Janet Hamer, Hamer Consulting, Co-Chair

Janet Hamer is a principal in Hamer Consulting. She has over 35 years of experience in housing, community and economic development, and financial services. Prior to her current role, she was Vice President, Community Development Manager for TD Bank serving the north and central Florida markets.

Additionally, Ms. Hamer was the Senior Regional Community Development Manager for the Federal Reserve Bank of Atlanta for 14 years specializing in small business and microfinance lending and access to banking and financial stability for LMI individuals and communities, with responsibility for implementing the FRB mission of promoting effective community development lending and investment programs and fair lending throughout the Sixth District of the Federal Reserve.

Prior to her career with the Federal Reserve, Ms. Hamer served as the Chief of Housing Services for the Planning and Development Department of the City of Jacksonville and also worked for the City of Daytona Beach Community Development Department as Deputy Director.

Originally from Illinois, Ms. Hamer has a B.A. from Judson College and M.A. in Public Affairs from Northern Illinois University. She is also a commissioned Safety and Soundness Bank Examiner.

Ms. Hamer is an active volunteer with many local, state and national nonprofit organizations including past Board Chair and founder of the Florida Prosperity Partnership, past president of the Florida Community Development Association, board member of the Florida Supportive Housing Coalition and Florida Alliance of Community Development Corporations as well as a VITA volunteer, and Vice Chair of the Volusia/Flagler Coalition on Homelessness and Housing and serves on the United Way of Volusia Flagler Community Impact Cabinet. In 2011, Ms. Hamer received the Ron Smith Outstanding Accomplishment Award from National Disability Institute for her work in improving the economic lives of Americans with disabilities. She currently serves as the Board Chair of National Disability Institute and has served on their board for the past five years.
Tom Stokes, Formerly FDIC, Co-Chair

Tom Stokes is a former regional manager in the Southeast U.S. and three times the acting chief of national field operations of the Federal Deposit Insurance Corporation’s (FDIC) Community Affairs Program. He also served for six years as a program manager for affordable housing, historic preservation, environmental and appraisal review in marketing housing and repurposing non-housing FDIC-owned real estate into habitable and compliant properties that banks and community groups could obtain and partner in potential Public Welfare Investment (PWI) and Community Reinvestment Act (CRA) eligible projects.

Mr. Stokes served on several working groups that enhanced and continue to enhance the universal design of FDIC financial education curricula, Money Smart.

Advisors

Lex Frieden, ILRU

Lex Frieden is Professor of Health Informatics at The University of Texas Health Science Center at Houston (UTHealth) and he is adjunct Professor of Physical Medicine and Rehabilitation at Baylor College of Medicine. Mr. Frieden also directs the ILRU – Independent Living Research Utilization Program at TIRR Memorial Hermann in Houston. ILRU is a research, training and technical assistance program on independent living for people with disabilities and older adults.

Mr. Frieden has served as chairperson of the National Council on Disability, president of Rehabilitation International, and chairperson of the American Association of People with Disabilities. He has received two Presidential Citations for his work in the field of disability, and he was awarded the CDC Foundation 2017 Fries Prize for Human Improvement. Mr. Frieden is currently leading a national research study to evaluate the impact of the ADA and to identify population group disparities related to employment, transportation, housing and community living.
Donna Grigsby, TD Bank

Donna F. Grigsby joined TD Bank in May 2010 as Community Development Manager for DC Metro Market. Ms. Grigsby is responsible for the Bank’s Community Reinvestment Act (CRA) activities, ensuring reinvestment in the communities in which the Bank does business. Ms. Grigsby manages various CRA activities to comply with lending, investment and service guidelines established by the Office of the Comptroller of the Currency, the agency responsible for enforcing CRA guidelines. Manages development and implementation CRA policies and procedures to ensure acceptable ratings are maintained to enable continuation of ongoing Bank operations, acquisitions and other activities. Ms. Grigsby is also responsible for developing, managing and coordinating the resources and programs for the TD Foundation.

