

Healthy Communities: New York City

Exploring the Intersection of Community Development and Health

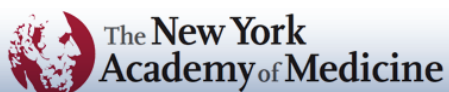
Conference Materials

Agenda

Speaker Biographies

Attendance List

Federal Reserve Bank of New York
33 Liberty Street
June 13, 2011



Healthy Communities Conference: New York City

Federal Reserve Bank of New York
www.frbsf.org/cdinvestments/conferences/healthy-communities/2011-new-york

Conference Steering Committee

Nancy Andrews

President and CEO
Low Income Investment Fund

David Erickson

Director, Center for Community Development Investments
Federal Reserve Bank of San Francisco

Ronda Kotelchuck

Founding Executive Director
Primary Care Development Corporation

Lisa Richter

Principal
GPS Capital Partners

Elaine Arkin

Consultant
Robert Wood Johnson Foundation

Ian Galloway

Associate, Center for Community Development Investments
Federal Reserve Bank of San Francisco

Dan Lowenstein

Director of External Affairs
Primary Care Development Corporation

Ruth Salzman

Chief Executive Officer
Russell Berrie Foundation

Jo Ivey Boufford

President
New York Academy of Medicine

Douglas Jutte

Assistant Professor
University of California, Berkeley

Tom Manning

Director of Capital Access Programs
Primary Care Development Corporation

Co-Sponsored By

Federal Reserve Bank of New York
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Center for Community Development Investments

Federal Reserve Bank of San Francisco
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Center Staff

Joy Hoffmann, FRBSF Group Vice President

Scott Turner, Vice President

John Olson, Senior Advisor

David Erickson, Center Manager

Ian Galloway, Investment Associate

Advisory Committee

Frank Altman, Community Reinvestment Fund

Nancy Andrews, Low Income Investment Fund

Jim Carr, National Community Reinvestment Coalition

Prabal Chakrabarti, Federal Reserve Bank of Boston

Catherine Dolan, Opportunity Finance Network

Andrew Kelman, Bank of America Securities

Judd Levy, New York State Housing Finance Agency

John Moon, Living Cities

Kirsten Moy, Aspen Institute

Mark Pinsky, Opportunity Finance Network

John Quigley, University of California, Berkeley

Lisa Richter, GPS Capital Partners, LLC

Benson Roberts, U.S. Department of the Treasury

Clifford N. Rosenthal, NFCDCU

Ruth Salzman, Russell Berrie Foundation

Ellen Seidman, Consultant

Bob Taylor, Wells Fargo CDC

Kerwin Tesdell, Community Development Venture Capital Alliance

Betsy Zeidman, Robert F. Kennedy Center for Justice and Human Rights



Healthy Communities Conference Series

Washington, DC | Los Angeles, CA | Boston, MA | New York, NY | Houston, TX

The Federal Reserve Bank of San Francisco created the Healthy Communities Conference Series to explore how the health and community development sectors can collaborate to promote better health outcomes for low-income people and communities by addressing issues concerning the social determinants on health. The conference series will cover the following topics:

New Resources. As traditional health funders begin to understand the strong integration between health outcomes and physical environments, there are many new potential partnerships between health-oriented foundations (Robert Wood Johnson, Kaiser Family Foundation, The California Endowment, and others in the Grantmakers In Health group) and new government programs (Healthy Foods Financing Initiative, anti-childhood obesity programs like Let's Move!, charter school financing, early care programs). Harmonizing these new funding streams with the traditional community development programs (investment and lending motivated by the Community Reinvestment Act, New Markets Tax Credits, Low Income Housing Tax Credits, etc) will be both a challenge and an opportunity. Innovating new directions with existing funds will be equally challenging, requiring creative energy from both fields.

New Partners. The important work of the housing and community development sector could be much more effective when joined with other partners (e.g., early care and education programs, nutrition programs, and the like). To do this requires sharing of knowledge between many sectors, with health and community development being the most immediately promising.

New Ideas. The health sector has a much more sophisticated approach to data collection and outcomes measurement. Community development could learn much in this area. Similarly, as the health sector tries to improve nutrition and recreation opportunities in low-income neighborhoods, it can learn from the sophisticated and networked approach community development uses to implement its programs.

Huge Long-term Cost Savings. At a recent community development conference at the San Francisco Fed, HUD's Assistant Secretary for Policy Development and Research Raphael Bostic asserted that one of the main benefits to Promise and Choice Neighborhoods is better health and subsequent cost savings. This conference will look for ways to demonstrate those savings.

