JUST FUTURE 2023

October 19 & 20
Oakland, CA

THE GREENLINING INSTITUTE
<table>
<thead>
<tr>
<th>Page</th>
<th>Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Welcome to the Just Future Summit</td>
</tr>
<tr>
<td>4</td>
<td>Greenlining’s Event Code of Conduct</td>
</tr>
<tr>
<td>6</td>
<td>Event Agenda</td>
</tr>
<tr>
<td>8</td>
<td>Map of Venue</td>
</tr>
<tr>
<td>9</td>
<td>Accessibility Statement</td>
</tr>
<tr>
<td>11</td>
<td>Featured Speakers</td>
</tr>
<tr>
<td>19</td>
<td>Interact &amp; Engage</td>
</tr>
<tr>
<td>20</td>
<td>Expo Vendors</td>
</tr>
<tr>
<td>21</td>
<td>About The Greenlining Institute</td>
</tr>
<tr>
<td>24</td>
<td>Sponsors</td>
</tr>
</tbody>
</table>
Welcome to the Just Future Summit

It is with great joy and excitement that I welcome you to the 2023 Just Future Summit, hosted by The Greenlining Institute. This year’s Summit marks a momentous occasion as we reconvene in person for the first time since the start of the pandemic. This year also marks Greenlining’s 30th anniversary. Together, we will celebrate our community and collective resilience as we deepen our commitment to a more Just Future for communities of color.

Over the past three decades, The Greenlining Institute has worked alongside our communities to understand how we make racial justice and equity a reality. Together, we’ve witnessed firsthand that when we work in partnership, when we prioritize shared liberation over individual success, we are so much greater than the sum of our parts. We take pride in the progress we’ve made and recognize that our work is far from complete.

We invoke the trailblazers and change-makers who came before us, whose tireless efforts paved the way for a more equitable society and smashed down doors so that we could have a seat at the table. From the fearless leaders of the Civil Rights movement – visionaries like Angela Davis, Grace Lee Boggs, Dolores Huerta, and Huey P. Newton, to the broad coalition of racial and disability rights activists that founded The Greenlining Institute in 1993 – we stand on their shoulders as we continue their work of shaping a more equitable and just world. As we gather today to discuss some of the most pressing challenges in the movement for racial equity, this Summit is an opportunity to envision and fight for the future they knew was possible.

Over the next two days, I invite you to join us as we imagine and invent new approaches, challenge the status quo, and harness the power of collaboration. From activists, to industry leaders, to community partners, I extend my deepest gratitude to each of you for being a part of this journey. Your presence, ideas, support, and commitment to justice are essential to the path we are collectively forging. Together, let us inspire one another, learn from one another, and ignite the spark that will propel us forward towards a Just Future.

Welcome to the Just Future Summit!

In community,

Debra Gore-Mann
President & CEO
The Greenlining Institute
Greenlining’s Event Code of Conduct

The Greenlining Institute is dedicated to a harassment-free Summit experience for everyone. Our anti-harassment policy can be found below:

The Greenlining Institute is committed to providing an inclusive and harassment-free experience for participants at all our events. This event is intended for networking and collaboration in the community. We encourage the open exchange of ideas and require an environment that recognizes the inherent worth of every person and group. While attending Greenlining or related ancillary or social events, any participants – including members, speakers, attendees, volunteers, sponsors, exhibitors, booth staff and anyone else – should not engage in harassment in any form.

We expect all who attend any Greenlining event to abide by this policy and its terms, without exception.

Expected Behavior

All participants should conduct themselves in a manner that adheres to both the letter and spirit of this policy prohibiting harassment and abusive behavior, whether before, during, or after the event. This includes statements made in social media postings, on-line publications, text messages, and all other forms of electronic communication.

Unacceptable Behavior

Harassment will not be tolerated in any form, including but not limited to harassment based on gender, gender identity and expression, sexual orientation, disability, physical appearance, body size, race, age, religion, or any other status protected by laws in which the conference or program is being held.

Harassment includes the use of abusive, offensive, or degrading language, intimidation, stalking, harassing photography or recording, inappropriate physical contact, sexual imagery, and unwelcome sexual advances or requests for sexual favors. Any report of harassment at one of our events will be addressed immediately. Participants asked to stop any harassing behavior are expected to comply immediately. Anyone who witnesses or is subjected to unacceptable behavior should notify a conference organizer at once.

Consequences of Unacceptable Behavior

If a participant engages in harassing behavior, the conference organizers may take any action they deem appropriate depending on the circumstances, ranging from issuance of a warning to the offending individual to expulsion from the Summit with no refund. Greenlining reserves the right to exclude any participant found to be engaging in harassing behavior from participating in any further Greenlining events, summits, trainings, or other activities.
What To Do If You Witness Or Are Subject To Unacceptable Behavior

If you are being harassed, notice that someone else is being harassed, or have any other concerns relating to harassment, please contact a member of the event staff immediately. Event staff can be identified by staff badges onsite, and an organizer can be found at the event registration counter at any time.

Incident Response

We have staff that has had incident response training and responds to harassment reports and does so in accordance with the process recommended by the Ada Initiative. As referenced above, if a participant engages in harassing behavior, the event organizers may take any action they deem appropriate, ranging from issuance of a warning to offending individual to expulsion from the conference with no refund, depending on the circumstances.

Event staff will also provide support to victims, including, but not limited to:

• Providing an escort
• Contacting hotel/venue security or local law enforcement
• Briefing key event staff to for response/victim assistance
• And otherwise assisting those experiencing harassment to ensure that they feel safe for the duration of the conference.

