



# **M E M O R I E S**

**1981 • 2001**

**WOMEN IN HOUSING AND FINANCE, INC.  
20th ANNIVERSARY CELEBRATION**

**FOUNDER'S REMINISCENCES**

*(as told by Cynthia Lewis to Peg Meyerson, who originally wrote them on the occasion of WHF's 10th Anniversary in 1991)*

I was living in Washington (working at HUD) during the Carter years, a very heady time for women. Many were appointed to high level jobs in the Administration. The Washington Women's Network held meetings in the Grand Ballroom of the Washington Hilton and hundreds of "power women", and some not-so-powerful, like me, believed that a new era had begun. HUD had its share with Secretary Pat Harris and Assistant Secretary Donna Shalala.

I was invited to join a new group called Women in Housing and Finance, composed of women from government agencies, Hill staff, and local law firms. I recently had been put in charge of a regulatory program and I was able to make the contacts I needed through the group. It was my first formal networking!

Late in 1979, I came back to New York to work at the FDIC and I felt very isolated. I needed to meet people in the field (I had responsibility for enforcement of the Community Reinvestment Act). So I started to talk to women I met about the need for an "old girls' network". Nothing happened, and I finally realized that it never would happen unless I did something. So I started recruiting.

Connie Gibson, from the New Jersey Mortgage Finance Agency, spoke at a conference I attended at Citibank. I thought she was terrific and asked her if she would be interested; she was. I had met Anita Miller when, as Acting Chair of the Federal Home Loan Bank Board, she spoke at WHF Washington. She was back in New York at the Ford Foundation and thought it would be a good idea. I also talked to Fran Levenson (Goldome), Harriette Silverberg (Metlife), Kathy Wylde (Anchor Savings Bank), Lois Kleinerman (DHCR), Beverly Wettenstein (FHLB), Carla Lerman (Bergen County Housing Authority), Jean Lerman (HPD), and Kay Bergin (Neighborhood Reinvestment Corporation).

We all got together in my living room in the fall of 1980. We decided that we should each call ten women and invite them to a luncheon meeting to discuss forming a new organization. About 50 women came, and

it was clear that we were on our way. I suggested that we affiliate with WHF Washington because it was an established group and that is how we got our name. Periodically, we discuss changing our name, but the Board always decides that, although we welcome men, we want to keep our identity.

Our membership has changed over the years. Many members (Phyllis Benedetto, Evelyn Wolfe, Lois Bernstein, for example) stayed on when they made the move from the public to the private sector, basically to the financial services industry. Others dropped out when they left the field (Kim Howie, Harriette Silverberg) or moved away (Anita Miller, Kay Bergin, Connie Gibson, Alice Baker, Nancy Donovan). Some, like Ann Kaplan of Goldman, Sachs, found that they were just too busy to attend meetings. New Jerseyites, such as Martha Lamar, found it took too much time to come in from Trenton. We also periodically discuss becoming more public and aggressively recruiting new members, but it seems that most members prefer keeping the group at roughly the same size. About 20% of our membership changes each year, but we remain around 160-190. That's manageable for meetings and or networking.

**F**or many years I ran WHF out of my office, making the phone calls, writing the newsletters, and sending out the mailings. Sometimes, I felt overwhelmed, but basically it worked out well. I had run into a bad patch in my job and I was glad to have the distraction. It gave me a lot of satisfaction and I made wonderful friends. When I became too busy to write the newsletter, Kay Bergin wrote it and finally my daughter Janet took it over. After she left, no one wanted the responsibility and we let it lapse. It's too bad because the newsletter had profiles of members, lists of professional events and publications, job listings and reports of meetings. I think that it helped bring us together.

WHF's membership is very diverse and we tried to present programs that would interest all of our members. Connie Gibson and Marilyn Burkhardt headed the program committee for several years and they produced an impressive roster of speakers and subjects. We tried to alternate locations (midtown and downtown) and times (breakfast, lunch, evening workshops) to accommodate members' needs. We developed the workshops so that we could spend more time on technical and personal-development subjects. We held joint programs with groups such as Women in Transportation, Women in Real Estate, and Women's City Club—and attracted much larger audiences.

