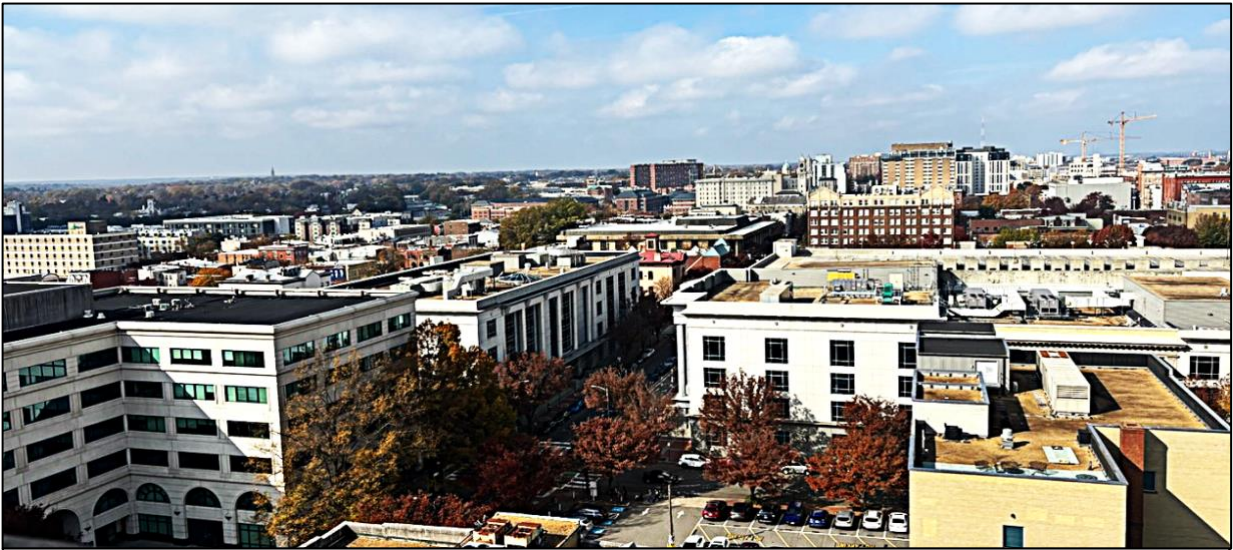


NOAAH *Prime*

“Profiles in Courage”

Eight Individuals who work tirelessly in the field of affordable, attainable housing for all

Fall 2025



Richmond, Virginia

THE NATIONAL ORGANIZATION OF
AFRICAN AMERICANS IN HOUSING

NOAAH

Fall 2025

28th Year

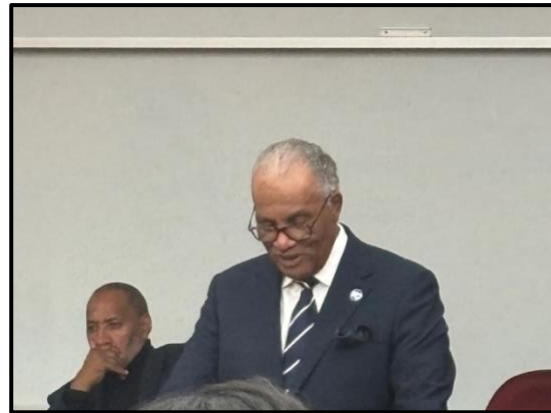
Of Service

NOAAH *Prime's* Publisher's Page In Appreciation

This edition of **NOAAH *Prime*** is dedicated to a remarkable group of women and men whose hard work and commitment continue to advance the promise of fair and affordable housing for all.

While much of the nation's housing activity is supported through government programs and congressional initiatives, a significant share of progress occurs without taxpayer subsidies. In this issue, we are pleased to highlight eight outstanding individuals whose contributions to this effort deserve recognition.

The next edition of **NOAAH *Prime*** will feature organizations and community groups that are also making meaningful strides in promoting fair and affordable housing—worthy of your attention and support.



November 12, 2025 - Floyd May and Kevin Marchman presenting to 2nd year law students at Howard University School of Law concerning Fair Housing Law and Affordable Housing Programs.



Kevin Emanuel Marchman is the publisher of **NOAAH *Prime*** and a former U.S. Assistant Secretary of HUD and former Deputy Executive Director of the Colorado Housing and Finance Authority of the Denver Housing Authority. He is currently board chairman of the Stapleton Development Corporation and president of the Northeast Park Hill Coalition.

