

# RE:

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Neighborhood  
Partnerships

RE:  
CONFERENCE

Salem Convention Center | Oct 23<sup>rd</sup> and 24<sup>th</sup>

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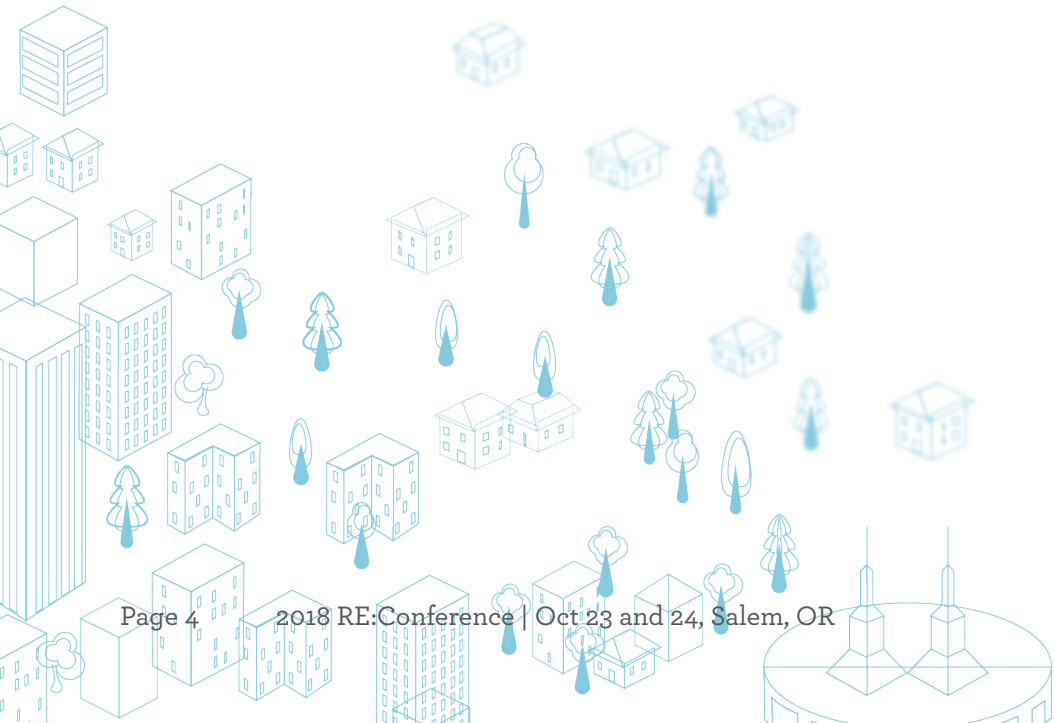


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# Conference Schedule



Housing Policy & Strategy



Financial Stability Policy & Strategy



Advocacy & Communications



Habitat for Humanity



Diversity, Equity & Inclusion

## RE:Conference | Tuesday, October 23


<b>8:00 AM - 9:00 AM</b>	<b>Welcome</b> Breakfast Provided	Willamette Ballroom C/D
<b>9:00 AM - 2:30 PM</b>	<b>Choose Your Practicum</b> *lunch will be served during practicum at 12 PM	
<b>Practicum 1:</b> Advocacy and Strategic Communications	Willamette Ballroom A	
<b>Practicum 2:</b> Prosperity Agenda: Family Coaching Model	Croisan Creek Room A/B	
<b>Practicum 3:</b> Diversity, Equity and Inclusion with Center for Equity and Inclusion (CEI) and Walidah Imarisha	Willamette Ballroom B	
<b>3:00 PM - 4:00 PM</b>	<b>Opening Plenary Session</b>	
<b>Re-imagining Oregon's Future</b> The Role of Transformational and Visionary Leadership Plenary featuring Keynote Speaker Walidah Imarisha; IDA Graduate, Native American Flautist James Edmund Greeley; and John Goetz, Habitat for Humanity Homeowner; with Cara Thompson, Columbia Bank, emcee		Willamette Ballroom C/D
<b>4:00 PM - 6:00 PM</b>	<b>IDA Marketplace and Reception</b>	
IDA Marketplace and reception		Willamette Foyer
Habitat for Humanity affiliates networking space		Pringle Creek Room




RE:Conference | Wednesday, October 24


**8:30 AM - 8:55 AM**      **Welcome**      Willamette  
Breakfast provided      Ballroom C/D


**9:05 AM - 10:20 AM**      **1<sup>st</sup> Breakout Sessions**

**Local Housing Solutions, Part 1: Incentives for Development**      Willamette Ballroom A        

**Small Business Community Building, and the Power of IDAs**      Croisan Creek A      

**From the Bottom to the Top: Increasing Earned Income Tax Credit Participation in Oregon**      Croisan Creek B        

**Supporting Savers to Succeed: Fintech and Behavior Change**      Croisan Creek C      

**Person-Centered Design to Achieving Financial Stability: Case studies in Oregon**      Willamette Ballroom B       



**10:30 AM - 11:45 AM**      **2<sup>nd</sup> Breakout Sessions**

**Local Housing Solutions, Part 2: Removing Zoning and Other Barriers/ Countering NIMBYISM**      Willamette Ballroom A        

**Manufactured Home Replacement: Building Assets and Energy Efficiency, and Improving Health**      Croisan Creek A        

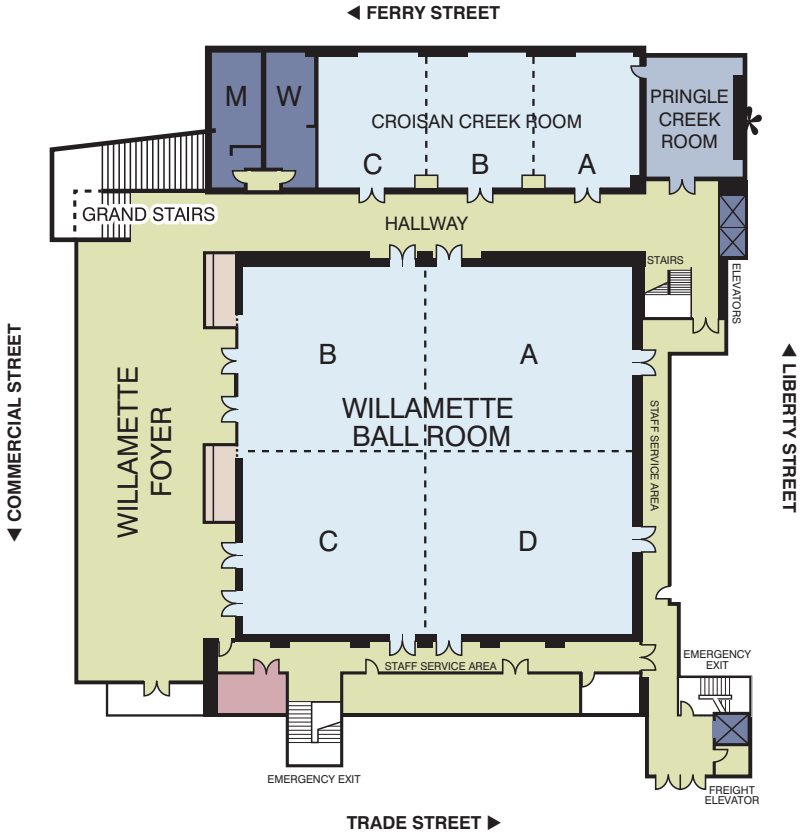
**Oregon Bright Futures Plan**      Willamette Ballroom B       