I can't really name the best or the worst events over the last decade. There were so many interesting speakers, good lunches (we prided our-

selves on finding places with good food), field trips to exotic places like Sunset Park, Paterson, N.J., and Battery Park City, and holiday parties with swell food and swell talk. For worst events, we had our share of late speakers, non-working audio systems, noisy restaurants, and poor turnouts.

Through the years, we've tried to program other activities besides speakers. Kathy Wylde and Rita Brody spent a great deal of time on legislative issues, but many of our public-sector members were reluctant to be associated with an organization that might take a position on a controversial issue. The question has even come up as to whether work affiliations should appear on the masthead.

Some years ago, Susan Motley worked hard to come up with a design awards program. More recently, Claire Haaga tried to interest members in contributing time to assist a low-income housing group. Everyone always thinks it's a great idea but it never seems to work out. Most people are very busy and won't or can't spend the necessary time. The majority of members just want to come to meetings. A few are more motivated, and we try to persuade them to serve on the Board (especially if they have office-staff support). We'd like to do more: member-meet-member brown-bag lunches and an active job bank, but we don't have the personpower. My advice to new members is to get involved. Let us know that you are interested in helping out. It's the best way to meet people and you'll enjoy the experience.

Has WHF fulfilled its promise? I think so. Our programs have always been geared to professional development. We ran a job bank for some years and helped members move on and up. I often had calls from executive recruiters asking for recommendations and I would go through the membership list and suggest contacts. Lots of our members have gone places: Kathy Wylde to head the New York Housing Partnership, Sally Hernandez-Pinero to Deputy Mayor, Susan Motley to HRA, Felice Michetti to head HPD, to name a few.

**O**ur main purpose is networking and that's helped many members find jobs. That membership list is a gold mine if you're trying to find out what's around. It also means having a support system so you know whom to call if you have a dumb question. And it's been a great way to meet interesting people. I met some of my best friends through WHF.

I'm fond of saying that the only way to run a volunteer organization is

to be a dictator or a general. People will cheerfully do things if you tell them to do them. But lots of people made WHF go. I can't name them all, and I don't want to leave out anyone, but I must mention a couple of people. We thank Ellen Nathanson and Dime Savings Bank for sending notices and other mailings to the membership. They have saved us lots of money. Genie Birch, who heads the Department of Urban Affairs and Planning at CUNY Hunter, has recruited her students to be our talented and helpful administrative assistants every year. Several, such as Suzanne Rosenberg, our first assistant, have found jobs through WHF when they graduated. Each has enjoyed the experience and learned a great deal at the same time.

Finally, I must thank Lois Bernstein and Dorothy Reiser for agreeing to take over the reins and for doing such a good job. I've really enjoyed working with them but not having the day-to-day responsibilities. Sort of like being a grandmother, I guess. In any case, my association with WHF has been one of the best things that ever happened to me. I put a lot into it, but I got far more out of it. And I look forward to the next ten years with my friends and colleagues.

### WHF'S ORGANIZING YEAR: 1981

**W**omen in Housing and Finance began officially with a luncheon on January 16, 1981 at McGraw-Hill. Caryl Austrian, President of WHF Washington, and Anita Miller (then with the Ford Foundation) were the speakers. Beverly Wettenstein notified the media of the event. Lunch cost \$16 back then!

On February 4th, Cynthia Lewis and the other "founding mothers"—Kay Bergin, Jean Lerman, Harriette Silverberg, Connie Gibson, Dana Cahoon, Lois Kleinerman Bernstein, Beverly Wettenstein, Fran Levenson, and Kathy Wylde—formed a steering committee to draft a statement of purpose, by-laws, and membership criteria which required a "level of professionalism consistent with retaining active participation of high-level women."

This task was completed by August. The first slate of candidates included President Cynthia Lewis, First Vice President Connie Gibson, Second Vice President Fran Levenson, Secretary Lois Bernstein, and Treasurer Mary Williams. They were elected unanimously in October,

1981, together with board members Kay Bergin, Martha Lamar, Carla Lerman, Jean Lerman, Anita Miller, Harriette Silverberg, Beverly Wettenstein, and Kathy Wylde. The members approved the Bylaws and an annual budget of \$5,000.

Paid membership grew from 44 in October to 75 by the end of 1981, with equal representation from the public and private sectors: one-third housing, one-third finance, and the remainder in other related areas.

