ASSETS MATTER SYMPOSIUM 2017

by California Asset Building Coalition and Bay Area Asset Funders Network

EVENT PROGRAM

NOVEMBER 2, 2017 @ PRESERVATION PARK, OAKLAND, CA
THANK YOU TO OUR SPONSORS

usbank

BNP PARIBAS

AARP

Real Possibilities

Soda Foundation

FRIEDMAN FAMILY FOUNDATION
reducing poverty through systemic change

First Republic Bank

CitiCommunityDevelopment.com

THE CALIFORNIA
Wellness FOUNDATION

THE SAN FRANCISCO
FOUNDATION

#AssetsMatter2017 @CalAssets @AssetFunders
Keynote Speaker

ANNE PRICE
President, Insight Center

Anne has spent over 20 years working in the public sector on issues including child welfare, hunger, welfare reform, workforce development, community development, and higher education. Since 2011, Anne has led the Closing the Racial Wealth Gap Initiative at the Insight Center, elevating the voices and opinions of experts of color in national economic debates and policymaking.

Her tireless work has brought the issue of the racial wealth gap into mainstream consciousness and vernacular with an explosion of media coverage of the data and research quantifying racial differences in wealth accumulation.

PROGRAM

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 – 9:00</td>
<td>Registration and Breakfast</td>
</tr>
<tr>
<td>9:00 – 10:00</td>
<td>Opening Plenary and Keynote</td>
</tr>
<tr>
<td>10:15 – 11:30</td>
<td>Session 1</td>
</tr>
<tr>
<td>11:30 – 11:50</td>
<td>Legislative Update</td>
</tr>
<tr>
<td>11:50 – 12:45</td>
<td>Networking Lunch</td>
</tr>
<tr>
<td>1:00 – 2:15</td>
<td>Session 2</td>
</tr>
<tr>
<td>2:30 – 3:45</td>
<td>Non-Funder Only Session</td>
</tr>
<tr>
<td>2:30 – 4:00</td>
<td>Funder Only Session</td>
</tr>
<tr>
<td>4:00 – 5:30</td>
<td>Networking Reception</td>
</tr>
</tbody>
</table>
FINANCIAL COACHING: RAISING THE BAR, GIN ROOM LARGE

Financial coaching has gained national recognition as a strategy that can help people build financial capability and security. Yet within this advancing field of practice, many questions remain regarding the size of the field, effectiveness of financial coaching programs, measuring success and how to professionalize the field. During the session, we will share the recent Financial Coaching census, which addresses key questions about the state of financial coaching in California, as well efforts to professionalize the field. Key questions we will address include:

How is financial coaching being implemented in the state?  
How do organizations, coaches, and funders measure success?  
What is needed to support more effective implementation?  
What, if any, standards exist for financial coaches or financial coaching?  
What's next for the financial coaching field?

This session is ideal for practitioners interested in certification, non-profits wanting to build the capacity of financial coaches and grantmakers considering funding professionalization of the field.

PANELIST

Saundra Davis, Founder and Executive Director Sage Financial Solutions
Saundra Davis is a financial coach, educator, trainer, and consultant. Her experience in the U.S. Navy, where she made EVERY money mistake possible, and her twenty years serving community based organizations (that is where you make the big bucks, right?) led her to the reality that the best way to help people find a path out of poverty was to help them become their OWN financial expert. Now, as a financial coach, educator, and consultant, Saundra is nationally recognized as an expert in the financial coaching field. Her work has helped to shape financial coaching programs around the country and her high energy, comprehensive training programs inspire financial practitioners to become true experts in the field. Ms. Davis holds a B.S. in Management and an M.S. in Financial Planning from Golden Gate University where she is currently an adjunct professor in the Personal Financial Planning program.

Hallie Lienhardt, Outreach Specialist, Center for Financial Security at the University of Wisconsin- Madison
Hallie Lienhardt manages Outreach and Dissemination for the Center for Financial Security at the University of Wisconsin- Madison. Her main area of attention at CFS is research dissemination and public outreach with a special focus on financial coaching. Hallie produces and directs a free monthly webinar series, is editor of the CFS financial coaching newsletter, develops financial coaching briefs and publications, manages the content of CFS websites, as well as social media platforms. Hallie received her master's from the University of Wisconsin-Madison in Urban and Regional Planning with a concentration in Community Development and Housing. After graduate school, she moved to Honolulu, Hawaii where she worked to develop a foreclosure prevention housing counseling program at a statewide non-profit. Prior to returning to UW-Madison in 2013, Hallie continued her work as a practitioner in housing counseling in Minneapolis where she dedicated much of her time to housing policy and advocacy.

