

Maryland Renters and Foreclosure Conference

December 17th, 2009

The Federal Reserve Bank of Richmond, Baltimore Branch

Biographies for Presenters, Moderators and Training Coordinators

William Ariano

*Deputy Director,
Community Development Administration,
Maryland Department of Housing and
Community Development*

William F. Ariano, Jr. was appointed by the Secretary with the approval of the Governor effective July 5, 2007 as Deputy Director of the Community Development Administration. The Community Development Administration is the Housing Finance Agency for the State of Maryland and is part of the Department of Housing and Community Development. He previously served as Vice-President of Residential and Consumer Lending and CRA Officer at Chesapeake Bank of Maryland. He served in that capacity at several Baltimore community banks and his responsibilities included, secondary marketing, and underwriting; and the management of staff for origination, closing, sales and post closing of various mortgage products.

Prior to his employment in the private sector, Bill directed a quasi-public agency for the City of Baltimore which financed, developed, constructed and managed rental and for-sale housing for families with low to moderate incomes. In the 1970's, Bill directed the South East Community Organization in Baltimore City, a community based organizing and neighborhood development corporation. Mr. Ariano holds a Bachelor of Science from Mount Saint Mary's University and a Masters in Business Administration from Loyola College (Baltimore).

Karen Brooks

*Deputy Regional Executive,
Federal Reserve Bank of Richmond,
Baltimore Branch*

Ms. Karen Brooks has worked for the Federal Reserve Bank of Richmond, Baltimore Office, for nineteen years. She started her career as a Financial Analyst in the Accounting Department, and later worked her way through the management ranks. After serving in the Accounting Dept for seven years, she transferred to the Check Processing Dept, where as Senior Manager, she headed the Check Imaging project, as well as the conver-

sion of their entire systems from Unisys to IBM and their consolidation of the Richmond Check Services Department into Baltimore's Check Services Department.

Karen then served as Assistant Vice President over the Public Affairs, Law Enforcement and Facilities Management departments. Her Public Affairs department handles speech requests related to the Federal Reserve, such as Monetary Policy, Check 21, Check Fraud, Bill Redesigns and overall economic education. Her department works actively with teachers to promote Finance and Economics in the classrooms. Karen currently serves in the role of Deputy Regional Executive responsible for the Richmond Bank's outreach efforts throughout the region.

Karen earned a Bachelor of Arts degree in Business Management from Goucher College in 1990. She's a Maryland Banking School Graduate, as well as a graduate of BAI's graduate studies in Bank Operations and Technology. Karen serves on the Board of the Maryland Council on Economic Education and the Maryland Bankers Association Consumer Education Council.

Angelyque Campbell

*Supervisory Policy Analyst,
Division of Consumer and Community Affairs,
The Federal Reserve Board*

Angelyque Campbell is a Supervisory Policy Analyst in the Division of Consumer and Community Affairs at the Federal Reserve Board in Washington, DC. In this role, Ms. Campbell tracks and analyzes the impact of financial services trends and emerging issues on consumer protection. Ms. Campbell previously served as the Senior Manager of Community Affairs at the Federal Reserve Bank of Richmond and a Senior Analyst in Community Affairs at the Federal Reserve Board. Community Affairs is responsible for outreach and analysis projects that address the information, credit and development needs of lower income communities and populations.

Prior to joining the Federal Reserve System, Ms. Campbell served as a Senior Community Development Specialist at the U.S. Department of Housing and Urban Development, where she managed fair housing projects and developed local revitalization strategies for dis-

tressed communities. Ms. Campbell also worked in the areas of community reinvestment and consumer protection law for Consumers Union – publisher of *Consumer Reports* magazine, Lawyers' Committee for Civil Rights, Legal Aid of Central Texas, and the Texas Department of Housing and Community Affairs.

Ms. Campbell received her Bachelor's Degree from Southwestern University in Texas and a J.D. and M.P.A. from The University of Texas at Austin. She also earned an Executive M.B.A. from the University of Richmond. Among her volunteer activities, Ms. Campbell serves as an applicant reviewer for the Harry S. Truman Scholarship Foundation, provider of funding to graduate students pursuing careers in the public sector, and a site reviewer for the National Association of Schools of Public Affairs and Administration's Commission on Peer Review and Accreditation. She is also a board member of New Visions, New Ventures, a small business development organization for women based in Richmond, Virginia.

