



Seeking Equity in Property Assessment, Appraisal & Valuation

A Fair Housing Month Event

April 13, 2023

GSA Morrison Conference Room 331, 3rd Floor
77 W. Jackson Blvd., Chicago, IL

About the event

Homeownership is the primary path for sustained, multigenerational wealth-building for families in the United States. And yet, biases engrained in how homes are bought, taxed, and sold create numerous barriers for Black and brown families to realize this goal.

While government at every level has helped perpetuate these discriminatory practices, it has also sought to address them.

Federal Action

Each April, we commemorate the **Fair Housing Act**, the historic federal law that guarantees the right to housing of your choice, regardless of your race, gender, or economic character. It has been 55 years since this act became law, but the **U.S. Department of Housing and Urban Development** – as well as countless **state and local governments** throughout the country – continues to fight housing discrimination.

In addition to acknowledging Fair Housing Month, this event recognizes the Biden-Harris Administration's recent efforts to curb housing discrimination. One year ago, the White House's **Interagency Task Force on Property Appraisal and Valuation Equity (PAVE)** released a landmark report and action plan that provided further evidence of home appraisal bias against Black and brown families and ways to better combat these biases.

A Message from the Cook County Assessor

Since taking office in 2018, we have taken great strides to make the property tax assessment system fairer and more equitable for all. Our office has confronted the legacy of inequality in assessments and actively worked to address “regressivity”, where lower-priced homes in predominantly Black and Brown communities have historically been overassessed and more affluent properties, underassessed.

We have sought to modernize and make the system fairer with improved data analysis, public outreach, and equitable tax assessment – and have earned [national recognition](#) for our efforts. Our office continues to push for greater improvements, like through our [collaboration with The White House](#) in accessing federal appraisal data to championing more state and federal funding for schools. The office has also advocated for alternate sources of revenue apart from the property tax, including [taxing the digital economy](#). The Assessor's Office continues to confront these issues publicly through their [Racial Equity and Real Estate Conversations](#) series that brings together local and national thought-leaders to find solutions to systemic inequity in the property tax system and the path forward.

This event serves not only as a progress report on this collective mission, but how we can further address inequities in American homeownership. Thank you for participating.

Event Schedule

8:30 – 8:45 Welcome & Overview
Diane M. Shelley Regional Administrator, Great Lakes Region, U.S. Department of Housing and Urban Development
Fritz Kaegi, Cook County Assessor

8:45 – 9:00 Keynote Address
Erika Poethig, Special Assistant to the President for Housing and Urban Policy at The White House Domestic Policy Council

PANELS:

9:00 – 9:45 The Assessment Gap: How to make property tax assessments fairer for all communities
Fritz Kaegi, Cook County Assessor
Professor Chris Berry, University of Chicago
Amber S. Hendley, Director of Research, Woodstock Institute
Alvin Horhn, Deputy Chief Financial Officer and Chief Assessor, City of Detroit

9:50 – 10:35 Fair Housing: How discrimination affects access to homeownership
Demetria McCain, Principal Deputy Assistant Secretary for Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development
Athena Williams, Executive Director, Oak Park Regional Housing Council
Amy Nelson, Executive Director of the Fair Housing Center of Central Indiana
Professor Michael P. Seng, University of Illinois Chicago

10:35 – 10:45 **BREAK**

10:45 – 11:30 Appraisal Bias: What it is and how it impacts the ability to create wealth
Karen Freeman-Wilson, President, Chicago Urban League
Lamont Robinson, Illinois State Representative
Craig Steinley, MAI, SRA, AI-GRS, AI-RRS, President, the Appraisal Institute
Jane Dokko, Vice President and Community Affairs Officer, Federal Reserve Bank of Chicago

11:30 – 12:00 Closing Remarks

Your Hosts: Diane M. Shelley & Fritz Kaegi



Diane M. Shelley, a retired Illinois judge, was appointed by President Joe Biden to serve as the U.S. Department of Housing and Urban Development's Midwest Regional Administrator. Based in Chicago, she oversees HUD's six-state Midwest region: Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin. Regional Administrator Shelley is the regional liaison to elected officials, congressional delegations, associations, and stakeholders.

As a lifelong social justice advocate working to eliminate poverty and economic insecurity, Shelley joined HUD with a long record of public service, including 15 years as an elected state court judge and practicing attorney for nearly 25 years. She began her legal career providing aid to farmers, migrants, and low-income rural families, and went on to head litigation for the Metropolitan Water Reclamation District of Greater Chicago. Prior to her legal career she worked with grassroots nonprofit organizations on issues of housing and food insecurities, and social justice.