Code of Conduct – Incident Response Team

Erin Grenier
Human Resources
510-292-3930 (Cell)
erin.grenier@greenlining.org

Marcus Cordero:
marcus.cordero@greenlining.org

George Lee
george.lee@greenlining.org

Danielle Bell
Accessibility
danielle.bell@greenlining.org

Erika Céspedes
erika.cespedes@greenlining.org
# Just Future Summit 2023

## Event Agenda

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 a.m.</td>
<td>Registration</td>
<td>Atrium &amp; Foyer</td>
</tr>
<tr>
<td>9:00 a.m. - 9:30 a.m.</td>
<td>Opening Remarks: Welcome to the Just Future Summit</td>
<td>West Hall</td>
</tr>
<tr>
<td>9:30 a.m. - 10:00 a.m.</td>
<td>Fireside Chat: Why Build a Cross-Generational Movement?</td>
<td>West Hall</td>
</tr>
<tr>
<td>10:00 a.m. - 11:00 a.m.</td>
<td>Opening Plenary: Centering Joy to Sustain our Movements</td>
<td>West Hall</td>
</tr>
<tr>
<td>11:15 a.m. - 12:20 p.m.</td>
<td>Breakout Session Morning Block</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The Road Towards an Equitable and Transformative Mobility Future</td>
<td>East Hall - 2</td>
</tr>
<tr>
<td></td>
<td>Equity Solutions or Problems? Emerging Technologies in a Just Clean Energy Transition</td>
<td>OCC 201</td>
</tr>
<tr>
<td></td>
<td>The Future of Green Financing</td>
<td>OCC 202</td>
</tr>
<tr>
<td></td>
<td>Making Equity Real: How Banks Can Move Beyond Commitments to Create Change in Communities of Color</td>
<td>Grand Ballroom, AB</td>
</tr>
<tr>
<td></td>
<td>Infusing Equity Into Capital Access for Entrepreneurs</td>
<td>Oakland</td>
</tr>
<tr>
<td></td>
<td>Closing the Gap: Implementing Race-Conscious Solutions for Building Homeownership</td>
<td>Grand Ballroom, F</td>
</tr>
<tr>
<td></td>
<td>Envisioning a More Equitable Future: Supporting the Economic Security of Undocumented Immigrants</td>
<td>OCC 208</td>
</tr>
<tr>
<td>12:20 p.m. - 1:35 p.m.</td>
<td>Lunch by Off The Grid</td>
<td>Outdoor - 10th St.</td>
</tr>
<tr>
<td>1:40 p.m. - 2:45 p.m.</td>
<td>Breakout Session Afternoon Block</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Community Resilience Hubs: Climate Adaptation, Mitigation, Preparedness and Equity</td>
<td>East Hall - 2</td>
</tr>
<tr>
<td></td>
<td>What Does it Take to Operationalize Equity?</td>
<td>Grand Ballroom, AB</td>
</tr>
<tr>
<td></td>
<td>From Puerto Rico to Alaska: Reimagining Energy as a Tool for Liberation</td>
<td>Oakland</td>
</tr>
<tr>
<td></td>
<td>By All Means Necessary: Combating Racist Housing Legacies through Innovations and Actions</td>
<td>Grand Ballroom, GH</td>
</tr>
<tr>
<td></td>
<td>Embedding Equity into AI and Automated Decision Systems</td>
<td>Grand Ballroom, F</td>
</tr>
<tr>
<td></td>
<td>Underwriting Through a Racial Equity Lens</td>
<td>OCC 201</td>
</tr>
<tr>
<td></td>
<td>Bluelining: Climate Financial Discrimination on the Horizon</td>
<td>OCC 208</td>
</tr>
<tr>
<td></td>
<td>Working Well: The Importance of Self-Nurturing in Creating Lasting Societal Change</td>
<td>Skyline</td>
</tr>
<tr>
<td></td>
<td>Solidarity Economics: Mutuality, Movements, &amp; Momentum</td>
<td>Grand Ballroom, C</td>
</tr>
<tr>
<td>3:00 p.m. - 4:00 p.m.</td>
<td>Closing Plenary: A Conversation with W. Kamau Bell</td>
<td>West Hall</td>
</tr>
<tr>
<td>4:00 p.m. - 5:00 p.m.</td>
<td>Networking Mixer + Book Signings</td>
<td>West Hall</td>
</tr>
</tbody>
</table>
### AGENDA / DAY 2  FRIDAY, OCTOBER 20, 2023

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 a.m.</td>
<td>Registration</td>
<td>Atrium &amp; Foyer</td>
</tr>
</tbody>
</table>
| 9:00 a.m. - 9:30 a.m. | Remarks and Discussion with CFPB Deputy Director  
|                | Zixta Martinez                                                        | West Hall         |
| 9:30 a.m. - 10:30 a.m. | Opening Plenary: Media and Our Multiracial Democracy  | West Hall         |
| 10:45 a.m. - 11:50 a.m. | Equity Lab and Workshops  
|                | Inked with Intent: Crafting Meaningful MOUs for Collaborative Governance  | Grand Ballroom    |
|                | National Equity Atlas and Data Equity                                  | OCC 208           |
|                | Participatory Budgeting for a Just Future                               | Jr. Ballroom      |
| 12:00 p.m. - 1:00 p.m. | Lunch                                                                 | West Hall         |
| 1:00 p.m. - 2:00 p.m. | Closing Plenary: Dreaming a Just Future into Being                    | West Hall         |
ACCESSIBILITY
If you have access needs, please let us know and we will do our best to accommodate you. Our staff at the registration tables are available to assist.

GENDER NEUTRAL BATHROOMS
Gender neutral bathrooms can be found on the first floor between the Box Office Foyer and the East Hall.

SUMMIT SESSION LOCATIONS
West Hall           OCC 201-204
East Hall 1         OCC 208
East Hall 2         Skyline, 21st Floor
Grand Ballroom     Atrium
Oakland             Foyer
Accessibility Statement

If you have any questions or additional information about accessibility of our event, please reach out to Greenlining Events: events@greenlining.org

The Greenlining Institute works towards a future where communities of color can thrive. We believe an essential aspect of this work involves engaging directly with communities that have historically and continually been denied access to decision-making spaces. The Just Future Summit is an opportunity for us to do just that – to come together with our community to imagine and invent new approaches, challenge the status quo, and harness the power of collaboration. Accessibility is a crucial part of bringing this vision to life.

As an organization and as individuals, we are constantly learning and evolving our approaches to create spaces that are accessible and center the needs of marginalized communities. We also recognize that as a nonprofit organization with access to institutional power, it is our responsibility to acknowledge that we are far from perfect. We welcome feedback from our communities on ways we can expand accessibility to our events. We also encourage those with specific access needs to reach out to us so we can collaborate on potential solutions.

Below we provide information on the steps we’ve taken to make Just Future Summit more accessible to attendees.

Accessibility accommodations available at Just Future Summit:

- **ASL Interpretation at All Plenary Sessions:**
  We offer American Sign Language (ASL) interpretation services at all plenary sessions to ensure that our event is accessible to individuals who are Deaf or hard of hearing. There will be reserved seating near the main stage of West Hall.