Angie López, Housing Choices Coordinator, Community Housing Opportunities Corporation
Angie López oversees the Homeownership and Asset Development Housing Program at Community Housing Opportunities Corporation (CHOC). She is responsible for providing comprehensive individual counseling and educational information to prospective homebuyers and existing homeowners. Ms. López obtained her bachelor's degree from the University of California, Davis and is a Homeownership Counselor certified by NeighborWorks America and a Financial Counselor certified by The Association for Financial Counseling and Planning Education (AFCPE). Since 2011, she has been working in the non-profit affordable housing sector, and in 2012-13 served as an AmeriCorps*VISTA volunteer for CHOC. Currently, Ms. López serves on the Hispanic Advisory Committee for Travis Credit Union. She is a passionate advocate and educator working to foster economic opportunity and financial security for working families and individuals.

#AssetsMatter2017 @CalAssets @AssetFunders
Amy Williamson, Financial Stability Program Officer, United Way of California Capital Region  
In 2014 Amy became Program Officer for Financial Stability at United Way California Capital Region, where she enjoys helping many organizations boost their capacity to help people build financial wellness. She oversees initiatives including VITA (Volunteer Income Tax Assistance); Financial Coaching Training, Grants and Certification; Kindergarten to College savings, and Bank On. She also manages school-based partnerships that promote housing and financial stability. From 1999-2005, Amy Williamson developed and managed a financial learning and Individual Development Account (matched savings for asset building) collaborative for low-income households in the Sacramento region. Between 2010 and 2014, she was responsible for financial capability programs for affordable housing residents at Mutual Housing California, and founded the Capital Region Prosperity Network in 2012. Amy also has several years of experience as a newspaper reporter and freelance journalist. She has two graduate degrees, one in Community Development from UC Davis and one in Journalism from UC Berkeley.

SIMPLE TO SOPHISTICATED: LEVERAGING THE WORKPLACE TO BUILD FINANCIAL CAPABILITY, GIN ROOM SMALL  
One of the greatest challenges of any program designed to help build the financial capabilities, resilience, and assets of people is finding the right time and place to engage with them. People spend a large part of their lives preparing for and participating in the workforce. During this panel, representatives from Community Financial Resources, Commonwealth, and CEO, Inc. will discuss how to develop various delivery channels for workplace asset-building initiatives. Solutions range from simple to sophisticated; they may leverage existing employer infrastructures or require larger systemic change. Panel speakers will share recent research into worker preferences and financial behavior, pointers on how to adjust and refine content for specific audiences, how to leverage behavioral economics in program design, and how to collect data and analyze outcomes.

PANELLIST  
Lauren Leimbach, Executive Director, Community Financial Resources (CFR)  
Lauren spent over 20 years in the financial services industry working for Bank of America, the Federal Reserve, and Providian Financial. She has a wide-ranging background in new financial product/service development, automation and payment systems, marketing strategy, operational implementation, production management, and organizational planning. Under her direction, CFR works with community organizations, social service agencies, and unions to improve the access of low-to-moderate income households to consumer-friendly financial products—including a low-cost prepaid debit card, credit builder products, and alternatives to payday lending. CFR also provides consulting support on management tools, program implementation and organizational development strategies to non-profit organizations. Lauren has a BA in Economics and an MBA in Finance from the University of Michigan.

Catherine Start, Innovation Manager, Commonwealth  
Catherine focuses on designing, developing, and piloting innovative products and services that strengthen the financial opportunity of financially vulnerable people. Prior to Commonwealth, Catherine worked for an education-technology social enterprise in Manila, Philippines. She also previously worked for TubeMogul, an advertising-technology platform, where she helped build a TV advertising software product. Catherine was born and raised in the Bay Area and holds a B.A. in Political Economy from UC Berkeley.

Dane Worthington, Economic Opportunity Manager, Center for Employment Opportunities (CEO)  
Dane manages the design and implementation of program improvements around skills training and financial empowerment services to ensure CEO participants have access to the training they need to secure good jobs and manage their financial affairs. Prior to joining CEO in January 2016, Dane worked in business and workforce development, as an associate for Greater New Orleans, Inc. and as an independent consultant. In 2010, while working toward his Masters in International Business from Copenhagen Business School, he began his career at Maersk, the world’s largest shipping line.
INTEGRATING FINANCIAL SERVICES INTO THE CRADLE TO CAREER PIPELINE, ROBINSON ROOM A

Join our panel to explore the range of financial products and services being provided to assure that youth are ready for kindergarten, graduate high school, succeed in college and overcome barriers in their pursuit of careers. Topics will include partnering with financial institutions, choosing the right account structure, savings incentives and financial education throughout the youth life cycle.

PANELIST

Amanda Feinstein, Program Director, Oakland Promise Brilliant Baby, Office of Mayor Libby Schaff
Amanda has extensive experience working to advance economic equity and opportunity in the Bay Area, holding leadership positions in philanthropy, nonprofits and government. This includes serving as a Special Assistant to the Director of the San Francisco Human Services Agency, and as the Senior Program Officer for Economic Security at the Walter and Elise Haas Fund. Amanda holds a Bachelor’s degree in Sociology from Antioch College and Master in Public Administration from the Kennedy School of Government at Harvard.

