

2026 Conference Guest Speaker Bios

Alphabetized by last name

Dan J. Adams

Executive Director | Afforda

Dan has led the organization since April 2018 and previously served on the board of directors from 2015 – 2018. Dan has over 25 years of banking experience. He worked for CIT Bank for over four years as their CRA Officer and 20 years with American Express. His expertise is in community development finance primarily working with low-income housing tax credit investments. He holds an MBA from the University of Phoenix and Bachelor of Science from the University of Utah.

Justin Y. Allen

Government Affairs Director | Rental Housing Association of Utah

Justin Allen is a housing professional with the Rental Housing Association of Utah who is dedicated to strengthening Utah's housing community through industry collaboration and advocacy. He brings experience working with housing partners and stakeholders to support practical solutions that expand housing opportunities and foster strong community relationships.

Todd Andersen

Moderate Income Housing Program Specialist | Governor's Office of Economic Development

Todd Andersen serves as the Moderate Income Housing Program Specialist in the Division of Housing of Community & Development of the Governor's Office of Economic Development. He assists Utah municipalities and counties with Moderate Income Housing (MIH) reporting requirements, and helps affordable housing developers receive federal and state housing funds through the Olene Walker Housing Loan Fund (OWHLF).

Laura Ault

Director | Utah Geospatial Resource Center (UGRC)

Laura Ault is director of the Utah Geospatial Resource Center (UGRC). Prior to coming to UGRC she was deputy director of operations for the Public Lands Policy Coordinating Office (PLPCO) and before that she worked for the Utah Division of Forestry, Fire and State Lands (FFSL) in a number of capacities including the Shared Stewardship coordinator, sovereign lands program manager, and Forest Legacy program coordinator. Laura also worked as a project manager for the State and Local Planning Section of the Utah Governor's Office of Planning and Budget.

Nick Berger

Chief Lending Officer | Rocky Mountain Community Reinvestment Corporation

Nick Berger is the Chief Lending officer for Rocky Mountain Community Reinvestment Corporation (RMCRC) located in Salt Lake City, Utah. RMCRC is a nonprofit financial institution specializing in providing permanent financing on affordable housing projects. Nick has 25 years of commercial real estate finance and management experience including regional loan production management, construction finance/administration, low-income housing finance, underwriting, policy development and asset management resolution.

Karly Brinla

Senior Vice President of Development | Brinshore Development, LLC

Karly Brinla joined Brinshore in 2020 and is responsible for project management, including predevelopment, financing, construction, marketing, and community outreach. She has worked on projects across the country with particular focus on partnering with Cities, Housing Authorities, non-profits, and other municipalities. Currently, Karly runs Brinshore's Indiana, Utah, and California markets. Karly also runs the Brinshore Internship "Brinternship" training program. Karly is a founding member and president emeritus of the Women in Affordable Housing – Illinois Chapter. Before joining Brinshore's development team, Karly worked part-time as a developer for Brinshore while teaching and completing her graduate work at the University of Illinois. She taught Business Calculus and Linear Algebra for Business, in addition to numerous other courses in the Mathematics department. She also consulted with Brinshore in 2014 on a statistical analysis project, in which she designed and used a periodic algorithm to analyze fluctuations in the Evanston Housing Market. Karly has a Ph.D. in Mathematics from the University of Illinois at Chicago, and a Bachelor's Degree in Mathematics from Pitzer College.

Cindy Bulloch

Public Asset Mapping Specialist | Utah Association of Counties

Cindy Bulloch leads the Utah Association of Counties' participation in Utah's statewide Public Asset Mapping Project. Working in partnership with the Utah Geospatial Resource Center, the Governor's Office of Planning and Budget, and Utah's 29 counties, she is helping develop Utah's first comprehensive statewide inventory of publicly owned parcels to support planning, housing, and public policy decisions. Cindy brings more than 20 years of experience building partnerships across local, state, and federal government. She has served as Iron County Assessor, Outreach Director for two members of Congress, President of the Utah Association of Counties, and Vice Chair of the National Association of Counties' Finance, Pensions & Intergovernmental Affairs Policy Steering Committee.

KoShell Burnham

Community Advocate

KoShell Burnham is a resident of Clinton, Utah, a former AARP employee, and a dedicated community advocate. She is passionate about bringing people together to support meaningful causes and regularly volunteers with organizations such as the Utah Food Bank. KoShell is an active member of the Ogden Soroptimist chapter and Bolder Way Forward. She also enjoys serving alongside members of her church community and fostering connections that help everyone feel welcomed, valued, and included. A mother of seven children and grandmother of ten, KoShell is deeply committed to service, community engagement, and making a positive impact on others' lives.

Emily Cadik

Chief Executive Officer | Affordable Housing Tax Credit Coalition (AHTCC)

Emily Cadik is Chief Executive Officer of the Affordable Housing Tax Credit Coalition (AHTCC), where she leads national advocacy efforts to advance affordable rental housing financed through the Low-Income Housing Tax Credit (Housing Credit). With more than 15 years of experience in affordable housing policy, she has played a pivotal role in securing major legislative victories for the Housing Credit, including the program's historic expansion in 2025. Under her leadership, AHTCC has also experienced significant organizational growth, including doubling its membership. Before joining the AHTCC, Emily served as Senior Director of Public Policy at Enterprise Community Partners. In that role, she served on the AHTCC Board of Directors and helped lead the ACTION Campaign, a nationwide coalition advocating for the Housing Credit. Earlier in her career, she was a Presidential Management Fellow at the U.S. Department of Housing and Urban Development, where she worked as a program coordinator for the Moving to Work demonstration and served in the Office of Intergovernmental Affairs. Emily's leadership and contributions to affordable housing

policy have earned national recognition. In 2026, she was named one of Washingtonian Magazine's 500 Most Influential People in Washington, D.C. She also received The NHP Foundation's inaugural Advocacy Award in 2017 and was recognized as one of Affordable Housing Finance magazine's Young Leaders in 2016. Emily holds a Master of Public Policy from the Harvard Kennedy School and a Bachelor of Arts from The University of Texas at Austin.

Jonathan Cappelli

Executive Director | Neighborhood Development Collaborative

Jonathan has served as the organization's Executive Director since 2016. Prior to his work with NDC, Jonathan worked in real estate acquisition/development for the Urban Land Conservancy, and provided urban planning and land use technical assistance through his firm Cappelli Consulting. He has a Master's of Urban and Regional Planning from the University of Colorado, Denver, and a BA in Political Science and Environmental Science from St. Olaf College, MN.

Ivan Carroll

Director of Development | Giv and Perpetual Housing Fund

With almost two decades of real estate experience ranging from property management and maintenance, to being an active real estate agent, to multifamily and mixed-use development, Ivan has focused the last 15 years on developing Low-Income Housing Tax Credit units along the Wasatch Front. These projects include more than 1,600 completed mixed-use new construction, apartment conversions, historic rehabilitation, or permanent supportive housing units with another 700 under construction or design, covering Ogden, Salt Lake, Provo, Tooele, St George, and Moab. Ivan currently oversees the development teams for Giv Development, Giv Communities, and Perpetual Housing Fund, helping to facilitate the successful completion of their affordable housing properties. This includes overseeing conceptualization, tax-credit application, financing, design, permitting, construction, and lease-up. His focus is on working with development teams to ensure that the projects they build provide the highest quality of life for their residents and the surrounding community. Since 2015, all the projects Giv and PHF have worked on have been all-electric, with the goals of improving local air quality, making construction more affordable, and working towards more energy efficient buildings. Outside of work, Ivan has spent years serving in a variety of capacities ranging from reading tutor, to soccer coach, to numerous church service positions. He and his wife, Amanda, have 4 children.

Theddi Chappell

Utah C-PACE Program

No bio or photo provided.

Julianna Christie

Co-Founder and Chief Training Officer | Crafted Leadership

Julianna Christie is a leadership coach, facilitator, speaker, and co-founder of Crafted Leadership. She partners with leaders and organizations to build high-trust, low-drama cultures where people collaborate more effectively, communicate more skillfully, and lead with greater self-awareness and responsibility. Known for her engaging, practical, and transformational style, Julianna equips leaders with tools they can immediately apply to create healthier teams and stronger organizational cultures. She has coached and trained leaders across the public, private, and nonprofit sectors, helping organizations become more conscious, collaborative, and resilient. Julianna is a sought-after speaker on leadership, communication, organizational culture, and conscious leadership.

