

# APPENDIX 1

## PROJECT DIRECTORS AND TASK FORCE MEMBERS

Retooling HUD  
for a Catalytic Federal Government:  
A Report to Secretary Shaun Donovan

Penn Institute for Urban Research  
University of Pennsylvania

---

### PROJECT DIRECTORS

Paul Brophy	Principal, Brophy & Reilly LLC
Rachel Godsil	Eleanor Bontecou Professor of Law, Seton Hall University School of Law

### TASK FORCE MEMBERS

#### PART 1: Providing and Preserving Housing and Housing Markets

##### Chapter 1: Preventing Foreclosures

Bart Harvey, Co-Chair	Former Chair and CEO, Enterprise Community Partners
Barry Zigas, Co-Chair	Director, Housing Policy for Consumer Federation of America
William Apgar	Senior Scholar, Joint Center for Housing Studies, Harvard University
Charles Laven	President, Forsyth Street Advisors LLC
Mary K. Reilly	Principal, Brophy & Reilly LLC
Eric Stein	President, Center for Community Self Help
Sarah Wartell	Executive Vice President, Center for American Progress
Stockton Williams	Senior Vice President, Enterprise Community Partners
Mark Willis	Visiting Fellow, The Ford Foundation

##### Chapter 2: Improving the Private Multi-Family Housing Programs

Charlie Werhane, Chair	President, Enterprise Community Investment
Gary Alex	Director of FHA Lending, Enterprise Community Investment
Margaret Allen	CEO, President and Chief Underwriter, AGM Financial
Anne Marie Brady	Policy Associate, Stewards of Affordable Housing for the Future
Michael Bodaken	President, National Housing Trust
Pat Clancy	President and CEO, The Community Builders, Inc.
Sheila Crowley	President, National Low Income Housing Coalition
Joe Hagan	President and CEO, National Equity Fund
Scott Hoekman	Senior Vice President and Chief Credit Officer, Enterprise Community Investment
Bill Kelly	President, Stewards of Affordable Housing for the Future
Scott Kline	Vice President, National Housing Trust
Aron Weisner	Enterprise Community Investment
Stockton Williams	Senior Vice President and Chief Strategy Officer, Enterprise Community Partners

##### Chapter 3: The “Hard to House”: Creating Housing Opportunities for those in Greatest Need

Rosanne Haggerty, Chair	President, Common Ground
Priscilla Almodovar	President and CEO, New York State Housing Finance Agency
Robert Barbor	Housing Manager Disaster Recovery Unit, Louisiana Office of Community Development
Patrick Costigan	Senior Vice President, The Community Builders, Inc.
Deborah DeSantis	President and CEO, Corporation for Supportive Housing
Fred Harris	Senior Vice President, AvalonBay Communities, Inc.
Cindy Holler	President, Mercy Housing Lakefront

Fred Karnas	Director, Arizona Department of Housing
Jesus "Jesse" Leon	Vice President, Banc of America Community Development Corporation
John McIlwain	Senior Resident Fellow, J. Ronald Terwilliger Chair for Housing, Urban Land Institute
Stephen Norman	Executive Director, King County Housing Authority
Nan Roman	President and CEO, National Alliance to End Homelessness
Tony Salazar	President, McCormack Baron Salazar
Eleanor White	President, Housing Partners, Inc.

## **PART 2: Reinvigorating Places – Neighborhoods, Cities, Suburbs, and Metropolitan Areas**

### **Chapter 4: Improving Communities Impacted by Foreclosures**

Dan Kildee, Chair	County Treasurer, Genesee County, Michigan
Frank Alexander	Professor Law, Emory University
Rick Ballard	Director of Community Development, Michigan State Housing Development Authority
Frank Ford	Vice President of Research and Development, Neighborhood Progress, Inc.
Bill Goldsmith	Regional president of Mercy Portfolio Services, Mercy Housing, Chicago
Ira Goldstein	Director of Policy and Information, The Reinvestment Fund
Amy Hovey	President, The Protogenia Group
Alan Mallach	Non-Resident Fellow, The Brookings Institution
Mercedes Marquez	Director, Los Angeles Housing Department
Craig Nickerson	President, National Community Stabilization Trust

### **Chapter 5: Strengthening America's Neighborhoods**

Wendell Pritchett, Chair	Professor of Law, University of Pennsylvania Law School
Diane Bell-McKoy	President and CEO, Associated Black Charities
Carol Clark	Asst. Commissioner, NYC Dept. of Housing Preservation and Development
Beverly Coleman	Executive Director, Neighborhoods Now
Radhika Fox	Senior Associate, PolicyLink
George Galster	Clarence B. Hilberry Professor of Urban Affairs, Wayne State University
Brad Lander	Director, Pratt Center for Community Development
Alan Mallach	Nonresident Senior Fellow, The Brookings Institution
Mark Sissman	President, Healthy Neighborhoods, Inc.