Conference Series Schedule (2010-11)

Federal Reserve Board
Washington, DC
July 13, 2010

Federal Reserve Bank of San Francisco
Los Angeles, CA
September 29, 2010

Federal Reserve Bank of Boston
Boston, MA
April 20, 2011

Federal Reserve Bank of New York
New York, NY
June 13, 2011

Federal Reserve Bank of Dallas
Houston, TX
September, 2011

The Pew Charitable Trusts (Capstone Event)
Washington, DC
November 7, 2011

Conference Agenda

8:15 – 8:45am **Breakfast**

8:45 – 9:00am **Welcome**

Presenters: Kausar Hamdani, Federal Reserve Bank of New York
Krishna Guha, Executive Vice President, Federal Reserve Bank of New York

9:00 – 9:15am **Conference Overview – Framing the Issue**

Presenters: David Erickson, Federal Reserve Bank of San Francisco
Jo Ivey Boufford, New York Academy of Medicine (NYAM)
Ronda Kotelchuck, Primary Care Development Corporation (PCDC)

9:15 – 10:15am **Panel #1: Community Developers and Health**

Moderator: Nicholas Freudenberg, Hunter College, CUNY School of Public Health
Panelists: Nancy Biberman, Women's Housing and Economic Development Corporation
Colvin W. Grannum, Bedford Stuyvesant Restoration Corporation
Jerilyn Perine, Citizens Housing and Planning Council

10:15 – 10:45am **Morning Break**

10:45 – 11:45am **Panel #2: Health Care and Community Development**

Moderator: Ronda Kotelchuck, PCDC
Panelists: Wendy Goldstein, Lutheran HealthCare
Harvey Lawrence, Brownsville Multi-Service (BMS) Family Health Center
Louise Cohen, New York City Department of Health and Mental Hygiene

11:45am – 12:15pm **Silo Busting: Conversation Between Panels #1 and #2**

Moderator: Douglas Jutte, UC Berkeley

12:15 – 1:30pm **Lunch Keynotes**

Introduction: Scott Turner, Federal Reserve Bank of San Francisco
Presenters: Linda I. Gibbs, Deputy Mayor for Health and Human Services
Jo Ivey Boufford, NYAM

1:30 – 2:30pm **Panel #3: What Are the Investable Opportunities?**

Moderator: Nancy Andrews, Low Income Investment Fund
Panelists: Dan Letendre, Bank of America
Tom Manning, PCDC
Dan Nissenbaum, Goldman Sachs

2:30 – 3:00pm **Afternoon Break**

3:00 – 4:00pm **Panel #4: Next Steps**

Moderator: David Erickson, Federal Reserve Bank of San Francisco
Panelists: Mark Pinsky, Opportunity Finance Network
James Marks, Robert Wood Johnson Foundation
Lisa Richter, GPS Capital Partners

4:00 – 4:15pm **Wrap-up**

Presenter: Ruth Salzman, Russell Berrie Foundation

4:15 – 5:30pm **Reception**

Speaker Biographies



Nancy O. Andrews is the President and Chief Executive Officer of the Low Income Investment Fund (LIIF). LIIF is a \$600 million Community Development Financial Institution (CDFI) that has invested over \$750 million in community projects. LIIF's investments have leveraged \$5 billion in private capital for poor communities in 26 states across the U.S.

Established 25 years ago, LIIF has served over 700,000 low income people by providing capital for 54,000 affordable homes for families and children, 125,000 spaces of child care and 43,000 spaces in school facilities. LIIF is a national CDFI with staff and offices in San Francisco, Los Angeles, New York City and Washington, D.C. Ms. Andrews' career spans 30 years in the community development field. In addition to her work at LIIF, she has served on numerous boards and committees, including Housing Partnership Network, Center for Housing Policy Advisory Council, Bank of America's National Community Advisory Council, the National Housing Law Project, and the Center for International Forestry Research. She is a recognized expert on the challenges facing America's neighborhoods and is frequently asked to testify before Congress and speak at conferences and events. Previously, Ms. Andrews served as the Deputy Director of the Ford Foundation's Office of Program Related Investments, where she assisted in the management of a \$130 million social investment portfolio. She also designed and launched the foundation's housing policy program. Ms. Andrews was the Chief Financial Officer of the International Water Management Institute, a World Bank-supported international development organization. Additionally, Ms. Andrews has been an independent consultant on community development, social investment, financial analysis and housing policy. In this capacity, she consulted for the Department of Housing and Urban Development and the Department of Treasury during the Clinton administration. Ms. Andrews received an M.S. in Urban Planning with a concentration in Real Estate Finance from Columbia University.