Prior to joining TD Bank, Ms. Grigsby was the executive director of the Washington Area Community Investment Fund, Inc. (WACIF), a nonprofit lending intermediary and community development financial institution (CDFI). WACIF provides below-interest financing for the development and preservation of affordable housing and community-based facilities, and loans to small businesses, as well as technical assistance services to small and minority owned businesses in the Washington metropolitan area. As CEO, Ms. Grigsby oversaw the management of a $5.2 million loan fund and was responsible for the organization’s day-to-day operations and lending activities. Throughout her career, Ms. Grigsby has persevered to improve the community either in her role as a community organizer, non-profit community real estate and economic developer or as a Community Development Loan Officer for First Maryland Mortgage Corporation and Nations Bank.

Ms. Grigsby continues to support community engagement in her role as a board member for several nonprofits that support various aspects of community service in small business, real estate development and child care services. In 2009, Ms. Grigsby was honored by the Ford Motor Company and National Council of Negro Women as one of Washington, D.C., Freedom’s Sisters.
Charles D. Hammerman is the President and CEO of Disability Opportunity Fund, a national Certified CDFI solely dedicated to advancing the needs of people with disabilities. The Disability Opportunity Fund’s efforts are focused on creating a society where financing is readily available to address the gap in housing, employment, education and related services for people with disabilities and their families. Mr. Hammerman brings many years of involvement with initiatives for people with disabilities and significant experience in the financial markets. Prior to the creation of DOF, Mr. Hammerman founded the Burton Blatt Institute at Syracuse University. He spent 12 years at Merrill Lynch in its Global Private Client Group, Equity Capital Markets division and in the Office of General Counsel. Before Merrill Lynch, he was an Assistant U.S. Attorney in the Eastern District of New York and began his career as an associate at Morgan Lewis & Bockius. Mr. Hammerman grew up on Long Island, received his B.A. from Washington University in St. Louis in 1985 and his J.D. from Fordham University School of Law in 1988.

**Dan Hartnett, Arnold and Porter**

Daniel Hartnett has extensive experience representing financial institutions, investment managers, servicers, trustees, issuers and investors in securitization transactions and investment fund transactions, particularly those involving residential and commercial real estate and loans, aviation assets and loans, farm credit loans, synthetic assets and agency loans. He has been involved in CDO, CLO, CRE CLO, CBO, CFO, CMBS, MSR, mortgage banking, real estate investment trust, real estate mortgage investment conduit, farm credit loan, aviation asset and loan, PACE lien, tax lien and synthetic securitizations, and investment fund transactions across the country and around the world. He has worked extensively on restructuring and workout transactions involving loan origination platforms, investment funds, asset-backed commercial paper conduits, CLOs, CFOs, CMBS, credit default swaps and total return swaps.
Oscar Jiménez-Solomon, MPH, is a Research Scientist & Research Coordinator for the Center of Excellence for Cultural Competence at the New York State Psychiatric Institute and a Senior Research Staff Associate in Psychiatry for the Vagelos College of Physicians and Surgeons of Columbia University Irving Medical Center. Mr. Jimenez-Solomon is a mental health researcher who has dedicated his career to improving the financial wellness of people with psychiatric disabilities through research, program development, training and technical assistance, and policy advocacy. He obtained a Master of Public Health at Columbia University and a License in Sociology at the Pontifical Catholic University of Peru. Since 2013, he has served as Research Scientist at the New York State Psychiatric Institute, and Senior Staff Associate in the Department of Psychiatry, Columbia University Irving Medical Center. He is leading a research initiative to develop a peer-led economic empowerment intervention aimed at improving access to financial services and asset building support and addressing the linkages between financial hardship and psychiatric distress.

Mr. Jimenez-Solomon has authored or co-authored peer-reviewed articles, training manuals, and online training modules on economic empowerment, cultural competence, and language access. He has also authored book chapters, reports, empowerment videos and training manuals in mental and public health in the United States and Latin America. He has led presentations or keynoted at national and international conferences, delivered training workshops, and provided training and technical assistance to organizations, in the areas of employment and economic integration.

