting Reconstruction that guarantees a new path forward. We need a society in which everyone is supported and has the same chances to have liberty, pursue their dreams, and live fully accomplished lives.

That is why the National Fair Housing Alliance (NFHA) 2020 National Conference is so important. NFHA's 2020 National Conference — The New Reconstruction: Creating an Equitable Society through Structural Transformation — brings together some of the world's most prominent thought-leaders, experts, and activists to explore novel ways to create an equitable society through structural transformation. Content will address producing and preserving affordable housing, environmental and climate justice, the racial wealth and homeownership gaps, economic theories to advance equality, and algorithmic bias. NFHA will also highlight one of its star initiatives, Keys Unlock Dreams, and hold a timely session on disparate impact.

The protests and unrest that erupted after the murders of George Floyd, Tony McDade, Sean Reed, Breonna Taylor, and Ahmaud Arbery are the culmination of centuries of unfair and discriminatory practices, lack of enforcement of civil and human rights laws, systemic racism, segregation, and other structural barriers that act as roadblocks to advancement for people of color.

These inequities were further laid bare by COVID-19, and the pandemic has brought into laser focus the intersection between housing stability and health, since sheltering in place is necessary to stop the spread of the virus. We see in real time how the compounded effects of redlining, residential segregation, disinvestment, and other forms of structural racism have created a situation in which people of color lack access to the health and economic tools needed to survive this disease. These factors, along with implicit and overt bias in the health and finance sectors, have led to a disproportionately high number of COVID-19 infections, fatalities, and other adverse outcomes within communities of color.

Instead of upholding laws that expand people's access to affordable housing and quality healthcare, food, and water, the current administration has implemented several devastating attacks on fair housing regulations, most notably on Affirmatively Furthering Fair Housing and Disparate Impact. The tools and resources afforded by the passage of fair housing and fair lending laws have been gutted or are under attack. Amid increasing public awareness about the structural barriers that drive disparities based on things like race, gender, disability, or LGBTQ status, we must concern ourselves with policies promulgated by federal,

state, and local governments that preserve those structural barriers.

It has been made clear that some want to maintain this country's segregated communities — the result of discriminatory governmental and private market historical and current policies — and are indifferent to the inequalities inherent in that construct. Still, everywhere we look, we find proof that vigorous civil rights enforcement, research, advocacy, and education are still vital and effective. The problems we face are not insurmountable. We can and will overcome them if we remain strong and committed to realizing the Fair Housing Act's two-fold purpose — eliminating housing discrimination and building diverse, stable communities replete with the resources people need to thrive.

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Thank you for all that you do to make a difference in your communities.




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State Farm, Bloomington, IL

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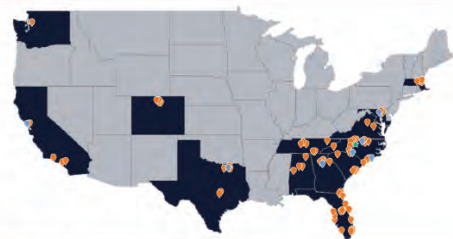
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Zest AI enthusiastically supports the mission of the **National Fair Housing Alliance** and the efforts of its team.

We're proud to sponsor the **2020 National Conference** and join forces with a strong network of people and organizations battling racial inequality.

*We share in the commitment to the new reconstruction and **creating a more equitable society through structural transformation**. Our work aims to make fair and transparent credit available to everyone by providing **technology for more equitable lending**, helping close racial wealth and homeownership gaps.*



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The National Fair Housing Alliance leads in the fight against housing discrimination.

The Center for Responsible Lending salutes NFHA's leadership in the field and is proud to stand together for equal housing opportunity for all. Thank you for your years of partnership and the many more to come. The 2020 NFHA conference will undoubtedly be a thought-provoking step towards a new, more equitable society through structural transformation.



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The Fair Housing Act is a landmark piece of legislation and remains a vital law that the real estate finance industry strongly endorses.