Lauren Larin, Managing Director of Program, MyPath
Lauren Larin is the Managing Director of Design at MyPath, a national nonprofit that supports low-income working young adults to take control of their financial lives and achieve upward economic mobility. Dr. Larin leads program design, including scaling the MyPath Savings and Credit programs into nationally recognized models for youth financial capability with partnerships with 13 cities and 6 financial institutions. She also directs MyPath’s evaluation work, including a quasi-experimental study of MyPath Savings and a multi-year study of MyPath Credit. MyPath’s work has been highlighted by the Federal Reserve Bank of San Francisco, the Journal of Consumer Affairs, and the Consumer Financial Protection Bureau. Dr. Larin has over a decade of experience in youth and community development. She has a PhD in Urban Studies from Portland State University, and a B.A. from UC Berkeley.

Martha Nemecnek, Assistant Director of Financial Empowerment, Youth Policy Institute
Martha identifies programs and services that help the low to moderate income community make healthier financial decisions and move upwards towards financial mobility. Under her management lies the Financial Opportunity Center which provides participants workforce development services, one on one financial coaching and access to income supports with the goal of increasing their net worth. Mrs. Nemecnek also manages the Ventanilla de Asesoría Financiera located within the Mexican Consulate. This initiative provides participants with financial education, one on one financial coaching and access to socially responsible financial products in order to help them become financially stable. Mrs. Nemecnek has worked in financial empowerment for 9 years and has extensive experience in Financial Coaching within the financial capability field. She holds an undergraduate degree in Economics and a Masters in Business Administration.

Jessica Wackenhut, Assistant Program Officer, Los Angeles LISC
Jessica supports the Los Angeles LISC Financial Opportunity Centers, the LISC AmeriCorps program, and grant management of HUD Section 4 funding. Prior to joining LA LISC, Jessica was the Community Development Coordinator with Youth Policy Institute where she led activities associated with the HUD Choice Neighborhood Planning Grant and the Los Angeles Promise Zone. Her efforts focused on locally driven strategies to comprehensively address neighborhood revitalization around distressed public housing. Jessica is a former Peace Corps volunteer who received her Master's degree in Urban Planning from the University of Southern California and her Bachelor of Arts in Environmental Studies and Minor in Latin American & Latino Studies from the University of California Santa Cruz. Jessica is a lover of cities and is interested in innovative and community-led comprehensive community development.

#AssetsMatter2017 @CalAssets @AssetFunders
AFFORDABLE HOUSING AS A KEY FINANCIAL INDICATOR AND ASSET-BUILDING TOOL, ROBINSON ROOM B

Affordable housing can be an important asset-building tool, but we do not often include it in conversations regarding key financial indicators. However, in California’s housing market, permanent affordable rental housing (BMR, rental, nonprofit-owned, etc) must be considered an asset. Join our panel for a discussion on how the asset-building field can improve adaptation and usage of this strategy as part of their asset-building programs. We will review current efforts and provide best practices and lessons learned that can be helpful in high-cost markets in California and nationwide.

PANELIST

Karoleen Feng, Director of Community Real Estate, Mission Economic Development Agency
Karoleen Feng established MEDA’s Community Real Estate program in 2014 as a means to rebuild community assets in the Mission District after a decade-long absence of affordable-housing production in the neighborhood. Against the odds, Karoleen’s team works daily to stop the displacement of low-income, primarily Latino families. In three years, she has established a 1,007 homes and over 100,000 sq feet of commercial space in the pipeline and portfolio including 5 RAD projects, 4 new construction family and senior projects as well as 13 Small Sites buildings. She has grown the Community Real Estate team to a 12 person team including 8 project management, 1 asset management and 2 community engagement staff. Formerly as Associate Director of the Real Estate Department at East Bay Asian Local Development Corporation, her role spanned planning and advocacy as well as development of office, retail, multifamily residential and for-sale single family homes. She has assembled and managed complex mixed-use real estate development projects ranging from $4 million to $50 million from site acquisition through planning entitlements and construction to operations and/or sales.

Rich Gross, VP & Market Leader Northern California Market, Enterprise Community Partners, Inc.
Rich Gross oversees Enterprise’s affordable housing, community development, investment and strategic programs for the San Francisco Bay Area. Those efforts include launching Enterprise’s role in a groundbreaking program to revitalize public housing in San Francisco, greening existing affordable housing, working with Bay Area communities on the foreclosure crisis and initiating investment in new affordable housing. He leads the Northern California effort to coordinate Enterprise solutions with partners and supports efforts to raise more capital for our work throughout the state. Previously, Rich managed and underwrote Low-Income Housing Tax Credit investments in California for Enterprise. Prior to joining Enterprise, he was a senior associate with Devine and Gong, a consulting firm in San Francisco, specializing in the development and finance of affordable housing with nonprofit clients throughout the United States. Prior to that, Rich spent 10 years as the founding executive director of a nonprofit development corporation in Wisconsin, where he developed affordable housing, assisted small business development and was a strong advocate for low-income residents.

