

**“Changing Neighborhoods:  
New Visions for Community Revitalization”**

Third Annual Berkeley Conference on Housing and Urban Policy  
Andersen Auditorium, Haas School of Business  
University of California, Berkeley  
February 4, 2002

**CONFERENCE PROGRAM**

**CHANGING NEIGHBORHOODS:  
NEW VISIONS FOR COMMUNITY REVITALIZATION**

***Third Annual Conference on  
Housing and Urban Policy***

*Conference sponsored by the*

*Berkeley Program on Housing and Urban Policy*

*February 4, 2002*

*Andersen Auditorium  
Haas School of Business  
UC Berkeley Campus*

*Goldman School of Public Policy*

*Haas School of Business*

*College of Environmental Design*

*Berkeley Program on Housing and Urban Policy Webpage:  
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*Institute of Business and Economic Research  
Fisher Center for Real Estate and Urban Economics*

*Third Annual Berkeley Conference on Housing and Urban Policy  
Andersen Auditorium, Haas School of Business, UC Berkeley  
Monday, February 4, 2002*

**Conference Agenda**  
**"Changing Neighborhoods: New Visions for Community Revitalization"**

7:45-8:20am	<b>Registration &amp; Morning Coffee</b>	11:00-12:15pm	<b>INFILL MYTH AND PRACTICE</b> Sunne Wright McPeak, Moderator Bay Area Council  Sam Davis UC Berkeley School of Architecture Carol Galante BRIDGE Housing Corporation Patrick Kennedy Panoramic Interests, Berkeley William Witte Related Companies of California
8:20-8:30am	<b>Introduction and Welcome</b> John M. Quigley UC Berkeley		
8:30-9:15am	<b>CHANGING NEIGHBORHOODS: LESSONS LEARNED</b> Hon. Jerry Brown Mayor of Oakland		
9:15-9:30am	<b>Break</b>		
9:30-10:45am	<b>RIGHTS, VALUES, AND NEIGHBORHOOD IMPROVEMENT</b> Brad Inman, Moderator Syndicated Columnist  Hon. Nancy Nadel Oakland City Council James Thomas Emergency Services Network of Alameda County Maureen Kennedy Policy Consultant Roy Schweyer City of Oakland Community and Economic Development Agency	12:15-12:30pm	<b>Break</b>
		12:30-12:35pm	<b>UC BERKELEY'S URBAN PLAN PROJECT</b> Paula Blasier UC Berkeley Urban Plan Project
		12:35-1:15pm	<b>NEW VISIONS FOR COMMUNITY REVITALIZATION</b> James Carr Fannie Mae Foundation
10:45-11:00am	<b>Break</b>	1:15pm	<b>Adjournment; Lunch</b>

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**CONFERENCE SUMMARY**

## *Introduction*

Since its founding in 1998, the Berkeley Program on Housing and Urban Policy (“BPHUP”) has established a reputation as a center of academic excellence and national leadership in housing studies and the application of knowledge to the study of housing and urban policymaking. To further its mission, BPHUP sponsors an annual Berkeley Conference on Housing and Urban Policy, attended by over 300 nonprofit and private-sector housing development professionals, government officials, community organizers, graduate and undergraduate students, and academics. The annual conference has garnered a well-earned reputation as a forum for thought-provoking discussion panels, important research presentations, networking opportunities, and broad-minded content pertinent to leading professionals and academics in the housing and urban policy field.

The annual conference, supported by the generous sponsorship of the Fannie Mae Foundation, honors the legacy of BRIDGE Housing Corporation founder I. Donald Turner, who devoted his professional life to the goal of providing housing affordable to all American households. Turner's multifaceted career – featuring noteworthy stints in academia, government, and the private and nonprofit sectors – mirrors the multidisciplinary imprint of the annual conference and its core audiences.