**Assertive Engagement**      Croisan Creek C        

**Smoothing the Path from Corrections to Community: Building Financial Capability and Supporting Transitions to Housing**      Croisan Creek B       

RE:Conference   Wednesday, October 24		
<b>11:45 AM - 1:15 PM Plenary Session</b>		
<p><b>Building a Better Oregon Lunch Plenary:</b> Margaret Solle Salazar, Oregon Housing and Community Services; Tobias Read, Oregon State Treasurer; and emcee Brian Stewart, JP Morgan Chase</p> <p>Lunch provided</p>		Willamette Ballroom C/D
<b>1:15 PM - 2:00 PM</b>	<b>Gallery Walk and Fin Tech "Petting Zoo"</b>	Willamette Foyer
<b>2:00 PM - 3:15 PM 3<sup>rd</sup> Breakout Sessions</b>		
<b>Land Trusts and Permanent Affordability</b>		Willamette Ballroom A  
<b>Permanent Supportive Housing in Rural Oregon</b>		Croisan Creek A 
<b>Consumer Debt – Patterns, Practices, and Solutions</b>		Willamette Ballroom B  
<b>Strong Foundations: Housing and Financial Stability after Foster Care</b>		Croisan Creek B   
<b>Building a Base for Advocacy</b>		Willamette Ballroom C  
<b>3:30 PM - 4:15 PM Ending Plenary Session</b>		
Claire Hall, Lincoln County; Lee Po Cha, IRCO; and others		Willamette Ballroom C/D

# SECOND FLOOR



\*Lactation Room available in 1<sup>st</sup> floor Admin Office



## KEYNOTE SPEAKERS



**WALIDAH IMARISHA,  
Educator and organizer**

Walidah Imarisha is a public scholar focused on Oregon Black history, science fiction and social justice, as well as alternatives to incarceration and transformative justice. She co-edited Octavia's Brood: Science Fiction Stories From Social Justice Movements. Imarisha's book Angels

with Dirty Faces: Three Stories of Crime, Prison and Redemption won a 2017 Oregon Book Award. She has taught at Stanford University, Portland State University, and Oregon State University.



**MARGARET SALAZAR, Director, Oregon  
Housing and Community Services**

OHCS is Oregon's Housing Finance Agency, providing financial and program support to create and preserve opportunities for quality, affordable housing for Oregonians of low and moderate incomes. Prior to joining OHCS, Margaret served in various leadership roles over a 10 year career at the US Department of Housing and Urban Development. As HUD Oregon Field Office Director, Margaret convened providers to share and adopt best practices for ending veteran homelessness in communities across Oregon.



**TOBIAS READ, Oregon State Treasurer,  
Oregon Treasury**

Elected Oregon's 29th State Treasurer in 2016, Tobias Read is a collaborative problem solver who draws upon his management, political and finance policy experience to serve Oregonians as Treasurer. In 2006, he was elected to the Oregon House of Representatives, where he served a decade and championed legislation to invest in public education, improve state financial management, finance critical infrastructure improvements, and to help

Oregonians save for a more secure future.

**SARAH ADAMS, Executive Director, CASH Oregon**

Sarah Adams is the executive director at CASH Oregon - an asset building organization that focuses on free tax preparation and expanding access to, and participation in the Earned Income Tax Credit. Prior to joining CASH Oregon, Sarah lawyered in both private practice and public service organizations. Born in Portland, and dedicated to the NW, she has become a fair-weather cyclist and loves anything to do with plants.

**KATE ALLEN, Community Development Consultant, Kate Allen Community Development Services**

Kate Allen provides community development consulting that strives to eliminate racial disparities, serve people with special needs, and empower the lives of affordable housing residents through asset building. Kate's worked in community development in Portland and across Oregon for more than 25 years, from 2008-13 for the Portland Housing Bureau. Kate serves on the boards of Verde, in the Cully Neighborhood in Portland; and Our Ethiopian Home. Kate lives and works in Portland and Astoria.

**FRANK BOOTHBY, IDA Program Manager, College Dreams**

Frank is the IDA Program Manager at College Dreams in Grants Pass, OR. He works primarily with youth who are recently graduated from high school and headed off to a career or college attendance. He worked at several universities in Financial Aid and Veterans Affairs prior to his time in the IDA Program. He is passionate about advising his students on the perils of over borrowing.

**JENNIFER BRAGAR, Attorney, Tomasi Salyer Martin**

Jennifer's practice is focused on land use, real estate, and municipal law. She represents business, community and government entities in matters unique to land use planning and municipal law. She has appeared before the Land Use Board of Appeals and Oregon Court of Appeals, and is a frequent lecturer and author on Oregon land use law. She has represented affordable housing providers to obtain land use entitlements across Oregon.

**RACHEL BROOKS, Director, Innovation Marketplace, The Prosperity Agenda**

Rachel has over 20 years of experience working in non-profit, technology, and social enterprise—both in the US and internationally. Rachel started her career at Adobe Systems and Microsoft, was CEO/Co-founder of Kenya-based mobile platform Echo Mobile, and also held roles at The Treatment Action Campaign, Kiva, and agricultural financial provider Juhudi Kilimo.

**LEE PO CHA, Executive Director, IRCO**

Lee Po Cha, MBA, became IRCO's Executive Director in April 2015. He has served IRCO since 1981 in a multitude of leadership roles, most recently as Associate Director and Director of IRCO Asian Family Center, which he helped found in 1994. A tireless advocate, Lee provides a voice for Oregon's increasingly diverse communities through his service on numerous commissions and boards.

**JERRY COHEN, AARP Oregon State Director (outgoing), AARP**

Jerry Cohen has been AARP's State Director in Oregon for the last 22+ years, working with local, state and national staff, volunteers, members and businesses and community organizations. He previously managed legislative and regulatory advocacy for AARP in a five state region. Jerry has been a member of numerous State Legislative and Executive branch established Task Forces and Advisory Committees.

**TIM COLLIER, Director of Communications, Home Forward**

Tim Collier has been doing communications, public relations and fundraising for over 20 years. After spending ten years in Oregon's affordable housing non-profit industry, he is now the director of communications at Home Forward, the public housing authority serving Multnomah County, Oregon.

**QUIN COLLINS, Executive Director, Josephine County Educational Fund**

Quin serves as the Executive Director of the Josephine County Educational Fund. In her role, she works to connect the community with opportunities to invest in students and schools in Southern Oregon. Prior to her work with the foundation, Quin spent seven years with College Dreams developing and leading their IDA Program. She holds a BS from Oregon State University and a MiM from Southern Oregon University.