Nancy Biberman is founder and President of the Women's Housing & Economic Development Corp (WHEDco), a community development organization based in the Bronx with 185 full-time and 125 part-time staff working in cross-disciplinary programs that include green affordable housing development and energy retrofits, community safety and merchant organizing, early childhood education, youth development, family support services, food business incubation and home-based childcare microenterprise. With its first development, the restoration of an abandoned city hospital in 1997, WHEDco created space for and still houses a primary health care facility. Health promotion has been central to all of WHEDco's work, including: exercise for toddlers, implementation of AIA active design guidelines in its buildings to encourage stairwalking, comprehensive sex education for middle schoolers, outdoor recreational play spaces, and yoga and sports for adults and children. To bring fresh produce to the South Bronx, WHEDco launched an urban rooftop farm, partners with Corbin Hill Farm (a community-supported agriculture program), and provides training and technical assistance for NYC Green Cart vendors. Nancy's next venture is the planned Bronx Music Heritage Center, a cultural institution showcasing the work of Bronx-born musicians, which will include affordable housing for families,

live/work space for elder musicians, a performance venue, a public high school, a hydroponic roof garden and a soccer/baseball field. Nancy began her career as a Legal Services lawyer, after which she developed an intergenerational residence for homeless adults and families in Manhattan. She began working in the Bronx in 1988 and led the development over a thousand affordable apartments in 26 buildings. Three of the buildings (300 apartments) have garnered multiple national design awards. Nancy received her BA from Barnard College, JD from Rutgers-Newark Law School, and a post-grad fellowship at Columbia University School of Architecture & Planning. Her work in community development has been recognized by national awards from the American Planning Association, HUD, the Fannie Mae Foundation and a teaching fellowship at Harvard Law School.

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Jo Ivey Boufford, MD, Jo Ivey Boufford, MD, is President of The New York Academy of Medicine. Dr. Boufford is Professor of Public Service, Health Policy and Management at the Robert F. Wagner Graduate School of Public Service and Clinical Professor of Pediatrics at New York University School of Medicine. She served as Dean of the Robert F. Wagner Graduate School of Public Service at New York University from June 1997 to November 2002. Prior to that, she served as Principal Deputy Assistant Secretary for Health in the U.S. Department of Health and Human Services (HHS) from November 1993 to January 1997, and as Acting Assistant Secretary from January 1997 to May 1997. While at HHS, she served as the U.S. representative on the Executive Board of the World Health Organization (WHO) from 1994–1997. From May 1991 to September 1993, Dr. Boufford served as Director of the King's Fund College, London England. The King's Fund is a royal charity dedicated to the support of health and social services in London and the United Kingdom. She served as President of the New York City Health and Hospitals Corporation (HHC), the largest municipal system in the United States, from December 1985 until October 1989. Dr. Boufford was awarded a Robert Wood Johnson Health Policy Fellowship at the Institute of Medicine in Washington, DC for 1979–1980. She served as a member of the National Council on Graduate Medical Education and the National Advisory Council for the Agency for Healthcare Research and Quality from 1997–2002. She currently serves on the boards of the United Hospital Fund, the Primary Care Development Corporation and Public Health Solutions formerly MHRA. She was President of the National Association of Schools of Public Affairs and Administration in 2002–2003. She was elected to membership in the Institute of Medicine (IOM) in 1992 and is a member of its Executive Council, Board on Global Health and Board on African Science Academy Development. She was elected to serve a second four year term as the Foreign Secretary of the IOM beginning July 1, 2010. She received an Honorary Doctorate of Science degree from the State University of New York, Brooklyn, in May 1992 and the New York Medical College in May 2007. She was elected a Fellow of the National Academy of Public Administration in 2005. She has been a Fellow of The New York Academy of Medicine since 1988 and a Trustee since 2004. Dr. Boufford attended Wellesley College for two years and received her BA (Psychology) magna cum laude from the University of Michigan, and her MD, with distinction, from the University of Michigan Medical School. She is Board Certified in pediatrics.

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Louise Cohen, MPH, is the Deputy Commissioner for Health Care Access and Improvement of the New York City Department of Health and Mental Hygiene (DOHMH). In this capacity, she oversees Correctional Health Services, Health Insurance Programs, Health Planning, and the Primary Care Information Project. The Division is responsible

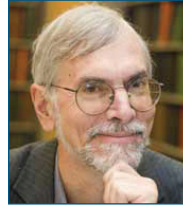
for the medical and mental health care and discharge planning for over 100,000 people incarcerated in City jails each year, all New York City Medicaid managed care contracts, coordination of the Department's health reform activities, and the nation's largest municipal effort to assist medical providers to adopt electronic health records and to use EHRs to improve patient outcomes, patient safety and public health priorities. Ms. Cohen was instrumental in the development and implementation of the Take Care New York health policy, programmatic and community initiatives. Previously, Ms. Cohen was Chief of Staff at the DOHMH. In that capacity, she oversaw the agency's priority programs and projects, advised the Commissioner on major policy and management issues and initiatives, tracked critical processes and served as liaison with the public, elected officials and other city agencies. From 1996 through 2001, Ms. Cohen was the director of the DOHMH's New York City Childhood Asthma Initiative, a public health approach to reversing the asthma epidemic. This program contributed to a 32% decrease in hospitalizations for pediatric asthma in New York City over 4 years. Previous experience includes directing a federally qualified health center in Brooklyn and establishing community health outreach programs to assist families to better access preventive health services, and an asthma program at the Sunset Park Family Health Center Network of Brooklyn, Lutheran Medical Center, which resulted in a 78% decrease in hospitalizations for children who had been case managed, and a 10% overall decrease. Ms. Cohen has a Master's degree in Public Health with a concentration in Community Health Education from Hunter College/City College of New York. Her work has received several awards, including the C. Everett Koop National Health Award and the New York State Health Education Award for Outstanding Health Education Programming, both for a successful and innovative asthma intervention at the Sunset Park Family Health Center Network in Brooklyn. Ms. Cohen also received the American Lung Association of New York's Victory over Asthma Public Health Award.



