
Garrett Jackson

Special Assistant to the Executive Director of the
Housing Opportunities Commission

Garrett Jackson is currently the Special Assistant to the Executive Director of the Housing Opportunities Commission, an organization that works to provide affordable housing and supportive services for low- and moderate-income families and individuals throughout Montgomery County, Maryland. In addition, he sits on the board of FSC First, a nontraditional financing lender for small and minority-owned businesses in Prince George's County. In these positions, Jackson seeks to leverage public-private partnerships in order to remove barriers to economic development and investment. Prior to this, he was a consultant at Deloitte and a senior analyst at Penggood, a strategic communication company. Jackson received his BA from Morgan State University in 2006 and his MPA from the Trachtenberg School in 2011. In February 2019, Andrew Miller interviewed Jackson for *Policy Perspectives*.

Please note this interview has been edited for clarity and brevity.

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Policy Perspectives: Garrett, you're currently employed at the Housing Opportunities Commission. Can you tell us about what your job entails, how you got there, how you developed an interest in that organization, and what your day-to-day looks like?

Garrett Jackson: I got to the Housing Opportunities Commission in October of 2016. Housing—affordable housing, specifically—community development, economic development, even more specifically, or more broadly, rather, was really the space I wanted to get into when I was in grad school. I had taken an interest in that space while living in Chicago. I was living on the South Side for about three and a half, almost four years, and it was the first time in my life where I had really lived in an inner city, on my own as a working adult, and seeing first hand both the wealth and the poverty all in one block. That was striking to me and was really one of the catalysts for wanting to go back to grad school in the first place and the Housing Opportunities Commission (HOC) really was the place that I was looking forward to being able to dive into that kind of work.

I got to HOC, as I mentioned in October 2016, through relationships. I knew a commissioner on the board and the commissioner made an introduction to the Executive Director, and I was fortunate enough that an opportunity presented itself that took about a year for the actual process from the first time that I made the connection, the relationship connection, to a job becoming actually available to applying and finally getting in. But it really ended up being worth the wait. One of the things that I was able to do when I first joined was work on the organization's strategic plan. We were looking at a five-year strategic plan from 2018-2022 and I was tasked with taking a deep dive into the organization's metrics across operational and customer-focused divisions. What that opened me up to was a huge amount of data that needed to be cleaned and needed to be analyzed and I found that my skills from GW helped me be able to think critically about the information that I was looking at, to be able to think about what were some of the best questions to ask when working with the Director of Legislative and Public Affairs, who was kind of the overarching manager of the project.

I came in as a Special Assistant to the Executive Director. Over the course of that year, as I mentioned, doing a lot of data analysis and data visualization, again, thinking critically about how to present information thinking about what that information was saying about all of our different divisions and how we would think about what the future looks like and what that meant for the customers that we served.

PP: Garrett, I'm curious, can you go into a little more detail about the strategic plan? Was it for your organization, like the operations of the organization, or when you were looking at metrics and data, were you looking at your customer or the population you were serving?

GJ: Absolutely. So it was really both. When we were looking at the metrics, we were looking at data such as, for our maintenance team, how long does it take us to turnover a property or a particular unit specifically and what are the factors that go into actually turning over a unit, from the moment a customer receives what we call a "call up" from HOC to the moment that they get their keys to actually go into a unit? What does that

timeline look like and what are all of the different things that have to take place in order for that customer to finally receive those keys and where are the opportunities for us to lessen some of those timelines or where are the bottlenecks in the process? And with that information being revealed in this process, what do you do?

And so my responsibility in that was a combination of combing through the data, asking some of the questions, and providing our senior leadership with tools to say this is what the data is saying and giving them the opportunity to take that information and make the appropriate policy discussions with the senior leadership and commissioners to determine how we move forward.

PP: That's really interesting. Where has the strategic plan been implemented?