**COCO CONNOR, Recreation Staff, City of Eugene**

CoCo, 18, lives in her first apartment provided by NEDCO. She grew up in the Portland area, and in high school won awards in Poetry, was in the Future Business Leaders of America, and was a leader in the African American Studies club. She is living her dream by working with kids at Cascade Middle School through the City of Eugene, and enjoys helping young people build their confidence by highlighting their strengths and accomplishments. Her career goal is to become a lawyer.

**DIANA DOLLAR, Executive Director, The Prosperity Agenda**

Driven by a deep, life-long commitment to fairness and justice, Diana came into her role as the founding Executive Director of The Prosperity Agenda dedicated to transforming big, complex systems in order to drive meaningful, sustainable change. Before building The Prosperity Agenda, Diana launched the first summer hunger campaign for two counties in the San Francisco Bay Area and engaged business, government, and community members to agree upon sound development practices in Snohomish County.

**ANIKA FASSIA, Project Manager, Demos**

Anika is the Project Manager of the Race Class Narrative Project at Demos. Anika comes to Demos with a wealth of experience in narrative building and how to talk about race and the public sector. Anika has worked at the local, state and national level as a policy analyst, communication strategist and trainer since 2008. She has worked with advocates, elected officials, students and community organizers to advance the role of the public sector in racial justice.

**CLARICE AMORIM FREITAS, Health Equity Coordinator, Willamette Neighborhood Housing Services**

Clarice Amorim Freitas coordinates the Linn Benton Health Equity Alliance, one of Oregon's Regional Health Equity Coalitions and a program of Willamette Neighborhood Housing Services. She has a Bachelor and Master Degree of Arts in Anthropology from the University of Kansas and a Master in Public Health from Oregon State University, with an emphasis on health promotion and health behavior. Clarice is also a graduate of the Advocates College from Neighborhood Partnerships (cohort of 2017).

**CARLOS GARCIA, Director of Economic Opportunity, Neighborhood Partnerships**

Carlos leads NP's work to build assets and financial vitality in communities across Oregon. He will support the success of the Oregon Individual Development Account Initiative, and work to advance policy changes and secure resources. Carlos has been active in asset building for many years, and brings expertise in direct client service, program development and administration, and as a leader of policy initiatives.

**JOHN GOETZ, Insurance Agent, Country Financial**

John's experience with Habitat for Humanity and NEDCO allowed him to get unstuck and grow his life to heights he did not think possible. His family consists of 5 children with 3 living at home. Because of the joint efforts of these two organizations, John lives out his passion of having a positive impact as a family advocate and an insurance agent with Country Financial. He has also had the honor of giving his testimony in front of the Oregon State Legislature.

**EZEKIEL GORROCINO, Government Relations & Policy Associate, Center for Responsible Lending**

Ezekiel Gorrocino is the Government Relations & Policy Associate at the Center for Responsible Lending (CRL) where he helps coordinate the nonprofit's efforts in fighting predatory lending practices such as payday, car title and installment loans across the western states. Prior to joining CRL, Ezekiel was a Coro Fellow in Public Affairs where he gained experience in politics, government, business and nonprofits. Ezekiel graduated from UC Berkeley with a BA in Political Economy and Public Policy.

**JAMES EDMUND GREELEY, Hopi Flutist, Native American Music Award winner 2017**

James Edmund Greeley won the 2017 Native American Music Award for best traditional recording for "Before America" album. "Overall I've been playing Native flutes for 20 years and self taught in 3 days in 1997," he states. "As the journey continues to share my music to the world, I thank my ancestors for all their teachings through folklore over the past 10,000 years."

**CLAIRE HALL, Commissioner, Lincoln County**

Claire Hall is currently serving her fourth term as a Lincoln County Commissioner. She has been actively involved in the issues of housing, homelessness and poverty throughout her career. She's a member of the Neighborhood Partnerships board of directors, the Oregon Housing Stability Council and chairs the board of Samaritan House, Lincoln County's family homeless shelter. She is a past president of the Oregon Association of Counties.

**RACHELL HALL, Financial Capabilities Manager, Innovative Changes**

Rachell Hall is the Financial Capabilities Manager at Innovative Changes. Currently she oversees all the Financial Education, Financial Coaching, and Individual Development Accounts Program for youth and adults. She is currently studying for her Accredited Financial Counselor Certification. She joined Innovative Changes (IC\$) in November 2012. IC\$ helps people build their long term financial health.

**JONI HARTMANN, Executive Director, Housing Development Center**

Joni has 20 years of experience in real estate lending and extensive knowledge of affordable housing finance. Joni joined Housing Development Center in February 2016 and began her tenure as HDC executive director in January 2017. Previously, as deputy director of Network for Oregon Affordable Housing, Joni oversaw NOAH's lending functions, managed its affordable housing loan portfolio, and contributed to community-wide efforts to improve regional affordable housing policies and programs.

**TALIA KAHN-KRAVIS, Program Manager, Credit Builders Alliance**

At the Credit Builders Alliance, Talia leads efforts to advance and implement program innovations that further CBA's mission. Prior to joining CBA, Talia conducted research on and provided technical assistance to government social service agencies seeking to improve services for individuals with low incomes. Before that, she managed the financial education and asset building programs at Innovative Changes. Talia has a Master's degree in Public Administration from the University of Washington.

**ROSS KANAGA, Financial Innovation Manager, NEDCO**

Ross Kanaga is NEDCO's Financial Innovation Manager where he leads education and builds client-responsive asset building programming. He previously served as a Fulbright Teaching Fellow in Thailand where he learned the surprising secret ingredient to cooking Pad Thai. (Come ask him!) Ross holds a B.A. in Economics and Studio Art from St. Olaf College.

**MATINA KAUFFMAN, Vice President of Homeownership and Neighborhood Programs, Habitat for Humanity Portland/Metro East**

Matina Kauffman has worked with Habitat for Humanity Portland/Metro East since 2006. She oversees the affiliate's homeownership programs and neighborhood revitalization efforts and is a member of the leadership team. Matina earned her M.S. in Community Development from the University of California Davis and her B.A. in Political Science from the University of Oregon. Prior to coming to Habitat she worked in the nonprofit field on a range of issues affecting low-income families.

**MIKE KOPROWSKI, National Campaign Director, Opportunity Starts at Home**

Prior to Opportunity Starts at Home, Mike worked as the executive director of Opportunity Dallas, a nonprofit focused on building multi-sector coalitions to influence local housing policy. Previously, he was the Chief of Transformation and Innovation for the Dallas public school system. Before a career in education and housing, he served in the Air Force, where he was the chief of intelligence for an F-15 fighter squadron. He holds degrees from Notre Dame, Duke, and Harvard.