**M**embership and attendance depend on good programs and members were surveyed for program ideas that year. Professionally, they wanted to hear more about housing finance, real estate and mortgage banking, legislative initiatives, government programs, urban enterprise zones, and community development techniques. Personally, they wanted speakers on starting a consulting business, women in politics, managing a two-career family, and personal finance (what else is new?). Ironically, Leona Helmsley was among the suggested speakers; she was to talk about “getting started” (she never did for WHF).

The Program Committee worked on implementing these suggestions and tried to avoid the pitfalls of crowded dining rooms, poor speaking conditions, and too little time for discussion. By June they came up with a full calendar of presentations and panels, as well as social events that ranged from the holiday party to a proposed boat ride and cocktail party that never came off. Kathy Wylde and Rita Brody formed an Issues Committee which identified key housing and finance legislation, informed members and tried to develop a consensus on the issues.

By the June annual meeting, membership had grown to 102 and the treasury had a surplus of \$1,800. Members were told that incorporation was “just around the corner”—a process impeded by a state law provision restricting corporations with “finance” in their names. Beverly Wettenstein and Mary Williams resigned from the board and were replaced by Patricia Murray and Ann Kaplan. Dues were fixed at \$50 (and still are).

Youth rarely values history, but WHF’s founders preserved a substantial paper-trail—through several changes of secretary and many office house-cleanings—providing us with the following record of WHF’s first two decades.



## SOME WHF EVENTS, PEOPLE, AND PLACES OVER THE DECADES

### 1981

Our first official speaker was Muriel Siebert, Superintendent, New York State Banking Department. We're pleased to note that she was a member for some years. Karen Gerard, Deputy Mayor for Economic Policy, discussed the city's economic development program at a luncheon at McGraw-Hill. The late Lee Goodwin, then with Integrated Resources, spoke at the Harbor Club on the President's Commission on Housing Policy. The first field trip was a tour of Hoboken that ended with the now-traditional dinner at a local restaurant. Other speakers included Carol Bellamy. The 1981 program year ended with the first holiday party, held at Cynthia's apartment.

### 1982

Nancy Teeters, Federal Reserve Board of Governors, talked at the Vista Hotel about the Community Reinvestment Act and banking. Carol Greenwald (head of the National Consumer Cooperative Bank), was our guest at the Milford Plaza Hotel. Caroline Donnelly (Money Magazine), Eph Lewis and Gordon Williams (Business Week) led a panel discussion on personal investments in a changing economy. Pat Cloherty of Tessler & Cloherty and Kirsten Moy of Equitable Life spoke at Spindletop Restaurant on private sector investments in public interest ventures. We all trudged over to the Russian Tea Room in a snow storm to hear Madlon DeVoe Talley on investing pension funds in housing.

### 1983

Jack Meyer, NYC Deputy Controller, discussed managing the city's retirement funds. David Maxwell, President of FNMA, spoke on secondary mortgage market innovations. Susan Beresford, Ford Foundation Program Officer, talked about foundation funding of women's programs. Our year ended with Frank Macchiarola presenting his plans for the New York City Partnership at a gala lunch at the Halloran House.

## 1984

Richard Bellman and the late Paul Davidoff (the first man to join WHF) discussed the Mount Laurel, N.J. decision at the City Midday Club. John Heimann of Becker Paribas spoke at the Seamen's Church Institute on the revolution in the financial services industry. Yvonne Scruggs-Leftwich, then DHCR Commissioner, gave us her personal perspectives on housing policy. Meg Sowell, former UDAG Director, presented her views on whether Housing Development Action Grants would work in NYC. Congressman Chuck Schumer talked about the Dodd-Schumer Housing Act of 1983 at the Grand Hyatt in his first WHF appearance. I.D. Robbins described the Nehemiah Plan. Ara Hovnanian, N.J. developer, talked about affordable housing-private—sector style. Donna Shalala, then at Hunter College, described her fantasies for a revived federal housing program at a reception at Roosevelt House.

## 1985

Cushing Dolbeare, National Low Income Housing Coalition, came from Washington to talk about housing issues and tax policy. Feather O'Connor, WHF member and head of the N.J. Housing & Mortgage Finance Agency, described state initiatives in housing at a luncheon meeting in Harry's Bar & Restaurant downtown. Steve Bernstein, Linda Fields, and Daniel Nelson discussed how to become a successful developer at a workshop at Manufacturers Hanover. At the Vista Hotel, Jim Rouse, Enterprise Foundation, presented his perspectives on development. Alan Weiner, Integrated Funding, reported at Winston's Restaurant on current equity markets.