GJ: You said where. So in Montgomery County specifically our operations and customer facing divisions are in the process of implementing the five-year plan, so there is an action plan for each division now that that process is complete. Each division has their metrics and their goals that they have to hit for each fiscal year that are being monitored at the division level by each individual division to see how they are measuring up, where the shortcomings are, where the additional bottlenecks are found, where new processes are in place in many cases, how are they navigating through the challenges of getting staff to think about how they deliver on those new services.

PP: Can we talk about your role at FSC First Bank? How did you get involved with that organization? Was that through another introduction from relationships?

GJ: Yes. I was introduced to a colleague from PNC Bank who is actually my neighbor, I later found out. We met at an event and made the connection. He's also doing some work in the financial space for PNC Bank and we made a connection around community development work. I then got introduced to the Vice President of Community Development Banking at PNC, Kathryn Clay, who then recommended I join the board of FSC First. This was in September of last year. Since being able to join the board, I'm learning about the small business lending space and I'm trying to get a better understanding of organizations like FSC First, which have the mandate to provide loans to small businesses that are growing at an exponential rate. My job as a board member is trying to think about how those those loan products are pushed out to the broader public so the organization can increase its portfolio and thinking critically about how the organization positions itself to be as self-sufficient as it possibly can. They actually get a nice grant from Prince George's County that assists with a lot of the operations for the organization. One of the things that we're trying to get to is a place of self-sufficiency and being able to be in an even greater position to help even more small businesses as they grow.

PP: What's the investment process that the bank goes through? Do businesses approach FSC or is FSC actively in the community trying to market opportunities for investment?

GJ: That's a great question. A combination of both. So there's a team that is on the ground, actively connecting with businesses, actively connecting with existing partners within our

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portfolio to check in and see how well they're progressing, but yes. In terms of identifying potential new businesses to apply for loans through FSC First, there's a concerted effort to reach out to those businesses, to find and identify businesses that would best be suited for the loan products that we have.

PP: What do you think the challenges are in finding those businesses?

GJ: Good question. Part of the challenge with identifying those businesses is a couple of things. The loan products that we have are not favorable for start-up businesses. We're obviously in somewhat of a start-up revolution in many ways and so the products that we currently have are really not suited for those types of businesses at that particular state. FSC First really specializes in helping businesses who are on the curve, those that are accelerating to that next level, those who are looking for that new commercial space where they are going to increase the jobs that they have on roll, where they are really looking to increase their presence and spread their wings a bit more.

Some of the challenges: there's only so many businesses that really fall into that category. I don't want to exaggerate with false figures, but that is part of the challenge. The other challenge is about getting the word out. We've been called in many ways the best kept secret in Prince George's County as it relates to small business loans and the loan products that we have. So, getting the word out about the fact that these loans exist, the fact that they're attractive, the fact that the rates are attractive, and can be a very reliable source for those businesses looking to make that next jump. So part of it, a major part of it, is getting the word out about who we are, what we do, what we've done.

Over the last 20 years, the dollar amount of loans closed and funded have been \$1.014 billion with more than 6,000 jobs supported over the last 20 years, more than 1,700 businesses have received financial accounting services, and the average number of businesses that we assist annually is about 85. The impact is tremendous because one of the focus areas of the bank is, I've mentioned small business, but there's also a heavy focus on minority-owned businesses as well. The Small Business Administration (SBA) authority specifically manages loan dollars through the SBA. There's a green loan fund that's brand new and trending, a green energy loan program that's very forward thinking. So part of it is going back to the challenge of finding the right business owners is really finding folks that are in kind of that turning place where they are looking accelerate the growth of their business and their financial position and all that they are looking to achieve, because it can match up with the type of products that we offer.

PP: Do you think you're going to stay involved in that kind of field in the future?

GJ: That's a good question. I'm just getting an opportunity to learn more about the space.

PP: And there's a ton to learn about it.