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The New Reconstruction: **Creating an Equitable Society** **Through Structural Transformation**

October 5-6 and 13-14, 2020

National Fair Housing Alliance
1331 Pennsylvania Avenue NW #650,
Washington, DC 20004

202.898.1661 | nfha@nationalfairhousing.org

Conference Schedule

Day 1 - October 5, 2020

12:00pm – 1:00pm

Session 1.1 A Lasting Reconstruction: Creating an Equitable Society

Because of entrenched and systemic residential segregation and structural inequality, where people live has become fundamental to the opportunities they have to succeed in life. Your address determines almost everything about you—your chances of graduating from high school or college; how likely you are to get arrested; whether or not you drink clean water or breathe fresh air; how much income you will earn; your net worth, credit score and access to home ownership; your likelihood of contracting or dying from COVID-19, and even how long you will live. Place is inextricably linked with opportunity because segregation is the bedrock of inequality and race-based policies passed over the centuries have embedded bias and inequity into every system of our society.

The opening session will lay the foundation for the remainder of the conference describing how this country can be transformed and how we can create a lasting Reconstruction. Featuring two of the nation's leading voices on fairness, justice, racial equity, and fair housing, Wade Henderson and Lisa Rice will discuss what it will take for us to shed the cloak of racism and build a just and prosperous society.

Moderator:

April Ryan, White House Correspondent, CNN Political Analyst

Featuring:

Wade Henderson, former President of The Leadership Conference on Civil and Human Rights

Lisa Rice, NFHA President and Chief Executive Officer

1:00pm – 1:15pm Break

1:15pm – 3:15pm

Session 1.2 Keys Unlock Dreams: The Centrality of Housing to Building an Equitable Society

Homeownership has always been at the heart of the American dream. It provides stable environments for families and, since the inception of our nation, has been the primary way for people to build wealth. Research has shown that homeownership contributes to increased civic engagement, better health, and improved educational outcomes for children.

Yet, far too many people find homeownership out of reach. The racial homeownership gap is not only growing but, at a 30-point gap, is back to where it was in 1890. The depressed rate of homeownership in communities of color is beyond alarming, and the COVID-19 pandemic has exacerbated housing and homeownership disparities. Moreover, challenges are growing for young adults who want to become homeowners. The gap is more acute among millennials of color; their homeownership rate is nearly 15 percent lower than their White counterparts.

This session will bring together thought leaders to discuss the structural and systemic barriers driving these precipitous disparities. Panelists will highlight key research, policies, products, and innovations that are key to advancing workable solutions to eliminate the homeownership and racial wealth gaps.

1:15pm – 1:45pm

Featured Discussion:

David Brickman, Chief Executive Officer, Freddie Mac

Lisa Rice, President and CEO, National Fair Housing Alliance

1:45pm – 3:15pm

Panel Discussion:

Moderators:

Alanna McCargo, Vice President, Urban Institute

Dr. Svenja Gudell, Chief Economist, Zillow Group

Panel:

Nikitra Bailey, Executive Vice President, Center for Responsible Lending
Marietta Rodriguez, President, and CEO, NeighborWorks America
Chrissi Johnson, Vice President, Quicken Loans
Lu Yarbrough III, Associate Vice President, Enterprise Diverse & Cause Marketing, Nationwide
Tony Pickett, President and CEO, Grounded Solutions

Moderator:

Robert Burns, Senior Vice President and Greater Washington and Boston Market Manager - Community Investment and Development, Citi

Panel:

Maurice Jones, President and CEO, Local Initiatives Support Corporation
Nancy Haynes, Executive Director, Fair Housing Center of West Michigan
Julia Gordon, President, National Community Stabilization Trust
Akilah Watkins-Butler, President and CEO, Center for Community Progress
Dr. Joseph W. Daniels, Lead Pastor, The Emory Fellowship

3:15pm – 3:30pm Break

3:30pm – 5:00pm

Session 1.3 Policy, Production, Preservation, and Partnerships: The Role of Affordable Housing in an Equitable Society

Federal investment in affordable housing and community development has a positive impact on every neighborhood and generates untold benefits for our society. Developing and preserving access to affordable housing helps families climb the economic ladder, encourages reinvestment in communities, and expands children's opportunities to live in well-resourced neighborhoods. However, in cities throughout the U.S., the cost of building affordable housing exceeds that of building market-rate housing. Almost every community has a severe shortage of affordable housing options for its residents. Moreover, each year, the U.S. loses far more affordable units than it builds.