Brandon Clark

Environmental Review Officer | Governor's Office of Economic Development

Brandon Clark serves as the Governor's Office of Economic Development's Environmental Review Officer. He assists Utah builders, property owners, and local governments attain environmental clearance for federally-funded development projects.

Lauren Cole

J.D. | Policy Manager | Wasatch Advocates for Livable Communities

Lauren Cole is the Policy Manager at Wasatch Advocates for Livable Communities (WALC), a nonpartisan, 501(c)(3) nonprofit working across Utah's Wasatch Region to expand housing choice and help communities plan for enough housing to welcome both current and future neighbors. Through local and state policy advocacy and public education, WALC helps residents, local leaders, and community partners better understand the decisions shaping Utah's communities and build support for practical, people-centered solutions.

Megan Connelly

Access to Justice Director | Utah State Bar

Megan was named the Utah State Bar's Access to Justice Director in December 2023. She brings over a decade of experience in social impact work to the position. Megan held previous roles in legal services, higher education, nonprofits, and philanthropy with a focus on issues of equitable community and economic development.

Rita M. Cornish

Judge | Utah State Courts

Judge Rita M. Cornish was appointed to the Second District Court in November 2020 by Governor Gary R. Herbert. She took the bench in January 2021 and serves Davis, Morgan, and Weber Counties. Judge Cornish received a bachelor's degree and Ph.D in Chemistry from the University of Utah. She graduated from the University of Utah, S.J. Quinney College of Law with highest honors, Order of the Coif in 2006, where she served on the staff of the Utah Law Review and was an editor for the Journal of Law and Family Studies. Following her graduation from law school, Judge Cornish clerked for the Hon. Carolyn B. McHugh on the Utah Court of Appeals. Judge Cornish joined the law firm of Parr Brown Gee & Loveless in 2007, where she maintained a complex-civil litigation practice, including ADR, trial, and appellate work, until her appointment to the bench. Judge Cornish's practice focused on construction litigation and control disputes, and breaches of fiduciary duties by officers, directors, or managers in closely-held business entities. Prior to her appointment, Judge Cornish served as the President of the S.J. Quinney College of Law Young Alumni Association, a member of the S.J. Quinney College of Law Board of Trustees, Treasurer and Secretary of the Salt Lake County Bar Association, and a member of Closer to Cure Foundation Board of Directors. Judge Cornish received the Young Alumna of the Year award from the S.J. Quinney College of Law in 2009.

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Hayley Cousin

Executive Director | Community Justice Advocates of Utah

Hayley Cousin is the Executive Director of Community Justice Advocates of Utah (CJAU), where she directs collaborative, community-based programs that expand access to legal help across Utah. Her work focuses on training, supporting, and empowering Community Justice Advocates, who provide legal services to survivors of abuse, tenants, and those facing medical debt. Prior to founding CJAU, Hayley served as Staff Attorney and Grants Director at Timpanogos Legal Center, where she co-created and directed the first Utah

Legal Regulatory Sandbox initiative to train nonlawyers to deliver free legal services. Hayley serves on the Utah Supreme Court's ad hoc Committee on Regulatory Reform, and is a member of the Legal Services Corporation's Emerging Leaders Council. She graduated with honors from the J. Reuben Clark Law School and is a member of the Utah State Bar.

Kirk Cullimore

Utah State Senator

Sen. Kirk A. Cullimore was elected to the Utah Senate in 2018 and represents District 19, the southeast part of Salt Lake County and sections of northeast Utah County. He currently serves as the Senate Majority Leader. Sen. Cullimore received an associate degree in music from Utah Valley University. He then served a two-year mission for the Church of Jesus Christ of Latter-day Saints in the Philippines. After returning, he received a bachelor's degree in music from Brigham Young University and spent six years teaching music and managing a music studio. Sen. Cullimore then earned his law degree from the University of Oklahoma and primarily practiced Federal Indian Law there before returning to Utah, where he now runs his own firm specializing in business law, land use, water development and technology issues. In his spare time, Sen. Cullimore volunteers as chairman of the board for the Intermountain Suzuki String Institute and serves on the boards of the Suzuki Association of America and Salt Lake Regional Medical Center. He's a member of the Utah Valley University Alumni Association, previously co-chaired the Brookwood Elementary School Community Council and served as the government affairs chair for the Utah Apartment Association. Additionally, Sen. Cullimore enjoys being an accompanist for an elementary school choir. Sen. Cullimore and his wife, Heather, live in Sandy, with their six children. They stay busy attending their kids' activities, including violin, cello, dance and soccer.

Jeff Davis

Principal | MSR Design

A Principal and the leader of MSR Design's Salt Lake City Office, Jeff has been involved in the planning and design of more than five million square feet of public building space in his 27 years of experience including multiple affordable housing projects. As a SEED accredited professional, he has deep experience in public engagement, positively impacting underserved and culturally diverse communities across the western United States. Jeff continues his efforts with underserved communities by currently serving on the Salt Lake County Housing Trust Fund Advisory Board. Jeff's sustainable design experience includes working on nine LEED certified projects (including a LEED Double Platinum certified project), Living Building Challenge planning for four projects, and serving as project manager for the design of California's first Living Building Challenge certified project. His project work has won more than 25 design and sustainability awards, including five AIA Utah Honor Awards and a national ENR Green Project of the Year Award.

Lee Dial

President | Cowboy Partners and Cowboy Properties

Lee Dial serves as President of Cowboy Partners and Cowboy Properties. Cowboy Partners is a premier developer of multifamily communities throughout the Western United States, with completed communities professionally managed through Cowboy Properties. Lee is recognized for his strategic leadership, operational oversight, and ability to implement effective systems and processes that drive organizational performance. His strengths include project management, organizational leadership, and thoughtful decision-making grounded in a comprehensive understanding of stakeholders, resources, risks, and long-term outcomes. He is known for his dependable leadership, forward-thinking approach, and willingness to contribute wherever he can add value. As President of Cowboy Partners, Lee leads and coordinates the development team through all phases of the development process. He plays a central role in facilitating Cowboy Partners' collaborative committee structure, ensuring the organization consistently leverages the collective experience and expertise of its team. Lee directs the coordination of project managers, designers,

contractors, equity partners, lenders, municipalities, government agencies, and marketing and leasing professionals to successfully bring complex development projects to fruition.

Michelle Diller

Associate Director of Policy | Enterprise Community Partners

Michelle Diller is Associate Director of Policy at Enterprise Community Partners, where she leads national policy initiatives focused on advancing energy-efficient, resilient, and healthy affordable housing. She helped lead the development of the 2026 Enterprise Green Communities Criteria and partners with state housing finance agencies and housing leaders across the country to identify practical, cost-effective strategies that improve building performance, reduce utility costs, and preserve long-term housing affordability.

Brad Edgar

Managing Director | Lincoln Avenue Communities

Brad Edgar specializes in the financing of multifamily affordable housing projects having successfully underwritten more than \$9.5 billion in bonds. Over the past 20 years, Mr. Edgar has closed a variety of financing structures including both fixed rate and variable rate bond offerings, Fannie Mae tax-exempt mortgage-backed securities (M-TEMS), Fannie Mae taxable mortgage-backed securities (M-TMBS), short-term cash-backed bonds, Freddie Mac credit-enhanced bonds, and direct placements. He has worked closely with housing authorities and affordable housing developers nationwide in the preservation, rehabilitation, and creation of affordable housing. Mr. Edgar received a Master of Science in Finance from the University of Colorado Denver and a Bachelor of Arts in Economics from Colorado State University.

Luz Escamilla

Utah State Senator

A dedicated community leader and advocate, she serves on the boards of the University of Utah College of Social and Behavioral Science, Regence Caring Foundation, Utah Health Policy Project, and Autism Council of Utah. She has also participated in the National Association of Latino Elected and Appointed Officials (NALEO) and the National Women's Law Center Leadership Cohort. She earned a Bachelor of Science in Business Marketing and a Master of Public Administration from the University of Utah. Her leadership and commitment to community service have been recognized with the Pete Suazo Memorial Award.