David Erickson, PhD, is the director of the Center for Community Development Investments at the Federal Reserve Bank of San Francisco and edits the Federal Reserve journal Community Development Investment Review. His research areas in the Community Development Department of the Federal Reserve include community development finance, affordable housing, economic development, and institutional changes that benefit low-income communities. He recently served as an editor of a joint research project with the Brookings Metropolitan Policy Program studying areas of concentrated poverty in the United States and was also an editor of a collection of research papers and essays on the Community Reinvestment Act, which was recently translated into Chinese by the People's Bank of China. Dr. Erickson has a Ph.D. in history from UC Berkeley, with a focus on economic history and public

policy. He also holds a master's degree in public policy from the Goldman School of Public Policy at Berkeley and an undergraduate degree from Dartmouth College. His book on the history of community development, *The Housing Policy Revolution: Networks and Neighborhoods*, was published in 2009 by the Urban Institute Press.

Nicholas Freudenberg, DrPH, MPH, is Distinguished Professor of Public Health at the City University of New York School of Public Health at Hunter College and directs its Doctor of Public Health program. For 30 years, he has created, implemented and evaluated community health interventions and policies to improve health and reduce health inequities in urban communities. He has published books and articles on childhood obesity, environmental justice, urban health, incarceration and health, HIV prevention and public health policy. His work has been supported by the National Institutes of Health, the Robert Wood Johnson Foundation, the U.S. Centers for Disease Control and others. His current research focuses on the health impact of business decisions in the alcohol, automobile, firearms, food and beverage, pharmaceutical and tobacco industries and on strategies for modifying business practices that harm health.



Linda I. Gibbs was appointed Deputy Mayor for Health and Human Services by Mayor Michael R. Bloomberg in January 2006. In this role she oversees nine city agencies with a combined budget of over \$20 billion. Upon appointment, Linda created the Center for Economic Opportunity to design and implement evidence-based initiatives to reduce poverty. The Center was the first to develop an updated poverty measure that has been adopted by the Obama Administration and is the first in North America to create a conditional cash transfer program. Through her collaborative approach to management, Linda has made it easier and more cost-effective for non-profit organizations to work with the City through reforms in the contracting and procurement process. She is also known for developing HHS-Connect, a data integration and exchange system that links data from a dozen City agencies, easing the burden on the caseworkers and clients to collect information and informing better case practice. Prior to her appointment as Deputy Mayor, Linda served as Commissioner of the New York City Department of Homeless Services and was the chief administrator of the Mayor's ambitious strategy to end chronic homelessness. During the Giuliani Administration, she served as the Deputy Commissioner for Management and Planning for the New York City Administration for Children's Services. Since her graduation from SUNY Potsdam and SUNY Buffalo School of Law, Linda has also served in the New York City Council as Special Advisor to the Director of the Finance Division and at the Mayor's Office of Management and Budget as Deputy Director for Social Services. She and her husband Thomas McMahan live in Dumbo, with their two children, Ryann and Leo.

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Wendy Z. Goldstein was appointed the President and Chief Executive Officer of Brooklyn's Lutheran HealthCare System in April of 2001. She has an MBA in Health Care Management. Before coming to Brooklyn, Ms. Goldstein had more than 30 years experience at some of the country's finest academic medical centers, including New York University Medical Center, The Memorial Sloan Kettering Cancer Center and The Mount Sinai Hospital. Her particular areas of expertise include operational redesign for cost efficiency, enhanced quality and patient safety, as well as innovative models for physician recruitment. As the voice of Lutheran HealthCare, Ms. Goldstein has become the tireless advocate of safety net hospitals and delivery systems. She has been a member of the Board of the Hospital Association of New York State since 2008, and was recently elected Assistant Treasurer of the Greater New York Hospital Association. Ms. Goldstein is also a fellow of the New York Academy of Medicine. Since coming to Lutheran HealthCare, Ms. Goldstein has overseen a complete transformation of the entire health system, tapping into a variety of creative funding sources, including New York State HEAL Awards II, V, VII, X and XV, totaling more than \$41 Million. Lutheran's tradition of cultural competence has been formalized through the creation of a Vice President for Cultural Competence and liaisons outreaching to the Orthodox Jewish, Latino, Chinese and Arabic communities of Brooklyn. The Medical Staff has grown by 125% and hospital discharges by more than 30%. Dozens of ambulatory sites have been added to the network. The Hospital underwent a \$93 million HUD physical modernization. Currently, under her leadership the system is migrating to a completely paperless patient health record, through a commercial adaptation of the Veteran's Administration electronic medical record system. Ms. Goldstein's primary goal is to make Lutheran HealthCare Brooklyn's "provider of choice" by maintaining the strongest commitment to quality health care and continuing Lutheran's historic relationship with its local community. According to Lutheran's mission statement, "the institution has no reason for being of its own; it exists ONLY to serve the needs of its neighbors." In this pivotal position, Ms. Goldstein continues this tradition.