Tanisha Carpenter

*Legal Assistant,
Public Justice Center*

Tanisha Carpenter joined the PJC in February of 2008. Tanisha provides case management, intake, and administrative support to Public Justice Center projects including the Prison Law Project and Tenant Advocacy Project. She additionally advocates for individual prisoners in the Baltimore City Detention Center. Prior to joining the PJC, Tanisha worked in the non-profit sector for eight years. She holds a B.A. in English from SUNY Albany, and she is currently working on a B.S. in business law and public policy UMUC.

Danna Fischer

*Legislative Director and Counsel,
National Low Income Housing Coalition*

Danna Fischer is Legislative Director and Counsel for the National Low Income Housing Coalition. Before joining the Coalition she was a Senior Director at Freddie Mac where she was responsible for the company's relationship with the Department of Housing and Urban Development. Danna got her start in housing policy as counsel to the Housing Subcommittee of the House Committee on Banking, Finance and Urban Affairs (now the House Committee on Financial Services). On the committee, she worked on a wide range of housing issues including the development of the HOME program, housing preservation, McKinney revisions, Section 8 reauthorizations and public housing.

Matt Hill

*Attorney,
Public Justice Center*

Matt Hill recently transitioned into his current Public Justice Center role as a staff attorney in September 2009. Matt's primary focus at the moment is spearheading the PJC's new initiative to enforce recently enacted state and federal laws that protect tenants when the landlord enters foreclosure.

Matt is not new to the PJC or the Maryland public interest community, however. In 2008-2009, he was the Francis D. Murnaghan Appellate Advocacy Fellow at the PJC. In that capacity, Matt represented numerous parties and amici in state and federal court on various poverty law and civil rights issues including: the proper interpretation of the term "disabled" in the Americans with Disabilities Act, the admissibility of "prior bad acts" evidence in an employment discrimination case, the scope of the Eighth Amendment's protection of state inmates, and the enforceability of the new Maryland Protection of Homeowners in Foreclosure Act.

Before coming to the Murnaghan Fellowship, Matt clerked for the Honorable Deborah S. Eyler on the Maryland Court of Special Appeals. Before law school, Matt taught eighth grade at Mother Seton Academy, a school for "at risk" youth in Baltimore City. Prior to teaching, he interned at the Homeless Person's Representation Project promoting the rights of day laborers and working to kill repressive panhandling legislation in Baltimore City.

Ellen Janes

*Regional Manager for Community Development,
Federal Reserve Bank of Richmond,
Baltimore Branch*

Ellen Janes is the Federal Reserve Bank of Richmond's Regional Manager for Community Development and serves Maryland, the District of Columbia and northern West Virginia. Based at the Baltimore Branch, she is a member of the Federal Reserve's Community Affairs staff, whose mission is to expand investment and economic opportunity in low- and moderate-income communities.

Prior to joining the Fed in fall 2008, Ms. Janes was State Director to U.S. Senator Barbara A. Mikulski and was a member of the Senator's staff for nearly five years. Ms. Janes also served as the Maryland Department of Housing and Community Development's first Assistant Secretary for Neighborhood Revitalization (1995-2003) and in that capacity helped create and launch a number of Smart Growth initiatives, including *Community Legacy, Neighborhood Business, Live Near*

Your Work, and the *Maryland Building Rehabilitation Code*. Ms. Janes was Executive Director of the Neighborhood Design Center (1989-95), a non-profit organization that offers the pro bono services of architects, engineers, and other building industry professionals to low- and moderate-income communities.

She has been part of many community initiatives, including the Baltimore Neighborhood Collaborative's *Transit-Centered Community Development* demonstration projects, startup of 1,000 Friends of Maryland, and several efforts to expand voter participation. This year, she was awarded the Citizens Planning and Housing Association's Frances Morton Froelicher Award for Civic Statesmanship. Ms. Janes has a Master's Degree in Urban Policy from The Johns Hopkins University and a Bachelor's Degree from Rutgers University. She lives in Baltimore with her husband, Steve, and their two children, Jenna and Max.

Nokomis Johns

*Senior Tenant-Landlord Counselor,
Baltimore Neighborhoods, Inc.*

Nokomis Johns is the Senior Tenant-Landlord Counselor at Baltimore Neighborhoods, Inc (BNI) and has been with the organization for almost 5 years. Nokomis is currently working on her Master's in City and Regional Planning at Morgan State University. In the future, she hopes to continue to inform and empower communities.

John Nethercut

*Executive Director,
Public Justice Center*

John Nethercut joined the PJC as the Executive Director in 2002. In addition to program direction, fund raising, public relations, and administrative duties, Mr. Nethercut's substantive contribution to PJC's work is in the Tenant Advocacy Project. Notable achievements include founding the Rental Housing Coalition in 2004. This coalition of tenant advocates and community organizations successfully advocated for the Clean Streets bills in Baltimore City that stopped the practice of dumping tenants' belongings on the public street following an eviction and reduced actual evictions by 34% by giving tenants notice of the eviction date.