- **Accessible Seating:**
  We will provide accessible seating options to accommodate individuals with mobility impairments. Please feel free to request assistance or guidance from our event staff to find the best seating arrangement for your needs.

- **Designated Lactation Room:**
  A designated lactation room is available for your convenience, equipped with the necessary amenities to provide a comfortable and private space for nursing people. This is located at the end of the hallway past West Hall.

- **Fragrance-Free Environment:**
  We encourage all attendees to help create a fragrance-free space to accommodate those with sensitivities or allergies. Please consider using unscented products and avoid wearing strong fragrances to promote a comfortable environment for everyone. [Click here to read additional information.](#)

- **Wellness Space:**
  For those in need of a quiet space, we offer a designated wellness area where you can take a break, decompress, or simply relax away from the hustle and bustle of the event. The only time the space will not be available is during the Day 1 Afternoon Breakout Session Block from 1:20 - 2:45 pm. The room is located on the 21st floor in the Skyline Room. Accessible by elevator.

- **All-Gender Bathrooms:**
  The venue provides all-gender bathrooms. These facilities are designed to be welcoming and accessible to all attendees, regardless of their gender identity.
Other Oakland Convention Center Accessibility Features:
- Fire alarms for the audio & visually impaired
- Accessible entrance without stairs
- Accessible doorways for all public spaces
- Accessible covered area for pickup & drop off
- Service animals accepted
- Accessible path to check-in
- Accessible path for all public spaces
- Accessible elevator

COVID-19:
The Greenlining Institute will monitor COVID-19 health and safety developments, as well as new virus variants. We require all attendees to be fully vaccinated and we will be setting up meals to ensure that attendees who wish to remain masked while indoors can enjoy our provided meals. You can see our full Just Future COVID-19 Policy here.

Transportation Options:
Public Transportation Information:
- **BART:**
  BART trains serve Downtown Oakland and [Oakland City Center/12th Street Station](#) is the closest stop. These BART lines stop near Oakland Convention Center: ORANGE, RED, YELLOW

- **Bus - AC Transit:**
  These Bus lines stop near Oakland Convention Center: 29, 40, 51A, 6, 72R, 88

- **Parking:**
  Limited paid street parking is available near the Convention Center. We recommend a parking garage for the most streamlined experience.

**PARKING GARAGES:**

**550 10th St. - Oakland Convention Center Garage**
Access Hours: Mon to Sun open 24/7.
Located at 550 10th St Oakland, CA. Covered garage that is wheelchair accessible. No prepay at the entry & no cash at the exit. Pay cash & credit on 3rd level by elevator landing. One minute walk to the venue. The self-park rate is $12/hour or $35 per day. If you are staying overnight at the hotel, valet parking is available for $55 + tax.

**525 14th St. - City Center Garage**
Access Hours: Mon – Fri 5:00am – 10:00pm; Sat – Sun 8:00am – 6:00pm
Enter this location at 525 14th St, Oakland, CA. This is a paid covered garage, operated by Ace Parking. It is located on the south side of 14th St. between Clay St. and Broadway. You may also enter this garage at its second entrance at 530 11th St. Six minute walk to the venue. There are elevators posted near ADA stalls. The self-park rate is $16/hour with a max fee of $40 per day.
FEATURED SPEAKERS

KEYNOTE SPEAKER

W. Kamau Bell
Bell is a stand-up comedian, director, and executive producer. He directed and executive produced his newest HBO documentary, *1000% Me: Growing Up Mixed*, as well as the four-part, award-winning Showtime docu-series, *We Need To Talk About Cosby*, which premiered at Sundance. He is the host and executive producer of the Emmy Award-winning CNN docu-series *United Shades of America* with W. Kamau Bell. He is also the author of the *New York Times* bestselling book *Do The Work: An Antiracist Activity Book*, co-written with Kate Schatz. Kamau is the ACLU Celebrity Ambassador for Racial Justice and serves on the board of directors of Donors Choose and the advisory board of Hollaback!

FEATURED SPEAKERS

Nwamaka Agbo
Agbo is the CEO of the Kataly Foundation and Managing Director of the Restorative Economies Fund. Prior to joining the Kataly Team, Agbo built an independent consulting practice guided by her framework on Restorative Economics. As a consultant, she provided technical assistance and strategic guidance to community owned and governed community wealth building initiatives like Restore Oakland, Black Land & Power and others. Her work with these community driven projects led her to providing trainings and advisory services to donors, foundations and impact investment firms including institutions like The San Francisco Foundation and RSF Social Finance. Agbo has served as a fellow for the Center for Economic Democracy and the Movement Strategy Center. She proudly serves on the board of Thousand Currents and Restore Oakland, Inc.

Mia Birdsong
Birdsong is a pathfinder, culture change visionary, and futurist. She writes, leads, and opines from a futurist's perspective while staying rooted in the here and now. As founding Executive Director of Next River: An Institute For Practicing the Future, Birdsong is shifting conversations, culture, and resources to nourish the people, practices, and ideas that move us toward a liberated future. Mia’s voice is singular, but her approach is collective. She is a world builder who lives and breathes the transformative power of community. In her book *How We Show Up: Reclaiming Family, Friendship, and Community* published by Hachette, Birdsong maps swaths of community life and points us toward the promise of our collective vitality. In “More Than Enough,” her podcast miniseries from The Nation, she expands the guaranteed income movement by tapping into the voices and visions of low-income people and inviting us all to claim our inherent deservedness. Birdsong is a Senior Fellow of the Economic Security Project, a Future Good Fellow at Institute For the Future, and an inaugural Ascend Fellow of The Aspen Institute.
Jessie Buendia

Buendia is the Dream.org Vice President of Sustainability and Green For All National Director. Under her leadership, Green For All is working to advance proactive bipartisan climate policy, support the implementation of Biden’s Justice40 initiative, ensure investments from the Inflation Reduction Act are directed to the communities most impacted by poverty and pollution, and uplift Black and Brown entrepreneurs and job pathways in the green economy. Most recently, Jessie served as an executive at the California Strategic Growth Council (SGC) under the Governor’s Office of Planning and Research promoting sustainability, health, and equity across the State by helping California achieve its climate change and racial equity goals through place-based, community-driven infrastructure investments and transformative programming. Jessie launched racial equity and technical assistance initiatives that expanded California’s reach and impact in communities and propelled SGC as a leader on equity at the state level.