"Living Globally, Thinking Nationally, Acting Locally"

Maggie L. Walker



"Let us make our money work for us... let us have a bank that will take the nickels and turn them into dollars." - Maggie L. Walker

Maggie L. Walker was a civil rights leader and the founder of the St. Luke Penny Savings Bank in Richmond, VA. Maggie Lena Walker was an African American entrepreneur and civic leader who broke traditional gender and discriminatory laws by becoming the first Black woman to establish and become president of a bank in the United States—the Saint Luke Penny Savings Bank in Richmond, Virginia.

As of 2010, when it was known as Consolidated Bank and Trust Company, it was the oldest continually African American–operated bank in the United States. In her role as grand secretary of the Independent Order of Saint Luke, Walker also was indispensable in organizing a variety of enterprises that advanced the African American community while expanding the public role of women.

Although as an African American woman in the post–Civil War South she faced social, economic, and political barriers in her life and business ventures, Walker, by encouraging investment and collective action, achieved tangible improvements for African Americans.

As the first woman in the United States to charter and serve as president of a bank, she championed financial empowerment and expanded Black homeownership through the mortgages her bank provided. Between 1903-1920, under Walker's leadership, the bank financed over 600 home and business loans, fostering significant real estate development in Richmond's Black community.

Through investment and collective action, she created lasting economic opportunities and tangible improvements for Black American



Statue of Maggie L. Walker in the historic Jackson Ward in neighborhood of Richmond, VA.

"Living Globally, Thinking Nationally, Acting Locally"

Addriane Todman



Addriane Todman serves as the Chief Executive Officer (CEO) of National Rental Home Council (NRHC). She is the former Acting Secretary of the U.S. Department of Housing and Urban Development (HUD).

Ms. Todman brings over three decades of housing experience spanning local and federal government service, association leadership, policy development, and property management.

Prior to serving as the Acting Secretary and Deputy Secretary of HUD, Ms. Todman served as the CEO of the National Association of Housing and Redevelopment Officials, the country's largest affordable housing member association. Ms. Todman appointment as CEO comes as national and local leaders have prioritized housing affordability.

"We are thrilled to welcome Addriane to NRHC during this pivotal time for America's housing landscape," said Mark Solls, NRHC's Board Chairman. Addriane brings an exceptional wealth of federal, state, and local housing expertise and association leadership that positions NRHC to provide our members with top-level support as they provide housing opportunities to families across the country.

"NRHC's members offer a valued housing option that is an essential component of America's housing tapestry. I am excited to take the helm," said Ms. Todman. "Access to housing, in all its forms, helps families thrive and is a critical element of strong communities. Single-family rental homes provide families with choice and contribute to the vibrancy of our neighborhoods."



About NRHC

The National Rental Home Council (NRHC) is the nonprofit trade association representing the single-family rental home industry. NRHC members provide families and individuals with access to high-quality, well-maintained single-family rental homes that contribute to neighborhood stability and community vitality.

"Living Globally, Thinking Nationally, Acting Locally"

Renee Lewis Glover



Renee Lewis Glover is an inspiring and purpose-driven Thought and Business Leader known internationally for changing the conversation about public and subsidized housing and economic development. As the 19-year Chief Executive Officer of the Atlanta Housing Authority (AHA), a quasi-governmental real estate and economic development agency organized under the laws of the State of Georgia, Renee sponsored the formation of numerous public/private partnerships to develop more than 16 mixed-use, mixed-income residential communities, leveraging public funds by a ten-to-one ratio, with a \$3 Billion economic impact; successfully privatized important business functions to improve customer service and efficiency; negotiated and implemented comprehensive regulatory reform; and effectuated business transformation of AHA from a chronically dysfunctional public housing authority, on the

verge of receivership, to become a high performing, nationally recognized diversified real estate company, with a public mission and purpose.

During her tenure with AHA, Renee has been credited with creating the national legal, financial and regulatory model for mixed-use, mixed-income communities, with publicly assisted housing as a component. When Renee retired from AHA as its CEO in September 2013, as a result of the effective implementation of the strategic plan developed under her leadership, AHA had approximately \$100 million in cash reserves.

