

**Panelist Biographies for Joint Hearing
March 25, 2021**

Diversifying Homeownership in California

Marisabel Torres, Director of California Policy, Center for Responsible Lending

Marisabel Torres is the director of California policy at CRL and works to advance strong consumer protections and promote responsible lending policies in the state. Before joining CRL, Marisabel was a senior policy analyst for the Wealth-Building Initiative at UnidosUS and focused on banking, homeownership, and retirement policies affecting Latino families, as well as immigrant access to financial services. Marisabel's career at UnidosUS began as a policy generalist in the department of Legislative, Congressional, and Political Affairs, before being an analyst in the Economic and Employment Policy Project. Her work included analyses of federal investments in Latino-serving programs, the Latino electorate, and barriers to federal retirement programs for low-income Latino workers. Torres has authored or co-authored several publications, including *The Future of Banking: Overcoming Barriers to Financial Inclusion for Communities of Color* (2019), *Banking in Color: New Findings on Financial Access for Low- and Moderate-Income Communities* (2014), *Latino Financial Access and Inclusion in California* (2013), and *Affording Citizenship and Securing a Sound Financial Future* (2012). Marisabel holds a bachelor's degree in international affairs from the University of Mary Washington.

Professor Carolina Reid, Associate Professor of City and Regional Planning, UC Berkeley

Carolina Reid is an Associate Professor in the Department of City and Regional Planning and the Faculty Research Advisor for the Terner Center for Housing Innovation. Carolina specializes in housing and community development, with a specific focus on access to credit, housing and mortgage markets, urban poverty, and racial inequality. Current projects with the Terner Center include research to understand the rising costs of construction in California, the benefits of affordable housing for low-income families, and the role of inequalities in mortgage lending post-recession on the racial wealth gap.

Carolina's work seeks to inform state and federal policy, and she has consulted on projects for the California Department of Housing and Community Development, the U.S. Department of Housing and Urban Development, the Center for Community Capital, Abt Associates, as well as community development nonprofits. Her scholarship has been covered in national and international media, including the *New York Times*, the *Wall Street Journal*, National Public Radio, and local outlets such as the *Mercury News* and *San Francisco Chronicle*. Before joining the faculty at UC Berkeley, Carolina worked for a year at the Center for Responsible Lending, where she undertook policy analyses on how provisions in Dodd-Frank could affect future access to credit for lower-income and minority households. Before that, Carolina served as the Research

Panelist Biographies for Joint Hearing
March 25, 2021

Manager for the Community Development Department at the Federal Reserve Bank of San Francisco for six years. She has a BA from Stanford University and an MA and PhD from the University of Washington, Seattle.

Professor José Loya, Assistant Professor in Urban Planning, UCLA

José Loya is an Assistant Professor in Urban Planning at UCLA's Luskin School of Public Affairs and faculty affiliate with the Chicano Studies Research Center. His research addresses Latino issues in urban areas by connecting ethno-racial inequality and contextual forces at the neighborhood, metropolitan, and national levels. His research discusses several topics related to stratification in homeownership, including ethno-racial, gender, and Latino disparities in mortgage access. José received his PhD. at the University of Pennsylvania in Sociology and holds a master's degree in Statistics from the Wharton School of Business at Penn. Prior to graduate school, José worked for several years in community development and affordable housing in South Florida.

Fighting Discrimination and Disparate Outcomes in Rental Housing

Professor Tim Thomas, Research Director at the Urban Displacement Project, UC Berkeley

Tim Thomas is a postdoctoral scholar and research director at the Urban Displacement project specializing in urban sociology, demography, and data science. His research focuses on how neighborhood change, housing, and displacement affects household socioeconomic stratification by race and gender in the United States. Tim is also the Principal Investigator for the Evictions Study, a multi-metropolitan analysis on the neighborhood drivers of eviction using census data and text mining court records. Tim's research agenda is marked by an intellectual foundation in policy-relevant research operationalized through civic and academic collaborations that address real-world problems and advances scholarly research. In 2019, his team's work on evictions provided empirical evidence that helped pass several tenant protection laws in Washington State.

In addition to his work on evictions, Tim has published academic articles and reports on migration, gentrification, homelessness, hate crimes, and displacement. He holds a Ph.D. in Sociology from the University of Washington and was a Moore/Sloan Data Science Postdoctoral Fellow at the University of Washington's eScience Institute.