Julia B. Chan

Chan is the Editor in Chief at The 19th News, an independent nonprofit newsroom. A veteran journalist, she previously held leadership roles in newsrooms at KQED in the San Francisco Bay Area and Mother Jones, after spending the first half of her career at Reveal for The Center for Investigative Reporting and before that, the San Francisco Examiner. Her digital and investigative work has won awards for innovation, and her dedication to building community was honored by the Online News Association. Outside of the newsroom, Julia serves on the board of the Asian American Journalists Association and is a founder of the Journalists of Color Slack. She’s a proud alum of San Francisco State University and Foothill College.

Malkia Devich-Cyril

Devich-Cyril is a writer, public speaker and award winning activist on issues of digital rights, narrative power, Black liberation and collective grief best known for spearheading national grassroots efforts of the Net Neutrality campaign and framing it as a racial justice issue. Devich-Cyril is the founding and former executive director of MediaJustice—a national hub boldly advancing racial justice, rights and dignity in a digital age. After more than 20 years of media justice leadership, Devich-Cyril is now the Founder-in-Residence at Media Justice, a Leading Edge Fellow, and a Strategist-in-Residence at the Narrative Initiative exploring public narratives on grief and race. Devich-Cyril has featured in Outfoxed (2004), Miss Representation (2011), 13TH (2016), and Free For All: Inside the Public Library (2020). Since 2021, they have co-designed the Transformative Movements Project examining structural approaches to collective healing with movement leaders, and is now the Principal at CultureJedi Consulting.
Alicia Garza

Garza believes that Black communities deserve what all communities deserve—to be powerful in every aspect of their lives. An author, political strategist, organizer, and cheeseburger enthusiast, Garza founded the Black Futures Lab to make Black communities powerful in politics. She is the co-creator of #BlackLivesMatter and the Black Lives Matter Global Network, serves as the Strategy & Partnerships Director for the National Domestic Workers Alliance, and is a co-founder of Supermajority, a new home for women’s activism. Garza has become a powerful voice in the media and frequently contributes thoughtful opinion pieces and expert commentary on politics, race and more to outlets such as MSNBC and The New York Times. She has received numerous accolades and recognitions, including being on the cover of TIME’s 100 Most Influential People in the World issue and being named to Bloomberg’s 50 and Politico’s 50 lists. She is the author of the critically acclaimed book, *The Purpose of Power: How We Come Together When We Fall Apart* published by One World Penguin Random House, and she warns you: hashtags don’t start movements, people do.

Martha Guzman

Guzman is the EPA Regional Administrator for the nation’s Pacific Southwest Region and is the first Latina to hold this role. She leads EPA efforts to protect public health and the environment for the region. Her focus is on advancing President Biden and Administrator Regan’s priorities in the areas of climate change, environmental justice and scientific integrity.

Prior to joining the EPA, she served as both a Commissioner at the California Public Utilities Commission (CPUC) and as Deputy Legislative Affairs Secretary in the Office of the Governor of California. Her portfolio included fiscal oversight of utilities, broadband for all, water affordability, access to clean energy programs for disadvantaged communities, and prevention of disconnections of basic utilities. She spearheaded the Interagency Solar Consumer Protection Taskforce, the Tribal Land Policy, and Covid Arrears Response. She also represented the CPUC on the California Broadband Council and the Lithium Valley Commission.

Guzman earned a Master of Science degree in Agricultural and Resource Economics from the University of California, Davis, and a Bachelor of Science in International Economics from Georgetown University.

Dolores Huerta

Huerta is a civil rights activist and community organizer. She has worked for labor rights and social justice for over 50 years. In 1962, she and Cesar Chavez founded the United Farm Workers union. She served as Vice President and played a critical role in many of the union’s accomplishments for four decades. In 2002, she received the Puffin/Nation $100,000 prize for Creative Citizenship which she used to establish the Dolores Huerta Foundation (DHF). DHF is connecting groundbreaking community-based organizing to state and national movements to register and educate voters; advocate for education reform; bring about infrastructure improvements in low-income communities; advocate for greater equality for the LGBT community; and create strong leadership development. She has received numerous awards: among them The Eleanor Roosevelt Humans Rights Award from President Clinton in 1998. In 2012 President Obama bestowed Dolores with The Presidential Medal of Freedom, the highest civilian honor in the United States.
Olivia Julianna

Julianna is an abortion rights activist from Houston. She is most well-known for initiating the takedown of a whistleblower website that targeted those in the state of Texas who aided in abortion access, working with Democratic campaigns across the country, and for raising $2.2 million for abortion funds after she was publicly attacked by Republican Congressman Matt Gaetz. Her audience across social platforms is over 800K—where she makes political commentary content and analysis videos.

Kyra Kyles

Kyles is the CEO at YR Media, an award-winning national nonprofit serving youth storytellers. Among her media roles, Kyra served as EBONY Editor-in-Chief and Senior Vice President, Head of Digital Editorial and while at sibling pub, JET, launched the iconic brand’s first-ever app. Earlier in her career, Kyra was a columnist and broadcast correspondent for the Tribune RedEye. A contributor to outlets ranging from NPR’s WBEZ to the BBC to Bustle, this Chicago-native-turned Bay Area resident has been named to the Folio magazine Top 100 Media Executives, WVON and Ariel Capital’s “Top 40 Under 40 Game Changers” lists.

Ricardo Lara

Raised in East Los Angeles by immigrant parents, Commissioner Ricardo Lara made history in 2018 by becoming the first openly gay person elected to statewide office in California’s history. Commissioner Lara previously served in the California Legislature, representing Assembly District 50 from 2010 to 2012 and Senate District 33 from 2012 to 2018. Commissioner Lara earned a BA in Journalism and Spanish with a minor in Chicano Studies from San Diego State University.

