

MEMBER SPOTLIGHT

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Senior Policy Analyst, Division of Housing Mission & Goals,
Federal Housing Finance Agency



WHF Member Spotlight – October 2020

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Hometown

Houston, TX

Fun Fact

My first live concert -- in the early 90s -- was MC Hammer. My father chaperoned me and four other preteen girls to the show. We sat 6 rows from the stage!

Employer and Position

I am a Senior Policy Analyst in the Division of Housing Mission & Goals at the Federal Housing Finance Agency (FHFA). I'm tasked with providing analysis and advice on regulatory policy and legal matters involving the Federal Home Loan Banks (FHLBanks) and national housing markets with an emphasis on affordable housing and community investment. I am one of the co-authors of the FHLBanks' Affordable Housing Program proposed and final rules published in 2018.

Describe your journey in the financial services industry and how your career has evolved to your current position.

As a child, I wanted to be an attorney. My summers during college were spent as a summer intern at Vinson & Elkins, LLP's Houston office. During my senior year of college, I took two courses in urban policy and housing law. Needless to say, I was bit by the urban planning bug! I applied to several Master of Urban Planning and Law dual degree programs and opted to enroll in one of the top Master of Urban Planning programs. I was waitlisted at Michigan's law school. After the first year of my Master's Program at the University of Michigan, I was accepted into the law school, but opted to focus solely on urban planning.

After graduate school, I worked for 6 months in U.S. Representative Sheila Jackson Lee's District Office and then transitioned to work in county government for 2.5 years. In 2007, I moved to Virginia to work for HUD in the Richmond Field Office supporting jurisdictions in the administration of their community planning and development programs. In 2011, I supported the Office of Special Needs Assistance Programs at HUD as the Lead for the Continuum of Care (CoC) Program Regulations & Policy Team. The CoC Program provides funding to nonprofit organizations and state and local governments to house homeless individuals and families. At ~\$2B annually, the CoC Program is the largest competitive grant program in the federal government. In 2014, while enrolled in business school at the University of Virginia, I worked in HUD's Office of Affordable Housing Programs providing analysis and guidance on regulatory policy involving the HOME Program and the Housing Trust Fund. Upon obtaining my MBA, I

wanted to pivot my career and work exclusively in housing finance and was recruited to work at FHFA.

What do you love most about what you do?

Shrinking capital resources and fewer public subsidies make affordable housing finance challenging. No day is ever the same and there is always an opportunity to learn.

Hobby(ies)?

I am a Houston Astros fan (yes, despite the anti-Astros vitriol..oh well)! My father and I attended Game 5 of the 2017 World Series together. We sat behind directly behind home plate at field level in the Diamond Club at Minute Maid Park. It's one of my favorite experiences with him.

I'm an Orangetheory, Row House, and weightlifting enthusiast! I work out 6 days/week.

I also like to read. I'm currently reading *His Truth is Marching On: John Lewis and the Power of Hope* by Jon Meacham.

How long have you been a member of WHF?

I joined WHF in Spring 2014. I wanted to attend the Annual Symposium and joined after listening to the dynamic panel discussion of women in senior leadership positions in the housing and financial services industry detailing their career journey as they balance being spouses, partners, parents, and caregivers.

Please describe your involvement with WHF.

I have been a member of the Program Committee for several years. I worked with Theresa Finney Dumais to secure Freddie Mac's Debby Jenkins to speak at a Public Policy Lunch in 2019. In June, I moderated the Public Policy Event with Randal Quarles, Board of Governors of the Federal Reserve System, Vice Chair for Supervision. We had nearly 500 attendees from across the country participate!

I was elected to the WHF Foundation (WHFF) Board of Directors in 2019 and currently serve as the WHFF Liaison to Trinity Washington University (DC).

What have you gained from being a member?

Networking opportunities within the housing and financial services industry, access to senior policymakers' off-the-record discussions via lunches and other events, professional development opportunities, and learning about different aspects of the financial services industry of which I have little knowledge.

How do you make the best use of your day? (think techniques to enhance productivity, time management, time out, meditation/prayer, etc.)

I am an early riser (between 4:00 AM – 5:30 AM). This allows me to exercise without interruption and boosts my energy throughout the day. I use my morning 'me-time' to think through work/personal challenges and for daily prayer/Bible reading. My most challenging tasks are generally addressed in the morning/early afternoon and I leave my late afternoons/evenings to focus on more rote items. I also (try to) ensure that I get 6.5-7 hours of sleep/daily.

Who or what inspires you?

Faith. I don't necessarily mean religion or spiritual teachings, although that is a significant part of it. It is the ability to have faith when times are challenging. Faith that right will win. Faith that a new day will dawn and life will move forward and all will be well—somehow, some way, even in the bleakest of circumstances.

What is the best advice you have ever received?

My maternal grandmother gave many salient pieces of advice. However, there are two pieces that I hold most dear:

1): "When people show you who they are, believe them (the first time)!" People know themselves much better than you do.

2) "The choices you make dictate the life you lead." We can blame our circumstances and other people, but ultimately, we are a product of our choices. So, choose wisely—personally and professionally!

Gratitude is the foundation of living and something my parents and grandparents preached to me throughout my life. Oprah Winfrey has said the following quote during countless interviews and on her talk show (and is one of the values I hold so dear): "Be thankful for what you have; you'll end up having more. If you concentrate on what you don't have, you will never, ever have enough."

Who do you look up to the most and why?

My maternal and paternal grandparents and my parents. All were such seminal influences on my desire to achieve. In spite of structural and institutional racism in this country during the late 19th and early 20th centuries, both of my grandmothers (and my parents) were/are college graduates.

I am the woman I am today (and growing to become) because of their (and my ancestors) audacious dreams and hopes for my life. They helped me see my potential when I doubted my ability and knew there was no limit to what God has for me.

...and my cousin, Dr. Christopher Howard, who was the first black president (and one of the youngest college presidents ever) of Hampden-Sydney College and is the first black president at Robert Morris University. He's a distinguished graduate of the U.S. Air Force Academy, a Rhodes Scholar, and earned a Bronze Star for his service in Afghanistan. His impressive resume serves as the RULE in our family for achievement!

I would be remiss for not including the following visionaries that fought for inclusion, equity, and access for oppressed people: Fannie Lou Hamer, Dorothy Height, Septima Clark, Nelson Mandela, Harvey Milk, and Aileen Hernandez.