



New council members bring insights to Kansas City Fed

by: Jennifer Wilding

February 07, 2023

The four newest members of the Community Development Advisory Council (CDAC) come from diverse fields, including local government, workforce development, place-based community development and banking. They share the desire to use their time on the council to build relationships with like-minded people. “I have great relationships in the communities we serve,” Jackie Loya-Torres said. “I see the CDAC as a widening of that circle of people who can inform us about what is needed.”

The current Federal Reserve Bank of Kansas City CDAC includes 16 members who represent the seven states in the Federal Reserve’s Tenth District. Each member serves a three-year term. The group meets formally twice a year and members provide insights year-round. The Kansas City Fed added its new members in January. We talked with each to learn who they represent, the issues that are top of mind, and why they decided to contribute their time to the CDAC.



Monica Abeita

Executive director

North Central New Mexico Economic Development District

Santa Fe, New Mexico

The North Central New Mexico Economic Development District (NCNMEDD) is an association of local units of government that encourages regional cooperation within eight counties.

The counties NCNMEDD serves range from some of the state's poorest communities to affluent communities in Los Alamos and Santa Fe counties. Two counties were hit hard by the Calf Canyon / Hermits Peak fire in 2022, and subsequent flooding, which made it more difficult than normal to find housing. "It's a huge disaster for our region," Monica Abeita said. "Hundreds of people lost their homes who have no resources to replace that housing, so we're very focused on that." It was the largest and most destructive wildfire in New Mexico's history.

Even before the fire, the region faced a housing crunch, Abeita said. Los Alamos National Laboratories adds about 1,500 new jobs a year, but the city itself lacks the land for new housing development. In resort areas like Santa Fe and Taos, service workers can't afford housing nearby or in neighboring counties.

NCNMEDD is looking for new ways to help. In rural areas, for example, housing is typically old and there is little new development. "It's hard to find developers who want to invest in rural areas because the population is shrinking and aging," Abeita said. As a result, rural communities can't hire critical workforce because they have nowhere to live. "We are doing acquisition rehab of older properties, and it's an area we have not worked in before," Abeita said.



Michelle Bish

Executive director

Northeast Workforce Development Board

Catoosa, Oklahoma

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The Northeast Workforce Development Board (NWDB) provides workforce services to job seekers and employers in seven rural counties of northeast Oklahoma.

The job seekers NWDB serves, Michelle Bish said, are some of the nation's most vulnerable adult and youth populations. They may be in or aging out of foster care, parenting or pregnant teens, or adults who are justice-involved, veterans, or unemployed. "These are the people that, a lot of times, other organizations have given up on. We want to give them a pathway forward, through skills training or a short-term work experience."

NWDB offers an array of services for employers - recruitment and retention, customized hiring events, funding to offset the cost of wages or training or wages, and more. It works with any business, but targets smaller, minority-owned firms. "Of a hundred employers," Bish said, "a handful of them might have heard about us. The impact of that lack of knowledge is significant."

NWDB is funded through Title 1 of the federal [Workforce Innovation and Opportunity Act](#). While NWDB can do some great things, Bish said, "we do have limitations." Collaboration broadens the agency's reach. "When you invite your partners in and start talking about how you can work together to serve your common customers, that's a game changer," she said. "It really makes it limitless, what you can do for your community and the people that live there."



Quintin Hughes, Sr.

Program director

Northeast Oklahoma City Renaissance

Oklahoma City, Oklahoma

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Northeast Oklahoma City Renaissance (NEOKCR) is a nonprofit catalyst for ethical, place-based community development in Northeast Oklahoma City.

People don't survive in tough conditions without skills. "Northeast Oklahoma City has a rich and vibrant history," Quintin Hughes said. "And, like many communities of color, it has gone through a downturn due to systemic conditions" such as lack of resources, lack of access to capital, and the flight of wealth out of the area. "As a result," Hughes said, "you have people who have this organic ingenuity about them. I see our community and other communities of color to be sources of creative talent, as they've been forced to come up with creative ways to survive."

The central question for Hughes has been how to make that creative, entrepreneurial spirit benefit the people who already live in communities like Northeast Oklahoma City. "I was seeing how communities of color were changing and being revitalized and the displacement happening," Hughes said. "I thought a lot about how these places look great, this revitalization looks great, and what could it look like if the people who existed there before were participating in this and benefiting from this?"

Hughes operates from a vision of ecosystem building and revitalization within the community. He shared his perspective in [this recent interview](#). "What we're building is really something special," Hughes said. "We're building a model for redevelopment and revitalization from within that can be replicated in other communities with similar ingredients."



Jackie Loya-Torres

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Manager, CRA and community development

Commerce Bank

Kansas City, Missouri

Commerce Bank is the nation's 42nd largest bank based on asset size. It is a member of Bank On Coalitions, which work towards financial empowerment and economic mobility.