Navneet Grewal, Litigation Counsel, Disability Rights California

Navneet Grewal works as Litigation Counsel for the Civil Rights Practice Group at Disability Rights California. The practice group focuses on litigating cases that result in greater social integration and empowerment of people with disabilities – with a

Panelist Biographies for Joint Hearing
March 25, 2021

significant focus on housing and homelessness. Through her work, Navneet strives to eliminate the harmful and ongoing impacts of a history of segregation and discrimination and to fight for racial and disability justice. Prior to joining DRC, Navneet was a Senior Attorney at Western Center on Law and Poverty and a Staff Attorney at the National Housing Law Project. She has successfully litigated cases in state and federal court that have, for example, expanded due process rights for Section 8 voucher applicants, reimbursed thousands of public housing residents for rent overcharges, enforced state land use and zoning laws (resulting in the development of affordable housing), and that have preserved mobilehome parks. She also works on statewide housing policy. She is an alumni of the Shriver Center on Poverty Law's Racial Justice Institute's inaugural class and has served as faculty for the institute on several occasions. Navneet has authored several housing law-related publications; she was a contributing author to the Section 8 chapter of the 2017 California Rutter Group Practice Guide – Landlord-Tenant. She currently serves on the Board of Directors of Brilliant Corners and has previously served on the Steering Committee of the State Bar's Fair Housing and Public Accommodations Section and the Board of Directors of Housing California. Navneet is a graduate of the New York University School of Law, where she received the Vanderbilt Medal, and the Black, Latino, and Asian Pacific American Alumni Association's Public Service Award. She is also a recipient of the South Asian Bar Association of Southern California's Public Interest Award.

Mariel Block, Staff Attorney, National Housing Law Project

Mariel Block is a Staff Attorney with the National Housing Law Project, where she advocates for the preservation of federally subsidized housing developments and the housing rights of survivors of domestic violence. Prior to joining NHLP, Mariel was a Hearing Examiner with the City of Berkeley's Rent Stabilization Board, where she conducted Rent Board and Berkeley Housing Authority administrative hearings. Prior to working with the Rent Board, Mariel represented low-income tenants for six years as a housing legal services attorney, practicing in both LSC and non-LSC legal services agencies in Northern California. She is a 2017 alum of the Shriver Center's Racial Justice Training Institute.

Reversing Racial Inequities in Homelessness

Tomiquia Moss, Founder and Chief Executive, AllHome

With more than 20 years of leadership and management experience, Tomiquia is locally and nationally recognized as a dynamic nonprofit and public sector leader with expertise in housing, public policy and community development. Most recently, Ms. Moss served as the CEO of Hamilton Families for the last three years. Hamilton Families offers emergency, transitional and permanent housing services for families experiencing homelessness. From 2014 to 2017, she served directly under the mayors of both San

Panelist Biographies for Joint Hearing
March 25, 2021

Francisco and Oakland, most recently as Chief of Staff for Oakland Mayor Libby Schaaf. Previously, she was the Executive Director of the HOPE SF Initiative, a public housing and neighborhood revitalization effort with the late San Francisco Mayor Edwin Lee's Office. Known for innovating in the public sector, Tomiquia served as the founding project director of the San Francisco Community Justice Center of the Superior Court of California. As a social worker and advocate for social justice, she continues work on behalf of our most vulnerable communities. She holds a Masters' Degree in public administration from Golden Gate University. Tomiquia and her family are proud to call Oakland home.

Professor Norweeta Milburn, Director of Research and Evaluation, Nathanson Family Resilience Center, UCLA

Dr. Milburn is a Professor-in-Residence in the Department of Psychiatry and Biobehavioral Sciences at the UCLA Semel Institute Center for Community Health and Director of Research and Evaluation at the Nathanson Family Resilience Center. She received her Ph.D. in Community Psychology from the University of Michigan (Ann Arbor). Prior to coming to UCLA, she was an Associate Professor of Psychology at Hofstra University in New York and Assistant Director of the Psy.D. program in School/Community Psychology. Her research interests include homelessness, substance abuse, mental health and family-based behavioral interventions.

Dr. Milburn has been a principal investigator for National Institute on Drug Abuse (NIDA) and National Institute of Mental Health (NIMH) research on homeless adults and youth, and African American youth. She has examined paths into and out of homelessness, as well as the risk for HIV among homeless youth in the U.S. and Australia. She has designed and implemented a behavioral intervention for homeless adolescents at risk for HIV and their families, and she also has designed and tested recruitment strategies for behavioral substance abuse interventions. She has also served as a co-principal investigator on U.S. Department of Education (DOE) and NIMH investigations of coping and adaptation, and anxiety and depression in older African Americans, and as co-investigator on a number of NIMH grants including the training of the next generation of HIV investigators. She has numerous publications and presentations in the areas of homelessness, substance abuse, HIV/AIDS and mental health. She has been both a standing and ad hoc member of peer review committees at NIMH.

Dr. Milburn is a Fellow in the American Psychological Association (APA). She has been a member of the APA Committee on Children, Youth and Families, and recently chaired the APA 2009 Presidential Task Force on Psychology's Contribution to End Homelessness. Her honors include being an inaugural member of the Leadership Institute for Women in Psychology and the Community, Culture and Prevention Science Award from the Society for Prevention Research.