A Chicago native with roots in the city's Bronzeville neighborhood, Shelley remains a dedicated member of bar and civic associations, having received numerous awards for helping others gain equality and justice.

Fritz Kaegi is the Cook County Assessor where he is responsible for valuing the nearly 2 million properties in Cook County fairly. Prior to beginning his career in Cook County government, Fritz spent more than 20 years valuing assets as a mutual fund portfolio manager and analyst. He holds the Chartered Financial Analyst and Certified Illinois Assessment Officer designations, and he is a member of [the IAAO, the International Association of Assessing Officers](#).



Since assuming office in 2018, Fritz has brought fairness, [ethics](#) and transparency to the Cook County Assessor's Office with a vision focused on operational changes, technological upgrades, and the elimination of favoritism. These changes have increased predictability in the assessment system and spurred investment in Chicago and Cook County.

Fritz was born and raised in the Hyde Park neighborhood in Chicago and still maintains close ties to the community. He attended Hyde Park's Kenwood Academy for high school, completed his undergraduate studies at Haverford College, and received his MBA from Stanford University.

In 2020 Fritz received the A. Philip Randolph Change Agent Award from the National A. Philip Randolph Pullman Porter Museum and in 2021 the Adlai Stevenson Award for Public Service from the Chicago chapter of the American Society for Public Administration.

Keynote Address: Erika Poethig

Special Assistant to the President for Housing and Urban Policy
at The White House Domestic Policy Council



Erika Poethig is Special Assistant to the President for Housing and Urban Policy in the White House Domestic Policy Council. In this capacity, she leads interagency policy development on the housing and community development components of the President's Build Back Agenda. Prior to joining the Biden-Harris administration she served as vice president and chief innovation officer at the Urban Institute, where she created and led the Research to Action Lab, an innovation hub serving decisionmakers and creative thinkers eager to effect social change.

Before joining Urban, Poethig was acting assistant secretary for policy, development, and research at the US Department of Housing and Urban Development. During her tenure in the Obama administration, she was also deputy assistant secretary for policy development and was a leading architect of the White House Council for Strong Cities and Strong Communities. As associate director for housing at the John D. and Catherine T. MacArthur Foundation, she developed grantmaking strategies focused on rental housing policy and research and research on how housing matters. In the 1990s, she was assistant commissioner for policy, resource, and program development at the City of Chicago's Department of Housing and developed Mayor Richard Daley's campaign to combat predatory lending, prevent foreclosures, and stabilize communities. Previously, she was associate project director of the Metropolis Project, which produced the Metropolis 2020 agenda for regional leadership around the major issues faced by metropolitan Chicago.

She was a Phi Beta Kappa member at the College of Wooster and a Fulbright Scholar at the University of Vienna, and she has an MA with honors in public policy from the University of Chicago.

The Assessment Gap

How to make property tax assessments fairer for all communities

Fritz Kaegi



Fritz Kaegi is the Cook County Assessor where he is responsible for valuing the nearly 2 million properties in Cook County fairly. Prior to beginning his career in Cook County government, Fritz spent more than 20 years valuing assets as a mutual fund portfolio manager and analyst. He holds the Chartered Financial Analyst and Certified Illinois Assessment Officer designations, and he is a member of [the IAAO, the International Association of Assessing Officers](#).

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Chris Berry

Christopher R. Berry is the William J. and Alicia Townsend Friedman Professor at the University of Chicago Harris School of Public Policy and the College. He is the academic director of the [Center for Municipal Finance](#). His research interests include American politics, metropolitan governance, municipal finance, and intergovernmental fiscal relations.

Berry is the author of [Imperfect Union: Representation and Taxation in Multilevel Governments](#), winner of the Best Book Award in Urban Politics from the American Political Science Association, [Theory and Credibility](#) (with Scott Ashworth and Ethan Bueno de Mesquita), and many other scholarly publications. His research has been featured in the [New York Times](#), the [Washington Post](#), [Bloomberg BusinessWeek](#), the [Chicago Tribune](#), [Last Week Tonight with John Oliver](#), and many other outlets. For access to Professor Berry's writings, please visit his [research website](#). To learn more about Professor Berry's research on property tax fairness, visit www.propertytaxproject.uchicago.edu.