Carol Evans

Lender Relations Manager | Utah Housing Corporation

I have been with Utah Housing for 16 years in Mortgage Banking and Capital Markets. I am the Lender Relations Manager and work with onboarding and training new lenders and provide ongoing support to our Participating Lenders. I was born and raised in Salt Lake City and have degrees from the University of Utah and the University of Westminster in London, England. I started in the mortgage industry in 2001 but have enjoyed my time at Utah Housing the most, it is very rewarding working at an organization with a mission.

Michelle Farnes

Life Coach

No bio or photo provided.

Scott Farnes

Partner | FJ & Associates

Scott is a partner at FJ & Associates, Certified Public Accounting Firm, with over 35 years of experience specializing in audit, accounting, and tax services for public housing, HUD, USDA-RD, LIHTC, governmental and nonprofit entities. He advises and conducts audits on regulatory compliance, financial statement, Single Audit and GAGAS engagements. Scott is a former Treasurer of the Mountain Plains chapter of NAHRO and is an active member of AHMA, NAHRO, AHACPA, and the Utah Housing Coalition, and has been a regular presenter for these groups and other housing industry conferences.

Vinnie Figlioli

Principal | Lynk Engineers

Vinnie is a principal with Lynk Engineers. A professional engineer with a personality, leadership, coaching, business development, design, and hands on field experience. Vinnie is equipped with the tenacity to push through difficult situations while balancing the human aspect who works to create human comfort through heating and cooling systems. A love of people, learning and moving forward towards success. Goal oriented with a competitive spirit. An ability to see and instill the vision of the future.

Spencer Fonbuena

Software Engineer | SalesCaddie

Spencer Fonbuena is a technology executive, software engineer, and entrepreneur focused on building practical products at the intersection of artificial intelligence, data, and real-world operations. He currently serves as CTO of BRD Labs, where he leads the development of an AI-powered golf coaching platform, and contributes his technical and strategic experience as a board member of Bound, and senior developer at Sales Caddie. With a background spanning quantitative development, mobile and full-stack engineering, machine learning, cloud infrastructure, and quality assurance, Spencer has helped design and scale systems across early-stage startups and established organizations. He is especially passionate about using technology to make valuable tools, information, and opportunities more accessible, guided by a broader mission to “democratize everything.”

Terry Gentry

Executive Vice President | The Richman Group

Based in the Portland, Oregon office, Mr. Gentry serves as Executive Vice President and is responsible for identifying investment opportunities, underwriting, coordinating due diligence, and closing equity transactions. Since joining The Richman Group, he has placed more than \$3 billion in tax credit equity across over 400 projects.

Jason Glidden

Executive Director | Mountainlands Community Housing Trust

Jason Glidden joined Mountainlands in 2024 as Executive Director and overseeing all aspects of the organization. Before Mountainlands, Jason worked for Park City Municipal Corporation as the Housing Development Manager, managing Park City's affordable housing program helping to deliver hundreds of affordable units through the creation of new policies and land management codes that incentivize the development of affordable housing. Jason holds a B.A. in Business Management and Marketing from the University of Evansville, and a M.B.A. in Strategic Management from the University of Montana. He sits on the Affordable/Workforce Housing Product Council for the Urban Land Institute, working with industry experts to find new innovative solutions to the current housing crisis. He grew up in New Hampshire but has

called Park City home since 2007. When not working to provide more housing opportunities to the Wasatch Back, Jason enjoys being outdoors skiing, mountain biking, and fly fishing with his wife and two kids.

Russell Goodman

Director of Real Estate | Community Development Corporation of Utah (CDCU)

Russell Goodman is an experienced affordable housing and community development professional with over a decade of leadership in public and nonprofit sectors. He currently serves as Director of Real Estate at the Community Development Corporation of Utah, overseeing housing development, acquisition, and rehabilitation projects. Russell previously led funding and strategic initiatives for Salt Lake County and managed statewide housing programs at the Utah Office of Homeless Services. He holds a B.A. in Political Science from the University of Utah and serves on the boards of Utah NAHRO and the Utah Housing Coalition.

Juawana Grant

Director, Southwest | Corporation for Supportive Housing

Juawana Grant is a collaborative housing leader with expertise in supportive housing and a proven ability to build strategic partnerships that drive systemic change. As Director of the Southwest Region at CSH, she leads regional initiatives to expand supportive housing across diverse communities. Juawana is recognized for her facilitative leadership style and ability to strengthen stakeholder relationships, ensuring that programs deliver measurable impact. At the Nevada Housing Coalition (NHC), she spearheaded the ElevateNV program—a \$1.1 million statewide initiative focused on education, outreach, and developer support for affordable and supportive housing. Her leadership helped build capacity and foster collaboration among housing advocates and developers statewide. With over 15 years in the nonprofit sector, Juawana's experience spans direct service in fidelity supportive housing and justice diversion programs in Seattle, statewide education & advocacy, and public sector leadership as Deputy Administrator for the Nevada Housing Division. Her early work providing case management and tenancy supports shaped her deep commitment to ending homelessness and the affordable housing movement. Juawana holds a B.A. in Cultural Studies from the University of Nevada, Las Vegas, and an M.A. in Interdisciplinary Graduate Studies from the University of British Columbia Okanagan.

David Griffin II

Griffin EnerG Consulting

No bio or photo provided.

Rachel Grudzien

Relationship Manager | KeyBank

Rachel Grudzien is a Relationship Manager for KeyBank's Community Development Lending and Investing group out of the Denver office. She is responsible for debt originations on new construction and preservation of affordable multifamily projects including 9%/4% LIHTC, state credits, and bonds. Rachel also has national affordable and workforce underwriting experience.

Cathy Harris

Project Manager | BeauxSimone Consulting

Cathy made a career shift to blend her decades of experience with meaningful work. It grew from a desire to serve people and make a difference, no matter how big or small. Prior to joining BeauxSimone, Cathy was a Vice President at JLL for 13 years. She was an Account Lead for a confidential global technology company.

Her time was spent overseeing projects throughout North and South America. The role required client relationship management, building and leading internal teams to respond to RFP's, preparing Quarterly Business Reports, developing, and fostering diverse partners and relationships, and mentoring people. The remaining time, Cathy managed a team of three people who focused on industrial space, healthcare, and tenant improvements. Her responsibilities included executing projects, business development, mentoring, broker relationships, team culture, and maintaining relationships with industry and vendor partners. Prior to JLL, she was a Director/Project Manager at BurkettDesign/EUA for 12 years.

Jeanette Hernandez

Director of Property Management & Compliance | Housing Connect

Jeanette Hernandez believes in the need to develop housing opportunities for those who need it most. Jeanette has 23 years of experience in property management. She has managed and supervised property staff and compliance departments with Rural Development, Low Income Housing Tax Credit, HOME, and Section 811 funding. She has been instrumental in the success of nine multi-funded lease-ups ranging from 40 to 160 units, including new development and LIHTC acquisition rehab. Jeanette is a Housing Credit Certified Professional (HCCP).

Heather Hogue

Mountainlands Continuum of Care Project Coordinator

Heather Hogue is a nonprofit leader and systems strategist specializing in homelessness response, coordinated entry, and governance. She serves as the Collaborative Applicant for Utah's Mountainland Continuum of Care where she works with community partners to strengthen regional planning, data quality, and system performance. Heather also chairs the Utah Homeless Network and has led numerous initiatives involving state and federal funding, coordinated entry, Point-in-Time counts, and cross-sector collaboration. In addition to her nonprofit leadership, she teaches college writing and research methodologies as an adjunct instructor, bringing a background in rhetoric and technical communication to complex policy and systems work. Heather is passionate about building collaborative solutions that improve outcomes for people experiencing homelessness.

Collin Hopkins

President | Keyrenter Property Management Salt Lake

I'm Collin Hopkins, from Heber City, Utah, and a proud alumni of the University of Utah. Golfing is my passion, and I live for cheering on the Jazz and Utah football. But what truly lights up my world is being a dad. Helping others succeed is my mission, whether it's through a kind word, lending a hand, or helping people reach their real estate goals.