### **Chapter 6: New Strategies for a Metropolitan America: Extending HUD's Urban and Regional Mission**

Hal Wolman, Chair	Director, George Washington Institute of Public Policy, GWU
Patricia Atkins	Research Professor, George Washington Institute of Public Policy, GWU
Bill Barnes	Director, Center for Municipal Programs and Resources, National League of Cities
Bruce Fisher	Director, Buffalo State College Center for Economic and Policy Studies
Kathryn Foster	Director, University at Buffalo Regional Institute, SUNY
Dave Garrison	Non-Resident Senior Fellow, The Brookings Institution
Royce Hanson	Chairman, Montgomery County (MD) Planning Board
Bill Johnson	Distinguished Professor of Public Policy and Urban Studies, Rochester Institute of Technology
Bruce McDowell	Senior Fellow, National Academy of Public Administration
Jeremy Nowak	President, The Reinvestment Fund
Myron Orfield	Associate Professor of Law, Director of the Institute of Race and Poverty, University of Minnesota
Manuel Pastor	Professor of Geography; Director, Program for Environmental and Regional Equity, University of Southern California
David Robertson	Executive Director, Metropolitan Washington Council of Governments
Andrea Sarzynski	Research Professor, George Washington Institute of Public Policy, GWU
Todd Swanstrom	Professor of Political Science, University of Missouri - St. Louis.
Dale Thomson	Director, Institute of Local Government, U. of Michigan-Dearborn

## **Chapter 7: A City-Focused Economic Development Agenda for the Federal Government and HUD**

Edward (Ned) Hill, Co-Chair	Interim Dean, Levin College of Urban Affairs, Cleveland State University
Fran Stewart, Co-Chair	Fellow, The Urban Center, Cleveland State University
William Barnes	Director, Municipal Programs and Resources, National League of Cities
Susan Clarke	Professor of Political Science, University of Colorado, Boulder
Joseph Cortright	Vice President/Economist, Impresa Consulting
Denise DiPasquale	President, City Research
Jeff Finkle	President, International Economic Development Council
David Garrison	Nonresident Senior Fellow, Brookings Institution
Marvin Hayes	Director, Governor's Office of Urban Development and Infrastructure, Ohio
Larry Ledebur	Director, The Urban Center, Cleveland State University
Amy Liu	Deputy Director, Metropolitan Policy Program, The Brookings Institution
Richard McGahey	Director of Impact Assessment, The Ford Foundation
Jeremy Nowak, President	The Reinvestment Fund
Phillip A. Singerman	Senior Vice President, B&D Consulting.

## **Chapter 8: Anchor Institutions as Partners in Building Successful Communities and Local Economies**

Ira Harkavy, Chair	Associate Vice President and Director, Netter Center for Community Partnerships, University of Pennsylvania
Eugenie Birch, Co-Chair	Professor, School of Design, University of Pennsylvania
Gar Alperovitz	Prof., Dept. of Government and Politics, University of Maryland
Nancy Cantor	President, Syracuse University
Gerard Clancy, MD	President, University of Oklahoma-Tulsa and Dean, School of Community Medicine
Carol Coletta	President, CEOs for Cities
David Cox,	Executive Assistant to the President and Professor, University of Memphis
Salin Geevarghese	Senior Associate, The Annie E. Casey Foundation
Andrew Hahn	Professor, Brandeis University
James Harris	President, Widener University
Ted Howard	Executive Director, The Democracy Collaborative, University of Maryland
David Maurrasse	President and CEO, MARGA Incorporated
Eduardo Padrón	President, Miami Dade College
Carl Patton	President Emeritus, Georgia State University
David Perry	Associate Chancellor, University of Illinois at Chicago
Victor Rubin	Vice President for Research, PolicyLink
Beverly Tatum	President, Spelman College
Henry Taylor	Professor and Director, Center for Urban Studies, University at Buffalo
Henry Webber	Executive Vice Chancellor for Administration, Senior Lecturer, Washington University in St. Louis
Wim Wiewel	President, Portland State University
Rita Axelroth, Staff	Research Associate, Netter Center for Community Partnerships, University of Pennsylvania
Steve Dubb, Staff	Senior Research Associate, The Democracy Collaborative, University of Maryland
Eleanor Sharpe, Staff	Associate Director, Netter Center for Community Partnerships, University of Pennsylvania
Joann Weeks, Staff	Associate Director, Netter Center for Community Partnerships, University of Pennsylvania