Amber S. Hendley



Amber S. Hendley joined Woodstock Institute as a Research Associate in 2022 and was named Director of Research in January 2023. She leads the organization's research on financial security and equity for low- and moderate-income households and communities of color. In March 2023, she launched a collaborative, solutions-focused research series designed to reframe homeownership's role in closing the Black-White wealth gap.

Previously Amber worked with Roosevelt University's Policy Research Collaborative, where she authored two reports examining housing discrimination patterns in Chicago's 2019-2021 rental markets. In June 2021, she coauthored *Public Housing Authority Homeownership Programs: Scaling Up a Powerful Yet Underutilized Tool to Restore Wealth Building Opportunities*. This report focused on the opportunities, barriers, and impacts of public housing authority homeownership programs as they relate to Black voucher holders.

In May 2019, Amber co-authored *The Plunder of Black Wealth in Chicago: New Findings on the Lasting Toll of Predatory Housing Contracts*. This publication quantified the amount legally and unjustly extracted from the Black community in Chicago through predatory residential contract selling during the Second Great Migration. *Plunder of Black Wealth* was released at a Federal Reserve Bank of Chicago symposium. It also helped inspire Tonika Johnson's Inequity for Sale project on the ground in Chicago's Englewood community.

Amber earned an M.A. in Analytical and Political Economy at Duke University and a B.S. in Applied and Computational Mathematics from Florida State University.

Alvin Horhn

A lifelong Detroit, Alvin Horhn started with the City of Detroit in the Finance Department, Assessment Division in October 1997. He was named as one of the three members to the city's Board of Assessors in September 2012 by then Mayor Dave Bing. He was named the city's Deputy CFO – Office of the Assessor by Mayor Michael Duggan in June 2015 following the restructuring of the Finance Department into the Office of the Chief Financial Officer and the Assessment Division into the Office of the Assessor. He was named Chief Assessor at the time as well.



Alvin holds a Bachelor of Business Administration and is currently in the graduate program at Siena Heights University, where he is working on a Master of Arts, Organizational Leadership. He holds a Michigan Advancement Assessing Officer (MAAO), Michigan Certified Personal Property Examiner (MCPPE) and the Assessment Administration Specialist (AAS) Designation from the International Association of Assessing Officers (IAAO). He is a candidate for the IAAO's Certified Assessment Evaluator (CAE) designation, anxiously awaiting the results of his narrative appraisal, the last step in obtaining that designation.

Moderator: Kelwin Harris



Kelwin Harris is the Chief Civic Engagement Officer, Deputy Assessor for The Cook County Assessor's Office. In this role, he leads the office's community outreach strategy for residential, commercial and affordable housing stakeholders in Cook County. Kelwin also created the organization's *Racial Equity and Real Estate Conversations* series assembling local and national experts to address challenges and provide solutions to racial disparities in housing and real estate in Chicago. Prior to the Assessor's Office, Kelwin was Senior Outreach Planner for The Chicago Metropolitan Agency for Planning (CMAP) where he led public engagement for Chicago's official regional plan, [ON TO 2050](#) and helped guide the organization's inclusive growth and health equity strategies.

Kelwin held numerous leadership roles on the Southside of Chicago in the Auburn Gresham neighborhood where he led programs to upskill residents, address food and housing insecurity, and combat violence with Catholic Charities and St. Sabina Church.

Kelwin holds a Bachelor's Degree in City & Regional Planning from Cornell University and a Master in Urban Planning Degree from the Harvard University Graduate School of Design. Kelwin also holds a Professional Certificate in Municipal Finance from the University of Chicago Harris School of Public Policy.

Fair Housing

How discrimination affects access to homeownership

Demetria McCain



Demetria McCain serves as the Principal Deputy Assistant Secretary for Fair Housing and Equal Opportunity (FHEO) at the U.S. Department of Housing and Urban Development (HUD). At FHEO, McCain assists HUD's efforts to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities.

McCain joins HUD following fifteen years of service, with five as president, at the Inclusive Communities Project (ICP), a Dallas, TX-based affordable fair housing nonprofit. Prior to becoming president, she oversaw operations, communications and ICP's Mobility Assistance Program, a housing mobility program that helps housing choice voucher holders exercise their fair housing rights. Conceived by Demetria, ICP's "Voices for Opportunity" initiative has provided advocacy training to low-income renters and neighborhood groups of color.