Cecilia Lei

Lei is the executive producer and host of “Fifth & Mission”, The Chronicle’s flagship daily news podcast. Her past coverage includes stories on race, immigration, criminal justice, as well as the Bay Area Asian American community. Previously, she worked at Vox Media’s “Today, Explained” podcast, and her reporting has appeared on KQED, NPR and the East Bay Express. She is an alum of UC San Diego and UC Berkeley’s Graduate School of Journalism, and is the former president of the San Francisco Bay Area chapter of the Asian American Journalists Association.
Wesley Lowery

Lowery is a Pulitzer Prize-winning journalist, reporter, editor and best-selling author known for his written work. He is a journalist-in-residence at the Craig Newmark Graduate School of Journalism at City University of New York, a contributing editor at The Marshall Project, and the creator and host of BET’s “America In Black.” From 2020 to early 2022, Lowery was an on-air correspondent for 60 Minutes+, the streaming spinoff of the CBS newsmagazine 60 Minutes. Prior to joining CBS News, Lowery spent seven years as a national correspondent for The Washington Post—where in 2015 he pitched and helped lead the Fatal Force project, an real-time database to track fatal shootings by American police officers. The database remains the most reliable data on police shootings, and won the Pulitzer Prize, George Polk Award, and Peabody Award and was named one of the decade’s top 10 works of journalism.

New York Times bestseller *They Can’t Kill Us All: Ferguson, Baltimore and a New Era in America’s Racial Justice Movement*, is his first book. He co-hosted “RunTellThis,” a weekly podcast in which black journalists discussed current events. He also served as co-host of “More Than A Vote: Our Voices, Our Vote.”

Zixta Martinez

Martinez serves as the Consumer Financial Protection Bureau (CFPB) Deputy Director. From April 2020 through September 2021, she served as Senior Adviser to the Associate Director for the CFPB’s Division of Supervision, Enforcement, and Fair Lending. She joined the Bureau from Freddie Mac where she was Senior Director for Industry and State Relations. Before that, she was Director at the National Fair Housing Alliance, Legislative Staff Attorney at the Mexican American Legal Defense and Education Fund, Inc., Housing Policy Analyst for the National Council of La Raza, and Associate Staffer at the Housing and Community Development Subcommittee of the Banking Finance and Urban Affairs Committee in the U.S. House of Representatives. Martinez is one of five children raised by her single mom in the Southside of San Antonio, Texas. She is mom to eighteen year old son Julian and aunt to eight nieces and nephews.

Maurice Mitchell

Mitchell is a nationally recognized social movement strategist, a visionary leader in the Movement for Black Lives, and National Director of the Working Families Party. Born and raised in New York to Caribbean working-class parents, Mitchell began organizing as a teenager. As a high school student, he served as a leader for the Long Island Student Coalition for Peace and Justice. At Howard University, after a classmate was killed by police officers, Mitchell led organizing efforts against police brutality and for divestment from private prisons. He went on to work as an organizer for the Long Island Progressive Coalition, downstate organizing director for Citizen Action of NY, and Director of the NY State Civic Engagement Table. In 2012, Hurricane Sandy destroyed his home in Long Beach, NY. 18 months later, after Mike Brown was killed by police in Missouri, Mitchell relocated to Ferguson to support organizers on the ground where he co-founded and managed Blackbird, to provide strategic support and guidance to Movement for Black Lives activists across the country. He was a key organizer of the Movement for Black Lives convention in Cleveland in 2015. In 2018, Mitchell took the helm of the Working Families Party as National Director.
Patty Monahan

In April 2019, Governor Gavin Newsom appointed Monahan to be one of the five commissioners on the California Energy Commission. She serves in the Energy Commission’s Science/Engineering position and is the lead commissioner on transportation, industrial decarbonization, and the role of hydrogen in meeting California's goals for a clean, safe, and reliable energy system. She has dedicated her career toward advancing clean energy technologies and cutting harmful pollution, with a focus on equity. Before joining the Energy Commission, she served as the transportation program director at the Energy Foundation, where she guided campaigns across the United States that advanced electric transportation and more efficient vehicles. She worked for the Union of Concerned Scientists in several roles, including director of the California office and deputy director of clean vehicles. She also worked at the U.S. Environmental Protection Agency, Lawrence Berkeley National Laboratory, and several energy-related consulting firms.

Jalonne Newsome-White

Dr. Jalonne L. White-Newsome joined the Biden-Harris Administration in 2022 as the Senior Director for Environmental Justice at the White House Council on Environmental Quality. Under her leadership, the Environmental Justice Team is working to deliver on President Biden’s ambitious environmental justice agenda, including implementing the recently signed Environmental Justice Executive Order, releasing the first-ever Environmental Justice Scorecard, advancing the Justice40 Initiative, and launching the White House Campaign for Environmental Justice. Dr. White-Newsome became the first-ever Federal Chief Environmental Justice Officer in 2023. Before joining the White House, Dr. White-Newsome founded and led Empowering a Green Environment and Economy, LLC, a strategic consulting firm that focused on transforming communities by using people-centered solutions to combat climate change, improve public health, pursue environmental justice, and advance racial equity. Dr. White-Newsome earned a Ph.D. in environmental health sciences from the University of Michigan School of Public Health, a master’s degree in environmental engineering from Southern Methodist University, a bachelor’s degree in chemical engineering from Northwestern University, and a certificate in Diversity and Inclusion from Cornell University. She is a proud wife and mother of her daughters.

José A. Quiñonez

Quiñonez has been the CEO of Mission Asset Fund (MAF), a San Francisco-based nonprofit organization, since its founding in 2007. Under his leadership, MAF has become an award-winning organization offering dynamic models for bringing communities across the nation out of the financial shadows and into the financial mainstream. From 2012 to 2014, he was the inaugural chair of the Consumer Advisory Board of the Consumer Financial Protection Bureau (CFPB). In 2016, José received a MacArthur “Genius” award for his vision and creativity as a financial services innovator.
Solana Rice
Rice is the Co-Founder and Co-Executive Director of Liberation in a Generation and is dedicated to shaping the most vibrant, inclusive, and sustainable economy this country has yet to see. Prior to starting Liberation in a Generation, Solana was Director of State & Local Policy at Prosperity Now where, under her leadership, she built strong advocacy partnerships with organizations in the field and advanced dozens of policies in nearly half the states in the nation. Prior to joining Prosperity Now, Solana served as a director for financial security initiatives at PolicyLink. Solana has a Master’s in City Planning from MIT and a B.A. in architecture from Washington University in St. Louis.