Colvin W. Grannum has served as president of Bedford Stuyvesant Restoration Corporation (Restoration) since March 2001. Restoration is the nation's first community development corporation, founded by community leaders and United States Senators Robert Kennedy and Jacob Javits in 1967. Restoration owns and manages a 300,000 square foot commercial and cultural center in the heart of Central Brooklyn. Restoration also provides services and programs in the areas of arts and education, commercial revitalization, youth and workforce development, weatherization, and affordable housing. Prior to joining Restoration, Colvin served as the founding president and chief executive officer of Bridge Street Development Corporation, a community development corporation affiliated with Bridge Street AWME Church. Before embarking on his career in community development, Colvin practiced law for over 17 years primarily as a litigation attorney in the public and private sectors, including the United States Department of Justice, Verizon, and the New York City Corporation Counsel. Colvin earned an undergraduate degree from the University of Pennsylvania and a law

degree from Georgetown University Law Center. He serves as a member of the boards of directors of the New York City Workforce Investment Board, Center for New York City Neighborhoods (CNYCN), Local Initiatives Support Corporation (LISC), the Association of Housing and Neighborhood Developers (ANHD), Brooklyn Chamber of Commerce, and the Brunswick School, Greenwich, Connecticut. He is a member of Black Agency Executives (BAE). Mayor Bloomberg appointed Colvin to serve on the Mayor's Commission for Economic Opportunity, and Governor Spitzer appointed him to the Housing Policy Committee of the then Governor-elect's Transition Team. He has also served on advisory boards of JPMorgan Chase, Fannie Mae, HSBC Bank and the Federal Reserve Bank of New York, to name a few.



Krishna Guha is an executive vice president of the Federal Reserve Bank of New York, head of the Communications Group and a member of the Bank's management committee. Mr. Guha is charged with developing the Bank's communications strategy and deepening its engagement with its many key constituencies. In addition, Mr. Guha takes part in the Bank's deliberations on policy issues. The Communications Group he leads consists of five functions: Media Relations and Public Affairs, Web Communications, Internal Communication, Regional Affairs and Community Affairs. Prior to joining the Bank, Mr. Guha had more than 15 years experience as a journalist, editorial writer and editor at the Financial Times—most recently as the FT's U.S. economics editor based in Washington, D.C. Mr. Guha received his master's degree from Sidney Sussex College, Cambridge University, and a mid-career master in public administration from the Kennedy School of Government, Harvard University. He is a former Fulbright Scholar, a C.V. Starr Scholar and has held a number of prominent fellowships internationally. He was awarded the Society of American Business Editors and Writers Best in Business Journalism Award and the New York State Society of Certified Public Accountants Excellence in Financial Journalism Award for his work on the recent financial crisis.



Kausar Hamdani, PhD, is a senior vice president and the New York Fed's Community Affairs Officer. She also leads the Regional and Community Outreach Function, which has special responsibility for systematically engaging with Main Street audiences on issues of regional interest. The Function produces actionable analysis for regional leaders and gathers grass-roots intelligence to inform the Bank's leadership and decisionmaking process. A special focus of outreach is emerging issues affecting low- to moderate-income communities in the Second Federal Reserve District. Ms. Hamdani joined the Bank in 1982 as an economist in the Monetary Research Department and has served in several areas, including the Bank Supervision Group. She also led the Buffalo Branch of the New York Fed and has served on several community, business, and academic advisory boards in Upstate New York. Prior to that, she taught economics at Columbia University and New York University. Ms. Hamdani holds a doctorate and two master's degrees from Columbia University.



Douglas Jutte, MD, MPH, is a physician and population health researcher. He is an assistant professor in the Division of Community Health and Human Development in UC Berkeley's School of Public Health. He teaches in the UC Berkeley-UCSF Joint Medical Program and is Associate Director of the Health and Medical Sciences Masters degree

program. His research interests focus on health resilience and vulnerability in children, and the biological links through which social-contextual factors contribute to children's long-term medical, psychosocial and cognitive outcomes. He has a long-standing collaboration with the Manitoba Centre for Health Policy and utilizes their unique longitudinal population health database for child health research. He has published in Archives of Pediatrics and Adolescent Medicine, Epidemiology and Academic Pediatrics. Jutte received his MD from Harvard Medical School; he also has a Master's degree in Public Health from UC Berkeley and a BA from Cornell University. His post-doctoral research training was through the Robert Wood Johnson Foundation Health & Society Scholars program. He continues his clinical work as a neonatal hospitalist attending high-risk deliveries and caring for healthy and ill newborns at a local community hospital.