ASSET PROTECTION: HOW FINES, FEES, AND FINANCIAL PENALTIES STRIP ASSET BUILDING FOR LOW-INCOME CALIFORNIANS, NILE HALL

The Asset Building community knows that lenders can be predatory. Unfortunately, the government can be predatory too. State and local governments and courts throughout California administer fines, fees, and financial penalties that can strip resources and wealth from Californians that cannot afford to lose them. Some of the biggest culprits throughout California include money bail, child support debt, criminal justice fines and fees, some of the priciest traffic and parking tickets in the nation. The good news is that people across California are spearheading solutions at the local and state levels. Big progress was made over this past year but there is much work to be done. Come learn more about the pernicious problem of fines and fees, doable solutions, and how you can get involved.
PANELIST

Lewis Brown, JR., Senior Associate, PolicyLink
Lewis is an attorney and advocate working to advance equity in California and local jurisdictions throughout the United States. His role involves drafting legislation, providing policy design and implementation advice to communities and policymakers, and researching key legal issues that influence policy development. Prior to joining PolicyLink, Lewis served as a judicial law clerk to the Honorable Inez Smith Reid of the District of Columbia Court of Appeals, and practiced law for a global law firm where he focused on securities litigation and internal investigations. Lewis holds a J.D. from Georgetown University Law Center and is a member of the Maryland and District of Columbia Bars.

Anne Stuhldreher, Director, Financial Justice in the Office of the Treasurer for the City and County of San Francisco
Throughout her career, Ms. Stuhldreher has advanced innovations in local economic empowerment, civic engagement, and public interest journalism. Ms. Stuhldreher has a distinguished track record of working with public officials to create public-private partnerships that financially empower lower-income residents. In San Francisco, she brought people together to initiate and launch initiatives like: Bank-on San Francisco (that spurs banks to create starter accounts for the estimated one in five Americans who don’t have them); the Working Families Credit, and Kindergarten to College. As a Senior Policy Advisor to Governor Arnold Schwarzenegger and First Lady Maria Shriver, she helped start the WE Connect Campaign and Bank on California. The “Bank on” strategy that Ms. Stuhldreher conceived is being replicated in dozens of cities. She also served as a Senior Program Manager for the California Endowment, a statewide health justice philanthropic foundation.

Brandon Greene, Staff Attorney/Clinical Supervisor, Clean Slate Practice, East Bay Community Law Center
Brandon L. Greene is a graduate of Boston University Law School where he was a Public Interest Scholar and Martin Luther King Social Justice Fellow. He has also held fellowships with the New Leaders Council San Francisco Chapter and with the Front Line Leaders Academy. Brandon has worked on education and civil rights issues while serving as a fellow with Education Pioneers, Education Chair for the Boston NAACP, and as the Northeastern Regional Attorney General with the National Black Law Students Association. Brandon also served as legal fellow with Public Advocates in San Francisco and as a Deputy Public Defender in Contra Costa County. Brandon writes regularly for the Huffington Post and his article Depraved Necessities: Prison Privatization, Educational Attainment and the Path to Profit was published in 2013 by SRBLSA Law Journal.

Theresa Zhen, Staff Attorney/Clinical Supervisor, Clean Slate Practice, East Bay Community Law Center
Theresa joined EBCLC’s Clean Slate Practice in 2016. Prior to joining EBCLC, Theresa was a Skadden Fellow at A New Way of Life Reentry Project in South Central Los Angeles, where she directed a Fines and Fees Project focused on traffic court debt and driver’s license suspensions. Theresa is a graduate of UCLA Law School’s David J. Epstein Public Interest Law and Policy Program and the Critical Race Studies Program. While in law school, she interned for the Federal Defenders of the Central District of California, the Bronx Defenders, and the Southern Center for Human Rights. Prior to law school, she worked at a civil rights law firm representing individuals who had been wrongfully convicted of crimes that they did not commit. She is committed to pursuing economic justice for people leaving prisons and jails and creating opportunities for people who are rebuilding their lives after involvement with the criminal justice system.
THE HEALTH AND WEALTH CONNECTION, GIN ROOM LARGE

During this interactive session, we will review Asset Funder’s Network (AFN’s) recently released report: The Health and Wealth Connection: Opportunities for Investment Across the Life Course Brief which explores how health and wealth are connected and illustrates how health impacts are more significant for low-income, vulnerable populations particularly people of color. Audience members will hear first-hand about the data and research which considers the social determinants of health and makes a fact-based and compelling case for investment in strategies, policies, and programs that consider both the physical well-being and economic stability of individuals, families, and communities.