Leah Rothstein
Rothstein is co-author, with Richard Rothstein, of Just Action, a sequel to The Color of Law. While in The Color of Law, Mr. Rothstein described how government policy created residential segregation, Just Action describes how local community groups can begin to redress the wrongs of segregation. Leah has worked on public policy and community change, from the grassroots to the halls of government. She has led research on reforming community corrections policy and practice to be focused on rehabilitation, not punishment, and has been a consultant to nonprofit housing developers, cities and counties, redevelopment agencies, and private firms on community development and affordable housing policy, practice, and finance. Her policy work is informed by her years as a labor and community organizer, working on issues such as housing, environmental justice, workplace safety, and youth leadership. Leah received a bachelor’s degree from UC Santa Cruz and a masters in public policy from the Goldman School of Public Policy at UC Berkeley.

Quinton Sankofa
Sankofa is a humanitarian, intellectual, problem-solver, relationship-builder, and serious planner. He was born and raised on the eastside of Cleveland, Ohio. A strong work ethic with a loving and supportive family helped him navigate the challenges of racism and poverty. He earned a B.S. degree in Urban and Regional Planning from Michigan State University and an M.A. degree in Community Development and Planning from Clark University. Quinton currently lives in Oakland, CA on unceded Ohlone land. He works as the co-director of Movement Generation and he co-owns Sirius Creativity, a non-profit management company.

Linda Sarsour
Sarsour is an award-winning racial justice and civil rights activist, seasoned community organizer, direct action strategist, and mother of three. She is the co-founder of the first Muslim online organizing platform, MPower Change and co-founder of Until Freedom, an intersectional racial justice organization focused on direct action and power building in communities of color. Until Freedom is best known for their work on the Breonna Taylor police murder case in Louisville, Kentucky. Sarsour was one of the national co-chairs of the largest single day protest in US history, the Women’s March on Washington. She has been named amongst 500 of the most influential Muslims in the world. She was recognized as one of Fortune’s 50 Greatest Leaders and featured as one of Time Magazine’s 100 most influential people in the world. Sarsour’s most recent 2023 accolades are especially meaningful. She received the 2023 Daughter of Greatness Award from The Muhammad Ali Center and the Heman M. Sweatt Award from the National Bar Association. Linda is the author of, We Are Not Here to Be Bystanders: A Memoir of Love & Resistance published by Simon & Schuster.
Olga Talamante
Talamante became the first executive director of the Chicana Latina Foundation in January 2003 where she served until her retirement in March of 2018. Prior to this position, she was the Western Region Vice President of INROADS, a career and leadership development organization aimed at Latino, African American and Native American college students pursuing careers in business and engineering. In the 1970s, she became well-known for her experience in Argentina, where she was arrested in November 10, 1974, tortured and subsequently imprisoned for 16 months as a political prisoner. She was released in March 28, 1976, due to a massive grassroots campaign conducted by her family and friends advocating for her release. Upon her return, she continued working on behalf of her fellow political prisoners and advocating to end US support for the Argentine military junta. She is a respected leader in the Latin American Solidarity, LGBTQ, Immigrant Rights and progressive social movements. Some of her recent awards include: the Rosario Anaya Community award from the SF Latino Heritage Committee, the History Maker award from the GLBT Historical Society, the Legacy award from Horizons Foundation, the Ally award from the San Francisco Women’s Political Committee and the Distinguished Citizen Award from the Commonwealth Club. Currently she serves on the boards of Chicana Latina Foundation, El Concilio of San Mateo County, The Greenlining Institute and as Co-chair of Caravan For the Children that advocates for the reunification of the children separated from their families at the border.

Mayor Sheng Thao
Mayor Thao is the City of Oakland’s 51st Mayor. Born and raised in Stockton, Thao grew up in poverty as the daughter of Hmong refugees. With the help of welfare and a Head Start program for her son, she put herself through school. She became class valedictorian, then transferred to UC Berkeley, where she co-founded a food access program for low-income students and graduated with a degree in legal studies. Shortly after graduating, she got a job as a legislative aide for an Oakland City Councilmember and worked her way up to Chief of Staff. In 2018, she ran for City Council District 4 and won, becoming the first Hmong-American Councilmember in California history. In 2019, she ran for Oakland Mayor and won, becoming the city’s 51st mayor.

Alex Tom
Tom is the Executive Director of the Center For Empowered Politics, a capacity building hub that supports grassroots organizations and leaders of color and grows movement infrastructure at the intersection of racial justice, organizing and electoral. He has over 20 years of experience organizing for racial and economic justice. Tom has led campaigns to organize low wage immigrant workers, winning millions of dollars in back wages and has helped to build resilient multi-entity power building infrastructure regionally and nationally. In 2019, Tom received the Open Society Foundation Racial Justice Fellowship to develop a toolkit to counter the rise of the new Chinese American Right Wing in the US.
Interact & Engage

Off The Grid

Off the Grid began in June 2010 with the simple idea of grouping Street Food creators together to create an experience that allows neighbors to connect with friends, and families to reconnect with each other.

Since then, Off the Grid markets have become a Bay Area icon and quintessential Bay Area activity, known for its unique food and cultural experiences. Off the Grid currently operates 60+ weekly public events throughout the San Francisco Bay Area and serves over 1 million meals a year through our public sale events.

After seeing people’s love of street food, Off the Grid decided to bring food to where people work and where they make memories – with Off the Grid Catering and Off the Grid at Work. Which serves over 2 million meals a year.

Off the Grid will be catering lunch on Day 1 of Just Future Summit 2023. Registering for a ticket to the event includes access to the lunch provided.

