

HOUSING COUNSELING SUMMIT

SALT LAKE CITY, UTAH • AUG. 15–17, 2023

Meet Your Keynote Speakers:



Stephanie Gularte, CEO/Consultant/Coach at The Energy Advantage

Stephanie is passionate about integrating mindset and physical vitality practices with action-centered planning to inspire leaders and organizations to thrive. Her company, THE ENERGY ADVANTAGE, offers dimensional trainings, workshops, and consulting to transform the way leaders live, work, and engage in the world. She has delivered hundreds of speeches, community conversations, workshops and trainings on mindset, resilience, energy management, health and wellbeing, creativity, and leadership.

Stephanie is a certified leadership coach and certified master energy leadership practitioner, a certified health coach and personal trainer, and an experienced nonprofit CEO. Her diverse experience provides a unique and integrative perspective to inspire community leaders and teams to create more energized, more satisfying lives and careers by cultivating clarity of purpose, promoting individual and organizational wellbeing and vitality, and devising effective strategies to promote profound and sustainable positive change.



Rob Weber, Housing Program Specialist at the U.S. Department of Housing and Urban Development

Rob Weber is a Housing Program Specialist in the Office of Outreach and Capacity Building (OCB) at the U.S. Department of Housing and Urban Development's (HUD) Office of Housing Counseling (OHC). He specializes in CARES Act and related programs impacting housing counseling. HUD's OHC facilitates programs that support a nationwide network of HUD-approved Housing Counseling Agencies, which provide counseling to current and prospective homeowners, renters, and victims of disasters so that they can make informed choices when addressing their housing needs.

Previously to working for HUD, Rob was a Program Manager and Housing Counselor at a HUD-approved Housing Counseling Agency in Michigan for 8 years where he specialized in foreclosure prevention counseling and homebuyer education.



Chris McClain, SVP-Realtor/Builder Relationship Manager at Bank of America

Chris McClain is a Realtor/Builder Manager at Bank of America, where he heads up all relationship related activities. His primary focus is on business development and account management, as well as training and recruiting of top professionals.

He was formerly the National Purchase Execution Executive where he assisted in the development, rollout and execution of key purchase initiatives across home loans nationwide. He partnered with 4 divisions and 16 regions.

Mr. McClain joined Bank of America in June of 2005. Shortly after joining the organization he accepted a position as an Area Lending Manager, a job he held for over 5 years before accepting a divisional position. In addition, he currently sits on the Colorado Leadership Team for BOA which integrates all BOA lines of business, also helping manage philanthropic efforts across the Rocky Mountain region.

Mr. McClain has had an extensive history of community involvement across the state of Colorado. He currently sits on the board of directors of the Colorado Sports Hall of Fame and The CGA. McClain is also very involved with local and national charities which include, The Butterfly Fund, Debra, The United Way, Habitat for Humanity and others.

Mr. McClain has also served on several special planning committees and has been a staple across the western US speaking on such topics as REO, Short Sale, Loss Mitigation, CFPB and the effects of Dodd Frank on the lending and real estate industries. McClain's passion is "helping our real estate partners, not just navigate today's lending industry, but take full advantage of all our companies lines of business. When we educate our partners we always uncover ways to expand and grow relationships and be a catalyst to those partners success." This hits close to home for McClain, as his wife is a successful partner in Madison and Company Real Estate located in Denver, CO heading up their luxury home division.

Meet Your Instructors:



Nathan Cieszynski, Contract HECM Counselor

D Nathan Cieszynski started his career in Mortgage Banking in 1998 and held positions in processing, underwriting, and later as a Loan Officer. In 2012 Mr. Cieszynski began his career within the non-profit world of Housing Counseling and became a HUD Certified HECM counselor in 2013. In 2018 Mr. Cieszynski passed the HUD Housing Counseling Certification Exam. In 2019, Mr. Cieszynski held the Program Manager position for the Fair Housing Council of Riverside County in Riverside, CA., managing multiple housing counseling and fair housing programs.

Mr. Cieszynski began consulting with various agencies across the county in 2020, developing and instructing webinars and in-person training for default counseling, fair housing, and HECM counseling. As a consultant, Mr. Cieszynski continues to work within the Housing Counseling arena and provides HECM counseling as a contract counselor throughout the country.