This report summarizes “Changing Neighborhoods: New Visions for Community Revitalization,” the Third Annual Berkeley Conference on Housing and Urban Policy, held February 4, 2002<sup>1</sup> at the Andersen Auditorium, Haas School of Business on the Berkeley campus. The conference this year focused primarily on facilitated discussion rather than formal

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<sup>1</sup> The conference was originally scheduled for September 14<sup>th</sup>, 2001, but had to be postponed due to the tragic events of September 11<sup>th</sup>. Those events gave the conference’s focus – revitalizing distressed urban centers – a particular sense of immediacy.

research presentations, and this report presents the reader a reprise of the discourse and debate, on sensitive policy questions, which marked the day.

*The Economic Realities of Neighborhood Change*

Conference planners at Berkeley devoted their attentions this year to concepts of neighborhood distress and improvement. The conference day was designed to address two critical prongs of the revitalization debate. The first essentially turns on questions of values and equity: when new social resources are dedicated toward neighborhood improvement via new development, how are the proceeds of such efforts to be distributed, and how are the interests of current residents to be protected? The second focus is a more pragmatic one: from the standpoint of both administration and financing, how is “infill” development best accomplished, physically and politically?

BPHUP’s director John Quigley, who holds Berkeley’s I. Donald Turner Distinguished Professorship, framed these themes in the conference’s introductory remarks. Prof. Quigley described the economic precursors to controversies over public and private intervention in distressed neighborhoods. Quite simply, when areas needing revitalization receive new housing moneys applied toward construction and rehabilitation, neighboring housing prices are bound to increase as a result. Lower-income households must then pay higher prices, and relocating out of the neighborhood becomes a relatively more attractive option. At the same time, such investment improves the state of low-income housing and quality-of-life in these neighborhoods. One genuine challenge confronting revitalization policy, therefore, is to insure that political consensus supporting neighborhood improvement anticipates the inevitable effects on incumbent lower-income households.

These themes were then provocatively engaged by the conference's morning keynote address, delivered by Mayor Jerry Brown of Oakland, California. Brown, twice elected Governor of California and well-known nationally as a Democratic candidate for president, brought his idiosyncratic and refreshing views to bear on the development challenges facing his own city. The Brown administration's housing policy seeks to boost downtown supply for a variety of households, including wealthier ones, as a way of renewing the inner-city service and retail sectors and regenerating Oakland's distressed residential core as a healthy economic hub.

Intoning a brand of development-focused progressivism, Mayor Brown declared, almost tautologically, "More money is better than less money," intentionally raising the morning's key questions concerning neighborhood equity. The title of Brown's address was "Changing Neighborhoods: Lessons Learned," and he reflected upon his varied experience throughout a long political career. His message was markedly sympathetic to business and capital, in ways meant to question the basic assumptions of neighborhood activists most concerned about displacement of lower-income households.

Brown reminded the audience that neighborhood change is a historical constant and that questions over how benefits of redevelopment get redistributed are hardly new. Throughout American history, incumbent groups have been replaced by new urban residents often grouped by income and national background, in cyclical fashion. Brown pointed out that policymakers have been warning of impending "housing crises" for years, but cyclical change continues despite whatever policy solutions are attempted. Local government's ability to influence outcomes, particularly in the Bay Area, is limited when regional macroeconomic trends keep base housing prices much higher than those in the average American metropolis. Demographic patterns, such as continued migration toward low-density suburban housing and international in-

migration to American urban centers, are simple realities local policy must endure, as are budget reductions caused by shifting federal spending priorities. Nonetheless, the market, however influenced by government spending and regulation, must somehow provide additional housing units to accommodate nearly 500,000 newcomers arriving in California each year.