GJ: Yeah. I think the short answer is yes and this is why: my interest is not as specific sometimes as I would like it to be. The nice thing about my interest in the community development/economic development world is a lot of this work sort of cross-complements. So there are a number of synergies between these different streams of work that I'm

involved in because a lot of it goes back to persons being able to find and get jobs that help their families grow and build, and from the housing perspective being able to make sure that everyone who is able to be housed and to be connected to resources that will help them thrive. Having small businesses that are able to thrive is going to help the persons who are housed, so there is a bit of a circle of life sort of approach to the way that I think about the work that I do. It's a bit of a kind of a holistic approach to social and community development, so yes, I do see myself in this work long-term. In what aspect of that work will I be doing it next, I'm not 100 percent sure but I'm actually in the process of beginning that search for the next chapter and we'll see as things progress. But yes I do see myself staying in this space for the long-term.

PP: It's a place to be because, as you said, you're involved in the housing sector, and the volunteering is a little bit more broad but has the same basic theme of community development. FSC and HOC, are those both public-private partnerships?

GJ: So both are nonprofit. HOC is actually kind of a quasi-government entity within, it has some oversight within Montgomery County Government, but is really a quasi-government organization. But FSC actually coordinates with a lot of the public and private partners to do the work that they do. So the loans that FSC First is able to provide are a product of the public-private partnerships between the consortium of participating banks, Prince George's County Government, the State of Maryland, and FSC First, so it's really kind of a broad blend between all those for FSC First.

PP: What are some things that you've learned after interacting with all of these different stakeholders—the banks, the county governments, and administering the federal government's SBA loans?

GJ: Yeah, two overarching things...

PP: Especially in your role as Special Assistant to the Executive Director, I imagine you've had the opportunity to be introduced to a lot of different people.

GJ: Yeah, you're right. A few things that really stand out. The work speaks for itself. And I think that brings me back to GW and the type of work ethic that I had to adopt in coming into a program that I will say I was somewhat unprepared for because I did not have a political science background or a business background. I came from an arts background and so coming into that discipline took some adjusting.

That work ethic that I learned at GW really prepared me for my role at HOC because of the level of demand, the intensity, and the requirement to really dig into the work and have a deep level of understanding and be able to identify how to apply that understanding, being able to really think critically about how to ask the right questions, how to time the right question and understanding the audience that you're speaking to. And not just presenting numbers for numbers' sake but really having some context that you can back it up with. Being able to bring a level of showmanship to your work that allows your work to shine with your personality. Through things like the Capstone project, how to do good and be able to sell good without compromising self. I think that's something that was a strong point that I learned at GW and that I was able to apply at HOC. It's been quite a journey.

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PP: You were in Chicago before you went to GW. What made you choose GW? Were you already planning to relocate to the area?

GJ: That's a great question and a question I actually like talking about because its relevant and cuts straight to the core. When I came back to Maryland, I was very much expecting to go to a Maryland school. Primarily because of the cost and to my surprise, when I moved back, I was then an out-of-state student! Having been basically a lifelong Marylander, I thought "this is insane!" GW was cheaper. And beyond it being cheaper—location, location, location. I've got to put my buddy in here—the first time I came to GW in October 2010, I met Andrew Dumont and Bethany Pope. And Andrew was basically my guide through Trachtenberg and kind of helped me understand what the program was all about. Between him and Bethany showing me the ropes of the curriculum and what to expect, there really was no second choice. So I had the daunting task of thinking about how to put myself in the best position to advance my career while doing grad school and GW ended up being the number one choice by a longshot.

I love the fact that we were right down the street from so many government agencies, world-class nonprofits, all of the resources that you all see everyday. That just made the program that much more attractive. You have an incredible faculty that was really, really strong and very welcoming; I think that was always the thing. I always got the impression that professors were very standoffish and eclectic, and sort of always had these personalities that you can never really understand but they were just brilliant so you didn't question. No—these folks were really down-to-earth, you could have a conversation with them, they were welcoming, they were open, and as a student of color coming into a population that was very much not, that was a relief to know that I could feel, not just comfortable, but welcome. That helped me with the transition back to Maryland.