Lauren Hornett

Director of Programs | Enterprise Community Partners

Lauren is the Director of Programs for the Rocky Mountain Region of Enterprise Community Partners. In this role, Lauren is responsible for designing and managing the program elements to be delivered across the region, managing events, trainings and technical assistance, as well as all fundraising and budgeting for related activities. She also provides capacity building resources for the development and preservation of affordable housing, delivering training to nonprofit organizations, government entities, local communities, and other key stakeholders and partners.

James Hunter

Chief Advocacy and Culture Officer | New Orleans Firemen's Federal Credit Union

James Hunter has spent more than two decades proving that the barrier to homeownership is rarely the borrower — it's the system built around them. As Chief Advocacy and Culture Officer at New Orleans Firemen's Federal Credit Union, a certified Community Development Financial Institution, James leads work that moves families along the full pathway to housing stability: from rental deposit loans and credit-building products to first-time mortgage programs that lend up to 106% of a home's value so closing costs never stand between a ready buyer and the front door. His impact in mortgage lending has earned national attention. James's work helping design and scale affordable mortgage programs — generating more than \$80 million in home loans across six states — has demonstrated that lending to buyers traditional financial institutions turn away can be both mission-driven and sustainable. James also serves as Executive Director of The Faith Fund, a nonprofit lender combating predatory lending through character-based underwriting, and as Board Chair of Habitat for Humanity St. Tammany West, where he guides governance and growth for one of Louisiana's most active affordable-housing builders. He is a board member of Inclusiv, the national network of community development credit unions, and has supported cooperative financial institutions across the United States, Canada, the Caribbean, and Africa. A sought-after voice on financial inclusion, James brings a simple conviction to every room: homeownership isn't out of reach for working families — the pathway just needs someone willing to pull back the curtain and show them where they stand on it.

Tiana Patterson, J.D

Regional Hub Manager for the Southwest | Grounded Solutions Network

Tiana Patterson, J.D. is the Regional Hub Manager for the Southwest at Grounded Solutions Network, where she partners with communities, nonprofits, local governments, and housing organizations to expand permanently affordable homeownership through community land trusts and shared equity housing. An attorney with more than 10 years of experience in affordable housing and public policy, Tiana previously served as Vice President of Social Impact and Wealth Equity at Elevation Community Land Trust, where she helped advance one of the nation's most recognized community land trust programs. Her career has also included leadership roles with Enterprise Community Partners, where she worked to advance housing policy, strengthen cross-sector partnerships, and expand equitable access to homeownership. Known for translating complex housing concepts into practical strategies, Tiana brings both policy expertise and hands-on implementation experience to her work. She is passionate about helping communities build sustainable organizations that create lasting pathways to homeownership and generational wealth.

Melanie D. Jewkes

Extension Professor | Utah State University

Melanie D. Jewkes is an Extension Professor with Utah State University, based in Salt Lake County, and an Accredited Financial Counselor. With 18 years' experience in community educational programs, she directs the USU Extension PowerPay debt elimination program and homebuyer education and co-manages the statewide Empowering Financial Education program.

Kim Johnson

Senior Director of Policy | National Low Income Housing Coalition

Kim Johnson has been with the National Low Income Housing Coalition since 2019, first as a policy analyst, then senior analyst, policy manager, and now, senior director of policy. In her role, she manages implementation of the Coalitions broader policy agenda, and leads NLIHC's policy portfolios on federal appropriations, reentry housing, and implementation of housing protections in the Violence Against Women Act. Before joining NLIHC, Kim interned with Stewards of Affordable Housing for the Future and the Senate Health Committee, and held a fellowship with the National Network to End Domestic Violence while pursuing her master's in public policy from George Washington University.

Mitch Karr

Architect | MSR Design

An Architect and Senior Associate with MSR Design's Salt Lake City office, Mitch believes that exemplary architecture must not only satisfy our fundamental requirements for it (e.g., movement, interaction, and shelter), but also our more collective and profound human needs for joy, wellness, wonder, and resiliency. His experience working on converting the North West Pipeline building into affordable housing provides strong adaptive reuse insights. Mitch enjoys working with teams and clients to understand the constraints and input that are unique to every project. Mitch believes that through a collaborative and iterative design process, these challenges can be leveraged to inform a responsive, specific, and responsible design with a clarity of intent and purpose that permeates outcomes and is evident at every scale of design.

Matthew Klein

Vice President & Project Partner | Lincoln Avenue Communities

Matthew Klein serves as a Vice President & Project Partner at Lincoln Avenue Communities in Santa Monica, CA, assisting in guiding the firm's nationwide portfolio of Low-Income Housing Tax Credit acquisitions, resyndications, and ground-up developments. Matthew brings a proven track record of structuring high-impact, community-focused investments across the mountain west and southeast. Matt began his career in New York with Goldman Sachs' Real Estate, Gaming & Lodging Investment Banking group, where he honed the analytical rigor and deal-execution skills that define his work today. Matthew earned his B.S. in Finance, magna cum laude, from Barrett, The Honors College at Arizona State University.

Erin Kleven

Service Coordinator | East 72 Apartments

As a Service Coordinator, Erin Kleven leads with a people-first approach, recognizing the dignity and humanity of every individual she serves. She practices trauma-informed care, understanding that housing instability can create fear and barriers to trust. Erin meets people where they are, offering compassionate, judgment-free support. She believes that safe, stable housing is essential to building a strong foundation for healing, growth, and long-term self-sufficiency.

Jill Koford

Utah State Representative

Representative Jill Koford was elected to represent House District 10 and began her legislative service on January 1, 2025. Her district includes parts of South Ogden, Riverdale, Washington Terrace, and Uintah. Jill is an accomplished business owner and community leader. She is the owner and artistic director of Creative Design Ink, a graphic design company, and also serves as the president of the Rechieve Foundation and co-owner/CFO of Protean Edge, Inc. Jill is deeply involved in her community, having served on several boards, including the Weber School District Foundation, Boys and Girls Club of Weber-Davis, and The Ogden Airport Association. She has been an active member of the Executive Committee for the Weber County GOP, serving as legislative district chair, vice chair, and county party secretary. Currently, Jill sits on the Major Brent Taylor Foundation Board and chairs the Weber State University College of Social and Behavioral Science's Advisory Board, among other positions. Jill is married to Rod Koford, and together they have three children: Katie, Alex, and Gracie. Jill is passionate about outdoor sports, including skiing, water skiing, mountain biking, and road biking. Jill is also an instrument rated General Aviation Pilot and is pursuing her commercial, and multi-engine ratings. Jill is dedicated to giving back to her community, serving on multiple committees such as the Ogden Pioneer Days Fundraiser and Community Cares Committee, and as a vice president of Weber County Republican Women. She is also a member of the UDOT Passenger Ropeway Committee and a Friend of the Board for the Boys and Girls Club.

Karen Larson

Vice President, Mortgage Lending | Midwest Minnesota Community Development Corporation

Karen has more than 35 years of experience in the mortgage lending industry. She joined MMCDC's mortgage lending department 24 years ago as a loan officer, and assumed leadership of her department in 2021. With her extensive experience in the mortgage services industry, she has been key to the growth of MMCDC's mortgage lending department. In addition to originating, underwriting, closing and funding a variety of loan types, she has worked with secondary market sources, partnered with bank lenders, engaged with state and federal program staff, and worked with a coalition of CDFIs and nonprofits to support mutual goals to increase homeownership. In recent years she was part of a small team that developed Minnesota's First Generation Homebuyer Community Down Payment Assistance program, and has led the deployment of nearly \$80 million of these DPA loans through the first half of 2026.

Zach Leavitt

Program Manager, Community Development Block Grant Program | Utah Housing and Community Development Division | Governor's Office of Economic Development

Zach Leavitt currently serves as the Program Manager for the Community Development Block Grant program for the State of Utah's Housing and Community Development Division in the Governor's Office of Economic Development. He oversees federal funding used to create and maintain affordable housing, improve communities, and strengthen Utah by investing in critical housing and infrastructure projects throughout the state, primarily in rural Utah. When not working, Zach enjoys going to plays, reading, engaging with his favorite fandoms, and traveling to exotic locations in Utah like Richfield, Enterprise, or downtown Salt Lake City. Zach Leavitt is also married to Laura Leavitt. Together, they are raising their two daughters, Abigail and Juliette.