Before joining ICP, McCain worked on USDA Section 515 rural multifamily housing matters at the National Housing Law. She was also a staff attorney for the Neighborhood Legal Services Program of Washington, D.C., assigned to the southeast office, where her portfolio primarily included landlord-tenant matters for low-income renters in private and public housing. She has taught, as an adjunct instructor, a Fair Housing and Homelessness course to undergraduate Coppin State University students.

McCain brings dual vantage points to FHEO after having spent years assisting both housing choice voucher holders who sought low-poverty well-resourced housing options and neighborhood groups in underserved communities of color who sought more equitable distribution of resources and services. McCain has sat on several local and national nonprofit boards and is a sought-after panelist and commentator on affordable fair housing and the impacts of residential segregation. She is a graduate of Howard University School of Law, New York University and Brooklyn College and a member of the Dallas Alumnae Chapter of Delta Sigma Theta Sorority, Inc.

Athena Williams

Athena Williams is the Executive Director of Oak Park Regional Housing Center, an organization regarded as a leader for fair housing rights, expansion of housing options, and equal racial access in Oak Park and surrounding West Cook County communities including Chicago's Austin neighborhood.

Athena, a lifelong resident of Chicago's West side, has fought for the communities she serves as a longtime community organizer and advocate. She has played many advocacy roles in the community including Chicago Public School Local School Council President, Associate Director of the Monroe Foundation, Development Director for the Westside Minister's Coalition, and an administrative assistant to the City of Chicago 37th Ward Alderman Emma Mitts. Athena, a graduate of University of Wisconsin-Madison, has served on many committees including the Oak Park Business and Civic Counsel, the Housing Task Force of Austin Forward Together Quality of Life Plan, and several others. She often makes media appearances to represent the communities she serves in relation to housing, and racial justice. Athena has many certifications which allow her to facilitate homeownership and financial education.



Amy Nelson

Amy Nelson is the Executive Director of the Fair Housing Center of Central Indiana (FHCCI) having joined the FHCCI in October 2011. The mission of the FHCCI is to ensure equal housing opportunities by eliminating housing discrimination through advocacy, enforcement, education and outreach. The FHCCI has a service area of 24 counties in Central Indiana reaching a population of over 2.5 million.

The FHCCI works to prevent housing discrimination through its Advocacy, Education, Inclusive Communities, and Public Policy Programs. It conducts investigations to uncover violations of fair housing laws and files enforcement actions to stop identified discriminatory practices; offers a diverse array of education programs to build knowledge of fair housing laws, and works to strengthen fair housing policies at the local, state, and federal levels.



Michael Seng



Michael P. Seng has taught as a professor of law at the University of Illinois Chicago since 1976. In addition to instructing courses on fair housing law and restorative justice, he also serves as the Director of the UIC Law School Fair Housing Legal Support Center.

Professor Seng received his AB and JD degrees from the University of Notre Dame. He has an honorary doctorate from Masaryk University in the Czech Republic. A fair housing law scholar, he also organizes and presents educational programs on fair housing law and enforcement across the U.S. In 2003, he was named a Pioneer of Fair Housing by HUD.

Moderator: Lon Meltesen

Lon D. Meltesen is the Regional Director for Region V Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development. Prior to coming to the Department in February 2020, Lon worked for the Illinois Department of Human Rights for twenty years, serving in a variety of capacities, including Manager of the Fair Housing Division, Chief Legal Counsel, and staff attorney. His prior work experience also included working as a Research Attorney for the Supreme Court of Illinois, and as a Staff Attorney for Prairie State Legal Services, in St. Charles, Illinois.

Lon earned a law degree from DePaul University College of Law, graduating with honors and as a member of the Order of the Coif. Prior to obtaining his law degree, he attended Illinois Wesleyan University in Bloomington, Illinois, where he graduated Magna Cum Laude, earning a Bachelor of Arts Degree in Political Science.



Appraisal Bias

What it is and how it impacts the ability to create wealth

Karen Freeman-Wilson



Karen Freeman-Wilson is the President and CEO of the Chicago Urban League. She brings a passion for equity and social justice to the organization, which works to advance economic, educational and social progress for Black families through direct service and advocacy.

Having served in the public arena most of her professional life, Freeman-Wilson has broad experience in addressing issues that impact urban communities. She was the first female Mayor of her hometown of Gary, Indiana, from 2012 through 2019. Freeman-Wilson's mayoral accomplishments include job creation; airport, water and road infrastructure exceeding 300 million dollars; and the revitalization of key neighborhoods in the city. She previously served as Indiana Attorney General, Director of the Indiana Civil Rights Commission, and presiding judge of the Gary City Court. She also served as Executive Director of the National Drug Court Institute and CEO of the National Association of Drug Court Professionals, where she is currently Board Chair. Freeman-Wilson has written and lectured extensively about Problem Solving Courts, team building, community policing, civic engagement and leadership.

