**IRA – Climate Panel – 2023**

**MODERATOR:**



**Kerwin Tesdell**

**President, the Community Development Venture Capital Alliance**

Kerwin Tesdell is president of the Community Development Venture Capital Alliance (CDVCA), which promotes the availability and use of startup and growth risk capital for businesses that create good jobs, productive wealth, and entrepreneurial capacity to advance the livelihoods of low-income people and the economies of distressed communities. CDVCA builds the capacity of the community development venture capital impact investment industry by providing education and networking opportunities, developing best practices, and supporting positive public policy. CDVCA manages $320 million, including the $45 million Puerto Rico Fund for Growth, the $46 million Innovate NY Fund, smaller funds focused on Arkansas, Kentucky, Florida, Illinois, Nebraska, Nevada, and Mississippi, as well as national pools of capital. Kerwin has been an adjunct professor at New York University for more than 25 years, teaching Social Venture Capital at the Stern School of Business and Community Development Law at the School of Law.

Prior to joining CDVCA, Kerwin was a program officer at the Ford Foundation, where he had primary responsibility for the Foundation’s investments and grantmaking for small business finance and job creation. Before that, he was the Director of the Community Development Legal Assistance Center, an associate with the law firm of Debevoise & Plimpton, and a law clerk to federal judge and civil rights legend Constance Baker Motley, Chief Judge of the Southern District of New York. Kerwin is a board member and past board chair for seven years, of the Coalition of Community Development Financials Institutions (CDFIs). He serves on the boards or advisory boards of eleven impact investment funds around the nation, as well as the Financial Innovations Roundtable at the Carsey Institute and Impact Reporting and Investment Standards (IRIS) of the Global Impact Investing Network (GIIN). Kerwin graduated from Harvard College with a degree in economics and holds JD and MBA degrees from New York University.

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**Vice President, Community Development, GECU**

Ruby Alvarez is the VP of Community Development at GECU.  She has been with GECU for twenty-six years.  Ruby graduated from the University of Texas at El Paso (UTEP) with her BBA in 2001 and her MBA in 2006.  Ruby began her career at GECU right out of high school.  Her job experience includes positions in Credit Union Operations as a Branch Manager, Lending, and Community Development.  Ruby is also the current Executive Director for El Paso Affordable Housing, Treasurer of the Association of National Latino Credit Union Professionals, and member of the Cornerstone Credit Union Foundation Financial Capability Network.



**Amy Brusiloff, Community Development Executive, Bank of America**

**Community Development Financial Institution (CDFI) Lending & Investing**

Amy Brusiloff is an executive at Bank of America who specializes in community development and social impact investing. In addition to lending to CDFIs, Ms. Brusiloff works on broader initiatives that deploy capital to achieve progress on the Sustainable Development Goals. She is also a member of Bank of America’s Global Environmental Group, which manages the bank’s carbon neutrality and its commitment to achieve net zero greenhouse gas emissions before 2050.

A native New Yorker with a background in affordable housing, Ms. Brusiloff has been working in the field of community development for over 35 years. She was a director at Merrill Lynch Community Development Company, where she structured and executed community development debt and equity transactions. Ms. Brusiloff was previously a regional director of Freddie Mac’s multifamily division, where she managed a team that underwrote the purchase of multifamily housing loans and provided credit enhancement for tax-exempt housing bonds. Earlier, Ms. Brusiloff worked as a vice president at Bankers Trust Company in its Community Development Group.

In 1986, she started her career as the director of housing development for MBD (Mid-Bronx Desperadoes) Community Housing Corporation, followed by two years at the NYC Department of Housing Preservation & Development as a senior mortgage officer.

Ms. Brusiloff graduated Magna Cum Laude from Brandeis University in 1986, where she was elected to Phi Beta Kappa.