Loya-Torres leads the bank's Community Reinvestment Act and community development activities across multiple states in the Tenth District. Like many in a similar position, she feels like she's straddling two worlds. "My role is to be community facing to listen for unmet needs, specifically in low- and moderate-income (LMI) communities, and to bring those back to Commerce," Loya-Torres said. "It's a bit of a balancing act between those two communities."

On the community side, she said, "they're under a lot of pressure to make ends meet. They are not sure how a bank can be of assistance to them and in many cases, they don't trust banks." On the bank side, "banks are trying to meet the needs of LMI people with creative solutions and products."

Loya-Torres offers an example. Community partners identified a need for mortgage products for homeowners in LMI neighborhoods. "They had done the hard work to save for a down payment or repair a credit issue from the past. And they were ready, but there just were not a lot of products available to assist them," Loya-Torres said. Commerce Bank launched Neighborhood Connection in 2020 to address the problem. It offers friendly terms to residents of LMI neighborhoods.

"Banks want people to become financially capable and economically mobile," Loya-Torres said. "That's how we succeed. When people in our communities are thriving, financial institutions can also thrive."

The CDAC includes returning members

Current and reappointed council members include:

- Aubrey Abbott Patterson, president and CEO, Hutchinson Community Foundation, in Hutchinson, Kan.
- Niki Donawa, chief community relations officer at University Health in Kansas City, Mo.
- Don Greenwell, president of The Builders' Association and executive director, Kansas City Chapter-Associated General Contractors of America (AGC) in Kansas City, Mo.
- Scott Hoversland, executive director, Wyoming Community Development Authority (WCDA) in Casper, Wyo.

- Dewey Jackson, president, Denver Area Labor Federation (DALF), AFL-CIO in Denver, Colo.
- Geoff Jolley, executive director, Local Initiatives Support Corporation (LISC) in Kansas City, Mo.
- Cindy Logsdon, executive director and CEO, Citizen Potawatomi Community Development Corporation in Shawnee, Okla.
- Angela McGraw, director, Do Space in Omaha, Neb.
- Alan Ramirez, director of strategic lending, Colorado Enterprise Fund (CEF) in Denver, Colo.
- Adrienne R. Smith, president and CEO, New Mexico Caregivers Coalition in Bernalillo, N.M.
- Awais Sufi, CEO, SchoolSmartKC in Kansas City, Mo.
- Pete Upton, executive director, Native360 Loan Fund in Grand Island, Neb.

As the regional headquarters of the nation's central bank, the Kansas City Fed and its branch offices in Denver, Oklahoma City and Omaha serve the seven states of the Tenth District: Colorado, Kansas, Nebraska, Oklahoma, Wyoming, northern New Mexico and western Missouri.

Author



Jennifer Wilding

Community Development Specialist

Jennifer Wilding, a community development specialist for the Kansas City Fed, provides communications, engagement, and research for the community development department. Wilding edits the Kansas City Fed's community development newsletter, "[Community Connections](#)" and takes on special projects. For example, she serves as project director for a community-engaged research partnership. The Kansas City Fed, a nonprofit and a neighborhood organization joined together to hear from neighborhood residents about broadband internet. The report will be shared nationwide. Before joining the Kansas City Fed in 2018, she was executive director of Consensus KC, a nonprofit consulting firm specializing in public policy and civic engagement. She worked on philanthropically funded projects in metro Kansas City, and for clients here and around the U.S. Wilding holds a B.A. in urban affairs from the University of Missouri-Kansas City. Her hobby is letterpress printing, using a 1,500-pound cast-iron press from the late 1800s. Highlights of her work include: [Getting to 'We Have a Deal.'](#) The three-part article shares how Investment Connection bridges bankers and community-based organizations. The article is on [Fed Communities](#), the national website about the Fed's work in communities. [Disconnected: Seven lessons on fixing the digital divide.](#) A layperson's guide to putting broadband, devices and training within reach of a community. [Focus groups with unemployed individuals](#) and with people from nonprofits that serve them, held in Chicago, Detroit, Denver and Kansas City. **About the Federal Reserve Bank of Kansas City** The Federal Reserve Bank of Kansas City is one of 12 regional Reserve Banks that, along with the Board of Governors in Washington, D.C., make up our nation's central bank. We work in the public's interest by supporting economic and financial stability. The Kansas City Fed's territory includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming. Our headquarters is in Kansas City, with branch offices in Denver, Omaha and Oklahoma City. The Kansas City Fed Community Development Department promotes economic development and public understanding that leads to progress for lower-income individuals and communities. Our focus areas include community development investments, digital inclusion, small business / entrepreneurship, and workforce development.