How do we address these major barriers to the collective well-being of our nation in a way that is both economical and equitable? This session will pave the way to the (re)-construction of effective policy implementation, the production and preservation of affordable housing, and on-the-ground partnerships necessary to foster a more prosperous society.

Moderators:

Robert Burns, Senior Vice President and Greater Washington and Boston Market Manager - Community Investment and Development, Citi

Panel:

Maurice Jones, President and CEO, Local Initiatives Support Corporation

Nancy Haynes, Executive Director, Fair Housing Center of West Michigan

Julia Gordon, President, National Community Stabilization Trust

Dr. Akilah Watkins-Butler, President and CEO, Center for Community Progress

Dr. Joseph W. Daniels, Lead Pastor, The Emory Fellowship

Day 2 - October 6, 2020

12:15pm – 1:15pm

Session 2.1 The Moral and Economic Imperative to Eliminate Inequality

The entities who provide funding and credit liquidity for the U.S. mortgage market control the fate of millions of consumers who are trying to maintain or obtain the American Dream of homeownership. Since the 2008 financial collapse, the secondary housing finance system has been in flux, with Fannie Mae and Freddie Mac still in conservatorship and private market players, who once held a large swath of the market, still deciding what will be their role.

As government-sponsored enterprises (GSEs), Fannie Mae and Freddie Mac have important missions to promote credit access to all market segments, including in underserved areas and low- and moderate-income communities. They also have critical fair housing and fair lending obligations. Yet, since the organizations' creation, millions of people have been denied access to fair and affordable credit. In response to recent unrest and the grave racial disparities related to the COVID-19 pandemic, financial institutions, including the GSEs, have issued statements pledging to do what they can to advance racial justice and equality.

The U.S economy has not worked well for people of color, who have a fraction of the wealth of their White counterparts. Much of the wealth gap is rooted in the widening homeownership gap and diminishing access to affordable housing opportunities. In this session, leaders of the secondary housing finance market will discuss the role of Fannie, Freddie, and private market entities in advancing opportunity and efforts to fulfill both the letter and spirit of the nation's fair housing and fair lending laws.

Hosted By:

Lisa Rice, President and CEO, National Fair Housing Alliance

Remarks By:

Dr. Mark Calabria, Director, Federal Housing Finance Agency

Featured Conversation:

Edward DeMarco, President, Housing Policy Council

Michael Bright, Chief Executive Officer, Structured Finance Association

1:15pm – 1:30pm Break

1:30pm – 3:00pm

Session 2.2 Shocks to the System: The Economics of Inequality

Millions of people have long been denied the opportunities of a market free of bias, discrimination, and racism. In fact, segments of our society have experienced varied forms of economic and physical violence that traumatized not only the individuals who were on the receiving end but the communities in which they live. These harmful acts present shocks to individual and larger economic systems that sometimes take centuries to overcome. Regressive laws and policies have created a system that is fundamentally unequal and have determined our individual and collective economic progress. Recent policy solutions, like the CARES Act, contribute to the growing inequality that is clearly harming communities of color. Against the odds, groups experiencing systemic racism and discrimination have disrupted norms to build financial independence and opportunity.

A major challenge to addressing and overcoming these deleterious policies has been the lack of focus on how unfair policies also harm the broader society. We are just beginning to touch the surface about the true cost of lost opportunities due to discrimination. Leading economists, to the detriment of the greater society, have either dodged these issues their entire careers or had inadequate responses. In response to recent unrest and the grave disparities related to the COVID-19 pandemic, some economists have been sounding the alarm, issuing a call to action and advising that addressing racial discrimination and inequality is both a moral and economic imperative. Lost opportunities decrease productivity. If we do not transform our society and re-think our economic policies, it will result in dire consequences for our nation and jeopardize our individual and collective success. This panel will discuss efforts to calculate the true costs of discrimination and the intersectionality of fair housing, equal opportunity, and economics

to examine our nation's troubled history and explore reparative solutions to reconstruct our society and expand equal opportunity.