Currently Mr. Nethercut is leading an initiative to protect tenants who are being evicted because their landlord is being foreclosed. After successful legislative advocacy, Mr. Nethercut is leading the PJC and a city-wide coalition to set up a new initiative to provide legal representation to tenants in foreclosures to ensure that new federal and state laws are properly implemented.

Mr. Nethercut serves on Maryland's Access to Justice Commission and the board of the Francis D. Mur-naghan Appellate Advocacy Fellowship. He was a member of the commission that formed Baltimore City's 10 Year Plan to End Homelessness. Mr. Nethercut is a 2005 graduate of the Leadership, Baltimore City's regional leadership training program, and a 2008 Weinberg Fellow, an executive director training institute.

Prior to joining the PJC, Mr. Nethercut served for 14 years as Deputy Chief of the Consumer Protection Division, Office of Attorney General of Maryland, where he led complex litigation involving consumer fraud, appeals, legislation, and media and community relations. Government service was preceded by 7 years in legal aid organizations in Indianapolis, Cincinnati, and upstate New York, where he represented farm workers, employees, tenants and tenant unions, and community organizations. The root cause of this life time in social justice advocacy began in 1975 in Los Angeles, where Mr. Nethercut was a boycott organizer for Cesar Chavez and the United Farm Workers.

Mr. Nethercut was raised in northern Michigan, and then received a B.A. in Anthropology/Sociology from Earlham College in Richmond, Indiana. His anthropology field study was with a Zapotecan village in Oaxaca, Mexico. Mr. Nethercut graduated from Harvard Law School in 1982.

David T. Rammler

*Director of Government Relations
National Housing Law Project*

David T. Rammler is the Director of Government Relations at the Washington, D.C. office of the National Housing Law Project. NHLP has worked for over 40 years to advance housing justice for low-income people through legislative and regulatory analysis and advocacy, and the provision of legal assistance and advice to attorneys, paralegals and tenant leaders nationwide. Prior to joining NHLP, Mr. Rammler worked as a legal services staff attorney and managing attorney for 8 years, specializing in federal housing law. Mr. Rammler practiced for over 20 years as a trial attorney in both state and federal courts in Philadelphia where his firm's practice included civil rights, assistance to community organizations and criminal defense. His experience includes organizing and serving as an officer and board member of tenant advocacy and community development corporations and three years specializing in access to public accommodations under the Americans with Disabilities Act and related laws.

Steve Sakamoto-Wengel

*Assistant Attorney General and Deputy Chief,
Consumer Protection Division,
Office of the Attorney General for the State of Maryland*

Steve Sakamoto-Wengel is an Assistant Attorney General and Deputy Chief of the Consumer Protection Division of the Office of the Attorney General for the State of Maryland, where he has worked since 1986. Steve coordinates the Division's legislative program and supervises the Division's Home Builder and Health Club Registration Units. He is a 1984 graduate of the University of Maryland School of Law and a 1981 graduate of Penn State.

Kathleen Skullney

*Project Attorney,
Maryland Legal Aid Bureau*

Kathleen is a native of Northern Illinois and moved to Maryland over 30 years ago. Kathleen worked in finance and banking in Illinois and later in Baltimore as a securities/investment representative, fully licensed in stocks, bonds and commodities. She obtained her J.D. from the University of Baltimore and has practiced in both the federal courts and Maryland courts. Since coming to Maryland, she has been a strong community and good government advocate, and spent 3 years as the Executive Director of Common Cause Maryland. Kathleen first litigated housing fraud, flipping and predatory lending cases as an attorney with St. Ambrose Legal Services, and now directs the statewide Foreclosure Legal Assistance Project for Maryland Legal Aid Bureau, Inc.

Susan Tannenbaum

*Senior Attorney for Housing,
Maryland Legal Aid Bureau*

Susan Tannenbaum is Senior Attorney for Housing at the Maryland Legal Aid Bureau. A graduate of University of Maryland, College Park and University of Maryland Law School, she has been employed by the Maryland Legal Aid Bureau for 11 years. She has also worked as an Assistant County Attorney for Montgomery County, MD; an Assistant State's Attorney for Housing in Baltimore City; a supervising attorney for Baltimore Neighborhoods, Inc.; a consultant to St. Ambrose Legal Services; the Executive Director of The Lawyers Clearinghouse, Inc.; a staff attorney at the Maryland Association of Nonprofit Organizations, and as a private practitioner including having her own solo practice.