

Noel Andrés Poyo

Biographical Statement

Noel Andrés Poyo is a national leader in the community and economic development field with more than 22 years of experience in affordable housing, small business finance and neighborhood economic development. His career has focused on integrating low-income people and immigrants into mainstream financial services and real estate sectors of our economy as well as improving the livability and economic resilience of low-income neighborhoods and affordable housing communities. Poyo has played diverse roles in the implementation of community development projects valued over \$1 billion. His experience also includes increasing the effectiveness, sustainability and innovation of government agencies at the local, state and federal levels.

Since September 2006, Poyo has served as Executive Director of NALCAB - National Association for Latino Community Asset Builders. NALCAB is a non-profit membership organization that is the hub of a network of more than 120 community and economic development organizations that serve geographically and ethnically diverse Latino communities in 40 states, Washington DC and Puerto Rico. NALCAB's mission is to strengthen the economy by advancing economic mobility in Latino communities. Members of the NALCAB Network invest in their communities by supporting small business growth, building affordable housing and providing financial counseling. 70% or more of those served by the NALCAB Network are Latino, 20% are Black and more than 40% are immigrants. Since 2015, Poyo has concurrently served as the CEO of *Escalera* Community Investments, NALCAB's subsidiary asset management company, which controls social investment funds designed to capitalize affordable housing projects and small businesses.

Under Poyo's leadership, NALCAB has provided its Network members with over \$22 million in grants and a wide range of technical assistance and has trained more than 1,200 practitioners. With NALCAB's technical support, member organizations have secured more than \$400 million for affordable housing, small business and financial capability programs that has leveraged more than a billion dollars in economic impact. NALCAB has influenced how local and federal government agencies are deploying hundreds of millions of dollars for community development and disaster recovery.

From 2015-2017, Poyo served as one of fifteen members of the Community Advisory Council for the Board of Governors of the Federal Reserve System. In this capacity he participated in semi-annual meetings with the Fed Chair and Governors and provided insight to the Governors and staff of the Fed throughout the year.

Poyo advises the executive leadership of banks including JP Morgan Chase, BBVA and Capital One as a member of their respective national Community Advisory Boards. He also advises numerous nonprofit lenders and other social investors. He serves on the Board of Directors of the Center for Responsible Lending, the nation's leading research and advocacy organization focused on combating predatory lending. A graduate of Yale University, Poyo is bicultural and bilingual. He is a proud husband and father of three girls.

Employment Experience

National Association for Latino Community Asset Builders, San Antonio, TX

Executive Director

(September 2006 to present)

A national grantmaker, CDFI lender and policy advocacy organization that represents and serves Latino-led community development corporations and CDFIs. Staff of 35 and balance sheet exceeds \$30 million.

- *Capacity Building*: Since 2007, has provided 200+ NALCAB Network members and other mission aligned nonprofits with over \$22 million in grants, a wide range of technical assistance and training.
- *Policy Advocacy*: Led impactful policy advocacy efforts related to community development and small business investment, the Community Reinvestment Act and consumer protection issues.

(b)(6) San Antonio, Texas 78212
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- *Lending and Asset Management*: Initiated a new lending operation in 2015 leading to CDFI certification from US Treasury Department and established a subsidiary asset management company to control structured social investment funds

Escalera Community Investments – A NALCAB Company, San Antonio, TX
CEO (July 2015 to present)

An asset management company and wholly-owned subsidiary of NALCAB.

- In 2015, launched the NALCAB Catalyst Fund I, LLC to invest in affordable housing and mixed-use projects in communities experiencing rapid appreciation in real estate values.
- In 2019, launched the *Acceso* Loan Fund with \$10 million to invest in small business growth.

Poyo Consulting, San Antonio, TX/ Baltimore, MD

Principal (August 2003 to February 2010)

An independent consulting practice that provided technical services on diverse community development and affordable housing projects as well as capacity building and evaluation services to government and nonprofit agencies. Clients included Abt Associates, Housing Opportunities Unlimited, Gilmore Kean LLC, ALTA Consulting Group, the Mission Asset Fund, NALCAB, the National Capital Immigration Coalition and the public housing authorities of the cities of San Antonio, TX and Fort Myers, FL

- Provided technical support to the Court-appointed Receiver of the DC School Busing Division, including developing policies and procedures, auditing performance and managed reporting the Court.
- Raised hundreds of millions of dollars for clients from sources including federal departments including HUD, HHS, DoEd, and DOJ, as well as from a wide range of government sponsored entities, national community development intermediaries, private foundations, regional and national banks, and other private sector donors.
- Served as a Principal Evaluator for three HOPE VI redevelopment projects (Danville, VA, Fort Myers, FL, San Antonio, TX) and has participated in numerous management assessments of public housing authorities.