**KENNY LAPOINT, Housing Integrator for Oregon Housing and Community Services**

Kenny LaPoint, Housing Integrator for Oregon Housing and Community Services has over 13 years of housing and community development experience. Prior to his service with the State of Oregon, Mr. LaPoint spent six years as the Housing and Resident Services Director for Housing Works, the Central Oregon Regional Housing Authority. Mr. LaPoint also served for over three years as a Homeownership Counselor for NeighborImpact, Central Oregon's Community Action Agency.

**LAURA LOCKER, Asset Building Services Program Manager, Mercy Corps NW**

Laura Locker is the Asset Building Services Program Manager for Mercy Corps NW in Portland, Oregon and manages the organization's IDA program. She has a doctorate in Political Science with a specialization in political economy from the Johns Hopkins University and has been a small business owner for the last five years.

**MARTHA LYON, Executive Director, Community Services Consortium**

Martha Lyon has been the Executive Director of the Community Services Consortium (CSC) since 2008. The CSC is an intergovernmental agency that serves those who need public assistance in Benton, Linn and Lincoln counties with everything from coping with life emergencies to paying heating bills and finding their way back from homelessness. Lyon has a law degree from University of Oklahoma and has a background in government housing assistance.

**JOEL MADSEN, Executive Director, Mid-Columbia Housing Authority and Columbia Cascade Housing Corporation**

Joel Madsen's career has been dedicated to public service and the affordable housing industry. Mr. Madsen serves as the Executive Director of the Mid-Columbia Housing Authority (MCHA) and Columbia Cascade Housing Corporation (CCHC). Since January of 2014, he has led MCHA and CCHC in promoting and administering affordable housing solutions throughout the Mid-Columbia region which includes Hood River, Wasco and Sherman Counties in Oregon as well as Klickitat and Skamania Counties in Washington.

**ORIANA MAGNERA, Outreach and Policy Associate, NW Energy Coalition**

Oriana Magnera is an outreach and policy associate at the NW Energy Coalition. She is focused on building strong relationships with environmental justice communities and low-income and housing advocates. Oriana most recently worked in education policy, focusing on career-technical education, workforce development, and dropout prevention, and she has years of nonprofit experience. She holds a BA in Women's and Gender Studies and Comparative Ethnic Studies from Columbia University.

**LYNNE MCCONNELL, Affordable Housing Manager, City of Bend**

Lynne serves as Affordable Housing Manager for the City of Bend. Previously, she was NeighborImpact's Deputy Director. She holds a BA from the University of Oregon and a JD from Lewis and Clark. Lynne has accrued a spectrum of experience including working for Outward Bound, lawyering, and being a cowgirl for a ranch in CA, and views compassion as her defining pursuit. She has amassed awards in mentoring, client service, and business accomplishment.

**ALISON MCINTOSH, Deputy Director, Policy & Communications, Neighborhood Partnerships**

Alison is the Deputy Director for Policy and Communications at Neighborhood Partnerships, where she leads the work of the Oregon Housing Alliance, a legislative advocacy coalition focused on ensuring all Oregonians have a safe, stable, and affordable place to call home. From 2014-2016, Alison served as the Government Relations Liaison and agency spokeswoman for Oregon Housing and Community Services. She holds a BA in Political Science from Macalester College in St. Paul, MN.

**JOEL METLEN, Operations Director, Oregon State Treasury**

Joel manages operations for the Oregon College Savings Plan, Oregon ABLE Savings Plan, and OregonSaves retirement program. He has 15 years of public service experience. Prior to joining Oregon Treasury, he managed communications for Oregon's health insurance marketplace, managed foodservice operations for DC Public Schools, and was the Deputy Director of the Revenue Division of the NYC Parks Department. He has a B.F.A. from New York University and an M.A. from Johns Hopkins University.

**MICHAEL PARKHURST, Program Officer, Meyer Memorial Trust**

Michael Parkhurst is a Program Officer on the Housing Opportunities team for Meyer Memorial Trust in Portland, Oregon. Michael joined Meyer in 2014 after 15 years in local government focused on community development and housing (and almost a decade on the board of a nonprofit community development corporation in Portland). His background includes policy work, community and economic development, planning, and grantmaking.

**STEPHANIE GHOSTON PAUL, Equity Facilitator and Coach, The Center for Equity and Inclusion**

Stephanie is a lead facilitator at CEI, bringing consciousness raising, tool building, and strategic coaching to organizations. Prior to CEI, Stephanie practiced law in a number of public sector organizations. She founded a coaching and consulting company in 2013 and has served hundreds of executive, organizational, and freelance clients to turn their professional/personal strategic visions into reality.

**CADENCE PETROS, Development Division Manager, City of Beaverton**

Cadence Petros serves as the Development Division Manager at the City of Beaverton. In her position, Cadence leads a team that implements Beaverton's urban renewal, housing, and downtown revitalization goals and oversees its Community Development Block Grant program. She graduated from Pomona College and holds a J.D. from the Northwestern School of Law at Lewis and Clark College.

**KATE PORSCHE, Economic Development Coordinator,  
Corvallis/Benton County Economic Development Office**

Kate Porsche serves as the Corvallis/Benton County Economic Development Officer. Previously she was City of Albany's Economic Development and Urban Renewal Director and Redmond's Community Development Director. She is the Vice President of the Oregon Economic Development Association. Her previous work was in communications, real estate, and the private sector. Kate is a native Oregonian and die-hard Beaver. She completed her Bachelor's and Master's degree in Public Policy at OSU.

**ARIELLE REID, Director of Policy & Advocacy,  
NeighborWorks Umpqua**

Arielle Reid is the Director of Policy & Advocacy at NeighborWorks Umpqua. Her two years with the organization have served as an immersive introduction to the Pacific Northwest and to rural spaces in Oregon. In her role at NeighborWorks Umpqua, she shepherds the organization's strategic plan goals around deeper political and community engagement, while coordinating the Race, Equity, Diversity and Inclusion efforts for the staff, leadership and the Board.

**EMILY REIMAN, Executive Director, NEDCO**

In 2010, Emily made a career shift from youth services to community economic development, joining NEDCO as the manager of their homeownership programs (after buying her first home in 2009 with LOTS of help from NEDCO!). Emily became Executive Director of NEDCO in 2015 and now oversees a slate of programs that includes personal asset building for low income families, affordable housing development, neighborhood revitalization, and community development lending.

**LAURA ROBESON, Acting Co- Director of Asset Building-HOC  
Manager, NeighborWorks Umpqua**

Laura Robeson joined NeighborWorks Umpqua in September 2009 as a Foreclosure Intervention Counselor. In January 2018, Laura was named Co-Director of Asset Building, where she is currently in charge of the HomeOwnership Center staff and programs. Laura's credentials include a mortgage originator license, Home Equity Conversion Mortgage (HECM) Counseling Certification and NeighborWorks Center for Homeownership Education and Counseling (NCHEC) Certification.

**BRIAN SHELTON-KELLEY, Director of Acquisitions and Development,  
NeighborWorks Umpqua**

Brian Shelton-Kelley is NeighborWorks Umpqua's Director of Acquisition and Development, and has over 15 years of experience in the fields of community development and real estate development. Brian joined NeighborWorks Umpqua in 2017, and oversees the organization's real estate development activities, including rental and for sale housing development, affordable housing preservation, mutual self-help housing, commercial /community facility development, and manufactured housing initiatives.