Renee, a corporate lawyer and former partner at two major law firms in New York City and Atlanta, has been successful and effective in high-profile executive roles, with demonstrated strengths in relationship management, strategic partnerships, finance, regulatory reform and deal construction. Renee is highly skilled in strategic problem solving, regulatory reform, creating vision, developing long-term strategic plans, clarifying and communicating complex issues, galvanizing resources, and achieving defined objectives.

Renee is currently serving on the Boards of Tricon Residential, Inc. and Enterprise Community Partners. Renee has also served on a number of for-profit, not-for-profit and civic Boards, including, but not limited to, the Federal Reserve Bank of Atlanta, Habitat for Humanity International and the University of Pennsylvania Institute for Urban Research.

Renee also served on two national bipartisan housing policy commissions, charged with making policy recommendations to the United States Congress.



"Living Globally, Thinking Nationally, Acting Locally"

Floyd O. May, II



Floyd O. May is the Executive Director of the Leadership Conference for Healthy Communities (LCHC). He is also a professional management consultant specializing in the areas of housing, civil rights, conference and meeting facilitation, mediation, and leadership development. Floyd has over 35 years of management and business development experience in the Federal Government.

He is recognized as a national expert on housing and civil rights matters. He has broad legislative and Congressional experience, and speaks frequently before private groups, municipal and state governments, regarding housing issues. Floyd was the convener of the first National Fair Housing Summit in Washington D.C.

in 1994. He was the General Deputy Assistant Secretary for the Office of Fair Housing and Equal Opportunity (FHEO), at the U.S. Department of Housing and Urban Development (HUD). Floyd served as the Acting Assistant Secretary for FHEO in both Republican and Democratic administrations.

As a HUD Senior Executive, Floyd sat on the Qualification Review Board at the Office of Personnel Management, where he reviewed the qualifications for candidates applying for Senior Executive Management positions in the Federal Government. In 2004, he created and opened the National Fair Housing Training Academy on the campus of Howard University and funded The Fair Housing Legal Clinic at The Howard University School of Law.

Following Floyd's retirement from HUD in 2006, he served as the Managing Director of the National Organization of African Americans in Housing, a housing advocacy organization for African American housing professionals. Floyd is the Chair of the Housing Committee for Washington D.C. NAACP, as well as a member of the NAACP'S National Housing Committee. Floyd is the recipient of numerous awards including the Blacks in Government Outstanding Leadership Award, and HUD'S highest award, "The Distinguished Service Award." In 2003, President George W. Bush awarded him the "Presidential Rank Award for Lifetime Achievement.

In 2005, Floyd received the Dr. Martin Luther King, Jr. Leadership Award at HUD. In 2015 he was selected as one of the "HUD 50" for his distinguished HUD career. Floyd earned bachelor's and Master of Science degrees from Pittsburg State University (PSU), in Pittsburg Kansas. He is a graduate of the Harvard University Kennedy School of Government Managers Program, and a member of the Phi Delta Kappa Honors Fraternity. In 2021, Floyd received the PSU Meritorious Achievement Award and is the Chair of the Pittsburg State Black Alumni Scholarship Fund Board of Directors

"Living Globally, Thinking Nationally, Acting Locally"

U.S. Representative Emanuel Cleaver, II



Emanuel Cleaver, II is now serving his tenth term representing Missouri's Fifth Congressional District, the home district of President Harry Truman. He is a member of the House Committee on Financial Services; Ranking Member of the Subcommittee on Housing and Insurance; member of the Subcommittee on Capital Markets; and member of the U.S. Helsinki Commission. He is a former Chair of the Congressional Black Caucus; Co-Chair of CBC TECH2025; and Co-Chair of the Mayors Caucus.

Cleaver also worked with the Biden Administration on key initiatives of the Administration to expand access to fair and affordable housing. In April 2021, Cleaver introduced the Real Estate Valuation Fairness and Improvement Act to address bias in home valuations. Cleaver's legislation

served as the framework for the Biden Administration's Interagency Task Force on Property Appraisal and Valuation Equity (PAVE Task Force), the first-ever interagency effort to combat discrimination in the home appraisal process. In 2022, the Task Force released the PAVE Action Plan, and the Biden Administration announced the most wide-ranging actions ever taken to advance equity in the home appraisal process.