## **PART 3: Building HUD's Capacity and Developing New Initiatives**

### **Chapter 9: Facilitating Green Housing**

John Cleveland, Co-Chair	Vice President, Innovation Network for Communities
Anne Evens, Co-Chair	Director of Energy Division, Center for Neighborhood Technology
Bracken Hendricks	Senior Fellow, Center for American Progress
Stockton Williams	Senior Vice President and Chief Strategy Officer, Enterprise Community Partners

Jonathan Rose                      President, Jonathan Rose Companies  
Ben Hecht                          President and CEO, Living Cities  
Joel Rogers                         Director, Center on Wisconsin Strategy

**Chapter 10: Catalyzing Change at HUD: Building a More Effective Department**

Jeff Lubell, Co-Chair              Executive Director, Center for Housing Policy  
Peter Plastrik, Co-Chair         President, Innovation Network for Communities  
Peter Dreier                         Professor of Politics and Director of the Urban and Environmental Policy Program,  
Occidental College  
Rachel Godsil                        Eleanor Bontecou Professor of Law, Seton Hall University School of Law  
Andrew Reamer                     Fellow, Metropolitan Policy Program, The Brookings Institution

## APPENDIX 2

# ACRONYM DEFINITIONS

Retooling HUD  
for a Catalytic Federal Government:  
A Report to Secretary Shaun Donovan

Penn Institute for Urban Research  
University of Pennsylvania

---

AARP	American Association of Retired Persons
AHAR	Annual Homeless Assessment Report
AMI	area median income
AMT	alternative minimum tax
ARM	adjustable-rate mortgage
BEDI	Brownfields Economic Development Initiative
BEEF	Building Energy Efficiency Finance
BPI	Business and Professional People for the Public Interest
CDS	credit default swap
CDBG	Community Development Block Grant (CPD Program)
CDC	community development corporation
CDFIs	community development financial institutions
CDO	collateralized debt obligation
CHAP	Community Health Anchor Partnerships
CMS	Centers for Medicare and Medicaid Services
CNCS	Corporation for National and Community Services
CoC	Continuum of Care approach to assistance to the homeless
COGs	council of governments
COPC	Community Outreach Partnership Centers Program (PD&R Program)
CPD	(HUD Office of) Community Planning and Development
CRA	Community Reinvestment Act
DOC	(U.S.) Department of Commerce
DOE	(U.S.) Department of Education
DOL	(U.S.) Department of Labor
DOT	(U.S.) Department of Transportation
DSR	debt service ratio
EDA	(U.S. Department of Commerce) Economic Development Administration
EECBG	Energy Efficient and Conservation Block Grants
EEM	energy-efficient mortgage
EESA	Emergency Economic Stabilization Act
Energy	(U.S.) Department of Energy
EPA	(U.S.) Environmental Protection Agency

ESCO	Energy Service Company
EZ	Empowerment Zone
FASB	Financial Accounting Standards Board
FAS 140	Financial Accounting Standards No. 140: Accounting for Transfers and Servicing of Financial assets and Extinguishments of Liabilities (a standard by FASB)
FDIC	Federal Deposit Insurance Corporation
FEMA	Federal Emergency Management Agency
FHA	(HUD Office of) Federal Housing Administration
FHFA	Federal Housing Finance Agency
FTA	(U.S. Department of Transportation) Federal Transit Administration
GAO	(U.S.) General Accountability Office
GIS	geographic information systems
GHG	greenhouse gas
GNMA	Government National Mortgage Association (known as Ginnie Mae)
GO Zone	Gulf Opportunity Zone
GSE	government-sponsored enterprise (such as Fannie Mae and Freddie Mac)
HAP Contract	Housing Assistance Payment Contract
HERA	Housing and Economic Recovery Act of 2008
HFA	Housing Finance Agency
HHFA	Housing and Home Finance Agency
HHS	(U.S. Department of) Health and Human Services
HOME	Home Investment Partnerships (CPD program)
HOPA	Housing for Older Persons Act
HOPE IV	Program for Revitalization of Severely Distressed Public Housing (PIH program)
HUD	(U.S. Department of) Housing and Urban Development
I-CAN	Integrated Community Anchor Network
IECC	International Energy Conservation Code
IPA	Interagency Personnel Agreement
IRS	(U.S. Department of Treasury) Internal Revenue Service
LEM	location-efficient mortgage
LIHTC	Low Income Housing Tax Credit
LISC	Local Initiatives Support Corporation
LTV	loan to value ratio
MAP Guide	Multifamily Accelerated Processing Guide
MBAA	Mortgage Bankers Association of America
MBS	mortgage-backed securities
MERS	Mortgage Electronic Registration System
MIP	mortgage insurance premium
MPO	Metropolitan Planning Organization?
MRB 10-yr rule	Mortgage Revenue Bond Ten-Year Rule