**GENEVIEVE SHERIDAN, Executive Director, MERIT**

Genevieve's commitment to equitable community wealth and asset building helped launch MERIT's Financial Empowerment Academy, MERIT's new social enterprise Vision Business Services, and CROWD: A Lending Circle by MERIT. Her bilingual and bi-cultural roots stem from an upbringing in rural Northern California and Silicon Valley. She has utilized her education and experience in sustainable agriculture, project management, and commercial risk management to lead MERIT through a new phase of growth.

**TOBIAS SHERWOOD, Equity Consultant/Facilitator, The Center for Equity and Inclusion**

Tobias Sherwood is a white, anti-racist facilitator and consultant at the Center for Equity and Inclusion. He partners with people and their organizations to raise the collective, critical consciousness necessary to advance equity and inclusion in meaningful, noticeable ways. Tobias has been a relationship-based teacher and facilitator in Portland since 2005. He has a masters degree in Educational Leadership and has previously worked at Portland Community College and contracted with PPS.

**STEPHANIE SIMMONS, Housing and Economic Stability Specialist, Multnomah County Department of County Human Services**

Implementation and Oversight for Multnomah County's Anti-Poverty Program - The Multnomah Stability Initiative.

**CARMEL PEREZ SNYDER, Director of Advocacy & Outreach, AARP Oregon**

Carmel Perez Snyder, AARP Oregon Director of Advocacy & Outreach, has worked on Livable Communities for the past 8 years in Oregon and in Texas. She lives in the Willamette Valley and is currently working with several communities on housing issues. She earned AARP's Maureen McKoy Excellence in Service Award for her work.

**KATE SCHWARZLER, Owner, Indy Commons**

Kate Schwarzler is an entrepreneur and consultant who is working to bring together business people and leaders in her town of Independence, Oregon. Kate owns a business herself, and is also the owner of Indy Commons, a shared workspace for business owners and entrepreneurs. Kate also serves on the Board of Directors of MERIT and as President of the Independence Downtown Association.

**RACHEL STEIN, Innovative Products Manager, Innovative Changes**

Rachel manages and expands consumer loan and credit building programs using creative, community-led solutions, and serves on the steering committee of the Stop the Debt Trap Oregon Alliance. Since 2005, Rachel has dedicated her career to economic empowerment and advancing equity through community development finance. She earned an MS in Nonprofit Management from the Milano Graduate School at The New School, and a BA from the University of Michigan. Rachel received the 2018 Champion of CBA award.

**MARY STERN, Executive Director, McMinnville Area Habitat for Humanity**

Mary Stern has been building homes, community, and hope with MacHabitat since June 2016. Prior to that, Mary was a policy manager for the Association of Oregon Counties, handling community, economic development, and housing issues. Before her stint at AOC, Mary served nearly 12 years as a Yamhill County Commissioner. Mary is a member of the City of McMinnville's Affordable Housing Task Force, a group dedicated to finding solutions to the housing crisis in her community.

**BRIAN STEWART, Vice President and Community Relations Office, JP Morgan Chase**

Brian Stewart is Vice President and Community Relations Officer for JPMorgan Chase & Co. and responsible for overseeing civic engagement activities in the Northwest Region including Oregon, Washington, Idaho and Utah. He joined JPMorgan Chase through their acquisition of Washington Mutual Bank and has over 30 years in the banking sector.

**SEAN SUIB, Executive Director, New Avenues for Youth**

A Licensed Clinical Social Worker who has been with New Avenues since the agency's inception in 1997, Sean has devoted his career to working on behalf of homeless and at-risk youth in Portland. As both a clinician and an administrator, he has had a hand in development and implementation of all major New Avenues programs and initiatives.

**CARA THOMPSON, Senior Vice President and Chief Compliance Officer, Columbia Bank**

Cara has over 30 years of banking experience in Retail and Corporate Banking, Bank Operations and Regulatory Compliance. She oversees the Compliance Management System and programs that ensure compliance with the Fair Banking Laws, and the Community Reinvestment Act. In 2001 she began working with and for community and regional banks in varying states of transition, where she has developed and lead the implementation of several sales, service, operations, and risk management functions.

**KATIE ULLRICH, Homeownership Program Director, Proud Ground**

On staff with Proud Ground since 2004, Katie has extensive experience administering Proud Ground's regional Community Land Trust Program. Katie provides homebuyer counseling and education services; provides post-purchase support to current homeowners; leads program innovations; and is responsible for industry partner relations required to implement Proud Ground's permanent affordability model of homeownership.

**STEVE VAN ECK, Senior Research and Evaluation Analyst, Multnomah Idea Lab**

Steve van Eck is a researcher for the Multnomah Idea Lab for the Department of County Human Services at Multnomah County. He was previously the Deputy Director of Yale Union, and holds a Masters degree in urban economics from Portland State University.

**BILL VAN VLIET, Executive Director, NOAH**

Bill serves as Executive Director of NOAH. Bill has 25 years of experience in affordable housing finance with a strong credit and management background. He has worked in both the private and public finance sectors. He joined NOAH as a Loan Officer in 1998 and was appointed Executive Director in 2000. Bill leads the agency, is the primary liaison to the Board of Directors, and is responsible for credit quality and capitalization. He also serves as an expert and leader in housing policy.

**MARY VASQUEZ, Community Advocate, Point West Credit Union**

Mary has been with Point West for over 10 years and serves as the Community Advocate. She is excited to continue helping the underserved in delivering financial stability and education. Mary holds an Associate's Degree and was the sole representative of the NW region to participate in WOCCU's CU Exchange Program in the Dominican Republic. Mary loves spending time with her family, especially her 13-year-old daughter Lupita, and her passion is to educate and serve her Latino community.

**CHRIS WATSON, Executive Director, Warm Springs Community Action Team (WSCAT)**

Chris Watson heads WSCAT's 10-person staff and works with the WSCAT board, Confederated Tribes of Warm Springs tribal leaders, and local partners to promote economic development on the Warm Springs Reservation. Before coming to Warm Springs in 2013, he served as senior analyst at the Administration for Native Americans (ANA) in Washington, DC, evaluating nearly 100 ANA-funded community-based projects, including 40 economic development projects, implemented by Native American tribes.

**MARK WYMAN, Senior Program Manager, Energy Trust of Oregon**

Mark Wyman is a Senior Program Manager with the Energy Trust of Oregon, responsible for the design and implementation of the organization's residential energy efficiency programs. Mark has broad public sector and not-for-profit experience within the energy efficiency industry in Oregon as well as New York where he contributed to New York State and New York City's climate and energy objectives as an employee of the New York State Energy Research & Development Authority (NYSERDA).