In 2022, Cleaver worked with US Department of Housing and Urban Development (HUD) Secretary Fudge, HUD Acting Secretary Todman, HUD officials, and local officials to stabilize Parade Park Homes and chart a path forward to ensure the health of residents and the community. In 2025, Congressman Cleaver successfully secured \$15.5 million in federal grant funding to support the rehabilitation of Parade Park Homes, the oldest Black-owned housing cooperative in the nation, with more than 500 affordable housing units in the heart of the 18th & Vine Jazz District.

Cleaver has received five honorary Doctoral Degrees augmented by a bachelor's degree from Prairie View A&M, and a master's from St. Paul's School of Theology of Kansas City.



"Living Globally, Thinking Nationally, Acting Locally"

La Shelle Dozier



The Council of Large Public Housing Authorities (CLPHA), a national non-profit that advocates for the resources and policies to preserve and improve public and affordable housing in the United States, announced this fall the appointment of La Shelle Dozier as Chief Executive Officer. Dozier will be joining the CLPHA team on November 3, 2025, and will begin the transition process throughout the remainder of 2025. This selection was made after a nationwide search

CLPHA Board President and Cuyahoga Metropolitan Housing Authority CEO Jeffery K.

Patterson. “La Shelle offers an unparalleled skill set to her new role, including leading a housing and redevelopment agency, advocating for public policies at the local, state, and federal levels, and driving innovations in public housing preservation and affordable housing development. She is the right person to lead CLPHA into a future filled with opportunities to impact the greater affordable housing community.”

Dozier brings more than 30 years of experience in the public and affordable housing industry. Prior to joining CLPHA, Dozier served as executive director of the Sacramento Housing and Redevelopment Agency for 18 years. She also served as the vice president of CLPHA’s Board of Directors and as co-chair of the 10 Year Roadmap for Public Housing Sustainability, a broad-based coalition of stakeholders that will be producing a rigorous capital needs estimate for recapitalizing public housing and recommending financial tools to preserve the public housing portfolio for the next generation.

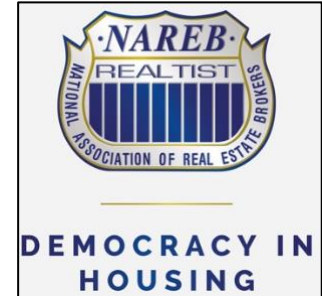


"Living Globally, Thinking Nationally, Acting Locally"

Muriel Williams-Thompson



Born and raised in Denver, Colorado, Muriel Williams-Thompson is deeply connected to the rapidly growing Colorado community. She is a graduate of Kent Denver High and pursued her higher education at Syracuse University in New York before completing her bachelor's degree at Loyola Marymount University in Los Angeles, California.



As a third-generation real estate professional, Muriel's passion for the industry runs in her blood. She comes from a long-standing Denver-based real estate family and proudly carries on the legacy of her grandparents, who founded Town and Country Realty, Inc. in 1951. This agency holds the distinction of being the oldest black-owned real estate agency in Colorado.

Muriel's infinity with real estate began shortly after college when she purchased her first home as an investor immediately after graduating. After a successful career in corporate sales, Muriel made the decision to become a full-time Real Estate Agent in 2005. Her extensive experience in corporate environments allowed her to refine her organizational and leadership skills, which have been instrumental in her personal and professional excellence as an agent.

Throughout her career, Muriel has been recognized with numerous distinguished awards, including the prestigious President's Circle awards for excellence. Her unwavering commitment to upholding a tradition of trust, integrity, and expertise has earned her a long list of satisfied clients. Furthermore, her dedication to the community is evident through her past position on the Board of Directors for South Metro Fire Rescue and her role as the previous Chair of Cunningham Fire Protection. Currently, Muriel serves on the HUD Cabinet for Colorado State Senator James Coleman and is a Federal Political Coordinator for the National Association of Realtors

Notably, she is also the national vice president of the National Association of Real Estate Brokers (NAREB) National Executive Board of Directors and proudly serves as the President of the Denver Board of Realtist- Denver Chapter of the National Association of Real Estate Brokers.

This week, the NAREB is hosting a Black Homeownership Summit November 12-14, 2025, in New Orleans. The Summit will bring together Realtists, partners, and community leaders for powerful discussions and strategies to advance Black wealth through homeownership. On Friday, NAREB will release the 2025 edition of the State of Housing in Black America report.