Brown characterized local spending on housing subsidy programs as relatively ineffective and perhaps wasteful. In his view limited subsidies cannot lower general housing cost; instead, they function as inconsequential cash transfers to relatively few households. In Oakland and the Bay Area, the average family requires a minimum \$100,000 down-payment to purchase a home; even \$1 million in subsidies assists just ten needy families. Housing grants and loans then can become known to outsiders and may only serve to exacerbate in-migration pressures. On the housing production side, Oakland's policy successes in stimulating new production cannot substantially impact the Bay Area as a whole. Massive federal and state assistance are necessary, but unlikely. Price controls offer little hope; Brown pointed out that rents in neighboring Berkeley, with its strenuous rent-control ordinance, in fact are one-third higher than in Oakland, which never adopted rent controls. When government lacks resources and political will to truly alter market reality, singular projects or limited redevelopment zones are bound to distort neighborhood conditions, improving life for those who can afford it and placing economic strain on lower-income renters. Brown playfully framed this gentrification puzzle as a policy conundrum over how to "make neighborhoods nicer without capitalists knowing about it."

Brown reviewed other policy approaches in the same light. Increased taxes on residents have the same generalized effect as increased housing prices, making more low-income residents consider relocating. Private funding sources cannot be attracted without offering investors benefits competitive with other capital market opportunities. Local living-wage ordinances, a

policy alternative now being considered in a number of jurisdictions nationally, might better enable low-income individuals to afford overpriced housing, and thus might alleviate gentrification, but might also alienate sources of low-wage, entry-level employment. Brown dismissed broad wage regulation as politically unthinkable. Localities must continue to rely on piecemeal taxes, bonds and tax credits to finance new public-private housing initiatives, one project at a time.

In his remarks and his responses to audience questions, Brown's pragmatic approach to urban revitalization laid the groundwork for the panel discussions which followed. His essential message was that a modicum of negative distributional impacts is an inevitable cost of revitalizing downtown economies, but a worthwhile one. When urban centers thrive, households throughout the metropolitan region are affected positively by reduction in crime rates and associated improvements in quality of life. New inner-city housing construction alone cannot address persistent poverty, however. Politically feasible housing subsidies are no substitute for necessary income supplements and employment-development programs specifically targeted toward the poorest urban households.

*Panel Discussion: "Rights, Values, and Neighborhood Improvement"*

Brown's presentation was followed by a lively panel discussion focused on neighborhood change, displacement, and gentrification. The discussion featured a variety of viewpoints, including some critical of Mayor Brown's promotion of substantial new downtown development financed by external capital. Brad Inman, a syndicated columnist and lecturer at Berkeley's School of Journalism, moderated. He was joined by Maureen Kennedy, a policy consultant and coauthor of a recent Brookings Institute/PolicyLink national study entitled *Dealing with*

*Neighborhood Change: A Primer on Gentrification and Policy Choices*<sup>2</sup>; Oakland City Council member Nancy Nadel; Roy Schweyer, Director of the Housing and Community Development Division of Oakland’s Community Economic Development Agency; and James Thomas, Executive Director of the Emergency Services Network of Alameda County, California.

Responding to Brown’s simple observation that “more money is better than less money,” several panelists emphasized the high social costs incurred when redevelopment displaces minorities, seniors, and other disadvantaged groups. Comprehensive planning of revitalization projects can ameliorate the worst impacts on incumbent, poor households, particularly when external sources of capital are supplemented by development of underutilized resources already existing within distressed communities. Too often neighborhood problems such as crime and blight are merely relocated to other neighborhoods, however, requiring that revitalization take into account the likely effects on the city and region as a whole.

Kennedy described her study’s finding that a “timing paradox” associated with investing in low-income neighborhoods often exacerbates displacement effects. “Stage 1” neighborhoods have great need for public investment, while “stage 2” neighborhoods show a level of improvement generally viewed positively by residents. When new construction reaches “stage 3,” cycles of economic improvement begin to alter community conditions, in ways no longer necessarily favored by many current residents, particularly renters. The paradox relates to the observation that the most successful revitalization efforts economically often prove to be the most stressful politically and the most likely to alter basic community character. Anticipatory planning – particularly that which accurately matches development policy to expected need regionally – can reduce “stage 3” friction.

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<sup>2</sup> The monograph was coauthored with Paul Leonard. Its text is available on-line at <http://www.brook.edu>.