Wellness Space

As we bring our community together again for our first in-person Summit in three years, we recognize the myriad impacts that the pandemic and a national reckoning on race has had on advocates and communities. This space will provide attendees with a grounding place to decompress and center their well-being. Set in the Skyline Room, on the 21st floor, attendees can enjoy captivating panoramic views of Oakland and the Bay and unwind in a comfortable setting. Attendees are also encouraged to join an afternoon session focused on the vital health and self-care practices for activists and organizers committed to advancing racial equity.
**Bandung Books**

Bandung Books is a third world community bookstore in East Oakland, California. Bandung Books was started in 2019 by the Collective that runs EastSide Arts Alliance and the EastSide Cultural Center. The Bandung Conference took place in Indonesia in 1955 and ushered in what became known as the Bandung Era. For the past 20 years, EastSide has brought out our Bandung Books Kiosk to events and been able to share our resources with the community. Moving into a permanent, physical space now expands our reach and provides a much-needed asset to East Oakland (where there are no bookstores). The bookstore fulfills EastSide’s mission to connect art and culture with history and education. Bandung Books is committed to lifting up and celebrating the Black, Indigenous, Xicana/Raza and Asian cultures that make up our neighborhood places us in a unique position of being able to forge connections between groups. Learn more - https://www.eastsideartsalliance.org/copy-of-bandung-books

**Dignidad Rebelde**

Dignidad Rebelde is a graphic arts collaboration between Oakland-based artists Jesus Barraza and Melanie Cervantes. They believe that art can be an empowering reflection of community struggles, dreams and visions. Following principles of Xicanismo and Zapatismo, they create work that amplifies people’s stories and create art that can be put back into the hands of the communities who inspire it. Dignidad Rebelde recognizes that the history of the majority of people worldwide is a history of colonialism, genocide, and exploitation. Their art is grounded in Third World and Indigenous movements that build people’s power to transform the conditions of fragmentation, displacement and loss of culture that result from this history.

These artists are committed to advancing the acceptance of people’s art as quality art, and to nurturing a model of art-making grounded in collaboration with community organizations and other networks of artists.

**The Dolores Huerta Foundation**

The Dolores Huerta Foundation: As a 501 (c)3 organization on a mission to inspire and organize communities to build volunteer organizations empowered to pursue social justice. Our social justice grassroots organizing work is focused on Civic Engagement, Education Equity, Health and Safety, and LGBTQIA+ Equality. We believe that those most directly impacted by inequity have the knowledge to implement community driven solutions when empowered with the tools, training and resources.
About The Greenlining Institute

The Greenlining Institute works towards a future where communities of color can build wealth, live in healthy places filled with economic opportunity, and are ready to meet the challenges posed by climate change.

Community drives every aspect of our work. We work closely with communities of color to understand the racist barriers to economic opportunity and combat the injustices that persist by demanding accountability from the public and private sectors. We work in partnership with community-based organizations to foster consensus-building that produces long-term change and success.

Instead of only fighting the restrictions of redlining, we open opportunities for Greenlining – building an abundant future that proactively brings investments and opportunities into our communities.

Founded in 1993, our organization has a history deeply rooted in activism and action.

MEET OUR TEAM

In alphabetical order

Alex Contreras (they/them), Project Manager for Housing Equity
Alvaro Sanchez (he/him), Vice President of Policy
Aminah Luqman (she/her), Capacity Building Program Manager
Andrea Nguyen (she/her), Transportation Equity Fellow
Ariadne Villegas (she/her), Greenlining the Block Program Manager
Ashley Myrriah (she/her), Associate Director of Marketing and Brand Strategy
Brittany Yann (she/her), Events and Donor Engagement Coordinator
Caroline Siegel Singh (she/her), Program Manager of Tech Equity
Danielle Bell (she/they), Media Relations Senior Program Manager
Daniella Espinosa (she/her), Technology Equity Fellow
Debra Gore-Mann (she/her), President and CEO
Derya Arac (she/her), Associate Director of Development
Elise Lozano (she/her), Development Program Manager
Emi Wang (she/her), Director for Capacity Building
Erica Plasencia (she/her), Economic Equity Program Manager
Erika Céspedes (she/they), Leadership Academy Director
Erin Grenier (she/her), Vice President of Human Resources
Fatima Abdul-Khabir (she/her), Energy Equity Program Manager
George Lee (he/him), Director of Greenlining the Block
Hana Creger (she/her), Climate Equity Senior Program Manager
Hannah Rowntree (she/her), Capacity Building Fellow

alex.contreras@greenlining.org
Alvaros@greenlining.org
aminah.lugman@greenlining.org
andrea.nguyen@greenlining.org
Ariadne.Villegas@greenlining.org
ashleyj@greenlining.org
brittany.yann@greenlining.org
caroline.singh@greenlining.org
danielle.bell@greenlining.org
daniella.espinoza@greenlining.org
debra.goremann@greenlining.org
derya.arac@greenlining.org
elise.lozano@greenlining.org
emiw@greenlining.org
erica.plasencia@greenlining.org
erika.cepedes@greenlining.org
erin.grenier@greenlining.org
fatima.abdul-khabir@greenlining.org
george.lee@greenlining.org
hanac@greenlining.org
hannah.rowntree@greenlining.org
Holden Weisman (he/him), Senior Director of Economic Equity  holden.weisman@greenlining.org  LinkedIn
Irma Hurtado (she/her), Program Manager of Finance  irmah@greenlining.org  LinkedIn
Isa Gaillard (he/him), Senior Program Manager for Capacity Building  isa.gaillard@greenlining.org  LinkedIn
Isabella Carreño (she/her), Climate Equity Fellow  isabella.carreno@greenlining.org  LinkedIn
Jane Duong (she/her), Vice President of Development and Communications  janed@greenlining.org  LinkedIn
Jordyn Bishop (she/her), Senior Legal Counsel of Energy Equity  jordynb@greenlining.org  LinkedIn
Katherine Cabrera (she/her), Capacity Building Program Manager  katherine.cabrera@greenlining.org  LinkedIn
Lilly Amechi (she/her), Economic Equity Fellow  chiamaka.amechi@greenlining.org  LinkedIn
Lolly Lim (she/they), Climate Investment Research Program Manager  lolly.lim@greenlining.org  LinkedIn
Marcus Cordero (he/him), Human Resources and Payroll Manager  marcus.cordero@greenlining.org  LinkedIn
Mars Wu (she/they), Transportation Equity Program Manager  marissa.wu@greenlining.org  LinkedIn
Maurissa Brown (she/her), Transportation Equity Program Manager  maurissa.brown@greenlining.org  LinkedIn
Melanie Morelos (she/they), California Strategy Senior Program Manager  melanie.morelos@greenlining.org  LinkedIn
Mercedes Gibson (she/her), Economic Strategy Senior Program Manager  mercedesg@greenlining.org  LinkedIn
Molly Tafoya (she/her), Senior Director of Communications  molly.tafoya@greenlining.org  LinkedIn
Monica Palmeira (she/her), Climate Finance Strategist  monica.palmeira@greenlining.org  LinkedIn
Morokot Uy (she/her), Program Manager of Capacity Building  morokot.uy@greenlining.org  LinkedIn
Murray Richard (she/her), Senior Accountant  murry.richard@greenlining.org  LinkedIn
Rami Ibrahim (he/him), Economic Equity Coordinator  rami.ibrahim@greenlining.org  LinkedIn
Rawan Elhalalby (she/her), Associate Director of Economic Equity  rawane@greenlining.org  LinkedIn
Rayner Emmanuelle Uy Systems Change Fellow  rayneremmanuelle.uy@greenlining.org  LinkedIn
Rida Fatima (she/her), Casa Joaquin Murrieta Senior Program Coordinator  rida.fatima@greenlining.org  LinkedIn
Román Partida-López (he/him), Senior Legal Counsel for Transportation Equity  romanpl@greenlining.org  LinkedIn
Rosa María Martínez (she/her), Office Manager  rosam@greenlining.org  LinkedIn
Ryan Ly-Burbridge (he/him), Senior Facilities Coordinator  ryan@greenlining.org  LinkedIn
Safia Haidari (she/her), Capacity Building Program Manager  safia.haidari@greenlining.org  LinkedIn
Sneha Ayyagari (she/her), Clean Energy Initiative Program Manager  sneha.ayyagari@greenlining.org  LinkedIn
Sona Mohnot (she/her), Director for Climate Equity, Climate Resilience  sonam@greenlining.org  LinkedIn
Sutapa Balaji (she/her), Vice President of Finance and Operations  sutapa.balaji@greenlining.org  LinkedIn
Vincent Le (he/him), Senior Legal Counsel of Tech Equity  vinhcentl@greenlining.org  LinkedIn
Vivian Breckenridge (she/her), Systems Change Program Manager  vivian.breckenridge@greenlining.org  LinkedIn
Yesenia Perez (she/her), Program Manager of Climate Equity  yesenia.perez@greenlining.org  LinkedIn
Zhanae Briggs (she/her), Communications Coordinator  zhanae.briggs@greenlining.org  LinkedIn
BOARD OF DIRECTORS