Angela Letzig, RDS Housing Counseling at RCAC

Angela joins RCAC with over 15 years of experience in working with affordable housing programs, including public housing. Prior to joining RCAC's Housing Counseling team, Angela was the Executive Director of the nonprofit housing counseling agency, Housing Partners of Tulsa. In this role, she and her team provided services in homebuyer education, financial wellness programs, foreclosure prevention, multiple down payment assistance programs, and comprehensive housing counseling services.

Angela enjoys spending her time with her family. Her hobbies include traveling, gardening, and learning and trying new things.



Alan J. Nazzaro, Disaster Recovery Services Program Manager at RCAC

Alan J. Nazzaro is a seasoned professional with over 30 years of experience in both the public and private sectors. He has worked for RCAC since February of 2020. His first assignment was the Camp Fire Recovery effort in Northern CA working with the Camp Fire Collaborative. The CFC is looking at all aspects of recovery for Butte County with special focus on Housing & Mobile Home Parks. Other RCAC projects Alan is working on include two Consulting Teams with LISC for HUD's Distressed Communities TA Grant Program. As of November 2021, Mr. Nazzaro was selected to manage the new RCAC initiative to implement a Disaster Recovery Services program for rural and Indigenous Communities throughout the Western US and Pacific Islands. In this new capacity, Mr. Nazzaro is now leading a team of professionals working on a Resiliency/Mitigation Plan for the Town of Paradise, CA with the dual purpose of first making the community safer and secondly getting relief from volatile property insurance rates. This project should have a significant impact on all communities within the Wildland Urban Interface (WUI).

Alan worked as a community development/disaster recovery consultant prior to joining RCAC. He previously worked for FEMA as Community Planning and Capacity Building Division Group Supervisor for the Recovery Directorate from January 2017 through March of 2019. He rejoined FEMA after having served as housing manager, For the Town of Vail, Colorado from June of 2015 till the end of 2016. Alan's experience includes long tenures with the city of Aurora at the local level and with HUD in the Rocky Mountain region. Nazzaro also worked as a consultant with Community Restoration Partners (CRP) LLC, where he served as managing partner and specialized in public finance to accomplish difficult community development projects.

Simultaneously while working with CRP, he was a reservist Task Force Lead for Community Recovery Assistance for FEMA. Alan was the CPCB Lead for the highly successful effort in Saint John the Baptist Parish to develop a long-term strategic recovery plan for Hurricane Isaac, which included rebuilding or restoring 7,000 mostly affordable housing units.

Alan has a BA in Political Science & Urban Studies from Princeton University and an MS in Transportation Planning from the Polytechnic School of New York University.



Julie Chavez, CEO/Principal at TJ Group

Julie Chavez is a community leader with a deep commitment to public service. She possesses an extensive background in design and implementation of strategic community-based programs. She has an innate talent for communication, relationship building, and leadership, as well as a dynamic ability to cultivate the commitment and support required to ensure success.

Chavez has been a NeighborWorks America (NWA) faculty member and consultant since 2006, faculty member and consultant for UNIDOS US since 2018, a contributing member of the National Community Reinvestment Coalition (NCRC) since 2014, and a contributing financial capability instructor for Merrimack College – Girard School of Economics. Her areas of expertise focus on homeownership education and counseling, program management, real estate sales and rentals, property management, compliance with government regulations, and financial capability. In addition, she also offers program design, curriculum development, bilingual translations, editing, and proofreading for various organizations. In 2008 Chavez participated in the review of the National Foreclosure Mitigation Counseling Program (NFMCP), assessing live foreclosure prevention counseling sessions that culminated in a national review of customers' files, which led to process recommendations for the second round of grant approvals. She currently provides virtual trainings and technical assistance to municipalities, financial institutions, and non-profit organizations in the areas of homeownership, foreclosure prevention, and financial capability.

Since 1999 Chavez has held a real estate license and currently leads The Julie Team of Berkshire Hathaway Verani Realty in Lawrence MA. She is a licensed Appraiser Trainee and also passed the HUD Counseling Certification exam in 2019. Additionally, she facilitates first time homebuyers courses for the Somerville Community Corporation in Somerville, MA.

Chavez has served as a homeowner program officer and the interim housing director for the City of Lawrence in the Office of Planning and Community Development. During her tenure, she counseled and educated hundreds of first-time homebuyers in purchasing, maintaining, and preserving their homes.

Chavez holds several licenses and certifications in homeownership, real estate, and banking, and is actively involved in her community having joined efforts with local non-profits and government agencies to combat predatory lending and foreclosures.