The panel discussed “just cause” eviction regulation, an approach particularly favored by Nadel and Thomas and typical of implemented rent-control systems, as a way of limiting negative impacts on the most disadvantaged renters in revitalizing communities. The distressed area of West Oakland, where 80 percent of the residents are renters, provided a pressing case of how neighborhood improvement plans can threaten current residents. It has been estimated that 65 percent of those residents would have to leave the Bay Area entirely if their rents were raised toward the regional average. Panelists agreed that, even in the absence of a new tier of eviction regulation, enhancing tenant education and organization can help minimize the worst examples of landlord opportunism. Other forms of civic engagement and participation increases the sense that change is being steered by the community, rather than imposed upon it.

The panel also discussed how utilizing existing neighborhood assets might finance stakes for current residents. Infill development, brownfields reclamation, and small-business lending can help stimulate localized neighborhood improvement, creating benefit without causing “stage 3” conflicts. More permissive live/work zoning can create intermediate buffer zones between industrial and residential areas, allowing new residential areas to flourish without disturbing existing neighborhood patterns. Land trusts and lease-to-own programs, which are difficult to implement in practice, may hold additional promise for enfranchising disadvantaged households. Some panelists and audience members advocated targeting housing and transportation subsidies toward the neediest households and the homeless, rather than the middle-class and the working poor.

During this panel discussion, a private developer from the audience stressed that, absent strong public vision and leadership, regulatory risk caused by uncertain development policies made large-scale redevelopment plans unattractive for developers. While infill is often depicted

as panacea, some of the strongest “NIMBY” resistance comes from entrenched inner-city communities rather than suburbanites. Too often the very policies meant to insulate poorer households from market downturns end up making the projects which might benefit those communities financially unfeasible for developers. Others in the audience echoed the speakers’ sentiments that income disparities present the underlying social dilemma causing crime and other deleterious neighborhood conditions. Worsening poverty, particularly during economic downturns, cannot be resolved merely through enhanced downtown housing development.

*Panel Discussion: Infill Myth and Practice*

Turning from perplexing questions over equity and social value, the next panel discussion addressed practical approaches toward the specialized physical and political challenges of infill development. The panel was moderated by Sunne Wright McPeak, President and CEO of the Bay Area Council, a business leadership organization in San Francisco; Berkeley architecture professor Sam Davis; Patrick Kennedy, owner of Panoramic Interests, a Berkeley developer; Carol Galante, President and CEO of BRIDGE Housing Corporation, San Francisco; and William Witte, principal with Related Companies of California, Irvine. The panel focused on a policy-analytic contradiction: while most agree that denser, infill development is more socially advantageous than sprawl, the higher land assembly costs, expensive infrastructure and parking requirements, and inflexible neighborhood opposition combine to make such projects prohibitively expensive compared to building in undeveloped areas at the urban periphery.

McPeak framed the population quandary: a projected increase of one million Bay Area residents over the next 20 years (half of which will come from net in-migration) will require 666,000 new housing units. Gentrification will worsen without substantial construction in low- and moderate-income neighborhoods. Currently, 110 general plans in local jurisdictions call for

420,000 new units in 20 years, but many jurisdictions will likely accommodate little new construction. Use of available and vacant land in developed areas creates difficulties for the average developer; identification and assembly of odd-size, physically separate parcels is demanding and often frustrating. The challenge is to find ways to make infill construction by motivated developers more attractive to existing residents and local political leaders. In jurisdictions have the most pressing housing needs, every available land parcel must be considered for optimal use, and owners and local officials must justify why parcels cannot be rezoned and sold for infill housing construction. In many areas there will be disagreement over what land is truly available for development. For example, Davis explained, much land in the Bay Area which appears suitable to the untrained eye is in fact located in sensitive floodplains. While development there may be technically feasible, the cost of adequate flood protection and site preparation may be prohibitive.