"Living Globally, Thinking Nationally, Acting Locally"

Renee M. Willis



Renee M. Willis is the President and CEO of the National Low Income Housing Coalition, a membership organization dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. She also leads NLIHC's intensified engagement of renters with low incomes and people with lived experience with homelessness and housing instability.

Renee previously served as NLIHC's Senior Vice President for Racial Equity, Diversity, and Inclusion. In this role, Renee worked to ensure that NLIHC's commitment to racial equity, diversity, and inclusion is woven through its culture, policies, programs, and

practices.

From 2015 to 2021, Renee served as NLIHC's Vice President for Field and Communications. In 2020, she served as a fellow with the Shriver Center's Racial Justice Institute and joined a network of advocates working on race equity issues across the country. Renee has over 30 years of experience in affordable housing, including establishing and leading successful community and region-wide initiatives. She has extensive experience in strategic planning, financial management, marketing, organizational development, staff management, and program operations.

Renee previously served as housing services chief with Arlington County, Virginia; as administrator of the Office of Landlord-Tenant Affairs for Montgomery County, Maryland; and as advocate and manager for the Public Justice Center's Tenant Advocacy Project.

Renee earned dual BA degrees in English and Spanish from the University of Maryland. She also holds a Certificate in Public Management from George Washington University.



**National Low Income
Housing Coalition**

"Living Globally, Thinking Nationally, Acting Locally"

Two-Thirds of Working-Age Renters Struggle to Afford Basic Needs

Harvard University Joint Center for Housing Studies-2025



Rising rents are squeezing renter households, leaving them with less residual income to pay for other needs. But inflation has also pushed up the cost of other necessities, making it even harder for renters to afford a modest but adequate standard of living. In a new working paper, we estimate how many working-age renter households face these residual income housing cost burdens—that is, not having enough income left after paying rent to cover all other necessities. We find that about two-thirds of working-age renter households have residual income

cost burdens, much higher than the 50 percent with traditional housing cost burdens.

A residual income approach complements the standard 30 percent of income housing cost burden measure and illustrates the different kinds of affordability challenges that renters face. While housing is the largest expense for the typical renter, the high cost of other necessities also squeezes households. This leaves them with difficult decisions to make: cut back on vital needs and sacrifice a modest standard of living or borrow to cover basic expenses? Both options have critical long-term consequences for the financial, physical, and mental well-being of renter households.

We build on our previous work, again using the Economic Policy Institute’s Family Budget Calculator to estimate non-housing expenses for renter households with people under age 65. We omit older adults because they often have more complex healthcare needs that the calculator does not account for. Pairing the calculator with data from the American Community Survey enables us to examine the extent of residual income cost burdens across different household types and geographies and over time.

Housing is the largest single expense for renter households, averaging just over \$18,000 annually for the renters in our sample. The combined estimated cost of transportation, taxes, healthcare, food, childcare, and other miscellaneous necessities reaches \$57,000 for the typical renter household. These costs make it difficult for all but the highest-income renters to afford rent and basic needs. More than 90 percent of renters making up to \$45,000 fall short of the estimated cost of a modest standard of living (Figure 1). But across all income categories, the residual income cost burden measure captures a larger share of households with affordability challenges than the standard housing cost burden measure. Overall, 5.3 million renter households have residual income cost burdens but are not represented in the standard cost burden measure.

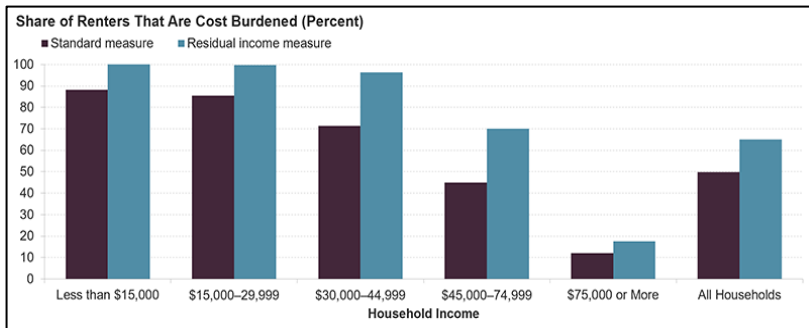


Figure 1: The Two Cost Burden Measures Differ Most for

[For further reading click on this link](#)

"Living Globally, Thinking Nationally, Acting Locally"