

BALTIMORE
HOMEOWNERSHIP
PRESERVATION
COALITION

www.preservehomeownership.org

Agenda

Everyone Pays: The Community Cost of Foreclosure

Solutions for Preserving Homeownership and Strengthening Communities

8:30 a.m. Welcome

Timothy D. Armbruster, President and CEO, Goldseker Foundation
Robert L. Bogomolny, President, University of Baltimore

Remarks

Honorable Paul S. Sarbanes, United States Senate
Honorable Elijah E. Cummings, United States Congress

Review of the Day's Agenda

Carol Gilbert, Program Officer, Goldseker Foundation

9:00 a.m. The Importance of Sustainable Homeownership

Jeffrey Lubell, Executive Director, Center for Housing Policy

9:15 Panel I: Foreclosure Trends and Causes /National and Local Perspectives

Moderator: Jeffrey Lubell

Presenters: J. Michael Collins, Principal
PolicyLab Consulting Group, LLC
*Delinquency and Foreclosure: Industry Trends &
Consumer Perspectives*

Ira Goldstein, Director, Policy and Information Services
The Reinvestment Fund
Mortgage Foreclosures in Baltimore, Maryland

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Panel I (continued): Foreclosure Trends and Causes /National and Local Perspectives

Discussants: Joseph T. Landers, III
Executive Vice President, Greater Baltimore Board of REALTORS

Lisa Evans
Deputy Director, St. Ambrose Housing Aid Center

10:30 a.m. **Networking Break**

10:45 a.m. **Panel II: Protecting Consumers from Predatory Real Estate Practices /
National and Local Issues and Opportunities**

Moderator: Franklin N. McNeil, Jr., Community Affairs Representative
Baltimore Office, Federal Reserve Bank of Richmond

Presenters: Cheryl Hystad, Advocacy Director, Legal Aid Bureau of Maryland
*Protecting Homeownership: The Challenge of Preventing Abusive Lending and
Foreclosure Practices. A Study of Maryland Lending & Foreclosure Laws.*

Phillip Robinson, Executive Director, Civil Justice Network
Local Predatory Practices / A View From the Field

Jonathan Miller, Democratic Professional Staff
Committee on Banking, Housing and Urban Affairs
A View from Capitol Hill

Ardie Hollifield, Center for Responsible Lending
A Perspective on State Initiatives

12 noon **Lunch Break / Atrium**

12:45 p.m. **Address: National Trends in Mortgage and Consumer Debt**

John Taylor, CEO, National Community Reinvestment Coalition

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1:30 p.m. **Panel III: Preserving Homeownership & Protecting Consumers /
National Models and Local Initiatives**

Moderator & Presenter:

Marietta Rodriguez, Director, Center for Foreclosure Solutions
NeighborWorks America
The National Campaign to Prevent Foreclosure

Presenters: Irma Morales, HOPI Director, NHS Chicago
Chicago's Homeownership Preservation Initiative (HOPI)

Carol Gilbert, Program Officer, Goldseker Foundation
Baltimore Homeownership Preservation Coalition Goals

Barbara Aylesworth, Executive Director
Belair-Edison Neighborhoods, Inc.
Neighborhood-based Foreclosure Prevention Strategies

Steven Bailey, Assistant Attorney General
Consumer Protection Division, Office of the Maryland Attorney General
Enforcement of Maryland Laws

Ruth M. Louie, President and CEO, Baltimore Community Lending
Baltimore's HELP

3:30 **Wrap-Up / Next Steps**

Moderator: Jeffrey Lubell

Networking Reception