PANELIST

**Amanda Feinstein, Program Director, Oakland Promise Brilliant Baby, Office of Mayor Libby Schaaf**

Amanda has extensive experience working to advance economic equity and opportunity in the Bay Area, holding leadership positions in philanthropy, nonprofits and government. This includes serving as a Special Assistant to the Director of the San Francisco Human Services Agency, and as the Senior Program Officer for Economic Security at the Walter and Elise Haas Fund. Amanda holds a Bachelor’s degree in Sociology from Antioch College and Master in Public Administration from the Kennedy School of Government at Harvard.

**Dr. Anjum Hajat, Assistant Professor of Epidemiology at the School of Public Health, University of Washington.**

Her current research interests are to understand the social and environmental stressors that disproportionately impact disadvantaged populations and how these stressors impact cardiovascular and other disease endpoints. One source of stress she is particularly interested in is financial instability. Furthermore, she is interested in understanding the mechanisms by which these stressors influence health. Broadly her research has implications for understanding the underlying causes of health disparities.

**Mark Herbert, California Director, Small Business Majority**

As California Director, he works with the state outreach team to build relationships with business organizations and small business owners. He also directs Small Business Majority’s policy work by representing the voice of small business owners among policymakers in Sacramento. Previously, Mark served as the organization’s Project Manager and Outreach Manager in California where he developed strong relationships with small business owners and business organizations across the state. Prior to joining the organization, he worked for state and federal lawmakers where he directed business operations and built relationships with small business owners and key stakeholders as they pertained to public policy issues. An entrepreneur himself, Mark runs a small consulting business specializing in volunteer management and organizational capacity building.

**Mona Masri, West Coast Regional Program Officer, Asset Funders Network**

Mona is a community development professional with more than 15 years experience in corporate social responsibility and community economic development, including experience in the public, private and nonprofit sectors. Her passion for working on solutions which address pressing community needs is expressed through creative problem solving, conceptualizing innovative solutions, and driving execution to deliver results. Her experience includes leading Citibank’s Community Development group in California as well as heading the Northern California office of the International Rescue Committee (IRC), a leading international humanitarian aid organization. By working closely through strategic partnerships with leading Bay Area organizations, Mona has developed a proven track record of identifying and executing innovative community development initiatives. Mona holds both a BA in Finance and a Master’s in Urban & Regional Planning from the University of Southern California.
THE RETIREMENT SAVINGS CRISIS, GIN ROOM SMALL

There are more than a third of current workers (36%) and about half of retirees (49%) have less than $25,000 in savings and investments. This panel will lay out the extent of the retirement crisis in California highlighting AARP’s report; California Dreaming or Struggling in addition to exploring the cost side of the retirement crisis and how cuts to federal programs will severely harm and worsen the crisis. The panel will then move to the solution, with a discussion of California’s new Secure Choice Retirement Savings Program and how you can help spread the word.

Panelist

Ruth Holton-Hodson, Senior Policy Advisor, Health and Retirement Initiatives, State of California
Ruth Holton-Hodson has spent her 30-yr career as a consumer advocate in the non-profit, philanthropic and government sectors. Currently, she is a Senior Policy Advisor on Health and Retirement Initiatives for State Treasurer John Chiang. Prior to that, she served as the Deputy Controller for Health and Consumer Policy. She spent almost 10 years working for The California Wellness Foundation as a Special Projects Director and Director of Public Policy focusing on increasing access to health care in low-income communities. She was the advocate and the Executive Director for California Common Cause where she ran two successful statewide initiative campaigns on campaign finance and ethics reforms. She began her public policy career as a lobbyist for the California Children’s Lobby. She has a Master’s in Educational Administration from The University of Chicago.

Stacey Moore, Advisor, Planning & Research, AARP California
Stacey Moore has been with AARP for twelve years. She currently serves as the Planning and Research Advisor for the AARP California State Office, where she guides the state’s planning and research efforts, as well as data analysis and impact. Her experience with developing and implementing multifaceted plans includes developing audience-targeted strategies and leveraging data to drive effective decision-making.

Katie Selenski Executive Director, California Secure Choice Retirement Savings Investment Board
Katie Selenski was appointed by California State Treasurer John Chiang to serve as the first Executive Director of the pioneering California Secure Choice Retirement Savings Investment Board, which governs the Secure Choice Program. Prior to taking the helm at Secure Choice, Ms. Selenski was the State Policy Director for public pension policy at The Pew Charitable Trusts in Washington, D.C., where she managed Pew’s efforts to help fiscally distressed states and cities undertake data-driven pension system improvements. Previously, she was a senior manager with the nonpartisan public sector consulting firm Harvey M. Rose Associates, based in San Francisco and she worked as a municipal bond rating analyst, a legislative fellow in the California Assembly, and the director of a historic statewide nonpartisan youth voter turnout initiative. Ms. Selenski has previously served on the boards of multiple nonprofit organizations. She is a graduate of the University of Chicago and the John F. Kennedy School of Government at Harvard University.