**CINDY XIONG, Housing Program Supervisor, Impact NW**

Cindy Xiong graduated from Oregon State University with a degree focused in Social Services and minor in Ethnic Studies. She has been with Impact NW, a private non profit social service agency located in Portland Oregon for the last 5 years. Cindy joined Impact NW as a case manager working with vulnerable families who were involved with DHS Child welfare, but has since moved on to supervising the various housing programs within Impact NW.



Tuesday, October 23, 9:00 AM - 2:30 PM

**Practicum 1: Advocacy and Strategic Communications**

**Willamette Ballroom A**

Polish your advocacy, coalition building, and strategic communication skills in preparation for the 2019 Legislative session and all of the other work you're doing in your community. National and local experts will share some of the communications tools we rely on. You'll get advice, hear about new research, and we'll have lots of real-life examples from work in Oregon and elsewhere. You'll learn about the power of unusual partners, and cross-sector coalitions. You'll hear from experts about working with the media. We'll practice using key tools, and you'll leave feeling ready for building relationships with your legislators and local officials.

Anika Fassia, Project Manager for the Race Class Narrative Project at Demos, will share the results of their recent research that shows how combining talk about race with talk about economic issues helps build support across a wide swath of listeners. This work offers a powerful tool to advance equity in Oregon.

Mike Koprowski, the National Campaign Director for Opportunity Starts at Home will share the work behind a broad, cross-sector national coalition forming around housing opportunity. You'll learn about the power of unusual messengers and new partners in working to sway policy makers about an issue.

Tim Collier of Home Forward, who has worked for many years with Oregon media to place stories and respond to inquiries, will share tips, tricks, and strategies for you to apply today.

Jerry Cohen, of AARP Oregon, will share a framework for evaluating issue campaigns, developing strategy, and building power.

You'll leave this session feeling ready to communicate, build relationships, and advocate for change!



**Speakers:**

- Anika Fassia, Project Manager, Race Class Narrative Project, Demos
- Mike Koprowski, National Campaign Director, Opportunity Starts at Home
- Tim Collier, Director of Communications, Home Forward
- Jerry Cohen, AARP Oregon State Director (outgoing)

Tuesday, October 23, 9:00 AM - 2:30 PM

**Practicum 2: Prosperity Agenda:  
Family Coaching Model**

**Croisan  
Creek Room  
A/B**

Prosperity Agenda's Family Coaching Model will help you support families as they set and reach goals for financial stability, new opportunities, and a stronger future. This session is limited to 60 participants, so be sure you've signed up. Participants will learn how family-centered coaching differentiates from case management, and other approaches to coaching and whole-family approaches, and observe first-hand how the approach shifts the dynamic of service delivery.

What to expect:

- ▶ Participants will learn how family-centered coaching differentiates from case management, and other approaches to coaching and whole-family approaches, and observe first-hand how the approach shifts the dynamic of service delivery.
- ▶ Participants will learn about the coaching mindset, practice in triads how to build skills for coaching, and pull it all together using the six steps of family-centered coaching to implement a holistic approach to engaging families to accomplish their goals.
- ▶ Participants will work in groups to assess how ready their organization is for coaching and whole-family work and steps to take to shift towards the approach.
- ▶ Participants will learn how family-centered coaching was developed and applies integrated lessons from trauma-informed care, executive skill functioning, and behavioral economics.



**Trainers:**

- Niela Hampton, The Prosperity Agenda
- Devin Stubblefield, The Prosperity Agenda
- Diana Dollar, The Prosperity Agenda
- Rachel Brooks, The Prosperity Agenda

Tuesday, October 23, 9:00 AM - 2:30 PM

**Practicum 3: Diversity, Equity and Inclusion with Center for Equity and Inclusion (CEI) and Walidah Imarisha**

**Willamette Ballroom B**

The morning will be spent with the Center for Equity and Inclusion (CEI). CEI aims to transform personal and professional communities by raising consciousness and building tools that equip individuals, schools and organizations to build more inclusive environments. This workshop will assist attendees to:

- ▶ Understand why equity, diversity, inclusion (EDI) work is important and your role moving EDI work forward
- ▶ Establish agreements and protocols that promote equity and create safer spaces for productive conversations about EDI
- ▶ Establish a common language that empowers participants to engage in productive equity and inclusion-centered conversations

The afternoon will be spent thinking about our roles as leaders in equity work. We'll begin with some stories from Oregon partners about what this work has meant for them. Then, Walidah Imarisha will guide us into a discussion about what transformational leadership is, how to do it, how to recognize it, how to get out of its way, and how to be a good ally to the transformational leaders you work with.



**Trainers:**

- Stephanie Ghoston Paul, Center for Equity and Inclusion
- Tobias Sherwood, Center for Equity and Inclusion
- Walidah Imarisha

**Panelists:**

- Arielle Reid, NeighborWorks Umpqua
- Joni Hartmann, Housing Development Center
- Michael Parkhurst, Meyer Memorial Trust

Tuesday, October 23, 3:00 PM - 4:00 PM

**Opening Plenary: Re-imagining Oregon's Future**  
**The Role of Transformational and Visionary Leadership**

**Willamette Ballroom C/D**

Walidah Imarisha helped transform the conversation in Oregon with her presentation on Oregon's racist history, "Why Aren't There More Black People in Oregon?" She is also focused on how we get inspired and un-stuck in our approaches to leadership and our work for a different kind of future. Ms. Imarisha will help us take the next steps in our work to create a more just and equitable Oregon as visionary and inspired leaders.



**Keynote Speaker:**

- Walidah Imarisha

**Panelists:**

- Cara Thompson, Columbia Bank
- John Goetz, Habitat for Humanity
- James Edmund Greeley, Flautist

Tuesday, October 23, 4:00 PM - 6:00 PM

IDA Marketplace and Reception

Willamette  
Foyer

Don't miss a highlight of every RE:Conference! Browse the wares of Oregon IDA Initiative business owners from across the state, network with your colleagues, and enjoy refreshments at the IDA Marketplace and Reception. You can find more information about the Marketplace vendors at the end of this program. Come ready to shop!

Habitat for Humanity affiliates  
networking space

Pringle  
Creek Room





Wednesday, October 24, 9:05 AM - 10:20 AM

**Local Housing Solutions, Part 1:  
Incentives for Development**

**Willamette  
Ballroom A**

All levels of government have a role to play in incentivizing the development of affordable housing; from our local governments, to states, and the federal government. This session will explore strategies used by several smaller cities across Oregon to promote more affordable housing choices for our community members. This panel will discuss incentives to include; construction excise tax revenue, system development charge waivers, property tax exemptions, urban renewal funding, and more. Come to this session and learn how each of these tools could incentivize more affordable housing in your local community and learn from experts on how you might bring these solutions back home.



**Moderator:**

- Joel Madsen, Mid-Columbia Housing Authority and Columbia Cascade Housing Corporation

**Speakers:**

- Lynne McConnell, City of Bend
- Cadence Petros, City of Beaverton
- Kate Porsche, Corvallis/Benton County Economic Development Office

Wednesday, October 24, 9:05 AM - 10:20 AM

**Small Business Community Building,  
and the Power of IDAs**

**Croisan  
Creek A**

Community small business development partnerships are thriving across the state. Several are leveraging the power of the Oregon Individual Development Account Initiative to support micro enterprises and small businesses that are adding character and vitality to the local business community.