Panelists agreed that organized neighborhood opposition, not adopted plans and zoning restrictions, poses the costliest obstacle to new infill development. Operating in such politically charged environments, Kennedy observed, builders need “short memories and thick skins.” Delays and administrative costs associated with finessing neighborhood opposition pose particular hurdles for subsidized housing projects, too often deemed a threat to neighboring property values. Galante, whose firm is a regional leader in this kind of construction, emphasized that successful political strategies – e.g., forming coalitions with elected officials, neighborhood activists, law enforcement officers and business leaders; educating the opposition regarding perceived threats – have become as important a part of infill development as crafting a good architectural design and hiring the best contractor.

The cost to opponents of tying up development proposals in adversary proceedings is relatively low compared to the cost of planning and building the project. Areas lacking such opposition may be that way because residential development was never attractive or feasible in the first place. Additional costs arise from local fees and exactions, parking and infrastructure requirements, regulatory programs like inclusionary zoning restrictions, and the practical physical requirements of denser housing design and mixed-use projects.

The most successful infill projects often result from the most creative public leadership and partnering with private and non-profit builders. Sometimes this leadership comes from elected state legislators and state agencies, who can bring regional leverage to forge local collaboration and provide political cover to local politicians. Local cooperation becomes a kind of social investment, which can take the form of moderated regulatory requirements and forgiven fees and exactions (or public participation in infrastructure cost). When localities “own” the demand for housing affordable to their more economically distressed households, the infill developer is viewed as a partner rather than a threat. In such communities, the housing built better suits the needs of local residents, because regulation designed to fill that need rather than to ward off new downtown investment. Jurisdictions with relatively larger average household size, for example, should act more aggressively in allowing construction of larger floor plans. Large homeless populations can be absorbed by progressive development of single-room occupancy and transitional housing facilities. These strategies are not adopted unless a city approaches such conditions as policy challenges to manage, rather than temporary population problems to eradicate.

Prior to the conference’s concluding address, Paula Blasier of Berkeley’s Fisher Center on Real Estate and Urban Economics offered a short presentation on “The Urban Plan,” a UC-

Berkeley project, in partnership with the Urban Land Institute, engaging high-school students in a classroom-based, web-supported experience in which they learn the roles, responsibilities, decisions, issues and economics of urban development.

*New Visions for Community Revitalization*

The conference day concluded with an afternoon keynote address by James Carr, Fannie Mae Foundation's Senior Vice President of Innovation, Research and Technology in its Housing Finance and Neighborhood Strategies Unit. His presentation was entitled "The Market Power of Emerging Communities."

Echoing Mayor Brown's pragmatic approach toward neighborhood improvement, Carr agreed that rising property values typically create a class of "winners" without compensating displaced households. Regional coordination of infill planning can ameliorate the higher costs of piecemeal, "one-off" projects. Forward-thinking redevelopment-zone programs can be structured to force short-run costs to be absorbed by long-run land appreciation, particularly where that appreciation is considered a community entitlement.

Fannie Mae's vision of effective community investment emphasizes "comprehensive" (i.e., involving all of a community's identifiable physical and human assets), "sustainable" (i.e., not contingent on permanent subsidy flows), and market-driven investment strategies. Carr presented a community investment cycle and developed a chronological taxonomy of local development phases. The building of individual wealth is necessary before neighborhoods can progress toward increased homeownership, improved social conditions, new investment, increased property values and services, and growth in shared wealth via positive externalities and public goods. In distressed communities particularly, the building of individual household endowments through reduced consumption and increased savings behavior must occur before

any such wealth sharing becomes feasible. Single-project interventions too often increase property values without increasing the population of households who can potentially share in the bounty of community improvement.

These household-based efforts must start small. Carr proposed better harnessing of earned income via use of traditional savings institutions rather than check cashing businesses, payday lending, and pawnshops. Educating distressed, minority households in financial literacy can reduce their reliance on subprime mortgage lending, for example. To leverage physical assets, savvy marketing techniques should present redevelopment as attractive investment, in order to lure capital seeking stable, long-term returns. If such investment cannot be made competitive, the underlying projects are doomed to fail. To best utilize human and social capital, Carr promoted value-recapture mechanisms (e.g., community trusts), the corpus assets of which can be held for the benefit of current and future low- and middle-income residents. As surrounding property values increase, so do those in the community trust, which becomes a shared asset to leverage additional rounds of lending and investment. The Earned Income Tax Credit and other financial devices designed to help working families are seriously underutilized, and increasing the sophistication of the beneficiary populations will increase the magnitude of the implicit social investment possible through such vehicles.