## 1986

Lou Winnick, Ford Foundation, discussed the role of state and local subsidies in the housing market, Joe Giglio, then of Bear, Stearns, talked about infrastructure financing at a joint meeting with Women in Transportation held at Fluties in South Street Seaport. Jill Considine, New York Superintendent of Banks, reported on department initiatives in housing finance. Paul Crotty, HPD Commissioner, presented the Mayor's housing policy and agenda at Fraunces Tavern. WHF member Carol Bellamy, Morgan Stanley, spoke for the second time before WHF members at our May meeting at Windows on the World. She described her experiences in making the transition from public to private sector.

## 1987

Syvia Deutsch, newly appointed head of the City Planning Commission, arrived on crutches at Fraunces Tavern to report on what she saw was ahead for NYC and the need for balance. Irwin Kellner, Chief Economist at Manufacturers Hanover, gave us his views on the economy as it affects housing finance. Lt. Governor Stan Lundine spoke on the outlook for housing and economic development. (He also has been a return speaker.) Joni Brooks (NYCHDC), Bill Frey (Enterprise Foundation), and member Rita Brody discussed the low income housing tax credit at a workshop held at Manufacturers Hanover. Heather Ruth talked about recent tax legislation. Architect Alex Cooper spoke on urban design in New York City. Steve Berger reported on Port Authority initiatives.

## 1988

Ann Bittenweiser of the NYC Parks Commission discussed reclaiming the waterfront for development and public benefit at the N.Y. University Club. Charlotte Ballard, private developer, presented her personal vision for developing in New York City at a Fraunces Tavern breakfast. Nancy Donovan, Alice Paul, Rita Brody, and Cathy Kleiman talked about balancing families and careers at a member-meet-member brown-bag lunch at Glickenhau & Co. Paul Grogan, LISC, spoke at the Helmsley Hotel on prospects for a new federal agenda. Paul Goldberger, architecture critic of *The New York Times*, gave us his observations on urban design and development in the city. Borough President Claire Shulman described affordable housing initiatives in Queens at the New York University Club. At a Harvard Club luncheon, Jonathan Rose, of Rose Associates, discussed public/private partnerships in the development process.

## 1989

Members turned out in force to hear charter member Felice Michetti (then HPD deputy and head of HDC) speak about the city's affordable housing program. Dick Higgins, DHCR Commissioner, addressed a joint meeting at the Women's City Club on his priorities and plans. Barbara Corcoran, head of her own real estate company, gave her predictions for the N.Y. co-op market. Ruth Messinger, spoke on governing Manhattan after charter reform. Al Walsh spoke at the Harvard Club on expiring housing programs: What happens after the subsidies are gone? Congressman Chuck Schumer, reported on prospects for housing

and banking in the 90s. Alair Townsend, now publisher of *Crain's New York Business*, made a second appearance with her views on the post-election outlook for the city's economy.

### 1990

Steve Lefkowitz, of Patterson, Belknap, Webb & Tyler, discussed whether large-scale developments would still be possible after charter reform. Members Claire Haaga, Barbara Gordon Espejo, and guest Phil Morrow talked about how city-wide organizations can assist local community-based non-profits to develop affordable housing, at a workshop at Manufacturers Hanover. Member Deputy Mayor Sally Hernandez-Pinero reported on Dinkins Administration economic development initiatives. WHF and the Publicworks Forum again co-sponsored a workshop: At the Urban Center, member Rosina Abramson, architect Raquel Ramati, and Stephan Shane discussed large-scale development planning on Roosevelt Island. Tony Hiss, author of *The Experience of Place*, told us how to appreciate the urban environment at a luncheon meeting at the Harvard Club.

### 1991

Liz Holtzman, NYC Controller, discussed investing NYC pension funds in housing and SBA loans. Chairman Peter Stangl spoke at a breakfast co-sponsored with the Women's City Club on the third MTA capital program request. Housing development and the environment was the topic at a workshop with presentations on litigation issues, regulatory standards, taxes, and design. Laura Blackburn, new Chairman of the NYC Housing Authority, talked about the impact of the homeless on public housing.