**Speakers:**

- Chris Watson, Warm Springs Community Action Team
- Genevieve Sheridan, Executive Director, MERIT
- Kate Schwarzler, Independence Community Association and Indy Commons

**From the Bottom to the Top:  
Increasing Earned Income Tax Credit  
Participation in Oregon**

**Croisan  
Creek B**

The Earned Income Tax Credit is a powerful tool to build financial security, help children thrive, and stimulate savings. Almost one in every four people in Oregon who are eligible for the credit don't claim it. There is a coalition in Oregon determined to make sure that money is claimed and used to benefit our communities. Join us to discuss marketing and communication, strategies to support free tax prep sites, and systems changes that could have sweeping impact.

**Speakers:**



- Arielle Reid, NeighborWorks Umpqua
- Bob Bruce, AARP Foundation Oregon
- Sarah Adams, CASH Oregon
- Steve Van Eck, Multnomah Idea Lab

Wednesday, October 24, 9:05 AM - 10:20 AM

**Supporting Savers to Succeed:  
Fintech and Behavior Change**

**Croisan  
Creek C**

The promises of digital technology are manifold. For organizations serving low- and moderate-income individuals and households, technological innovations that support people in meeting their goals for financial stability and wealth building offer immediate dividends. In this session, representatives of direct service providers, financial institutions, and state government will discuss how each of them use digital technology in the form of reminders, incentives, and data to encourage positive behavior change. We will talk about front and back-end tools they use, how effective they have been, and how they use data to inform decisions. We will also ask how the tools and data could be better and what is in the horizon for their programs.

**Moderator:**

- Ross Kanaga, NEDCO



**Speakers:**

- Joel Metlen, OregonSaves
- Jessica Thelen, Credit Union Solutions
- Frank Boothby, College Dreams
- Mary Vasquez, Point West Credit Union

**Person-Centered Design to Achieving  
Financial Stability: Case Study in  
Oregon**

**Willamette  
Ballroom B**

Facilitated by Martha Lyon, The Prosperity Agenda will share how they apply a person-centered approach to change mental models and support organizational growth. Regional Oregon partner Hacienda CDC, will further share their experience with the approach as a partner in the Coaching Accelerator Project.



**Facilitator:**

- Martha Lyon, Executive Director, Community Services Consortium

**Speakers:**

- Diana Dollar, Executive Director, The Prosperity Agenda
- Rachel Brooks, Director, Innovation Marketplace, The Prosperity Agenda

Wednesday, October 24, 10:30 AM - 11:45 AM

**Local Housing Solutions, Part 2:  
Removing Zoning and Other Barriers  
Countering NIMBYISM**

**Willamette  
Ballroom A**

For decades zoning has been used as an exclusionary tool to prevent the development of multifamily affordable housing and to maintain exclusively white neighborhoods. This panel will explore the issue from a few perspectives – land use advocates who want to see our communities meet their obligation to provide affordable housing opportunities, senior advocates who want to build more livable, accessible communities as people age, and housing advocates who are trying to develop affordable homes. You'll learn about a range of strategies that panelists have implemented to create a better development platform in our State that will lead to diverse, inclusive and equitable communities.



**Moderator:**

- Joel Madsen, Mid-Columbia Housing Authority and Columbia Cascade Housing Corporation

**Speakers:**

- Carmel Perez Snyder, AARP Oregon
- Mary Stern, McMinnville Habitat for Humanity
- Jennifer Brager, Tomasi Salyer Martin Law Firm

Wednesday, October 24, 10:30 AM - 11:45 AM

**Manufactured Home Replacement:  
Building Assets and Energy Efficiency,  
and Improving Health**

**Croisan  
Creek A**

Across Oregon, thousands of people with low incomes live in manufactured homes - either in communities or on land they own. Thousands of these homes were built before standards for health and safety were improved in 1976. Residents who live in homes built before 1976 may suffer from the negative health impacts of mold, asbestos, and either extreme heat or cold depending on the season. Housing advocates, energy efficiency advocates, health advocates, and advocates for residents of manufactured homes are ready to tackle this problem through a replacement strategy which will bring together sectors, funding sources, and residents to ensure homes are safer and healthier. Attendees at this session will learn about some of the negative impacts of these pre-1976 manufactured homes on residents, the size and scope of the problem, and strategies to solve this problem, with a particular focus on the 2019 legislative session.



**Moderator:**

- Bill Van Vliet, NOAH

**Speakers:**

- Oriana Magnera, Northwest Energy
- Karen Rockwell, Benton Habitat for Humanity
- Laura Robeson, NeighborWorks Umpqua
- Mark Wyman, Energy Trust of Oregon

Wednesday, October 24, 10:30 AM - 11:45 AM

**Oregon Bright Futures Plan** **Willamette Ballroom B**

Every child in Oregon deserves to grow up knowing that they have a bright future. Setting aside small amounts of money for training and education post high school gives kids the boost they need to do well in school, graduate high school, and enroll in college or a technical training program and succeed.

The Oregon Bright Futures Plan will reach kids and their families and engage them in imagining and building a brighter future. Come learn what our plans are, what impacts it will have in communities in Oregon, and how you can help.



**Speakers:**

- Quin Collins, Josephine County Educational Fund
- Janet Byrd, Neighborhood Partnerships

Wednesday, October 24, 10:30 AM - 11:45 AM

## Assertive Engagement

Croisan  
Creek C

Assertive Engagement (AE) is a social service approach used in Multnomah County to working with people that honors them as the experts in their own lives. AE combines evidence-based practices including Motivational Interviewing, Strength-Based Practice, and Assertive Community Treatment. In this interactive session, we'll explore how AE can help us navigate power dynamics and use empathy in our interactions with clients and coworkers. Learning objectives: After training, participants will be able to:

- ▶ more effectively use active listening, reflections, and other tools to support the people you work with
- ▶ more easily identify the expertise of those you work with and maintain empathy for them
- ▶ more clearly recognize and challenge judgement in everyday interactions



### Speakers:

- Stephanie Simmons, Multnomah County Department of County Human Services
- Cindy Xoing, Impact NW

Wednesday, October 24, 10:30 AM - 11:45 AM

**Smoothing the Path from Corrections to Community: Building Financial Capability and Supporting Transitions to Housing** **Croisan Creek B**

Financial capability, access to credit building opportunities, and support with education, housing, or business development goals can help make the transition from corrections to community smooth and successful. This session will share several successful approaches, and tips on how to overcome the challenges and build the partnerships that help our returning neighbors succeed.