Zoe LeBeau

CEO | BeauxSimone Consulting

Zoe brings over 25 years of hands-on and direct experience in all aspects of housing, service development and implementation. In her 25-year career, Zoe has worked on over 2,000 units of housing that range from transitional, permanent supportive, multi-family affordable and homeownership. Zoe has developed multiple programs including the Women In Construction Training Project, which trains low-income women and men of color to build homeless housing and helps them get jobs in the construction field. Zoe plays a national role in public policy work to secure more funding for supportive housing. She recently was a leading force behind a pilot project to bring new operating and services dollars to Indian Country to help house homeless veterans (HUD Tribal VASH). Zoe is also a nationally recognized trainer and expert on supportive housing in tribal communities and is regularly asked to speak at national conferences and events. Recently, Zoe was the keynote speaker at the National American Indian Housing Council's annual legal symposium as well as at the Colorado National Association of Housing Authorities.

Heather Lester

Mediation Program Coordinator | Utah Community Action

Heather Lester is the Mediation Program Coordinator and a Landlord-Tenant Mediator at Utah Community Action, where she has driven housing stability initiatives for close to 10 years. Since the program expanded statewide in 2022, Heather has played a pivotal role in developing a comprehensive mediation approach that addresses eviction prevention, housing education, and court-connected mediation for eviction and debt collection cases. The team works collaboratively with tenants, landlords, and the Court and many community partners to de-escalate conflicts, facilitate payment arrangements, and resolve disputes related to rental fees, deposits, and lease terms. The program also focuses on resource referrals and housing education

initiatives to promote long-term housing stability, barrier removal and to reduce eviction rates. By emphasizing community outreach and system-level impact, she strives to strengthen landlord-tenant relationships and create sustainable, supportive housing environments. Heather holds a Master's Degree in Negotiation and Dispute Resolution from Creighton University School of Law, Werner Institute, additionally specializing in Organizational Development and Communication Leadership. She is Chair of the Online Dispute Resolution Section of the Association for Conflict Resolution and has been honored with the Utah Community Action Excellence in Community Action Award (2021), the Community Action Partnership Region 8 Champion Award (2022) and the Utah Housing Coalition's Person of the Year (2022). Heather is passionate about housing advocacy and legislative policy. She actively supports affordable and deeply affordable housing growth initiatives in the State of Utah. She engages in focus groups, committees and initiatives to promote sustainable housing communities throughout the State, Heather promotes the overall need to foster effective landlord-tenant relationships through education and active communication strategies for success as a fundamental structure for longevity.

Janine Liebert

Director | Self-Help Center & Utah State Law Library

Janine Liebert is the Director of the Utah State Courts Self-Help Center. Previously, she worked for the LA Law Library starting in 2007 as Director of Public and Legal Education and as part of the Programs & Partnership team. As part of this role, she designed and implemented a range of access to justice programs. She holds a Master of Library and Information Science degree from UCLA as well as a Master of Arts in Liberal Arts degree from St. John's College and an undergraduate degree from Amherst College.

Tiffany Clement, Regional Property Manager

Housing Connect

With over 20 years of experience in the housing industry—including 14 years dedicated specifically to affordable housing—I bring a deep and comprehensive understanding of diverse housing programs and property types. My background includes extensive experience with market-rate communities, Section 8 multifamily programs (including PRAC 202 and 811/801), Low-Income Housing Tax Credit (LIHTC) properties, HOME-funded developments, and Public Housing. I am driven by the belief that housing is a fundamental human right. Throughout my career, I have been committed to reducing barriers to housing access and stability. My work focuses not only on providing safe and affordable homes but also on supporting residents in their journey toward long-term self-sufficiency. By partnering with residents, stakeholders, and communities, I strive to create pathways that empower individuals and families to thrive. I remain dedicated to identifying and removing obstacles that prevent people from accessing and maintaining stable housing, ensuring that everyone has the opportunity to build a secure and sustainable future.

Mario Martinez

Spectrum Engineering

Experienced Electrical Engineer with a demonstrated history of working in the design industry working along other engineering disciplines. Skilled in ACAD, Microsoft Word, Revit, Microsoft Excel, and Microsoft PowerPoint. Strong engineering professional with a Bachelor's degree focused in Electrical Engineering from University of Central Florida.

Kena Mathews

Director of Stabilization Services | Community Action Services and Food Bank

Kena Mathews is the Director of Stabilization Services at Community Action Services and Food Bank, where she oversees housing stabilization, rental assistance, shelter coordination, food programs, and Utah County's winter warming center response. With more than 25 years of experience in housing, homelessness

services, nonprofit leadership, and community development, Kena is known for building strong partnerships among local governments, law enforcement, behavioral health providers, nonprofits, and community organizations. She is passionate about creating collaborative, compassionate solutions that help individuals and families move from crisis toward safety, housing, and long-term stability.

Karen McCandless

Mayor | Orem City

Karen McCandless is a seasoned public servant and community advocate currently in her first term as the mayor of Orem, Utah. As the former CEO of Community Action Services and Food Bank and a former Orem City Council member, Karen has dedicated her career to fostering strong public-private partnerships, supporting essential community services, and building community understanding and relationships. Her leadership is defined by a passion for ensuring Utah families have the stability and support they need to thrive.

Shawn McMillen

MPA, ASUDC | Executive Director | First Step House

Shawn has led First Step House through two decades of vision and growth, overseeing treatment, housing, and wraparound services that serve more than 1,700 people each year. He also serves on HRSA's National Advisory Council on the National Health Service Corps and co-chairs the Salt Lake Valley Coalition to End Homelessness.

Armanda Mercado

Director of Strategic Initiatives | Utah Department of Corrections

She has more than 15 years of experience in government operations, organizational improvement, and community engagement. She began her career with the Utah Department of Corrections in 2009, working in the Sex Offender and Kidnap Registry Office. In 2014, she transitioned to Utah Correctional Industries (UCI), where she served as a Lead Audit Manager before being promoted to Correctional Administrator II. In 2023, she was elevated to the position of Deputy Director at UCI. In addition to her leadership role, Mercado currently serves as a hostage negotiator for the Department of Corrections. Prior to her work in corrections, Mercado worked for the Department of Human Services, Division of Child and Family Services, where she served as an Investigator specializing in child sexual abuse cases, as well as a Refugee Specialist for the Salt Lake Valley region. Mercado holds a Bachelor's degree in Social Work and Psychology from the University of Utah and earned her Master's degree in Criminal Science with an emphasis in Corrections from Weber State University in 2010.

Matt Meyer

Managing Director of State Housing Land and Infrastructure | Utah Division of Housing and Community Development

Matt Meyer is the Managing Director of State Housing Land and Infrastructure within the Utah Division of Housing and Community Development (DHCD), part of the Governor's Office of Economic Development. In this role, he leads the Division's land and infrastructure initiatives that support housing development across Utah, including the State Housing Infrastructure Program (SHIP) and the Surplus State Land Program (SSLP). Matt works closely with state agencies, local governments, and community partners to expand housing opportunities by improving access to developable land and critical infrastructure. At the Housing Matters Conference, he will discuss the Division's new organizational structure and how these innovative programs are helping address Utah's housing needs and support the state's growing communities.

Aaron Miripol

CEO | Urban Land Conservancy

Aaron Miripol is president and CEO of Urban Land Conservancy, a Denver-based nonprofit real estate organization that helps keep longtime residents and local nonprofits rooted in their communities. Aaron is passionate about fighting inequity and displacement, and he leads ULC's work with neighborhoods, as well as nonprofit, philanthropic, government, financial, and real estate organizations. Under Aaron's guidance, ULC and its partners strategically acquire and develop property to create sustainable benefits in underserved communities. Aaron has more than 30 years of experience running community development and affordable housing organizations. He has overseen more than \$1 billion in direct economic development, including more than 3,000 permanently affordable homes.

Dan Murphy

Program Manager | Utah Department of Workforce Services

Dan Murphy brings a career rooted in public service and hands-on leadership within Utah's housing ecosystem. He currently serves in the Department of Workforce Services, Housing and Community Development Division, supporting the Olene Walker Housing Loan Fund—a critical state resource for affordable housing. Dan has built a reputation for operational turnaround and strategic execution. During the pandemic, he was tasked with stabilizing a faltering mortgage assistance program that was nearly a year behind. Within three months, he relaunched the program in partnership with a local community organization, restoring its impact for Utah families. His commitment to this mission is personal as well as professional. Having purchased his home before the rapid price escalation of recent years, Dan recognizes how easily many Utahns—friends, family, and future generations—have been priced out of the same opportunity. He believes affordable homeownership is essential to household stability, community resilience, and the long-term economic health of the state.