In conclusion, Carr characterized government as the prime catalyst for revitalization. Government needs to provide basic services such as education and a clean environment; and both local and state governments should be allies for development. Community revitalization requires market-based approaches and paradigms grounded in business reality, but current residents must maintain their bonds to neighborhood assets. In the long run, such bonds may well be

prerequisites, not hindrances, as community members band together in pursuit of higher property value and enhanced quality of life.

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**PARTICIPATING SPEAKERS**

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**Participating Speakers**

**Paula Blasier** is Director of Special Projects for the Fisher Center for Real Estate & Urban Economics (FCREUE) at UC Berkeley. She is responsible for the development and implementation of UrbanPlan 2001 (<http://urbanplan.berkeley.edu>), an educational initiative of FCREUE in partnership with the Urban Land Institute (ULI). The UrbanPlan engages high-school students in a classroom-based, web-supported experience in which they learn the roles, responsibilities, decisions, issues and economics of urban development. Prior to her present position, Blasier was Deputy Director of the California Center for Land Recycling and served as Director of Marketing for Bramalea Pacific, master developers of the City Center redevelopment project in Oakland. She sits on the Executive Committee of ULI's San Francisco District Council. She is a graduate of Bard College.

**Jerry Brown** has been Mayor of Oakland since his election in 1998. His rise in politics began in 1969 with his election to the Los Angeles Community College Board of Trustees. In 1970, he was elected California Secretary of State. Four years later, he was elected Governor of California. He was reelected in 1978 by the largest vote margin in California's history. After his defeat by Pete Wilson in the 1982 U.S. Senate race, Brown spent six months in Japan and worked briefly with Mother Teresa in India. He practiced law in Los Angeles and in 1989 became chairman of the state Democratic Party. He sought the 1992 Democratic Presidential nomination, beating Bill Clinton in the Maine, Colorado, Vermont, Connecticut, Utah and Nevada primaries. He received his B.A. degree in Latin and Greek from the University of California at Berkeley in 1961, and graduated from Yale Law School in 1964.

**James H. Carr** is Senior Vice President for Innovation, Research, and Technology of the Fannie Mae Foundation. He is responsible for the Foundation's housing finance and neighborhood strategies consulting unit, the Office of Housing Research, program evaluation activities, and development of technology tools to promote effective community investment. Prior to his appointment to the Foundation, Carr served as Vice President for Housing Research at Fannie Mae. He has also served as Assistant Director for Tax Policy with the U.S. Senate Budget Committee and Research Associate at the Center for Urban Policy Research at Rutgers University. Carr serves on research and policy advisory boards at numerous colleges and universities. He has published and lectured on housing and urban policy, housing finance, community reinvestment, and state and local finance. He holds a Bachelors of Architecture with honors from Hampton University and a Masters in Urban Planning from Columbia University.

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**Sam Davis** has been on the faculty at the University of California at Berkeley since 1971, and is currently Professor and Associate Dean. He served as Chair of the Department of Architecture from 1993 to 1996. He has written two books on housing. The most recent is *The Architecture of Affordable Housing*, published by UC Press. Davis is the founding principal of Davis & Joyce Architects, a Berkeley firm with nearly thirty years of housing experience. The firm has worked closely with institutions, non-profit developers and service providers. It has designed housing for a wide range of people, many with special needs, including students, seniors, young people with HIV and AIDS, homeless youth, and homeless adults. The firm has won many design awards and competitions and their work has been published in the United States, Great Britain, and Japan. He is a graduate of the schools of Architecture at UC Berkeley and Yale and he was elected to Fellowship in the AIA in 1985.