Moderator:

Sarah Rosen Wartell, President, Urban Institute

Panel:

Dr. Lisa Cook, Professor of Economics, Michigan State University School of International Relations

Dr. Darrick Hamilton, Executive Director, The Kirwan Institute for the Study of Race and Ethnicity, Ohio State University

Dr. Monica Garcia Perez, Professor of Economics, St. Cloud University School of Public Affairs

3:00pm – 3:15pm Break

3:15pm – 4:00pm

Session 2.3 Critical Impacts: The Economic, Life, and Social Determinants of Artificial Intelligence

Technology shapes our lives in ways that we have not fully appreciated. Whether we are selected for a job, the type of healthcare we receive, how much we pay for credit, the types of insurance products available to us, whether we are arrested, and so much more are impacted by technology we often do not understand. These systems exist behind shields of proprietary protections, trade secrets, and opaque boxes that obfuscate just how deeply they control our lives. The more we understand the science behind artificial intelligence, the better we can fashion policies and practices to ensure these systems help, rather than harm, us. Some of the nation's most important voices on tech and AI equity discuss what is at stake and how to build an infrastructure that demands fairness in the technologies that shape our world.

Hosted By:

Rohit Chopra, Commissioner, Federal Trade Commission

Featured Discussion:

Dr. Bryce Stephens, Director, BLDS, LLC

Ken Scott, Managing Director of Fair Lending, Citi

Lisa Rice, President and CEO, National Fair Housing Alliance

4:00pm – 5:00pm

Session 2.4 The Ghost in the Machine: Using Technology to Create Fairer Outcomes

As the nation grapples with the systemic issues that lie at the root of COVID-19 related disparities and the unrest throughout our cities, we cannot forget about the technologies that help administer and drive discriminatory outcomes. Algorithmic-based systems manifest discrimination for myriad reasons, including the fact that many of the underlying datasets used to build these systems are biased. Unrepresentative, insufficient, and biased feedback loops perpetuate the racist and sexist prejudices that researchers continue to find in common technologies used in the housing, lending, health, educational, and criminal justice sectors.

With our increasing reliance on algorithmic-based systems, we have an opportunity to move the needle significantly on advancing equality. If we are going to create a just and fair society, we must embrace new methodologies for eliminating bias from our technology. This panel explores bias in data and technology and solutions for eliminating injustice in algorithmic-based systems.

Moderator:

Kareem Selah, Technology Innovator

Panel:

Chi Chi Wu, Attorney, National Consumer Law Center

Dr. Michael Akinwumi, Director, Risk Science and Analytics, Trust Science

Kasey Matthews, Senior Data Scientist, Zest AI

Erin Kemple, Executive Director, Connecticut Fair Housing Center

Stan Humphries, Chief Analytics Officer, Zillow

Day 3 - October 13, 2020

12:30pm – 1:00pm

Session 3.1 Where You Live Can Kill You: Neighborhoods and Environmental Justice

Statistically, communities of color are disproportionately affected by environmental damage. Toxic living conditions and environmental racism helped inflate death rates among African Americans and other people of color, even before COVID-19 struck. Communities of color have historically experienced huge barriers to fair housing choice, and they disproportionately face significant environmental injustice in their own backyards.

Keynote Address: The Quest for Environmental Justice

Featuring:

Dr. Robert Bullard, Distinguished Professor, Texas Southern University

1:00pm – 1:15pm Break

1:15pm – 2:45pm

Session 3.2 The Intersection Between Fair Housing and Environmental Justice

Environmental justice acknowledges that communities of color bear a disproportionate share of environmental harms and affirms the need for policies that clean up our communities, both urban and rural, to be in balance with nature, and provide fair access for all to the full range of resources. America is segregated and so is pollution. Race and class still matter and align closely with pollution, unequal protection, and vulnerability. This session opens the conversation between two fields leading the fight for equitable futures: Fair Housing and Environmental Justice. We will learn how the Fair Housing Act can be used to address current and long-standing environmental injustices in our nation.