Mr. Jimenez-Solomon is also an Instructor at the Rutgers Department of Psychiatric Rehabilitation, and Vice-Chair of the National Disability Institute Board of Directors. His previous roles include Director of Community and Economic Development at the New York Association of Psychiatric Rehabilitation Services (NYAPRS), Director of Quality Management at the Arc of New York State (developmental disabilities), and Consultant at the United Nations Population Fund (UNFPA).
Kathy Lovell, Regions Bank

Kathy Lovell manages the Disability Services and Outreach Program for Regions.


Ms. Lovell holds a bachelor’s degree in Education from the University of Tennessee. She is a Certified Anti-Money Laundering Specialist, CAMS (February 2009). She also completed the ADA Coordinators’ Training Certification Program (February 2014). Ms. Lovell also completed the UAB ADA Professionals’ Training Certification (July 2015). Ms. Lovell received the Regions Better Life Award December 2013. She received the Spirit of the ADA Jack Gillrup Award October 2014. Regions Top Performer (January 2017 and December 2017). Ms. Lovell received the Women Who Shape the State of Alabama Award November 2017.

Ms. Lovell served on the State Rehabilitation Council for the State of Alabama (2016-2018). She currently serves on the Board of Paraquad, Disability Rights and Resource Center, Art4All Florida and City of Birmingham ADA Advisory Committee.
Pam Owens, Inclusiv

Pamela Owens has over 20 years of experience supporting community development credit unions’ delivery of products and services to underserved communities. Ms. Owens has accomplished this with special attention to innovative product development, training and technical assistance. Since joining Inclusiv in 1998, a major focus of her work has been capacity building for small and faith-based credit unions. Her first assignment with Inclusiv, the CDCU Institute, successfully graduated 11 classes and trained more than 300 credit union professionals. Ms. Owens also developed and coordinated Inclusiv’s Each One, Teach Many financial literacy train-the-trainer program. This national program was taught in more than 40 states to over 1000 trainers. The trainers returned to their communities and taught to more than 25,000 members. Ms. Owens also coordinated the Cooperative Finance Leaders for America (CFLA) fellowship program, which brought new and emerging thought-leaders to the credit union movement. She currently serves as Senior Vice President of Organizational Development and Capacity Building, and is responsible for developing the African American Credit Union Initiative (AACUI), which focuses on supporting legacy MDI credit unions as they look towards sustainability and growth through membership expansion and building efficiencies through technology.

Ms. Owens served as a judge on CUNA’s Desjardins Youth and Adult Financial Literacy Committee for nine years and was as a Board Member of the National Disability Institute (NDI) for a decade. She worked on several steering committees throughout New York looking at the need for bilingual adult education programs. Ms. Owens is certified as a Credit Union Development Educator (CUDE) Class of 2006, best ever!

Prior to joining the Federation, Ms. Owens worked in higher education, developing postsecondary training, counseling and academic advisement programs for adults and at-risk youth. She holds a Master of Science in Adult Education and Human Resource Development and a Bachelor of Arts in Political Science from Fordham University.
Dory Rand, Woodstock

Dory Rand is President of Woodstock Institute, where she has led the team’s research, policy, and coalition work on equitable lending and investments, wealth creation and preservation, and access to safe and affordable financial products and services since 2008. Woodstock’s mission is to create a just financial system in which lower-wealth people and communities, people and communities of color, and other marginalized groups such as people with disabilities, can achieve economic security and community prosperity. Ms. Rand has participated in Community Reinvestment Act (CRA) work with community groups and banks since 1997. She has served on the Federal Reserve Board’s Consumer Advisory Council and the Consumer Financial Protection Bureau’s Consumer Advisory Board, and currently serves on the National Community Reinvestment Coalition’s Board of Directors and the Illinois Asset Building Group’s Steering Committee. Ms. Rand received her J.D. and B.A. degrees from The Ohio State University.