Marisabel Torres, Senior Policy Analyst, Wealth-Building Policy Project, UnidosUS
Marisabel’s work as an analyst focuses on banking, homeownership, and retirement policies affecting Latino families, as well as immigrant access to financial services. Marisabel produces policy documents to demonstrate the effects of social programs on the Latino community; she also communicates UnidosUS’s position and recommended policy changes to Congress, UnidosUS Affiliates, and other interested stakeholders. Ms. Torres’s career at UnidosUS began as a policy generalist in the department of Legislative, Congressional, and Political Affairs, before being an analyst in the Economic and Employment Policy Project. Her work includes analyses of federal investments in Latino-serving programs, the Latino electorate, and barriers to federal retirement programs for low-income Latino workers. Before joining UnidosUS, she worked as a Government Affairs Associate for the Specialty Graphic Imaging Association, an international trade association in Fairfax, Virginia, representing the screen and digital printing industries.

#AssetsMatter2017 @CalAssets @AssetFunders
Sarah Zimmerman, Program Director, California Retirement Security for All, SEIU California
Sarah is currently coordinating the California Retirement Security for All program at SEIU California. She is on loan from SEIU Local 1000, where she served for 4 years as the Deputy Chief of Staff. Ms. Zimmerman has worked for 16 years in the nonprofit and union fields directing research, policy, politics and government affairs. Ms. Zimmerman graduated from the University of Chicago with a BA with honors in political science, and completed two masters’ degrees in economics and historical studies at the New School for Social Research. Prior to her 10 years at SEIU, Ms. Zimmerman oversaw research and policy at Working Partnerships USA. There she spearheaded research in a variety of fields, including health policy, land use, transportation, affordable housing, smart growth, gender analysis and workforce development. Ms. Zimmerman is from New Jersey.

PIVOTING TO MEET THE NEED, ROBINSON ROOM A
The panel will provide two successful and impactful examples of how organizations, EARN and Mission Asset Fund, were able to maintain flexible programming to meet the needs of the communities they work with. EARN will share the success of SaverLife, a match savings program, and how the insight of the Bay Area program results informed the program design to be scaled nationally. Mission Asset Fund will discuss the details of how they were able to move quickly to launch the DACA renewal fund in a time of crisis.

PANELIST

Julia Harrigan, New Sector Alliance RISE Fellow, EARN
Julia joined EARN in September 2016 as a New Sector Alliance RISE Fellow. She is a part of the Research and Innovation Team and works primarily on evaluating the impact of EARN's programs. She seeks to understand the financial needs of low-income populations so that EARN can continue to scale its products and serve people across the country. Julia graduated from Northwestern University in 2016 with a B.A. in History and International Studies and a minor in French. As an undergrad, she worked at Rotary International in the Fund Development and Programs departments, and studied abroad during her junior year in Paris and Singapore. She loves traveling, reading, and camping in her free time, and is on a mission to find the best bagels in the Bay Area.

Sheryl Lane, Director of Partnerships and Policy, EARN
Sheryl joined EARN in 2010. She manages EARN's public policy and advocacy work to promote the growth and sustainability of goal-based savings programs and the removal of barriers that prevent low-wage workers from saving. She is also responsible for helping EARN build an active and robust Saver Alumni community. Prior to joining EARN, Sheryl was the Program Director and Campaign Coordinator for the Richmond Equitable Development Initiative (REDI) at Urban Habitat. This program focused on advocacy to advance environmental, economic, and social justice in the Bay Area. She also spent two years as a Community Relations and Policy Analyst on the staff of Mayor Ron Gonzales in San Jose. Sheryl holds a Master's of Science in Urban Policy and Management from the Milano Graduate School of Management and Urban Policy at the New School in New York City. She holds two B.A.s, one in Sociology and another in Psychology & Social Behavior, both from UC Irvine.