Moderator:

Claudine Ebeid McElwain, Senior Communications Manager, Southern Environmental Law Center

Panel:

John Relman, Managing Partner, Relman Colfax PLLC

Natalie Ayers, Board Member, Lubbock Compact

Peggy Shepard, Co-Founder and Executive Director, WE ACT for Environmental Justice

Monique Harden, Esq, Assistant Director of Law & Policy, Deep South Center for Environmental Justice

2:45pm – 3:00pm Break

3:00pm – 3:45pm

Session 3.3. A Clock is Ticking: The Effect of Climate Change on Communities of Color

Climate change and global warming are driving changes in weather patterns and much more. But how these changes affect our ability to create a fair and equitable society is

rarely discussed. What is the science behind what is happening to our environment and resources, and how does that affect our ability to live fulfilling lives and provide our children with the future they deserve? Moreover, are there lessons to be learned from the COVID-19 pandemic that can help us enact better policies? Can an energy renaissance help us build a more just community? Climate experts Dr. Marshall Shepherd and Dr. Katharine Hayhoe answer these questions and share ideas about how we can expand climate literacy in our homes, communities, organizations, and nation.

Featuring:

Dr. J. Marshall Shepherd, Distinguished Professor and Director, Atmospheric Sciences Program, University of Georgia

Dr. Katharine Hayhoe, Atmospheric Scientist, Associate Professor of Political Science, Climate Center Co-Director, Texas Tech University

3:45pm – 4:00pm Break

4:00pm – 5:15pm

Session 3.4 Strategies to Ensure Housing and Climate Justice

Our planet is in imminent danger as global warming leads to rising sea levels, extreme heat, prolonged drought, more intense storms and wildfires, and devastating floods. When the impacts of these changes are layered on a foundation of historic racial segregation, climate change exacerbates systems of inequality in the U.S. “Climate gentrification,” heat islands, and extreme weather events disproportionately harm members of protected classes under the federal Fair Housing Act. These climate-related conditions and related economic upheaval impact communities of color first and worse. However, public policy around this issue has not provided workable solutions that will enable us to build more resilient – and more equitable - communities.

Climate change and climate justice are not isolated issues; instead, they require truly intentional and inclusive approaches to coalition-building and policymaking. If we ever expect to provide justice and equity for our communities, we must build cross-movement alliances and recognize climate justice as an intersectional civil rights issue.

In this session, panelists will examine climate change through a civil rights lens to demonstrate the need for collective action between practitioners of fair housing and climate justice.

Moderator:

Keenya Robertson, President and Chief Executive Officer, Housing Opportunities Project for Excellence, Inc.

Panel:

Colette Pichon Battle, Executive Director, Gulf Coast Center for Law & Policy
Rev. Lennox Yearwood Jr., Founder and President, Hip Hop Caucus
Cashauna Hill, Executive Director, Louisiana Fair Housing Center
Chione Lucina Muñoz Flegal, Managing Director, Policy Link

Day 4 - October 14, 2020

1:00pm – 2:30pm

Session 4.1 A Watershed Moment: The Disparate Impact Doctrine in a Time of Crisis

Disparate Impact - a widely accepted fair housing doctrine - is a critical tool for tackling hidden bias and systemic discriminatory barriers. In the wake of hugely disparate outcomes related to the COVID-19 pandemic and continuing demonstrations throughout the nation against systemic racism, housing and financial services corporations have begun to re-think their public positions related to the disparate impact tool. Identifying the need for deep reflection about how policy changes can stifle the country's effort to advance racial equality, housing and financial services companies and trade associations have called on the Department of Housing and Urban Development to pull back a harmful new rule that not only provides a safe harbor for algorithmic bias but significantly restricts the use of the Disparate Impact tool. At a time when the nation is engaged in a serious reckoning with systemic racism, corporations are hesitant to back a proposal that may well undermine the effectiveness of the Fair Housing Act. Housing and financial services leaders engage in a timely discussion to explore this critical inflection point and what institutions are doing to affirmatively advance housing and lending justice.