Tunua Thrash-Ntuk, Co-Chair, The Center by Lendistry

Noemí Otilia Osuna Gallardo, Co-Chair, California Energy Commission

Ortensia Lopez, Interim Secretary, El Concilio of San Mateo

Tate Hill II, Treasurer, Access Plus Capital

Debra Gore-Mann, President & CEO

Darlene Mar, Council of Asian American Business Associations

Jasper Cacananta, Comcast

JC De Vera, Hirsch Philanthropy Partners

Jessie Buendia, Green for All

Jose Antonio Ramirez, Community Development Inc.

Kenechukwu Okocha, US Attorney’s Office DC

Lida Aljabar, KI Strategies LLC

Mark Rutledge, Slalom Consulting

Muhammad Alameldin, GAAA Chair, The Turner Center for Housing Innovation

Ola Talamante, Chicana Latina Foundation

Samar Shah, Digits

Coalition Members

4C Community Child Care Council of Santa Clara County, Inc.
Allen Temple Baptist Church
American GI Forum
AnewAmerica
Asian Business Association
Asian Business Association Inland Empire
Asian Inc.
Asian Journal
Asian Pacific Islander Small Business Program
Black Business Association
Brightline Defence Project
California Black Chamber of Commerce
California Hispanic Chamber of Commerce
California Journal for Filipino Americans
California Rural Legal Assistance
Chicana/Latina Foundation
Community Housing Opportunities Corporation
Community Resource Project, Inc
Council of Asian American Business Associations of CA
El Concilio of San Mateo County
Ella Baker Center for Human Rights
Faith and Community Empowerment (FACE)
Fame Renaissance
Fresno Metro Black Chamber of Commerce
Greater Phoenix Urban League
Hispanic American Growers Association (HAGA)
Hispanic Chamber of Commerce - Alameda County
Hispanic Chamber of Commerce - Orange County
KHEIR Center
La Maestra Family Clinic
Mentoring in Medicine & Science, Inc.
Mexican American Political Association (MAPA)
Mission Housing Development Corporation
National Association of Minority Contractors Inc.
National Federation of Filipino Americans Associations
Neighborhood Housing Services of the East Bay

OCCUR
Our Weekly
Prospera
Rising Sun Energy Center
Sacramento Observer
San Francisco African American Chamber of Commerce
Search to Involve Pilipino-Americans
Southeast Asian Community Center
Southern California Black Chamber of Commerce
Street Level Health Project
t(MLVS)
TELACU
The Unity Council
Time for Change Foundation
Visión y Compromiso
Ward Economic Development Corporation
West Angeles Community Development Corporation
West Coast Black Publishers Association
Silver Sponsors

BMO

JP MORGAN CHASE & CO.

Bronze Sponsors

BANK OF AMERICA

COMCAST

First Citizens Bank forever first

EAST WEST BANK

us bank

Anonymous
Building stronger communities

At JPMorgan Chase, we believe that everyone should share in the rewards of a growing economy. We seek to improve neighborhoods and advance promising solutions that connect families and business owners to economic opportunity. Reducing inequality and creating widely-shared prosperity requires collaboration of business, government, nonprofit and other civic organizations.

We are proud to participate in these efforts and support The Greenlining Institute.

JPMORGAN CHASE & CO.

jpmorganchase.com/impact

© 2023 JPMorgan Chase & Co.
Everyone has the potential to Reach Further.

We have served as a pathway to opportunity for the past 50 years and are proud to support The Greenlining Institute as they continue building a future where communities of color can thrive. Working together, we can all Reach Further.

Thank you, Greenlining, for the difference you make in our path forward.

A community that’s united is a community that’s moving forward. That’s why we’re proud to support the organizations and people who are committed to making our community an even better, stronger place to call home.

www.pnc.com/communitydevelopmentbanking

Proud to help build a better tomorrow.

Citi recognizes the work of The Greenlining Institute and those who work together to build a better tomorrow.

Care and Coverage for All that is You.

At Kaiser Permanente, we don’t see health as an industry. We see it as a cause. We have an abiding commitment to the health of our members and the communities we serve. We are here to help you thrive. Learn more at kp.org.
Lawrence Berkeley National Laboratory is proud to support the Greenlining Institute’s Just Future Summit

**BERKELEY LAB**

---

**Working together to change lives.**

Offering programs for specialty and CRA home loans with down payment assistance.

Visit us today at Flagstar.com/changelives