Calvin R. Musselman

Utah State Senator

Sen. Calvin R. Musselman represents District 4, covering Weber and Davis counties. He was first elected to the Utah House of Representatives in 2019, and went on to serve in the Utah Senate in 2024. He currently serves on the Senate Business and Labor Committee, the Senate Judiciary, Law Enforcement and Criminal Justice Committee and chairs the Economic and Community Development Appropriations Subcommittee. Sen. Musselman's legislative priorities focus on expanding workforce housing, advancing strategic economic development, strengthening public safety and supporting Utah's veterans. His guiding goal is to help make Utah a safe, prosperous and opportunity-rich place for families and businesses alike. A longtime resident of West Haven, Sen. Musselman and his wife are the proud parents of four children. Together they bring over five decades of experience in the real estate industry through their work at Golden Spike Realty. He previously served as Chair of the Utah Real Estate Commission (2018), President of the Northern Wasatch Association of REALTORS® (2008) and President of the Utah Association of REALTORS® (2013). With a deep background in real estate and a strong record of community service, Sen. Musselman brings practical experience, steady leadership and a commitment to common-sense solutions to his work in the Utah Legislature.

Kaitlin Myers

Executive Director | Moab Area Community Land Trust

Kaitlin Myers is the Executive Director for the Moab Area Community Land Trust (MACLT) and oversees the development of the Arroyo Crossing subdivision. Her passion for the organization stemmed from four years of volunteer service on the MACLT board from 2017-2021, and she is the first paid staff member for the organization. Kaitlin worked on affordable housing, economic development, and community development projects and policies for Grand County and Moab City for five years before transitioning into her role with

MACLT. She currently serves on the board of the Utah Housing Coalition and is active with the Moab Area Housing Task Force and the Grand County Local Homelessness Council. Kaitlin holds a Bachelor of Design in Architecture from the University of Florida and a Certificate in Economic Development from Utah Valley University.

Julia Nelmark

President & CEO, MMCDC; CEO, WEII | Midwest Minnesota Community Development Corporation

Julia Nelmark leads Midwest Minnesota Community Development Corporation (MMCDC), a CDFI - mission-based lender and developer headquartered in Detroit Lakes, Minnesota, as well as the White Earth Investment Initiative (WEII), a Native CDFI subsidiary serving Native Americans on the White Earth Reservation and throughout Minnesota. MMCDC provides commercial, NMTC and mortgage lending, housing development and management, and through WEII lending and development services (free tax preparation, homebuyer education and financial counseling) focused on Native Americans in Minnesota. Prior to becoming president in 2018, Ms. Nelmark led MMCDC's New Markets Tax Credit Financing for 15 years. Ms. Nelmark received an Accounting degree from Benedictine University, attained her CPA certification and went on to receive a Master's of Management degree from Kellogg Graduate School of Business at Northwestern University. Prior to MMCDC, Ms. Nelmark spent several years in accounting / finance at for-profit manufacturing companies. She serves on several industry related boards, and is active in her community.

Bryan Nielson

Principal | Reaveley Engineers

A Principal with Reaveley Engineers in Salt Lake City, Bryant holds a PhD in structural engineering and 12 years on the academic faculty at Clemson University. Bryant combines deep technical expertise with a practical, execution-focused mindset. His experience includes authoring a collegiate textbook on structural analysis, now in its second edition, reflecting his ability to translate complex concepts into clear, usable guidance. That clarity carries directly into his project work, where clients value his ability to explain structural behavior and risk in a way that supports confident decision-making. Bryant's practice focuses on structural systems continuity, particularly in environments where reliability, documentation, and compliance are critical. He supports owners and project teams by pairing analytical depth with thoughtful collaboration, helping ensure structural solutions are not only technically sound but durable, understandable, and aligned with long-term operational needs.

Russell Opatz

Real Estate Development | Giv Group

Russell Opatz is involved in Real Estate Development at Giv Group, contributing to the creation of sustainable communities. Their background includes serving as Vice President, Housing & Support Services at Valley Behavioral Health. In this role, they oversaw operations related to housing and support services, contributing to mental health services within the community. Earlier in their career, Russell held the role of Marketing & Communications Specialist at Social Venture Partners. Their work history includes marketing and communications activities, supporting philanthropic initiatives.

Alan K. Ormsby

State Director | AARP Utah

Alan Ormsby leads AARP Utah with a strong background in advocacy for Utah's older adults and people with disabilities. His education is in law, with a focus on health care law, long-term care, home and community-based services, HIPAA, Medicare and Medicaid. Prior to joining AARP in 2011, Alan served as the Director of the Division of Services for People with Disabilities (DSPD) leading Utah's efforts to provide

the best possible services for people with disabilities. Before serving as the DSPD Director, Alan was the Director of Aging and Adult Services at the State of Utah, and in this role was responsible for statewide home- and community-based services for Utahns 60 and over. In addition, he worked with the local Area Agencies on Aging, and was instrumental in drafting legislation to initiate Utah's Commission on Aging of which he is currently a member. He received his undergraduate degree from the University of Utah and law degree from Quinnipiac University.

Claudia O'Grady

Vice President, Multifamily Finance & Development | Utah Housing Corporation

Ms. O'Grady has been involved in community development, and particularly affordable housing solutions, for more than 20 years. She began her career working for a Utah-based nonprofit affordable housing developer and later was the executive director for more than a decade. Since 2009, Ms. O'Grady has served as the vice president of multifamily financing, for Utah Housing Corporation, the state housing finance agency. She oversees the state's low income housing tax credit program and other multifamily lending programs. Ms. O'Grady also serves on the Salt Lake City Redevelopment Advisory Commission where she helps guide redevelopment strategies in blighted areas of the city. She holds a bachelor's degree in government from Harvard University. "We are extremely excited to have Claudia join the RCAC Board. Her knowledge of affordable housing programs will help to shape the future of our housing efforts, and her ties to rural Utah will provide insight to our efforts there." said Stanley Keasling, RCAC chief executive officer. RCAC board members serve three-year terms and may remain on the board for up to four consecutive terms.

Allan Perry

Property Manager | East 72 Apartments

Allan Perry is a housing provider committed to delivering safe, stable, and high-quality living environments while maintaining a tenant-focused approach. He operates with the belief that safe housing is a fundamental human right and a critical foundation for individual and community stability. Allan prioritizes understanding tenant needs, fostering respectful relationships, and maintaining properties that reflect both care and long-term value. His compassionate, solutions-oriented approach supports tenant retention, minimizes turnover, and contributes to consistent property performance. By combining strong ethical principles with a commitment to operational integrity, Allan works to create sustainable housing opportunities that benefit residents while delivering reliable, responsible outcomes for stakeholders and investors.

Natasha Pfeiffer

Loan Officer | Rocky Mountain Community Reinvestment Corporation

Natasha Pfeiffer is a Senior Loan Officer with Rocky Mountain Community Reinvestment Corporation and has been with the organization for over 11 years. Throughout her tenure she has successfully underwritten over 100 affordable housing loans totaling approximately \$320MM, with a focus on 9% low-income housing tax credit (LIHTC) transactions. Her role involves providing permanent debt solutions to both non-profit and for-profit housing developers. Ms. Pfeiffer collaborates extensively with other capital providers to ensure a seamless execution process. She has a proven track record of managing complex financial transactions, including condominium structures, ground leases, and a diverse array of funding sources including LIHTC, USDA Rural Development, HOME/HTF/NHTF funds, and project-based Section 8 HAP Contracts.

Zach Quinn

Vice President, Portfolio and Investments | RevRoad

Zachary Quinn is an entrepreneur and investor with a background in wealth management, family office advisory, and venture portfolio strategy. He currently serves as Vice President of Portfolio and Investments at RevRoad, where he works with early-stage companies across a range of industries, and previously

advised high-net-worth clients on liquidity events, alternative investments, and philanthropy. In 2021, he founded BOUND, a Utah nonprofit dedicated to preventing evictions before they happen, and is now co-founding Bulwark, a platform built to make that mission self-funding at national scale. Zach loves working at the intersection of capital and impact.