Prior to joining Woodstock in 2008, Ms. Rand worked at the Shriver Center on Poverty Law, Legal Aid Chicago, a Chicago law firm, and the ACLU of Illinois. While with the Shriver Center, she led efforts to reform asset limits in public benefit programs, and implemented financial education, asset-building, children’s savings account, and student-run bank demonstration programs.

Dan Spoone, President, ACB

ACB president Dan Spoone hails from Orlando, Florida. He was elected president at the Council’s 2019 conference, held in Rochester, N.Y. Previously, he was the organization’s first vice president.

Mr. Spoone has been an ACB member since 1990. He served as a member of the board of directors from 2012 to 2017. He was first vice president of the Florida Council of the Blind from 2014 to 2018, and has served on the Lighthouse Central Florida Board of Directors from 2017 to present.

Mr. Spoone holds a Bachelor of Science degree and an MBA in accounting from the University of Florida. He has a vast array of work experiences. He worked for Siemens Energy for 25 years. His first job there was as an entry-level computer programmer. He worked his way up the ladder to senior project manager, with 40 direct reports. He retired in 2014.

Prior to that, Mr. Spoone owned and operated DiGi’s Pizza from 1981 to 1989. He also worked as a Disney cast member during his college years.
Denise Steele, JPMC

Denise Steele is a Relationship Officer as part of JPMorgan Chase Community Reinvestment and Community Partnerships Office supporting Michigan, Indiana and Minnesota. Her responsibilities include developing market strategies as it relates to the Community Reinvestment (CRA) and Fair Lending Acts.

Ms. Steele’s professional career includes over 30 years of banking experience, including 17 years of community lending and community development. She is a proven leader in the community, engaging key stakeholders and centers of influence to champion change in the communities and spearheading a variety of community collaborations throughout Southeastern Michigan, Indiana and Minnesota.

Susan Tachau, PATF

Susan Tachau is a co-founder and Chief Executive Officer of the non-profit Pennsylvania Assistive Technology Foundation (PATF), the Commonwealth’s Alternative Financing Program. PATF is also a state and federally certified Community Development Financial Institution (CDFI). Ms. Tachau is a co-author of PATF’s financial education book, now in its 6th edition, Cents and Sensibility: A Guide to Money Management. She also coordinates PATF’s Money Club and training programs that incorporate financial education with the establishment of Individual Development Accounts and ABLE accounts.

Ms. Tachau serves on several Boards of Directors and advisory committees, including National Disability Institute, National Disability CDFI Coalition, the Montgomery County Aging and Adult Services Advisory Committee, and the Technology Subcommittee of the National Council on Independent Living. Ms. Tachau received a B.A. from Colorado College, a M.A. from the Eagleton Institute of Politics at Rutgers University, and a Doctor of Humane Letters, honoris causa, from Colorado College. Ms. Tachau and her husband are the parents of three adult children, one of whom is an assistive technology user.
Jasmine Thomas, Citibank

Jasmine Thomas is the Senior Vice President and Relationship Manager for National Initiatives at Citi Community Development, where she oversees partnerships designed to expand access to financial services and promote wealth-building among low- and moderate-income communities. She leads Citi’s engagement with national civil rights groups, “think tanks,” consumer advocates, and community development organizations to support innovative solutions that improve economic security among a range of vulnerable populations, including LGBT, communities of color, senior citizens, and people with disabilities. Previously, Ms. Thomas served as the International Program Officer for Citi Foundation, making grants to nonprofits across 90 countries where Citi has a presence. Prior to joining Citi, she was a program officer at the Surdna Foundation and launched the Strong Local Economies program, a national grants portfolio that invested in bespoke community and economic development programs as well as asset building initiatives for working families. Before Surdna, Ms. Thomas began her career in philanthropy as a Program Fellow and later a Program Officer at The New York Community Trust. During her tenure, she helped administer a range of grant initiatives, including the Hurricane Katrina Relief Fund as well as the New York City AIDS Fund, a close collaboration with the Council of Fashion Designers of America (CFDA) through the CFDA–Vogue Initiative. Ms. Thomas is a graduate of the University of Maryland College Park where she was honored with the “University President’s Award.” She also earned graduate degrees from both Columbia University and New York University (NYU). Ms. Thomas is in the process of completing a dual Executive MBA at both Columbia Business School in New York and London Business School in London, UK. Currently, she serves on the Board of Directors for the American Bankers Association Foundation.
Maria Town, AAPD

Maria Town is the President and CEO of the American Association of People with Disabilities. In this role, she works to increase the political and economic power of people with disabilities.