**Carol J. Galante** is President and CEO of BRIDGE Housing Corporation, BRIDGE Property Management Company, and Bay Area Senior Services. Since she joined BRIDGE as Vice President in 1987, she has been involved in the production of more than 7,000 units of housing, including BRIDGE's major mixed-use developments in Richmond and Marin City. Prior to BRIDGE, Galante was Executive Director at Eden Housing, Inc. where she developed 500 homes and formed a property management subsidiary. She has worked for the cities of Santa Barbara, Richmond, and Philadelphia. She serves on the Bay Area Council Advisory Board, the Silicon Valley Housing Leadership Council, and chairs the Advisory Council to the Metropolitan Transportation Commission, in addition to other policy boards and commissions. She is a licensed Real Estate Broker, and holds a B.A. from Ohio Wesleyan and a Master of City Planning from U.C. Berkeley.

**Bradley J. Inman** is an award-winning journalist and I. Donald Turner Teaching Fellow at UC Berkeley's School of Journalism, where he lectures on urban development reporting. He has also lectured on E-commerce at the Haas School of Business. He is the founder and CEO of HomeGain.com, an online site helping consumers maximize the value of their homes. A nationally syndicated consumer real estate newspaper columnist and noted technology expert, Inman has built several successful online and offline businesses in partnership with such firms as Microsoft, Yahoo!, The Los Angeles Times and Intuit. Inman's news service, Inman News Feature (<http://www.inman.com>), delivers real-time real estate stories to more than 3,000 newspapers and Web sites, including those hosted by MSNBC, The Chicago Tribune, The Wall Street Journal Online and CBS MarketWatch. Inman chairs the Microsoft HomeAdvisor Advisory Group, serves as a member of the advisory board of Ocwen Technology Xchange, Inc., and sits on the boards of directors of Micro General, Fidelity Information Financial Services, and BRIDGE Housing Corporation.

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**Maureen Kennedy** is a California-based policy consultant, focusing on housing and economic development issues and high-leverage social change strategies. Clients include the Brookings Institution, the Finance Project, LISC, PolicyLink, and the Department of the Treasury. She served in the Clinton Administration, first in the White House, then as Deputy Assistant Secretary for Policy at HUD, and finally as Administrator of the Rural Housing Service, where she was responsible for a \$40 billion portfolio and received a Reinventing Government award from Vice President Al Gore. Prior to government service, Kennedy lobbied Congress on affordable housing and tax issues, and spent nearly 10 years as a housing and utility policy advocate in Alaska, Virginia and Washington, DC. Most recently, she directed the San Francisco-based environmental economics organization Redefining Progress. With her coauthor Paul Leonard, Kennedy recently published "Dealing with Neighborhood Change: A Primer on Gentrification and Policy Choices," a research paper cosponsored by the Brookings Institution and PolicyLink. A graduate of the Kennedy School of Government at Harvard University, Kennedy earned her undergraduate degree at Mount Holyoke College.

**Patrick Kennedy** is the owner of Panoramic Interests, which has been developing housing, live-work space, and commercial property in Berkeley since 1990. The firm has focused on mixed-use, infill development projects in and around downtown, such as the 26-unit Shattuck Avenue Lofts (with a ground-floor café and newsstand) and the 56-unit The Berkeleyan. Well underway is the GAIA Building, a seven-story, 91-unit project with the local bookstore GAIA Books set to occupy 10,000 square feet on the ground floor. He is a graduate of Harvard Law School and MIT's Real Estate Development Masters Program.

**Sunne Wright McPeak** has served since 1996 as President and CEO of the Bay Area Council (BAC), a regional business organization representing major employers on progressive public policy initiatives in the areas of transportation, environmental quality, economic development, housing, land use, and water resources. Prior to her current position, she served for three years as President and CEO of the Bay Area Economic Forum, a partnership of the BAC and the Association of Bay Area Governments. McPeak served as a member of the Contra Costa Board of Supervisors for more than 15 years, first elected in 1979. She is on the boards of directors of Simpson Manufacturing, Inc, and BRIDGE Housing Corporation, and is a former director of First Nationwide Bank. She co-chairs the CALFED Bay-Delta Advisory Council, serves on the board of the United Way of the Bay Area, and chairs the Northern California Council for the Community. A native of rural Livingston in the San Joaquin Valley, she is a graduate of UC-Santa Barbara, and holds the Masters of Public Health from UC Berkeley and an honorary doctorate from California State University, Hayward.