Ronda Kotelchuck is the founding Executive Director of the Primary Care Development Corporation (PCDC), a nonprofit organization dedicated to expanding access to primary care in underserved communities. Since its inception in 1993, PCDC has financed more than 90 primary care projects throughout New York State, totaling \$260 million. PCDC has also provided Performance Improvement training and coaching to more than 250 primary care organizations throughout the U.S., helping to transform the delivery and quality of primary care services. Prior to PCDC, Ms. Kotelchuck served as Vice President for Corporate Planning and Intergovernmental Relations at the NYC Health and Hospitals Corporation, where she spearheaded HHC's 1989 strategic plan, focusing on efforts to expand primary care services in New York City. She is a fellow of the New York Academy of Medicine; former co-chair of the Hermann Biggs Society; and a member of the California Health Care Foundation's Advisory Committee on Safety Net Clinic Design. She also served as a member of the Institute of Medicine's Committee on the Consequences of Uninsurance. Ms. Kotelchuck has received the Paul Ramos Memorial Award from the Community Health Care Association of NYS and the Avedis Donabedian Healthcare Quality Award from the American Public Health Association.



Harvey Lawrence became President and CEO of BMS on January 2009, after serving as the Corporations Executive Vice President and COO. Since joining the executive team in 1994, Mr. Lawrence has been responsible for most of the Corporations new initiatives and expansion. He is a former non-profit developer of affordable housing and Vice President in the investment banking, public finance and real estate divisions of the former Manufacturers Hanover Trust Bank. He began his public service career as Management Trainee at the Port

Authority of New York and New Jersey. His tenure in public service has included serving as Senior Vice President at the Financial Services Corporation in NYC's Office of Economic Development; Executive Director of the City's Industrial Commercial Incentive Board, and Senior Finance/Development Director at the NYC Public Development Corporation. Mr. Lawrence holds a Master's of Science Degree in Management Science and Policy Analysis from Harriman College, at the State University of New York at Stony Brook. He is also a graduate of the Johnson & Johnson/UCLA Health Care Executive Certificate Program.



Dan Letendre is the CDFI Lending & Investing Executive for Bank of America. In this capacity, he is responsible for managing the bank's lending and investing activities with Community Development Financial Institutions (CDFIs). Bank of America currently has over \$1 billion of loans and investments to these community-based intermediaries that provide

financing for affordable housing, small businesses, and community facilities providing health care, education, childcare and other needed social services. Prior to this role, Mr. Letendre was Managing Director of the Merrill Lynch Community Development Company, a subsidiary of Merrill Lynch that provided capital, liquidity and technical assistance to underserved communities. He also managed the New Markets Tax Credit Program and focused on expanding the firm's Socially Responsible Investment products focused on the community development sector. Before joining Bank of America, Mr. Letendre was Vice President at JPMorgan Chase, where he managed the bank's lending and investing activities with CDFIs. He also managed JPMorgan Chase's portfolio of community development venture capital investments and the New Markets Tax Credit Program. Prior to his work with the bank's community development division, Mr. Letendre worked within Chase's Financial Institutions Group, which provides lending and advisory services to banks, thrifts and credit unions. He was a management consultant with Booz Allen & Hamilton in their Financial Institutions Practice and a research analyst with Paine Webber, focusing on financial institutions in developing countries in the Asia-Pacific Region. He has served on the boards of several community development institutions including Low Income Investment Fund, Corporation for Enterprise Development, the New York Community Investment Company, as well as on the advisory boards of Local Capital Markets Investment Fund and the Opportunity Finance Network - CARS Program. Mr. Letendre received a BS from Manhattan College and an MBA from Harvard Business School.



Tom Manning is the Director of Capital Access Programs for the Primary Care Development Corporation (PCDC), a not-for-profit Community Development Financial Institution (CDFI). He has been with PCDC since the inception of its programs in 1994 and is responsible for PCDC's various financing programs, which have created investment of

over \$260 million in health care facilities with capacity to serve 575,000 people in New York State's medically underserved communities. He is the financial advisor for a federal loan guarantee program for health care investments and has served as an advisor to foundations and other organizations launching com-

munity health efforts in several states and localities, including California and Washington, D.C. PCDC received the national Social Compact Award in 1999 and received Wachovia Excellence Awards from the Opportunity Finance Network in 2001 and 2007. Mr. Manning is a mayoral appointee to the Board of the NYC Residential Mortgage Insurance Corporation (REMIC) and sits on the Board of Visiting Nurse Regional Corp. Prior to joining PCDC, Mr. Manning developed affordable housing for the City of New York and directed a State tax-exempt bond program. He has a BA in East Asian Studies and an MBA in Finance and Non-Profit Management from Columbia University.