### 1992

U.S. Senatorial candidate Geraldine Ferraro gave us her views on housing and finance issues. Rosemary Scanlon, Chief Economist, Port Authority, talked about the impact of the recession and the city's recovery. Dorothy Reiser moderated a panel on HUD's Home And Hope program. Derrick Cephas, NYS Superintendent of Banks, reflected on changes in the banking industry and the state's CRA. Carl Weisbrod, President of NYC EDC, discussed the agency's mandate. John Martinez, Executive Director of the NYS HFA and President of SONYMA, spoke about his objectives in integrating the agencies.

On the personal side, Elvira Baston of Merrill Lynch, Jeff Laderman of *Business Week*, and Arline Segal of Shearson Lehman spoke at a workshop on strategies for financial planning in the '90s. WHF spon-

sored three brown-bag lunches: Running Your Own Business, Shifting From Public to Private Sector, and Dealing with Sexual Harassment. Gina Bolden was elected WHF President.

### 1993

Rosina Abramson, now President of Queens West Development Corp., discussed plans for the Hunters Point project. A workshop described planning and constructing a project under the NYS Housing Trust Fund Turnkey Program. We toured the Brooklyn Metrotech Center. Cliff Rosenthal (Natl. Assn. of Community Development Credit Unions), Mark Willis (Chase CDC), and Lyndon Comstock (Community Capital Bank) exchanged views on community development banks. Sally Hernandez-Pinero, new NYC Housing Authority Chairman, gave us her perspective on the current state of the agency. Tom Fox of the Hudson River Park Conservancy presented plans for revitalizing the waterfront. We held a reception for new members at the Seamen's Church Institute.

### 1994

Deborah Wright, new HPD Commissioner, spoke about agency plans. Helen Dunlap, Asst. Secretary of Multi-Family Housing, discussed redefinition of HUD. The new members reception was held at the Cow-girl Hall of Fame. Joe Rose, Chairman of NYC City Planning, spoke on initiatives in housing at the 21 Club. Anita Miller, Director of the Comprehensive Community Revitalization Program, and Manuel Mendez, Phipps Community Corp., made a presentation on the South Bronx project. Commissioner David Halperin discussed new directions for DHCR. Mary Ann Rothman, Executive Director of the Council of NYC Cooperatives, talked on issues facing co-op and condo owners. The first WHF 12-week internship went to a Hunter College graduate student working with New Destiny Housing Corp., an affiliate of Victim Services, Inc., on housing needs for immigrants and refugees.

### 1995

Congressman Rick Lazio discussed tax credits and HUD restructuring at a Cornell Club breakfast. At the NY Athletic Club, Austin Fitts, of Hamilton Securities and former HUD Assistant Secretary for Housing, explained the mark-to-market approach to disposal of Section 8 vouchers. Julie Gould, FNMA Vice President, discussed affordable housing program. We toured the Brooklyn Navy Yard. Former member Kathy Wylde, President of NYC Housing Partnership, talked on the state of affordable housing in NYC. A workshop panel on Reinventing HUD included former member Felice Michetti, now at Starrett National Capi-

tal Corp. WHF members donated clothing to the Coalition for the Homeless First Step program at the annual dinner. Our intern, from Hunter, worked with St. Nicholas Preservation Corp.

## 1996

Robert Rosenberg, Chairman & CFO of Grenadier Realty, spoke on social management in housing policy and his experiences as Receiver of Chester, Pa., Housing Authority. New State Housing Commissioner Joe Holland presented plans for the agency. New HPD Commissioner Lilliem Barrios-Paoli talked about housing under present budget constraints. We toured the outgoing Coast Guard installation at Governor's Island. WHF funded an internship at St. Nicholas Preservation Corp.

Carol Parry (Chase), Donna Gambrell (FDIC), and Fritz Kopeinig (Canadian Imperial Bank of Commerce) spoke at a workshop on new CRA. A workshop featured Deborah Wright, now heading the Upper Manhattan Empowerment Zone Development Corp. Caroline Blakely, described National Cooperative Bank accomplishments at an Intercontinental Hotel luncheon. Member Naomi Bayer discussed FNMA's new NYC Partnership Office. Phyllis Santry was elected President.