Housing Opportunities Unlimited, Milton, MA/ Baltimore, MD

Vice-President for Marketing and Development (July 1999 – July 2003)

Director for Marketing and Development

Program Developer

A firm specializing in providing community development services in affordable housing communities, including on-site resident services, relocation assistance and the development of tenant associations.

- Provided consulting support related to community and supportive service, resident engagement and property management on more than 30 HOPE VI public housing redevelopment projects
- Led the creation of a new line of consulting services focused on fundraising and evaluation

TAG Associates, Inc., Norwood, MA

Research Associate (July 1998 – June 1999)

A firm specializing in providing strategic management services to public and subsidized housing owners.

- Provided support to the court-appointed Receiver of the Housing Authority of Kansas City (HAKC) in an agency recovery effort, including related to the operations of the Section 8 and Public Housing Management Divisions consistent with the Quality Housing and Work Responsibility Act of 1988.

- As part of an overall agency assessment of a housing authority in Massachusetts, led the assessment of departments including Maintenance,

Ulysses S. Grant Foundation, New Haven, CT

Teacher/Dean of Discipline

(Part Time Jan. 1996 – Dec. 1997)

A private, non-profit foundation dedicated to providing educational enrichment to New Haven middle school students from low-income families.

- Designed curriculum and taught literature, writing and history courses to middle school students in afterschool and summer school settings.

Boston Housing Authority, Boston, MA

Planning Intern

(Summer 1997)

A quasi-public entity that oversees the operation of over 20,000 units of affordable housing.

- Completed an internship focused on developing planning options for public housing redevelopment based on historical and cultural context of each community.

Examples of Public Speaking, Congressional Testimony and Publications

Poyo is a regular public speaker, including the following examples.

- [2018 National Interagency Community Reinvestment Conference - Inclusion and Equity: Reflections from Noel Andrés Poyo](#)
- [2019 Closing Plenary of the Opportunity Finance Network Conference](#)
- [2020 Urban Institute Virtual Event: Responding to the COVID-19 Crisis: Equitable Lending to Boost Small Business Recovery](#)
- [Exploring Proposals to Update and Strengthen Community Reinvestment Act Regulations: A Conversation with Dr. Lael Brainard](#)

Poyo has provided testimony to the Housing Financial Services Committee, including the following examples.

- August 2019: [House Financial Services Subcommittee on Investigations and Oversight - Examining Discrimination and Other Barriers to Consumer Credit, Homeownership, and Financial Inclusion](#)
- January 2020: [House Financial Services Subcommittee on Consumer Protection and Financial Institutions - The Community Reinvestment Act: Reviewing Who Wins and Who Loses with Comptroller Otting's Proposal](#)
- March 2020: [House Financial Services Subcommittee on Consumer Protection and Financial Institutions - Field Hearing on Modern Day Redlining](#)

Poyo is the lead author or editor of numerous studies and policy analyses, including the following examples.

- [Impact of the Coronavirus Pandemic on the Economic Well Being of Latino Communities in the US \(2020\)](#)
- [Latino Economic Agenda: A Latino Perspective on US Domestic Economic Policy \(2020\)](#)
- [An Analysis of Housing Vulnerability in San Antonio \(2018\)](#)
- [A Guide to Equitable Neighborhood Development \(2018\)](#)

Education, Training and Language Skills

Yale University, 1998 - BA with Distinction in History

Quadel Consulting Corporation, 1999

- Assisted Housing Manager Certification
- Section 8 Financial Management Training

Fluent in Spanish, Some proficiency in French

Selected Board Service and Advisory Roles

2020	Olamina Fund, Advisory Board Member
2019-2020	Opportunity Fund CDFI, Advisory Board Member
2018-2020	Préstamos CDFI, New Markets Tax Credit Advisory Board Member
2017-2020	JP Morgan Chase, Community Advisory Board Participant
2016-2020	Capital One Bank, Community Advisory Board Member
2015-2020	BBVA Bank, Community Advisory Board Member
2015-2020	Center for Responsible Lending, Member of the Board of Directors
2015-2017	Board of Governors of the Federal Reserve, Community Advisory Council Member
2008-2010	Guadalupe Cultural Arts Center, Member of the Board of Directors
2005-2006	Housing Authority of Baltimore City, Commissioner (Mayoral Appointment)
2005-2006	Baltimore Hispanic Chamber of Commerce, Member of the Board of Directors

Recognitions

- American Express NGen Leadership Award – Finalist (2013)
- San Antonio Business Journal 40 Under 40 (2010)