Freeman-Wilson is a graduate of Harvard College and Harvard Law School. She is a past President of the National League of Cities, a member of the Advisory Board of the U.S. Conference of Mayors, chair of the Cities of Financial Empower Board of Directors and a member of the Lyric Opera, the National Policing Institute, and the Center for Community Progress Board of Directors.

Lamont Robinson

State Rep. Lamont J. Robinson is a lifelong Chicagoan who has dedicated his life to giving back to the city through public service and as a businessman, college professor, and director of a youth mentorship program.

A resident of Chicago's Bronzeville neighborhood, Rep. Robinson was elected in November 2018 to represent the sprawling Illinois 5th House District that runs from Goethe Street on Chicago's the River North community on the North Side to the South Shore community on the Side Side. Rep. Robinson was elected the 4th Ward alderman on April 4 and will assume his new office in May.



With an undergraduate degree in business marketing from Clark Atlanta University and an MBA degree from National Louis University, Rep. Robinson became a licensed insurance agent and owner of The Robinson & Caban Insurance Group. He also was a business professor at Harold Washington College and Director of the Kappa Leadership Institute in Chicago, which provides guidance to young men and prepares them to go to college.

"The 5th District is rich with potential," Rep. Robinson said. "My work in Springfield and in the district has focused on social justice, community resources, education, and public safety to make sure everyone has the opportunity to live to their full potential."

Craig Steinley



Craig Steinley, MAI, SRA, AI-GRS, AI-RRS, of Rapid City, South Dakota, is the 2023 president of the Appraisal Institute. He serves on AI's Executive Committee and chairs the policy-setting Board of Directors. He will serve as immediate past president in 2024. He also will serve as chair of the National Nominating Committee in 2024.

Steinley's previous national service includes six years on the Appraisal Institute Board of Directors as a representative from Region II, both as its vice chair and chair. He served on the Audit Committee, including as chair and vice chair; on the Strategic Planning Committee; on the Professional Liability Insurance Program Committee; as Region II third director; on the Governance Structure Project Team; and on the Professional Standards and Guidance Committee. He also has served as president of the Wyoming and Western South Dakota Chapter in 2012 and 2013. He participated for three years in the Leadership Development and Advisory Council conference and received a 2015 Volunteer of Distinction recognition. Craig is an education developer and instructor for the Appraisal Institute and is also an AQB-Certified USPAP Instructor.

Steinley is the principal of Steinley Real Estate Appraisals and Consulting in Rapid City, South Dakota. He has also been active in the appraiser regulatory arena since the mid-1990s, including service as the 2018 president of the Association of Appraiser Regulatory Officials. He is a graduate of the South Dakota School of Mines and Technology with Bachelor's degrees in both Mathematics and Computer Science, and a minor in Electrical Engineering. He also received a Master's degree in Mathematics and worked as an assistant professor of Mathematics and Computer Science at SDSM&T for five years, where he instructed engineers and scientists of all ages.

Jane Dokko

Jane Dokko is the vice president of the Federal Reserve Bank of Chicago's community development and policy studies division. In this role, she leads research and community engagement to create opportunity and improve economic outcomes for low- and moderate-income people and places. During the Obama Administration, Jane was the Deputy Assistant Secretary for Financial Economics at the U.S. Treasury Department and a senior economist at the White House Council of Economic Advisers. In this work, she was a leader in the development of housing finance policy, the fiduciary rule, and infrastructure policy. She has also worked at the International Monetary Fund, Brookings Institution, and Federal Reserve Board.



Jane is the author of widely-cited academic journal articles, policy briefs, and general interest publications, and her work has been frequently covered in the mainstream media. Her expertise spans housing finance, consumer finance, retirement security, and financial regulation. She received a Bachelor's in economics from Haverford College and a Master's and PhD in economics from the University of Michigan.

Moderator: Diane M. Shelley



Diane M. Shelley, a retired Illinois judge, was appointed by President Joe Biden to serve as the U.S. Department of Housing and Urban Development's Midwest Regional Administrator. Based in Chicago, she oversees HUD's six-state Midwest region: Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin. Regional Administrator Shelley is the regional liaison to elected officials, congressional delegations, associations, and stakeholders.

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