Moderator:

Lisa Rice, President and CEO, National Fair Housing Alliance

Panel:

Bill Emerson, Vice Chairman, Quicken Loans
Gale King, Executive Vice President and Chief Administrative Officer, Nationwide
Mark W. O'Donovan, CEO of Home Lending, JPM Chase
Michael Calhoun, President, Center for Responsible Lending
Kristy Fercho, Executive Vice President for Home Lending, Wells Fargo
Vince Malta, President, National Association of Realtors®

2:30pm – 2:45pm Break

2:45pm – 4:45pm

Session 4.2 The New Reconstruction: Planning To Win

Our ability to advance fairness and justice rests in our hands. We are the controllers of our fate. That means our strategy for success must be adaptable in the face of political precariousness. This is a scenario planning session to help the movement prepare for victory no matter who is in the White House.

The first Reconstruction, following the end of the Civil War, held great promise for people of color. Designed to provide full equity and parity, particularly for the formerly enslaved population, demands for full and equal voting rights, political participation, educational access, housing rights, access to credit and economic opportunity, annihilation of racist policies and practices, and a plan for reparations were part and parcel of the Reconstruction ideal. But it was never realized due to intentional and systemic racism and discrimination.

Today, we are fashioning a new and lasting reconstruction. We are positioning ourselves to win on all fronts. This panel explores the transformative and reparative policies, systems, and structures we must put in place so we can have a truly equal, productive, and just society.

2:45pm – 3:15pm

Featured Conversation:

Sherrilyn Ifill, President and Director Counsel, NAACP-LDF

Lisa Rice, President and CEO, National Fair Housing Alliance

3:15pm – 4:45pm

Moderator:

April Ryan, White House Correspondent, CNN Political Analyst

Panelists:

Alphonso David, President, Human Rights Campaign

Kevin Allis, Chief Executive Officer, National Conference of American Indians

Vanita Gupta, President and CEO, The Leadership Conference on Civil and Human Rights

Janet Murguía, President and CEO, UnidosUS

Karen Tamley, President and CEO, Access Living

John C. Yang, President and Executive Director, Asian American Justice Center

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Poets



Pages Matam

Pages Matam is an international artist, writer, event coordinator, & educator from Cameroon, Central Africa, currently residing in Washington D.C. A Callaloo Fellow, and author of the award winning full length collection *The Heart of a Comet* (Write Bloody, 2014). A polyglot National poetry slam champion and National Fair Housing Alliance Cultural Ambassador, he was the Director of Poetry Events for Busboys and Poets, and has been featured on various renowned platforms and venues such as the NAACP, The Guardian & Google Voices, Huffington, Okay Africa, Macy's, the Kennedy Center, the Apollo Theater, BET Lyric Cafe, TV One's Verses & Flow, and more.



Tianna Bratcher

she/they
Tianna is a Black queer poet and sex worker currently living in Oakland, California. She placed 5th at the National Poetry Slam 2017 & placed 7th in the world at the Women Of The World Poetry Slam (WOWPS) 2020. They have been published in *The Shade Journal*, and is a 2018-2019 fellow at *The Watering Hole*. Tianna is a tree admirer, twerk influencer, and Steven Universe lover whose work centers Black girl/womanhood and reclamation of the body.
IG & Twitter: Nanibratch



Ebony Stewart

Ebony is an international touring poet and performance artist. Her work speaks to the black experience, with emphasis on gender, sexuality, womanhood, and race, with the hopes to be relatable, remove shame, heal minds, encourage dialogue, and inspire folks in marginalized communities. In addition to being an award-winning artist, Ebony Stewart is also an author, community activist, influencer, and your favorite Auntie. Her work has been featured in *For Harriet*, *AfroPunk*, *Write About Now*, and *Button Poetry*.



Aurielle Marie

Aurielle Marie is an essayist, poet, and activist hailing from the Deep South. Her essays and poems can be found in *The Guardian*, *Vinyl Poetry*, *Allure Magazine*, and *The Sycamore Review*. Aurielle writes and speaks about bodies, justice, sex and pop culture from a Black feminist lens.



Kenneth Morrison

Kenneth Morrison is a poet, playwright, educator and organizer. However, he is best described as an activist. Kenneth has been working/creating at the intersection of art and social justice for over ten years. He is a national poetry slam champion and was ranked 3rd slam poet in the world in 2017. Currently, he spends his time as the cultural equity director for the Black Arts District and promoting his most recent play "The Slam".