Erin Rider

Director | Office of the Homeowners' Association Ombudsman

Erin Rider is the Director of the Office of the Homeowners' Association Ombudsman. She has spent the last several years working in corporate law, handling matters of corporate governance and negotiating complicated mergers and acquisitions for her clients. Erin is a native of Millcreek, UT, where she currently lives with her dog - a mini Bernedoodle named Penny. She graduated from BYU with her Bachelor's in Business Management and an emphasis in Entrepreneurship, then went on to receive her JD/MBA from Georgetown University in Washington, DC. While in DC, Erin spent time on the Senate Finance Committee as a Law Clerk, participating in tax reform discussions prior to the tax reforms implemented under President Trump's first term. After graduating from Georgetown, Erin moved to Boston and began practicing law at Goodwin Procter. In 2019, Erin moved back to her home state of Utah and began working for Dorsey & Whitney in their corporate practice. She is excited to bring her experience to this new office and make a difference for homeowners and professionals in the HOA industry.

Calvin Roberts

Utah State Representative

Representative Cal Roberts was elected to the Utah House of Representatives in 2024 and represents House District 46, which includes Draper and Bluffdale. He earned a bachelor's degree from Brigham Young University and began his career on Wall Street with Credit Suisse, specializing in mergers and acquisitions. He later returned to Utah, where he built a career in private equity and finance and served for five years on the Draper City Council. Cal and his wife, Elizabeth, live in Draper with their three children.

Joanna Salvador

Outreach & Case Manager | Mountain Mediation

Joanna is our Outreach Coordinator and Case Manager. She helps lead landlord-tenant eviction diversion efforts and connects community members with local resources and support. Joanna specializes in outreach, partnership building, and conflict resolution. She holds a degree in Family Science with an emphasis in Latin American Studies from Brigham Young University. She has worked with nonprofits including GEAR UP Utah supporting education opportunities for low-income students. She is passionate about strengthening the communities around her and has called Utah home for the past two years.

Dontae Scott

President | Housing Assistance Corporation (Las Vegas, Nevada)

Dontae Scott is a Las Vegas housing developer whose work is concentrated on the Historic Westside — the blocks most investment skips. He is the founder and president of Housing Assistance Corp, a 501(c)(3) that works with city, county and federal partners to move real dollars back into the neighborhood. Through HAC's Beautify the Block program he has led home repairs, property rehabilitation and full home makeovers for Westside residents — work carried out alongside homeowners, young people and neighborhood volunteers. He is currently leading pre-development on the Westside Re-Entry Project, a permanent supportive housing development for adults returning home from incarceration. He came to this work from real estate, where he built a business acquiring, renovating and developing property across the valley, and still runs it today. He was named a Vegas Stronger Champion for his work in Las Vegas.

Shawna

Co-Founder and CEO | SustainEnergyFinance

Shawna is the Co-Founder and CEO at SustainEnergyFinance, a nonprofit lender committed to transforming our communities with accessible, equitable, and creative financial solutions that build a clean energy economy. She oversees the organization's strategic development, creation of financing products, project pipelines, and fundraising from private and public capital. She brings 15 years of work experience in clean energy across financing, program design and implementation, research and analysis, technical writing, and teaching. Her prior work includes consulting as the founder of Elevated Energy Solutions and Advisors, the Managing Director of Renewable Energy and Energy Efficiency at the Utah Governor's Office of Energy Development, and as an analyst for CNA – a dedicated Navy and Marine Corps research center. She holds a Masters in Public Policy from Georgetown University and a Bachelors in Political Science from the University of California Santa Barbara.

Frederick Sheehan

Certified Peer Support Specialist | WATCH Program, Wasatch Behavioral Health

Frederick Sheehan is a Christian, father, and lifelong addiction and recovery advocate. After nearly 30 years of living with co-occurring mental health and substance use disorders, and more than a decade of experiencing homelessness on and off, he transformed his lived experience into a life of service. He credits his relationship with God as the foundation of his recovery. Frederick has worked for the past five years as a Certified Peer Support Specialist with the WATCH Program at Wasatch Behavioral Health—the same program where he once received services. He is also a Certified Family Peer and Forensic Peer. He serves on the Mountainlands Continuum of Care Executive Committee, is a member of the nationwide 988 and Mobile Crisis Outreach Team, participates on the Winter Task Force, and serves as the Utah County Warming Center Coordinator with Community Action Services and Food Bank. Frederick is passionate about helping people experiencing homelessness, mental illness, and addiction find hope, recovery, and lasting change.

Andrea Sokolowski

Executive Director | Home Trust of Ouray County

Andrea Sokolowski is the Founder and Executive Director of the Home Trust of Ouray County (HTOC), a 501c3 nonprofit for affordable housing and community development that operates under the community land trust model. HTOC's mission is to grow an inclusive, economically diverse community by providing permanently affordable housing and housing-related resources to modest income households through the stewardship of community assets. Andrea has been an advocate of affordable housing since she joined the Ouray County Housing Committee in 2018. After attending a Grounded Solutions Network conference, she has been committed to developing the community land trust model in Ouray County.

Alex Stoddard

Senior Associate | Architecture Belgique

As a Senior Associate and licensed architect with a decade of licensure and nearly 14 years in the industry, Alex has dedicated much of his career to shaping multi-family housing across the Salt Lake Valley and surrounding areas. His work spans the full spectrum of residential design—from mission-driven affordable housing to high-end market-rate developments—with a focus on how high-performance design serves both residents and property owners. Through hands-on experience with Net-Zero energy goals, Enterprise Green Communities, and ENERGY STAR® standards, Alex looks for practical ways to integrate sustainable building systems and resource management into every project. He views energy efficiency and water

conservation not just as design metrics, but as essential tools for lowering resident utility burdens, improving building performance, and supporting the long-term financial health of local housing communities.

Anna Sullivan

Housing Credit Allocation Manager | Multifamily Finance & Development

As Housing Credit Allocation Manager, I am responsible for oversight and supervision of all Housing Credit allocation functions and staff. I previously worked as the Multifamily Housing Credit Analyst where I was responsible for the preparation, analysis, tracking, and maintenance of the Multifamily Housing Program. Graduated with a Bachelor of Arts and Minor in English Literature from University of Utah.

Jereme Thaxton

Founder & CEO | Alta Bay Capital

Jereme has over 25 years of experience in commercial real estate development, brokerage, capital markets, asset management, private equity, design and construction. Before forming Alta Bay Capital he was a project manager where he designed, planned or built over \$27 Billion in commercial real estate in 8 countries. His portfolio includes large-scale multifamily, hospitality and mixed use development projects such as the 963 unit, 570 acre Ernie Els signature golf course in Dubai (\$4.1 billion) and the iconic worlds tallest building Burj Khalifa (\$1.5 billion). He received his bachelor's degree from the University of Tennessee and two master's degrees from Virginia Tech. Jereme is a LEED Accredited Professional from the U.S. Green Building Council.

Amy Thornton

Chief Operating Officer | Afforda

Amy Thornton is the Chief Operating Officer at Afforda, Amy Thornton leads the organization's affordable housing efforts, from strategic development and financing to asset management. For over 14 years, she has been collaborative in expanding Afforda's reach, helping Utah developers secure the flexible, short-term funding they need to build sustainable communities. Amy earned her MBA from the University of Utah and is passionate about finding the right balance between financial feasibility and community need

Dave Todd

Attorney | Titan Legal

Dave is an attorney with Titan Legal practicing primarily in Landlord/Tenant law. He has been practicing for 15 years and handles rental housing legal issues from Logan to St. George. He is currently on the Board of Directors with the Rental Housing Association, a member of the Lawyers Council for the National Consumer Reporting Association and a member of the Utah Supreme Court's Committee on collection and housing court.