Tara Robinson, Chief Development Officer, Mission Asset Fund (MAF)
MAF is an award-winning nonprofit creating a fair financial marketplace for low-income and immigrant communities that won the MacArthur. She is responsible for the national fundraising arm of the organization, resulting in raising over $15M. She sets strategic direction and manages the Marketing and Development teams, manages strategic partnerships and helped successfully get the organization’s sponsored bill (SB896) through the California legislature. Previous to joining MAF in 2011, she served in program, policy and management positions for a variety of nonprofits and educational institutions. Tara is a graduate of Vassar College and Claremont Graduate University.
Tara Westman, Program Manager, The California Endowment
Tara Westman is a Program Manager with The California Endowment. There, she serves as a member of the South Region team that focuses on six Southern California communities through the Building Healthy Communities Initiative (BHC). Previous to joining the Endowment in 2012, Ms. Westman served in program and management positions for philanthropic organizations. At Weingart Foundation, she led implementation of the foundation’s learning and assessment plan and strategic grant programs in the fields of urban education, nonprofit capacity building, homeless healthcare, developmental disabilities, and gang prevention & intervention. At California Community Foundation, she developed the strategic grantmaking portfolio for health and managed donor relationships for a scholarship program that increased access to higher education for a diverse group of students. Ms. Westman is a graduate of the UCLA School of Public Health and Pepperdine University.

FROM SELF-EMPLOYED TO WORKER-OWNED: IMPLICATIONS OF KEY DEMOGRAPHIC AND WORKFORCE TRENDS ON ASSET BUILDING, ROBINSON ROOM B

Join this session to hear from experts on the changing nature of work and how that is expanding or limiting opportunities to build wealth and assets. Many people that are venturing into self-employment are challenged with managing multiple income streams, navigating technology changes and accelerating a business that generates revenue and builds wealth. At the same time, many existing businesses are considering the next phase of their growth and considering worker-ownership as a viable alternative to shutting their doors. Learn more from three organizations helping low- and middle-income entrepreneurs navigate an increasingly tech- and gig-oriented economy.

PANELIST

Hilary Abell, Co-founder, Project Equity
Since it's founding in 2014, Project Equity's strategy is to motivate and support successful businesses that employ low- to moderate-wage workers to become employee-owned, and to create strong partnerships and replicable programs to expand successful “conversions” of such businesses in the Bay Area, throughout California, and in regions around the country. Before Project Equity, Hilary was a worker-owner at Equal Exchange then spent a decade in internationally-focused nonprofits; she has worked in coop development in the Bay Area since 2003. As Executive Director of WAGES (since rebranded to Prospera), she led the organization through a period of major growth, resulting in a network of five worker-owned green cleaning businesses that created 100 healthy, dignified jobs for low-income women. Worker-owners increased their family incomes by 40-80%, built assets through robust profit sharing, and gained business skills and social capital. Hilary has her B.A. from Princeton University and her MBA in Sustainable Management from Presidio.

Christina Oatfield, Policy Director, Sustainable Economies Law Center
Christina works on legislative campaigns that enable people-powered economies. Since 2011 she has worked on legislation to promote homemade food sales, urban agriculture, food safety on small farms, cooperative housing, worker cooperatives, and local investment in small businesses.

Heidi Pickman, Communications and Policy Manager, California Association of Microenterprise Opportunity (CAMEO)
Heidi joined CAMEO in 2011 to develop and manage CAMEO’s communication and advocacy activities. Before joining CAMEO, she directed earned media activities for two California ballot initiatives and campaigned successfully to include clean energy provisions in the economic stimulus package of 2009. In her former career as a radio journalist, she produced national public radio programs including Weekend America and Marketplace Morning Report. She has a B.A. and M.A. in Economics from Tufts University and a C. Phil. in Economics from UCLA. She loves anything to do with Spain and dabbles in the fine arts.

#AssetsMatter2017 @CalAssets @AssetFunders
FIGHTING DISPLACEMENT LOCALLY, NILE HALL

When responsible community investment occurs, families have access to safe, affordable financial services; low-income residents have secure, affordable housing and a pathway to homeownership; and small businesses have access to affordable credit. With equal access to capital and credit, people of color can hand down assets (such as homes and businesses) between generations to help close the racial wealth gap. California Reinvestment Coalition and Eviction Mapping Project will discuss their mapping tool that depicts displacement of primarily low to moderate income residents and small businesses in Oakland and their campaign to prevent further displacement. Housing and Economic Rights Advocates will discuss their success and strategies of supporting homeownership through advocacy and counseling.

PANELIST

Maeve Elise Brown, Executive Director, Housing and Economic Rights Advocates
Maeve Elise Brown applies her creative, outside-the-box thinking to her management and guidance of HERA's operations and growth. A graduate of UCLA Law School, Ms. Brown's experience as a public interest attorney includes litigation and administrative advocacy on behalf of tenants and homeowners, public benefits advocacy, community organizing, fair housing advocacy, community workshops, and trainings and technical assistance for professionals. Ms. Brown has organized and opened a community development credit union, designed and has designed and taught a course on mortgage lending and homeownership at UC Berkeley School of Law. For the past year, she has been Chair of the Consumer Financial Protection Bureau's Consumer Advisory Board (CAB) where she was a member since the CAB's founding five years ago. She has worked on local, state and federal policy initiatives and has driven critically important policy forward, including most recently, the Survivors' Bill of Rights legislation for which she was the primary drafter. She has published various articles on affordable housing issues, authored a chapter in the American Bar Association's Legal Guide to Affordable Housing Development (first edition and updated), is bilingual in Spanish conversant in Japanese, Farsi, French, Italian, and German.