Prior to this, she served as the Director of the City of Houston Mayor’s Office for People with Disabilities where she advocated for the rights and needs of citizens with disabilities, served as a liaison between the mayor, city council, city departments and other public and private entities on matters pertaining to people with disabilities in Houston, and established local and national partnerships to advance inclusion.

Ms. Town is the former senior associate director in the Obama White House Office of Public Engagement where she managed the White House’s engagement with the disability community and older Americans. She also managed the place-based portfolio and coordinated engagement across Federal agencies. While at the White House, Ms. Town hosted an inclusive fashion show that highlighted the efforts of makers and designers to enhance disability integration. Prior to this, Ms. Town was a policy advisor at the Department of Labor’s Office of Disability Employment Policy. While at ODEP, Ms. Town led and coordinated numerous efforts to improve employment outcomes for youth and young adults with disabilities. She has particular expertise in areas of youth development and leadership and promoting college and career readiness for all youth. In addition to her disability policy work, Ms. Town is the creator of the popular CP Shoes blog where she writes about fashion, design and disability. She was recently named to the Susan Daniel’s Disability Mentoring Hall of Fame and to the inaugural class of Emory University’s 40 Under 40. She hails from Louisiana, where her family still resides.
Michael Morris is the Executive Director of National Disability Institute (NDI). He has more than 30 years of experience in and outside of government pioneering new strategies to improve the lives of people with disabilities. Mr. Morris serves as an advisor and technical expert to multiple federal agencies on policy and systems relationships at federal, state and local levels to advance economic stability, mobility and asset development for persons with disabilities.

In 1981, Mr. Morris was named the first Joseph P. Kennedy Fellow in Public Policy and came to Washington, D.C., to work in the Office of Connecticut Senator Lowell Weicker as legal counsel to the United States Senate Subcommittee on the Handicapped. Mr. Morris also served subsequently as counsel to the U.S. Senate Small Business Committee. From Capitol Hill, he went to work at United Cerebral Palsy Association as the first director of government relations, then as director of community services and finally as national executive director. During his 14-year tenure, his leadership put a focus on needed assistive technology and its essential role in accommodating people with disabilities in the areas of employment, education, communications and daily living. In 2001, Mr. Morris helped establish NDI to advance the social and economic independence of persons with disabilities through strategic investment and technical assistance activities nationwide that bring together government, corporations, foundations and community and faith-based organizations.

Mr. Morris received his undergraduate degree with honors in Political Science from Case Western University in Cleveland, Ohio, and his law degree from Emory University School of Law in Atlanta, Georgia.
Nanette Goodman, Director of Research, National Disability Institute

Nanette Goodman is the Research Director at National Disability Institute where she studies the financial capability of people with disabilities and works closely with the Center for Disability-inclusive Community Development. She has produced four major reports that quantify the disparities between people with and without disabilities in their financial stability and use of financial services, and has conducted a series of focus groups to understand the challenges this population faces in accessing the banking system. In addition, she evaluates the impact and efficacy of financial empowerment programs and provides data support for NDI projects. For the past 15 years, she has been using quantitative and qualitative research methods to analyze disability policy issues in the U.S. and developing countries as an independent consultant, Research Director at Daniels and Associates and Research Associate at Cornell University Institute on Policy Research. She has written book chapters, published in peer-reviewed journals, developed policy white papers, and contributed to government evaluation studies. Ms. Goodman received her M.S. in Economics from the University of Wisconsin in 1988.