**Moderator:**

- Talia Kahn-Kravis, Credit Builders Alliance

**Speakers:**

- Laura Locker, Mercy Corps NW
- Rachell Hall, Innovative Changes and CASA of Oregon
- Rachel Stein, Innovative Changes and CASA of Oregon



Wednesday, October 24, 1:45 PM - 1:15 PM

**Building a Better Oregon Lunch Plenary** **Willamette Ballroom C/D**

Margaret Solle Salazar, Director of Oregon Housing and Community Services, and Treasurer Tobias Read will share news of the exciting and innovative work they are doing to build a base for a better Oregon by meeting housing needs and increasing the financial stability of households. Director Salazar is guiding the deployment of historic state and federal investments to increase housing opportunity, and collaborating on innovative policy approaches to build housing stability. Treasurer Read is working to create savings opportunities for workers and children, through Oregon Saves, Oregon ABLE, and soon, Oregon Bright Futures. Treasurer Read is helping to embed behavioral economics and other savings promoting strategies into new and existing savings platforms. Brian Stewart of JPM Chase, and chair of the Neighborhood Partnerships Board of Directors, will emcee this session.

**Emcee:**

- Brian Stewart, JP Morgan Chase

**Speakers:**

- Margaret Salazar, Oregon Housing and Community Services
- Tobias Read, Oregon State Treasury

Wednesday, October 24, 1:15 PM - 2:00 PM

**Gallery Walk** **Willamette Foyer**

The Gallery Walk will be an opportunity for attendees to engage with various organizations and presenters during an open networking session. The following organizations will be part of the Gallery Walk:

- Oregon Saves
- Financial Education Resource Library
- Fin Tech Petting Zoo
- Money Mindset – Prosperity Agenda
- Stop the Debt Trap
- Tax Time Allies! EITC resources
- Yes for Affordable Homes!
- Oregonians United Against Profiling
- 2019 Advocate’s Toolkits
- Fair Housing Council of Oregon

Wednesday, October 24, 2:00 PM - 3:15 PM

**Land Trusts and Permanent  
Affordability****Willamette  
Ballroom A**

Across Oregon, organizations that work to provide access to affordable housing are considering ways to ensure that homeownership opportunities created today remain permanently affordable for decades of future homebuyers. Communities are using a range of strategies, including traditional land trust models, ground leases in combination with Habitat for Humanity, as well as non-profit ownership of manufactured home parks as strategies to ensure permanent affordability. Join this session to hear from experts on approaches to maintain the affordability of housing for both today's homebuyers and for the next generation.

**Moderator:**

- Commissioner Claire Hall, Lincoln County Commissioner

**Panelists:**

- Brian Shelton Kelly, NeighborWorks Umpqua
- Katie Ulrich, Proud Ground
- Matina Kauffman, Habitat for Humanity Portland/Metro East

Wednesday, October 24, 2:00 PM - 3:15 PM

**Permanent Supportive Housing  
in Rural Oregon**

**Croisan  
Creek A**

We need a range of housing options in our community to meet needs of people experiencing housing instability. For some people, housing with supportive services is the best option to exit homelessness, overcome health barriers, and regain stability. Across Oregon, partnerships between housing developers and both physical and behavioral health care providers are forming and supportive housing is taking root. This session will focus on two rural Oregon communities where these critical partnerships have formed. Participants will learn what it takes to form successful and sustainable partnerships, what role systems alignment plays, and what may be coming in the 2019 Legislative session to support this work.



**Moderator:**

- Kenny LaPoint, Oregon Housing and Community Services

**Panelists:**

- Kate Allen, Kate Allen Community Development Services
- Karen Gaffney, Lane County Health and Human Services
- Jacob Fox, Homes for Good

Wednesday, October 24, 2:00 PM - 3:15 PM

**Consumer Debt - Patterns,  
Practices, and Solutions**

**Willamette  
Ballroom B**

The Stop The Debt Trap Oregon Alliance, a group of nonprofits that came together to work on consumer debt issues, created a debt survey that was distributed to their clients across the state in the spring and summer of 2018. The goal was to understand what debts low-income families in Oregon carry, what triggered the debt, and how they are managing these debt loads.

After reviewing over 400 responses that came from over 100 different Oregon zip codes, collected by 10 different organizations, the results were surprising: low-income Oregon families are carrying different types of debts that have long-lasting implications in many aspects of their lives. From medical and utilities debt, to credit cards and student loans, these debts are holding families back from successfully building wealth, and achieving a life of financial security.

Join us to learn more about what we learned, and to talk about what we can do about this growing problem.



**Speakers:**

- Ezekiel Gorrocino, Government Relations and Policy Associate, Center for Responsible Lending
- Carlos Garcia, Neighborhood Partnerships
- Rachel Stein, Innovative Changes

Wednesday, October 24, 2:00 PM - 3:15 PM

### **Strong Foundations: Housing and Financial Stability after Foster Care**

**Croisan Creek B**

We can build financial capability for youth as they age out of foster care, and support housing stability by creating pathways to housing. Come hear from youth, community partners, and housing providers about the strategies and tools they've used to help youth build a strong foundation for success, and the tools we need to expand and create to meet the needs of youth in all communities.



#### **Speakers:**

- CoCo Connor, Recreation Staff, City of Eugene
- Emily Reiman, NEDCO
- Sean Suib, New Avenues for Youth

### **Building a Base for Advocacy**

**Croisan Creek C**

Advocates across Oregon are building their toolboxes and coming together to share stories, build leadership, and move issues forward at the local, state, and national level. In this session, we'll share tools for you to use in your community and in the coming legislative session. You'll leave with messages, tools, and inspiration to empower you to share your story and help create opportunity in Oregon.



#### **Speakers:**

- Clarice Amorim Freitas, Linn Benton Health Equity Alliance
- Janet Byrd, Neighborhood Partnerships

Wednesday, October 24, 3:30 PM - 4:15 PM

**Ending Plenary:  
Taking Action for a Better Oregon**

**Willamette  
Ballroom C/D**

We'll end the RE:Conference by looking ahead to the weeks, month, and year ahead. There's work to do to make Oregon the place we know it can be! The November 6th election is a chance to take a stand for Oregon; the 2019 Legislative session is our chance to move our policy agendas forward. We all have a role to play, and we'll leave this session fired up and ready to act together.

**Speakers:**

- Claire Hall, Lincoln County
- Lee Po Cha, IRCO
- and others



**Dippy Doo Da Dips**

Jeanette Casey  
 NeighborWorks Umpqua  
 Find on Facebook

**margalaxy**

margaux muller  
 Mercy Corps Northwest  
 margalaxy.com

**Essance Skincare**

Jasmine Tran  
 MESO  
 essanceskincare.com

**Project Portland LLC**

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 Mercy Corps Northwest  
 visualmama.com

**Five Elements Apothecary**

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**Shift**

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**Flossieolivedesigns**

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**Young Mountain Tea**

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## BUILDING STRONGER COMMUNITIES

JPMorgan Chase recognizes that thriving neighborhoods are critical to the long-term economic success of individuals, communities and cities.

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Our vision is that all Oregonians have the opportunity to pursue prosperity and live free from poverty



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Neighborhood  
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# RE:

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