Steve Turner

Founder and CEO | Bring Back The Trades

America's skilled trades are the backbone of our communities, yet a growing workforce shortage threatens our ability to build, maintain, and strengthen the places we call home. Steve Turner, founder of Bring Back the Trades, Inc. and a recent TEDx speaker, is leading a national movement to change how we think about vocational careers and inspire the next generation of skilled professionals. Drawing on more than 30 years of experience in the trades, Steve will share how education, industry partnerships, advocacy, and scholarships can create meaningful career pathways while addressing critical workforce needs. This

energizing plenary will challenge us to rethink the value of the trades and recognize their essential role in building stronger communities—and the housing our country desperately needs.

Tony Tyler

Columbus Pacific Development

No bio or photo provided.

Steve Waldrip

Governor's Senior Advisor for Housing Strategy and Innovation | Governor's Office of Economic Development

Steve Waldrip completed his undergraduate studies in English at Brigham Young University, received a law degree from the University of Utah and a Master's in Taxation from the University of Washington. After practicing law for a short time, he took a job with the Boyer Company in Utah at the beginning of the Business Depot Ogden project. As project manager he helped bring in \$500 million in private investment into BDO and Ogden, negotiated \$250 million in lease transactions and helped create over 4000 new jobs. He served two terms in the Utah House of Representatives, and co-founded a social benefit real estate fund, Rocky Mountain Homes Fund, where he worked for several years. He is currently serving as the Governor's Senior Advisor for Housing Strategy and Innovation, a role he assumed in December of 2023. In addition, he serves on the Board of United Way Northern Utah, the Utah Commission on Housing Affordability, and the Board of the Utah Housing Corporation.

McKenzie Walsh

Home Buyer Education & PowerPay Program Coordinator | Utah State University

McKenzie Walsh is a dedicated financial education professional with over seven years of expertise as a Certified Personal Financial Counselor (Fincert) and a Certified HUD Housing Counselor. As a Housing Program Coordinator at Utah State University Extension, she oversees and teaches USU Extension's HUD approved Homebuyer Education course.

Lily Ward

Program Manager | Utah Office of Homeless Services

Lily Ward is a Program Manager at the Utah Office of Homeless Services. Ms. Ward has a master's in Social Work and has a Certified Social Work License. For the past ten years, her career efforts have demonstrated commitment to improving public health through direct services, education, research, policy development, evaluation, and grant development and administration at the community, state, and national levels. She has been a lead on several large projects such as evaluating local and state-wide homeless service programs, conducting urban and rural needs assessments and developing corresponding public health, public service, and programmatic improvement plans, and serving as an author on many peer reviewed national journal articles.

Ray Ward, M.D.-Ph.D.

Utah State Representative

Representative Ray Ward M.D.-PhD. has served in the Utah House of Representatives since 2015 representing Bountiful. He serves as the House Chair of the Social Services Appropriations Committee. He focuses his legislative efforts on medical issues to make sure that the State Medicaid program runs well, and to lower the cost of housing. He is a family physician in private practice at Cope Family Medicine/Ogden Clinic and enjoys working with Medicare and Medicaid patients. He and his wife Beverly like math and pickleball and plug-in solar panels and hanging out with their 5 year old grand-daughter.

Breezie Williams

Assistant Vice President | Utah Housing Corporation

Breezie Williams launched her career in loan servicing at CrossLand Mortgage in 1997 and became a member of the Utah Housing team in 2001. Over the past 24 years, she has dedicated herself to supporting Utah homeowners and currently serves as Utah Housing's Vice President of Mortgage Servicing. Breezie has worked closely with major organizations such as the Office of Housing and Urban Development, Fannie Mae, Freddie Mac, and Ginnie Mae, especially in her efforts to assist first-time homebuyers. Her expertise includes every stage of the mortgage process, from loan boarding to final payoff. Driven by Utah Housing's mission to make homeownership possible for more families, Breezie is passionate about her work in mortgage servicing. She earned her Bachelor's degree in Business from Utah State University.

Tricia Davis Winter

Director | Utah Division of Housing and Community Development

Tricia Davis Winter has served as the Director of Utah's Division of Housing and Community Development since April 2025. During the 2026 legislative session, she informed H.B. 68, which established the division within the Governor's Office of Economic Development and unified key housing and community development programs under the State Housing Coordinator. Previously, Tricia served as Director of the Utah Office of Homeless Services, where she worked in close partnership with the State Homelessness Coordinator to implement Utah's statewide homelessness strategy and oversee the administration of homelessness programs. With more than 22 years of public service, she has extensive experience leading organizational change, grant administration, policy development, fiscal management, and statewide program leadership. Tricia also serves on the Board of the Council of State Community Development Agencies (COSCDA), contributing to national housing and community development policy discussions.

Ron C. Winterton

Vice President | Utah Housing Corporation

Ron has worked in the mortgage industry since 1997, bringing more than 25 years of experience helping homebuyers achieve the dream of homeownership. In his current role as Vice President of Mortgage Banking at Utah Housing Corporation, Ron provides education and training to homebuyers, lenders, and Realtors on UHC's affordable housing programs. He is committed to ensuring that industry partners have the knowledge, tools, and resources needed to effectively support homebuyers throughout the mortgage process. Ron has also been actively involved in local and state industry associations. He has served as President of the Utah Mortgage Lenders Association and has contributed his leadership and expertise through board service with the Utah Homebuilders Association and the Utah Association of Realtors. Ron is a strong advocate for professional engagement within the mortgage, real estate, and building industries, believing that active participation is essential to supporting and preserving access to homeownership.

Jake Wood

Managing Director, Affordable Housing | J. Fisher Companies

Jake Wood has 20 years of experience in real estate investment, brokerage, finance, and development. He currently manages affordable housing acquisitions, development, and financing for J. Fisher Companies. Jake spearheads community development projects and affordable housing initiatives, with a focus on public-private partnerships. Throughout the years, Jake has formed enduring relationships with the industry's best lenders, investors, property managers, and builders to assemble, entitle, and finance active projects with a combined count of approximately 2,800 affordable units and development budgets over \$680MM. Jake holds a B.A. in Political Science from the University of North Carolina, and a Master of Real Estate Development degree from the University of Utah.

Mary Woodard

Vice President of Business Development | Granite Credit Union

Mary Woodard is Vice President of Business Development at Granite Credit Union, where she has worked for 37 years. In addition to leading Business Development and Community Involvement, she serves as President of the Granite Credit Union Foundation, which funds student scholarships and teacher grants across Utah. Mary also chairs the Board of RiteCare of Utah, a nonprofit supporting children with speech and language learning challenges. She is passionate about education, financial literacy, and building strong community connections. Mary earned her Bachelor of Business Administration from Westminster College and enjoys spending time with her adult children and family.

Chris Zarek

Vice President of Commercial Development | Larry H. Miller Group

Throughout a multidisciplinary career, Chris has been involved in the design, development, planning and construction of a wide range of projects across three continents, including work in mixed-use, residential, retail, hospitality, healthcare, institutional, industrial, lab and R+D, and urban design sectors. Chris' projects have included mixed-use, multifamily projects and neighborhoods encompassing a broad range of scale, type, location and service: from 50 to 500 dwellings, townhomes to highrises, urban and suburban, luxury to affordable and even permanent supportive housing. In addition, Chris has developed hospitality projects including an urban core hotel and residential tower; historic warehouse renovations for creative office and event center uses; and other industrial and office projects. Many of Chris' projects include some aspects of historic rehabilitation, urban infill, or open space placemaking. Chris received a B.A. in Archaeology, Anthropology and Sociology from Washington and Lee University in Virginia, a Master of Architecture degree at the University of Utah, as well as a Master of Business Administration with an emphasis in Real Estate Finance from the University of Utah.

Alex Zeltser

Partner | Lincoln Avenue Communities

Alex Zeltser is a partner in the Washington, D.C. office of Tiber Hudson LLC, where his practice is focused on public finance in the affordable multifamily housing development space. He represents institutional lenders, underwriters and bond purchasers in a range of tax-exempt and taxable housing financings throughout the United States, including public offerings of rated bonds credit-enhanced by FHA, Ginnie Mae, Fannie Mae and Freddie Mac, as well as private placements of unrated bonds and loans. Alex advises his clients on the structuring and federal income tax aspects of tax-exempt debt transactions, maintains an in-depth understanding of credit rating agency criteria, and prepares cashflow projections and a variety of calculations required under the Internal Revenue Code. Alex presents frequently at industry conferences and panels, where he speaks about affordable housing finance topics, tax issues, market trends and solutions.