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**Betsy Biemann, Chief Executive Officer, Coastal Enterprises, Inc. (CEI)**

Betsy is the Chief Executive Officer of Coastal Enterprises Inc. (CEI), which works to grow a just, vibrant and climate-resilient future for people and communities in Maine and rural regions nationally. Before joining CEI in 2016, Betsy led Growing Maine’s Food Industry, Growing Maine, a project of the Mossavar-Rahmani Center for Business and Government at Harvard University, and consulted for companies, foundations and nonprofits. From 2005-2012 she was President of the Maine Technology Institute, investing in companies and initiatives seeking to grow high-potential sectors of Maine’s economy. Prior to her move to Maine, Betsy was an Associate Director at The Rockefeller Foundation, where she managed a national grant and investment portfolio aiming to increase employment in low-income communities. She joined Rockefeller in 1996 after working in international development, principally in sub-Saharan Africa.

Betsy serves on the boards of the Opportunity Finance Network, the New Growth Innovation Network and the Elmina B. Sewall Foundation. She earned her B.A. at Harvard University and her M.P.A. at Princeton University’s School of International & Public Affairs. She lives in Brunswick, Maine with her husband and their two dogs.



**Sadie McKeown**

**President, The Community Preservation Corporation**

Sadie McKeown is the President of The Community Preservation Corporation. In this capacity she leads the development and implementation of CPC’s growth strategy and oversees all of the company’s field offices, initiatives, and its equity and impact investing platforms. Sadie also works closely with the president of CPC Mortgage Company, CPC’s Agency mortgage lending subsidiary, to align all of the company’s products and tools under the overall CPC brand.

Prior to her taking on the role of President in January 2022, she served as Executive Vice President and Head of Construction Lending and Initiatives where she led the company’s construction lending activities including the operation of its six New York field offices and its numerous initiatives.

Sadie started her career at CPC as a Mortgage Originator in 1992, and later served as Senior Vice President and Director of Lending in CPC’s Hudson Valley Regional Office. During that time, she led the company’s Downtown Main Street initiatives, collaborating with municipalities and community stakeholders to help revitalize cities like Beacon, NY that had been struggling to recover from decades of economic disinvestment. In 2009, Sadie helped create the company’s Green Financing Initiative, the precursor to what would eventually become CPC’s comprehensive sustainability practice.

In 2011 she was elevated to SVP, Director of Originations where she assumed responsibility for the lending activities of all of the company’s field offices. As EVP, Chief Operating Officer, a position she held from 2012-2019, Sadie oversaw all aspects of the company’s operations while still leading its construction lending and sustainability platforms. She also drove the development and launch of CPC’s Agency lending subsidiary, CPC Mortgage Company LLC, a full-service operation focusing on Freddie Mac, Fannie Mae, and HUD/FHA lending products.

Throughout her career, Sadie has been a fierce advocate for moving the real estate industry and built environment towards carbon neutrality. Sadie has worked hard to have CPC and other lenders to focus on addressing energy performance, efficiency and decarbonization as a part of the first mortgage process.  She has overseen the development of numerous guides, tools, and case studies to help lenders, owners, and developers understand the benefits of energy efficient construction and retrofits; including CPC’s “Underwriting Efficiency Handbook” and its companion guide titled “Financing High-Performance” which focus on guiding lenders and developers through the underwriting efficiency methodology for both retrofit and new construction projects.

Sadie also led CPC’s partnership with New York City Department of Housing Preservation and Development (HPD) and private partners on a Passive House study that aimed to demystify the economics and environmental benefits of Passive House. The ongoing study is collecting cost and performance data for passive house projects in the Northeast United States.

Sadie currently sits on the boards of the New York State Housing Finance Agency, New York State Energy Research and Development Authority (NYSERDA), and New York City Energy Efficiency Corporation (NYCEEC), as well as on the New York State Climate Action Council’s Energy Efficiency and Housing Advisory Panel and the NYSERDA Technical Advisory Group for the Electrification Roadmap. She is a frequent guest on panel discussions related to sustainability in the built environment, as well as multifamily and affordable housing issues. She has contributed editorial content to publications such as Crain’s New York Business and The Business Journals.

Sadie earned her Master’s Degree in Human Services Administration with a concentration in Housing from Cornell University. She received her Bachelor’s Degree in Communications from Fordham University.