## 1997

Jennifer Raab, Chair, spoke at La Tour d'Or on Wall Street on the role of the NYC Landmarks Commission in promoting the redevelopment of Lower Manhattan. Investment advisors from American Express, Paine Webber, and Republic National Bank discussed the financial planning process at the Loews New York Hotel. Our annual field trip took us on a walking tour with James Gill, Chairman of the Battery Park City Authority. HPD Commissioner Richard Roberts discussed initiatives in affordable housing at the Algonquin Hotel.

We held our annual new members reception at the Solarium, Scholars Residence, Rockefeller University. Paul Grogan of LISC joined us again at Harry's in the Woolworth Building to discuss challenges in community development. WHF's new chapter in New Jersey devoted its kick-off workshop, held at Rosie Radigan's in Jersey City, to waterfront development along the Hudson River, with Christiana Foglio, Bayonne Military Ocean Terminal Base Reuse Commission; Joseph Barry, Applied Housing; and Noreen Doyle, Hudson Conservancy. Our intern, from NYU, worked with the New York Mortgage Coalition.

## 1998

Julie Sandorf, Corporation for Supportive Housing, updated recent developments in the field at the Sculpture Court in the National Arts Club.

Women and Economic Development was the topic of a workshop held at SONYMA with Susan Saegert, Housing Environments Research Group, CUNY; Gale Kaufman, NYC Housing Partnership; and Nancy Biberman, Women's Housing & Economic Development Co. William Best, Executive Director of the New Jersey Redevelopment Agency, discussed the agency's mission and goals at the Bloustein School in New Brunswick. Helen Dunlap, National Low Income Housing Coalition and former HUD Deputy Assistant Secretary, spoke on the appropriations process and mark-to-market legislation.

Citylights at Queens Landing, part of Queens West, was the destination for our annual field trip. A New Jersey meeting featured Alan Malloch, Director of Housing & Development, City of Trenton, talking about redeveloping the brownfields. We held our annual meeting in Tribeca at The Independent. Muriel Siebert returned to share her experiences as the first woman with a seat on the Stock Exchange.

Ellen Lazar, CDFI Fund; Anne Li, New Jersey Community Loan Fund; and Sidney Wayman, New Community Development Loan Fund, provided insight into the effectiveness of the CDFI program, particularly in New Jersey. We all had a lot of fun at our annual reception for new members held at the Cowgirl Hall of Fame in the West Village. Nicholas Mongiardo, a health care expert, discussed the state of continuing care retirement communities in New York. Our intern, from Queens College, worked with SOBRO.

## 1999

The New Jersey contingent held its first networking lunch with Kate Muldoon, Senior Vice President, Summit Bank, speaking about "Women's Financial Future". Also in New Jersey, Marilyn Melkonian, Telesis; Kevin McCormack, McCormack Baron; and Reese Fayde, Urban Strategies, discussed Hope VI: "The Private Developer's Perspective". David Wine, The Related Companies, talked about cutting edge residential development in NYC. Caren Franzini, NJ Economic Development Authority and representatives of local banks and non-profits discussed the Community Economic Investment Fund at the Rutgers Center for Urban Policy. NY State Comptroller H. Carl McCall spoke at the Chase Conference Center on the role of retirement fund investments in housing and economic development.

Led by member Wendy Leventer, President of the 42nd Street Development Project, our annual field trip explored restored theaters of 42nd Street. Chairman John G. Martinez reported on new directions taken by the NYC Housing Authority at a Fraunces Tavern breakfast. Our annual new members' reception was at the Burrito Bar in Tribeca. Carol Willis, founder and director of the Skyscraper Museum, showed us

through the “Big Buildings” exhibit examining the architectural, engineering, and urban issues surrounding their construction. Planning and housing in Havana, Cuba, was the topic of a discussion by Marcie Cohen, Director, Housing Investment Trust. Our annual intern, from NYU, worked with Greater Jamaica Development Corp.

## 2000

Our first program in the 21st century featured Sandy Hornick, Deputy Executive Director for Strategic Planning, Department of City Planning, describing the proposed zoning reform and the Unified Bulk Program. Member Gingy Philpott moderated a workshop on restructuring Section 8 properties with Patrick Eckman, OMHAR Northeast Regional Office; Peter Lynch, Southport Financial Services; and member Debbie Widerkehr, CPC.