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**Nancy J. Nadel** was elected to the Oakland City Council in November 1996 and reelected in 2000. A longtime resident of West Oakland, she served two terms as Director of the East Bay Municipal Utility District (EBMUD) and was its board's first woman president. Prior to politics, she worked as a high school art teacher, professional artist, geophysicist in natural gas exploration, and an environmental engineer at US EPA. She has served as guest lecturer with UC Berkeley's Department of Political Science and has published several articles on environmental justice and sustainable development. She serves on the Executive Committee and Regional Planning Committee of the Association of Bay Area Governments, and is co-chair of the Oakland Base Reuse Authority. Born in New York City, Nadel holds a Master of Science degree in Engineering Geoscience from UC Berkeley, a BA in Geology from San Francisco State University, and a BFA from Alfred University.

**John M. Quigley** is the I. Donald Turner Distinguished Professor, and Professor of Economics, at UC Berkeley. Besides the Department of Economics, he also holds appointments in the Goldman School of Public Policy and the Haas School of Business. He directs Berkeley's Program on Housing and Urban Policy. His current research is on the integration of real estate, mortgage and financial markets; urban labor markets; housing; spatial economics; and local public finance.

**Roy L. Schweyer** is the Director of Housing and Community Development of the City of Oakland's Community and Economic Development Agency (CEDA). During his tenure, the City has established the Oakland Homeownership Assistance Alliance (with Freddie Mac), with the goal of increasing the number of homeowners in Oakland by 10,000 in 5 years. Before that he served as CEDA's Chief of Projects and as Deputy Director of Housing for the City of Oakland's Office of Housing and Neighborhood Development. Schweyer has served Oakland's city government since 1973 and has held a variety of positions in the fields of economic development and housing. Before coming to Oakland, he spent three years working as an assistant director for a nonprofit housing developer in Cleveland. He received his Bachelor of Arts degree in Economics from Colgate University.

**James "Tim" Thomas** has served since 1995 as Executive Director of the Emergency Services Network of Alameda County, a coalition of homeless service providers that help prevent homelessness, stabilize and expand services, and secure state, federal and local funding for homeless programs. He has over 25 years of experience in community organizing and social service, in both service provision and program implementation. He served for six years as Director of the Men's Shelter Program of the Berkeley Emergency Food and Housing Project and has been an organizer and advocate concerning military base closure and reuse efforts in Alameda County. Amongst his many board memberships has been the 7th Street/McClymond Corridor Improvement Initiative, sponsored by the William and Flora Hewlett Foundation. Originally from Augusta, Georgia, Mr. Thomas holds an MA in Secondary Education from Antioch Graduate School of Education. He attended George Washington University as an undergraduate.

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**William Witte** is a principal in The Related Companies of California, one of the largest developers of urban and multifamily housing in the state. Currently the firm has over 5,000 units of affordable housing completed or under development in California. He served as Deputy Mayor for Housing and Neighborhoods under Mayor Art Agnos in San Francisco, where he oversaw all of the city's housing, development and redevelopment activities. From 1981–1988, Witte was Director of Housing and Economic Development under Mayor Dianne Feinstein. Prior to arriving in California, he served as Executive Assistant to Assistant Secretary for Housing/Federal Housing Commissioner Lawrence B. Simons at HUD in Washington (1980), as Legislative Director for the National Association of Housing and Redevelopment Officials (1978–1980) and with the Philadelphia Office of Housing and Community Development (1975–1977). He is a graduate of the Masters Program in City Planning at the University of Pennsylvania, from which he also received a B.A. in Urban Studies.