James S. Marks, MD, MPH, senior vice president at the Robert Wood Johnson Foundation (RWJF), directs all program and administrative activities of the RWJF Health Group. This includes the Foundation's work in childhood obesity, public health and vulnerable populations. Prior to joining RWJF in 2004, Marks retired as assistant surgeon general after serving

as director of the Centers for Disease Control's National Center for Chronic Disease Prevention and Health Promotion for almost a decade. Throughout his tenure at CDC, Marks developed and advanced systematic ways to prevent and detect diseases such as cancer, heart disease and diabetes, reduce tobacco use and address the nation's growing epidemic of obesity. A national leader in public health who has been an advocate of strengthening public health systems and services for more than 25 years, Marks has received numerous federal, state, and private awards, including the U.S. Public Health Service Distinguished Service Award, the Council of State and Territorial Epidemiologists' Pump Handle Award, the Association of State and Territorial Chronic Disease Directors' Award for Excellence, the American Cancer Society's Distinguished Service Award, and the National Arthritis Foundation's Special Award of Appreciation. In 2004, he was elected to the Institute of Medicine. He is an emeritus member of the board of directors of C-Change, whose members are the nation's key cancer leaders from government, business, and nonprofit sectors. He has published extensively in the areas of maternal and child health, health promotion and chronic disease prevention, and has served on many government and nonprofit committees devoted to improving the public's health. Marks received an M.D. from the State University of New York at Buffalo. He trained as a pediatrician at the University of California at San Francisco, and was a Robert Wood Johnson Clinical Scholar at Yale University, where he received his M.P.H. He and his wife, Judi, a retired high school guidance counselor, live in Princeton and have two children, both pursuing careers in medicine.



Daniel Nissenbaum is the Chief Operating Officer of the Urban Investment Group. He joined Goldman Sachs in March of 2009. Mr. Nissenbaum has worked in the field of real estate and community development finance for 22 years, with positions at Chemical Bank, Chase Manhattan Bank CDC, JPMorgan CDC, Merrill Lynch CDC and HSBC

Bank. In addition to leading transactional teams in those roles, Mr. Nissenbaum also crafted and directed CRA regulatory compliance, philanthropy and community outreach programs. Mr.

Nissenbaum leads two national organizations as Board Chair, the National Housing Conference, a national advocacy and policy proponent for affordable housing, and the Low Income Investment Fund, one of the nation's leading CDFI's. In addition, he serves on the board of the Center for Housing Policy, and the Center for NYC Neighborhoods. Mr. Nissenbaum earned a Bachelor's degree from Grinnell College, and an MBA from Columbia Business School. He and his wife Penelope have two daughters and live in New York City.



Jerilyn Perine has built a talented team at CHPC to spearhead a high impact agenda to improve the quality of public debate, inform public policy, promote new ideas, and engage a wide audience as well as a diverse and active Board Membership to improve NYC neighborhoods. Ms. Perine is an urban planner with 30 years of experience in housing

and community development. She was appointed Commissioner of the Department of Housing Preservation and Development by both Mayor Rudolph Giuliani and Mayor Michael Bloomberg to lead America's largest municipal housing agency with more than 3000 employees and an annual operating and capital budget of \$800 million. As Commissioner, Ms. Perine was the author of Mayor Bloomberg's New Housing Marketplace Plan, announced in December 2002 that provided \$3 billion over 5 years to preserve and create over 65,000 units of affordable housing. Under Mayor Giuliani she designed and oversaw the management and operation of programs designed to return a significant inventory of tax foreclosed residential property to local, private ownership. She has lectured widely and collaborated with practitioners in Germany, Austria, Spain, Northern Ireland, England, and Australia. Ms. Perine is an Adjunct Professor at Columbia University's School of International and Public Affairs and was a member of the International Brownfield Exchange between 1998 and 2002. She serves on the board of Highbridge Voices, a children's choir in the South Bronx; West Side Federation for Senior and Supportive Housing; and the New York Housing Conference.



Mark Pinsky is President and Chief Executive Officer of Opportunity Finance Network, the national network of high-performing community development finance institutions and other opportunity finance institutions. Opportunity Finance Network is leading the industry toward its goal of creating a high-impact, high-volume financing system providing

tens of billions of dollars annually benefiting millions of low-income and low-wealth people. Mark is primarily responsible for Opportunity Finance Network's vision and strategy. Mark joined Opportunity Finance Network in February 1995. During his tenure, the CDFI industry has grown more than ten-fold while Opportunity Finance Network has expanded membership more than 400% and assets more than 1500%. Under his leadership, the organization has introduced several innovative products including the Equity Equivalent investment (EQ2), the CDFI Assessment and Ratings System™ (CARS™), performance-based financing, and the Wachovia NEXT Awards for Opportunity Finance. OFN is leading the industry on policy, as well. Mark speaks often to diverse audiences inside and outside the industry

