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MOISES LOZA OF HOUSING ASSISTANCE COUNCIL TO RECEIVE OFN's 2015 NED GRAMLICH AWARD

Executive Director Honored with Industry's Highest Award for Working to Break the Cycle of Poverty in Rural Communities

PHILADELPHIA—[Opportunity Finance Network \(OFN\)](#) today announced that it will honor Moises Loza, executive director of [Housing Assistance Council \(HAC\)](#), with its 2015 Ned Gramlich Award for Responsible Finance. Loza will receive the opportunity finance industry's highest honor on November 11 at [OFN's conference](#) in Detroit.

Loza is a longtime advocate of justice and social equality with extensive experience serving populations with a high need for affordable housing in regions such as Indian country, the Mississippi Delta, the Southwest border Colonias, and Appalachia.

His family's history as migrant farm workers in Texas' Colonias serves as a backdrop for a career dedicated to providing housing solutions to low-income families and individuals, particularly rural communities. From his work at USDA under President Carter through his leadership of HAC, he has persistently worked to create opportunities for people who lacked equal access to them.

"I am deeply honored to receive this award and join the ranks of those who have been selected before me," Loza said. "Because I know first-hand what it's like to work hard but still struggle, I've made it my life's work to provide affordable housing for low-income people in rural areas. And as we strive to realize Ned Gramlich's vision of responsible finance and equality for all, it's important at HAC that we've adopted a self-help model to encourage pride in home ownership."

"Moises embodies the values of the Gramlich Award," said OFN President and CEO Mark Pinsky. "He has dedicated his work and energy to creating opportunities for people who lacked equal access to them. He is a humble, modest person with outsized ambitions for the people he strives to serve."

In a 2014 interview as part of [OFN's CDFI History project](#), Loza stressed the importance of securing racial equity, political power, and economic security. Loza chaired OFN's Board of Directors from 2000 to 2003. Currently, he is the Chairman of the National Hispanic Housing Council and Chairman of the Rural Development Leadership Network. He also serves as Treasurer of the National Low Income Housing Coalition.



Each year, OFN—the leading national network of community development financial institutions (CDFIs)—presents the Award to one person of distinction within the opportunity finance field with a lifetime of action and results in low-income, disadvantaged communities across the U.S.

Former Federal Reserve Governor Ned Gramlich inspired this lifetime achievement award. He was the Board of Governors' primary liaison to the Fed's Consumer Advisory Council, advising on community development and consumer finance policy matters. Gramlich, who died in 2007, was an outspoken voice against predatory lending and a strong defender of the Community Reinvestment Act. From October 2006 through his death in 2007, Gramlich served on the Board of OFN.

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About the Housing Assistance Council (HAC)

Founded in 1971 and headquartered in Washington, D.C., the Housing Assistance Council is a national nonprofit corporation dedicated to helping local organizations build affordable homes in rural America by providing below-market financing, technical assistance, research, training, and information services. HAC's programs focus on local solutions, empowerment, reduced dependency, and self-help strategies. HAC is an equal opportunity lender. To learn more about HAC's programs visit www.ruralhome.org.

About Opportunity Finance Network (OFN)

Opportunity Finance Network (OFN), the leading national network of private financial institutions, creates growth that is good for communities, investors, individuals, and the economy. Members of OFN are community development financial institutions (CDFIs) that deliver responsible lending to help low-wealth and low-income communities join the economic mainstream. Through 2013 OFN's network originated \$34 billion in financing in urban, rural, and Native American communities. This financing has helped to create or maintain more than 720,000 jobs, start or expand nearly 120,000 businesses and microenterprises, and support the development or rehabilitation of nearly 1.5 million housing units and 9,500 community facility projects. For more information, visit ofn.org.