Erin McElroy, Co-founder, Anti Eviction Mapping Project
Erin McElroy is the co-founder of the Anti-Eviction Mapping Project - a data visualization, data analysis, and digital storytelling collective documenting San Francisco Bay Area gentrification and resistance struggles. Working alongside numerous community partners from Oakland to San Mateo, the AEMP endeavors to produce data useful for movement building and local grassroots campaigns. Erin is also a doctoral candidate and teaching fellow at the University of California, Santa Cruz, working on a project about technological materialities and imaginaries in postsocialist Romania.

Kevin Stein, Deputy Director, California Reinvestment Coalition
Kevin Stein is Deputy Director of the California Reinvestment Coalition (CRC). At CRC, Kevin works on banking, housing and small business issues, including efforts to fight predatory mortgage lending and foreclosure through negotiation with banks, regulatory and legislative advocacy, public education, support for local initiatives, and action research. Kevin is the primary author of several CRC reports relating to subprime lending, foreclosure, loan modification, and access to credit for small businesses. Before coming to CRC, Kevin was Supervising Attorney at the East Palo Alto Community Law Project and Lecturer in Law at Stanford Law School, working on community economic development issues. Prior to that, he worked at HomeBase, a law and social policy center on homelessness. Kevin is a graduate of the Georgetown University Law Center and Stanford University. Kevin currently sits on the board of directors of the Mission Economic Development Agency (MEDA) and the National Community Reinvestment Coalition (NCRC) and was a member of the Federal Reserve Board's Consumer Advisory Council in 2012.
NON-FUNDER ONLY SESSION (2:30 -- 3:45)

CALIFORNIA EITC EXPANSION AND BEYOND: POLICIES THAT PROVIDE CASH ASSISTANCE AND WEALTH-CREATION OPPORTUNITIES FOR CALIFORNIANS, NILE HALL

This panel will explore options for CA EITC expansion and how cash assistance programs such as Universal Basic Income can work to end poverty and create wealth.

PANELIST

Chris Hoene, Executive Director, California Budget and Policy Center

Chris became the Budget Center’s executive director in October 2012, bringing to the organization 15 years of leadership in state and local policy research and analysis. He leads the strategic direction of the organization, acts as primary spokesperson, and works with the board of directors and community partners to implement our vision and mission. Prior to joining the Budget Center, Chris was director of the Center for Research and Innovation at the National League of Cities in Washington, DC, leading efforts to analyze trends in local and state government and promote constructive policy action on issues including public finance, economic development, housing, poverty reduction, infrastructure, and governance. Chris also previously worked for the Center on Budget and Policy Priorities in Washington, DC, and the Public Policy Institute of California in San Francisco. Chris holds a Ph.D. in Political Science from Claremont Graduate University and a bachelor’s degree in Political Science of the College of Idaho. In 2011, in recognition of his service to the state and local community, Chris was elected as a Fellow into the National Academy of Public Administration (NAPA).

Alissa Anderson, Senior Policy Analyst, California Budget and Policy Center

Alissa initially joined the Budget Center in 2005 and served the organization for nearly eight years analyzing trends in California’s labor market. After a year hiatus, Alissa rejoined the organization in 2014, focusing on state strategies for reducing poverty. Prior to joining the Budget Center, Alissa worked for several years as a researcher in the Education Policy Center at the Urban Institute in Washington, DC, and conducted research for various organizations including the Los Angeles Alliance for a New Economy. She holds a master’s degree in urban planning from the University of California, Los Angeles, and a bachelor’s degree in sociology from Bryn Mawr College.

Peter Manzo, President and CEO, United Ways of California

Pete Manzo is President & CEO of United Ways of California, which improves health, education and financial results for low-income children and families by enhancing and coordinating the community impact and advocacy work of California’s United Ways. Previously, Pete was Director of Strategic Initiatives for The Advancement Project, a civil rights “action tank” that advances equity and expands opportunity for low income and vulnerable people, Executive Director and General Counsel of the Center for Nonprofit Management, where he directed the expansion of the Center’s information, training, consulting, technology and search and compensation services to nonprofits; and Directing Attorney of Community Development Programs for Public Counsel. Mr. Manzo is a graduate of Boalt Hall School of Law at the University of California, Berkeley; he also is a graduate of the London School of Economics, where he received a Master’s degree in Political Sociology, and the University of Notre Dame, where he received a Bachelor’s degree in Government.

FUNDERS ONLY SESSION (2:30 -- 4:00)

ASSET FUNDERS NETWORK, GIN ROOM LARGE