about the past, present, and future of the opportunity finance field and its ability to transform mainstream financial systems. He writes about the industry for a wide range of publications and has published five books. Mark currently chairs the national boards of the CDFI Data Project, and CARST[™]. He also serves on the Boards of Net Impact, the CDFI Coalition, as well as on advisory boards to the Center for Community Development Investments at the Federal Reserve Bank of San Francisco, Bank of America's National Consumer Advisory Council, and several New Market Tax Credit community development entities. He served on the Consumer Advisory Council of the Federal Reserve Board of Governors from 2003 through 2005, including service as Chair of the Council in 2005. In 2002, President George W. Bush appointed Mark to the CDFI Fund Advisory Board in the U.S. Department of the Treasury, where he served until 2006. Mark was the founding President of Congregation Tzedek v'Shalom, a Reconstructionist synagogue in Newtown, PA. Mark and his family live in Yardley, Pennsylvania.



Lisa Richter is principal and co-founder of GPS Capital Partners, LLC, a consultancy that assists foundations, banks and institutional investors in the design and execution of profitable investment strategy that enhances public good. Her work spans asset classes, return expectations and issue areas, frequently incorporating place-based and sector focus to

increase equitable access to opportunities, including health, education and sustainable community development. Lisa co-designed and serves as lead trainer for the PRI Institute sponsored by the PRI Makers Network, co-authored Equity Advancing Equity (an analysis of impact investing for community foundations) and recently published a guide to health-focused impact investing with Grantmakers In Health. She brings over two decades of fund management and development finance experience from the National Community Investment Fund and ShoreBank and has served as advisor to the Bank of America National Community Advisory Council, Wall Street Without Walls, 2009 Clinton Global Initiative, and New Frontiers in Philanthropy (a project of the Center for Civil Society Studies at Johns Hopkins University), vice-chair of the Community Development Financial Institutions Coalition, director of the Social Investment Forum, and steering committee member of the New Markets Tax Credit Coalition. She holds a bachelor's degree and an MBA from the University of Chicago.



Ruth Salzman is the CEO of The Russell Berrie Foundation, a mid-sized private foundation based in New Jersey, a position she was named to in 2008. The Berrie Foundation supports the Naomi Berrie Diabetes Center at Columbia University Medical College, as well as projects in Northern NJ and in Israel. Previously, she was the Principal of Ruth Salzman Consulting, a New York based firm advising nonprofit organizations, community development financial institutions (CDFIs) and funders on issues of business strategy and financial structuring. Prior to launching RSC she held the position of Senior Vice President of Commercial Lending & Investing within the Community Development Group of JPMorgan Chase. In this capacity she managed the non-real estate business sectors of

CDG, lending to nonprofit organizations, small businesses, and community development financial intermediaries. Ms. Salzman also initiated and managed the socially responsible investing program at JPMC. In aggregate these activities resulted in over \$1 Billion being provided, through loans and investments, to customers that the bank's mainstream business units did not reach. Previously she was Team Leader of the Middle Market Banking team providing lending and noncredit services to major nonprofit organizations based in the New York area. Ms. Salzman came to JPMC following four years with Citibank, and had served as a consultant with Martin E. Segal Co., working with managed care organizations undergoing the Federal HMO qualification process. Ms. Salzman earned an MBA at The Wharton School, and holds a BA from Brooklyn College. She serves on the board of two New York based CDFIs, Primary Care Development Corporation (PCDC) and the Nonprofit Finance Fund (NFF). She was named a 2000 – 2001 David Rockefeller Fellow by Partnership for New York City. She has served as the Expert Advisor on Traditional Banking to the Catherine D. Reynolds Program of Social Entrepreneurship at NYU's Wagner School and participated as a judge in the graduate Fellows selection process. Ms. Salzman is a member of the Advisory Committee of the Center for Community Development Investments of the San Francisco Federal Reserve Bank and a member of the Finance and Investment Committee of the Wharton Health Care Management Alumni Association.



Scott Turner is Vice President and Community Affairs Officer and oversees the Community Development Department in the Federal Reserve Bank of San Francisco. Scott joined the Bank in 2002 with diverse experience in areas such as municipal and international finance, housing policy and research, and sovereign risk assessment. A Seattle native, Scott

spent most of his professional life in New York City, divided equally between the public and private sectors. His public sector experience includes positions as Director of Research in New York City's Finance Department and Deputy Commissioner for Policy in the City's Department of Housing Preservation and Development. His private sector positions were Senior Analyst in the International Finance Department at Standard & Poor's and Executive Director of the Sovereign Risk Group at Morgan Stanley. Scott has a Bachelor of Arts degree in Political Science from Western Washington University and a Master of Public Policy degree from University of California, Berkeley.

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