At a New Jersey meeting, John Aspinwall, First Connecticut Consulting Group, and Stuart Mills, International Senior Development, Inc., discussed the development of affordable senior housing options. Nina DeMartini Day, DDM Development and Service; Ben Fox, New Spectrum Realty; Scott Metzner, Janus Management; Stuart Match Suna, Suna Levine, Inc.; and Darren Walker, Abyssinian Development Corporation, participated in a panel moderated by Jerry Salama, Gateways Properties LLC, on “Happenings in Harlem”. We followed up with a bus tour of Harlem arranged by the Upper Manhattan Empowerment Zone.

Our newest chapter, Westchester/Connecticut held its kick-off event in Danbury. It featured Sheila Crowley, President of the National Low Income Housing Coalition, speaking on the ever-changing world of Section 8. Nell Merlino spoke at Salomon Smith Barney about Count Me In for Women’s Economic Independence, a national non-profit she founded. WHF New Jersey members breakfasted with Jane Kenney, Commissioner, NJ Dept. of Community Affairs, at the Rutgers Club. Panel members Patty Noonan, NYC Housing Partnership; Jon Vogel, Jonathan Rose & Cos.; and Andrew Padian, Steven Winter Associates, talked about green buildings and affordable housing, courtesy of Skadden Arps. Westchester/Connecticut WHF sponsored a talk by Michael Ward, Connecticut HFA and Michael Sullivan, NYS DHCR, who compared the two states’ tax credit programs.

## 2001

Avalon Bay’s New Rochelle Project was the topic of a breakfast talk by Frederick S. Harris, Vice President for Development, at the NYC Bar Association. Dr. Irwin Kellner, Chief Economist, North Fork Bancorp,

on a return visit, had some encouraging words for us in April on the regional economy. Jerilyn Perine, HPD Commissioner, outlined the agency's plan for implementing the Mayor's affordable housing goals at the McGraw-Hill Conference Center. In Jersey City, members heard a presentation on preserving affordable housing by Michael Bodaken, National Housing Trust, and member Claire Haaga, Housing and Services, Inc.

Our annual reception for new members was scheduled for September 12th at the Burrito Bar in Tribeca. We rescheduled and showed up in force as soon as the site was available. Member Beth Berns moderated a panel of NYC women developers including Rella Rogliano, Mac-Questen General Contracting, Inc.; Jane Gladstein, Metropolitan Housing Partners; and Veronica Hackett, the Clarett Group, who discussed prospects for development, especially in light of 9/11. The effect of the WTC tragedy and efforts to promote rebuilding were the subjects of a timely presentation by Robert D. Yaro of Regional Plan Association. New Jersey continued its exploration of green design with Michael Brown, McGrann Associates, and Darren Port, NJ Green Homes Office.

Westchester/Connecticut WHF sponsored two events: Joan Carty, Housing Development Fund of Lower Fairfield County, talked about the City of Stamford and affordable housing; Linda Whitehead, McCollough, Goldberger & Staudt, discussed "Land Use Law and Religious Institutions—Is There a Potential Impact on Housing?". Our last event of the year was a briefing at the Municipal Art Society on the mission and strategies of Housing First!, a coalition of New York organizations representing all aspects of housing, by Campaign Coordinator Joseph Weisbord and member Naomi Bayer, Chair (also Director of Fannie Mae's NYC office). Our most recent intern, from New School University, worked with Neighborhood Housing Services.

*Note: Our records are incomplete for the early years. But we should record the appearance of such speakers as Congresswoman Nita Lowey, Jim Lebenthal, Congressman Bill Green, Prof. Carl Felsenfeld, Steve Spinola, Francis Greenberger, Harvey Schwartz, Ken Lipper, Abe Biederman, Tony Gliedman, and Dick Ravitch, among others. We also held dozens of workshops on such subjects as organizing your finances, career planning, N.Y. State housing initiatives, tax reform legislation, co-ops and condos, and CRA after FIRREA. Many events featured WHF members, including Babette Krolik, Dorothy Reiser, Carol Lamberg, Fran Levenson, Jane Krieger, and Minette LeBlanc, to name a few. Hope we haven't left out your favorite.*