MTM	Mark to Market
NCST	National Community Stabilization Trust
NEA	National Endowment for the Arts
NEH	National Endowment for the Humanities
NHMS	National Home Management Solutions
NHTF	National Housing Trust Fund
NiB	Neighborhood in Bloom
NIMS	National Incident Management System
NOFA	(HUD) Notice of Funds Available
NPV	net present value
NRC	National Research Council
NSP	Neighborhood Stabilization Program
OCC	Office of the Comptroller of the Currency
OGC	(HUD) Office of General Counsel
OMB	(U.S.) Office of Management and Budget
OUP	(HUD) Office of University Partnerships
PATH	Partnership for Advanced Technology in Housing (PD&R Program)
PD&R	(HUD Office of) Policy Development & Research
PHA	Public Housing Authority
PHR	Public Housing Retrofit
PIH	(HUD Office of) Public and Indian Housing
PILOT	payment in lieu of taxes
PLS	private label securities
PM	partnership mortgage
PSAs	pooling and servicing agreements
RAP	Rental Assistance Payment
REAC	(HUD) Real Estate Assessment Center
REMIC	Real Estate Mortgage Investment Conduit (under Ginnie Mae)
REO	real estate owned (in reference to defaulted FHA-insured properties)
RMBS	residential mortgage-backed securities
SBA	(U.S.) Small Business Administration
SDQs	serious delinquencies
SEC	(U.S.) Securities and Exchange Commission
SIVs	secured investment vehicles
TARP	Troubled Assets Relief Program
TDC	total development cost
TIP	Transportation Investment Plan or Transportation Improvement Program
TOD	transit-oriented development
TPA	Transfer of Physical Assets
UDAG	Urban Development Block Grant

UPB	unpaid principal balance
USDA	U.S. Department of Agriculture
VA	Department of Veterans Affairs (U.S. Department of)
VASH	Veterans Affairs Supportive Housing
VISTA	(AmeriCorps) Volunteers in Service to America
VMT	vehicle miles traveled
VRD	variable rate demand
WHOUMP	White House Office of Urban and Metropolitan Affairs
YMCA-USA	Young Men's Christian Association United States of America

## APPENDIX 3

### ABOUT THE SPONSORS

Retooling HUD  
for a Catalytic Federal Government:  
A Report to Secretary Shaun Donovan

Penn Institute for Urban Research  
University of Pennsylvania

---

**Penn Institute for Urban Research** (Penn IUR) is a university-wide entity dedicated to an increased understanding of cities through cross-disciplinary research, instruction, and civic engagement. As the global human population becomes increasingly urban, understanding cities is vital to informed decision-making and public policy at the local, national, and international levels. Penn IUR is dedicated to developing knowledge in two critical areas: building the sustainable, 21st-century city and the role of anchor institutions in urban development. By providing a forum for collaborative scholarship and instruction across Penn's twelve schools, Penn IUR stimulates research and engages with the world of urban practitioners and policymakers. [www.upenn.edu/penniur](http://www.upenn.edu/penniur)

**The Rockefeller Foundation**, established in 1913 by John D. Rockefeller Sr., seeks to identify and attack at their source the underlying causes of human suffering. The Foundation pioneered the frontier of global philanthropy and continues to find and fund solutions to many of the world's most intractable challenges. The Rockefeller Foundation attempts to harness the creative forces of globalization, supporting breakthrough solutions to 21st century challenges. This helps ensure that the tools and technologies that have significantly improved the human condition in many locations over the past half – century are accessible to more people, more fully, in more places – and that poor and vulnerable people are equipped to seize them. With assets of more than \$4 billion, the Rockefeller Foundation operates both within the United States and around the world. The Foundation's efforts are overseen by an independent board of trustees and managed by its president through a staff drawn from scholarly, scientific, and professional disciplines. [www.rockfound.org](http://www.rockfound.org)