The opportunities began to open up as I went. I really got the hook to go into the community development space. I had already been convinced I was going to go into it in some way, shape, or form, and then I took Joseph Firschein's community development and policy management class the spring of my first year. That class was the one that really made everything stand out. I really begun to pursue the community development space more directly as a result of that class and because I was learning so much from the source. Joseph has been at the Federal Reserve for years and I believe is still there. He brought his years of community development experience to the classroom so both the academic and the professional, practical side and lived experience, which made it that much more obtainable to me. Not just because I knew it was a profession I could do, but I had an understanding from my time in Chicago why this work was important to me. He crystallized the fact that it was very much possible to be in the space, to be successful in the space, to really understand how the policies that have shaped how our housing structures have been down through the decades impact what's happening today and how we can be leaders in that space if we apply the tools that he taught.

PP: How many years did you work before you went back to school?

GJ: I moved to Chicago for a job. I was in music publishing for about [three and a half years] and had worked locally in the DC area for a year before that. So after having full-time jobs for basically five years, I was perfectly OK with going back to grad school to advance my

career, to make a transition, but what I was not willing to do was not be working full-time. I was very fortunate in that I was able to literally come home and have that be home base, so that was definitely a cost savings for which I really appreciate my parents for being so supportive in that regard. But I wanted to make money on top of that. I didn't get any scholarships directly through GW so it was more affordable, but it still cost money.

I didn't have any school debt coming out of undergrad and I wanted to have that same experience with grad school. Didn't work out that way. Didn't work out that way as a full-time job but I did end up interning at a number of places including early stint, I guess my first semester, at People for the American Way, shortly after that the EPA. And then I would say what my biggest break was going into that summer, which was when I started my internship at the Federal Reserve. That was a major, major turning point. Joseph Firschein was extraordinarily helpful in helping me secure that opportunity. That was the first time I had worked on data-mapping, and this was on the tailend of the financial crisis, so we were looking at an independent foreclosure review project to assess the different types of buyers and purchasers of homes that had been wronged by the subprime mortgage lending crisis, so that was the summer. And then, for almost a year, I worked at the National Governors Association in their Center for Best Practices, specifically in the human services, workforce development, and education division. It's a landing place for many a Trachtenberg alum!

PP: I work full-time as well. I'm curious if you experienced the same thing that I did, where you were taking classes and could almost immediately apply the lessons to your professional career.

GJ: Yeah, I would say so. The only difference, I think, for me because it was all so new, I spent a lot of time trying to figure out "OK, so where exactly do I apply this?" I wasn't at the Congressional Budget Office or the Government Accountability Office doing statistical analyses or those kinds of things that I was learning from econometrics and those courses, but definitely from the policy leadership, communications, policy development standpoint, and being able to really put ideas on paper, justifications, really doing the deep dive on the analysis and research, definitely. I felt like I was able to apply those.

Some of the softer skills that I think required a bit more time to learn was just the different dynamics of DC. That just comes from experience, comes from being in it and learning how to navigate DC politics, because many of these organizations have some level of it. That's not necessarily what they teach you in the classroom. And it's really important for leadership development to understand how those dynamics are at play. So being observant and really paying attention to your surroundings. At the end of the day relationships are tremendously important. I've been on the receiving end and fortunately I've been able to give some of it back too through the years.

PP: Thank you! That leads me into my next question of giving back. You're on the Trachtenberg Advisory Board. Can you tell me a little bit about how you got involved with that and why it's important to you to stay involved in the Trachtenberg community?

GJ: I got involved, I was recommended to the board by one of my dear friends, Dominique

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Harris, who is another Trachtenberg all-star herself. She actually received the Young Alumni award last year and is one of my favorite people in the whole wide world. She brought me onto the board. It was very clear there was work cut out for me and that this would be a great opportunity for me to give back also to do it in a space where many of the best of GW's alums are also present too. It's both giving and a bit receiving too. The nice thing about it is that there's a real impact you can make in terms of guiding policy decisions that are actually happening in the actual school itself and because you can learn quite a bit about your colleagues that are very, very high-level professionals across different agencies and organizations throughout Washington, DC and so you're getting an opportunity to stretch your wings among a group of colleagues and you're also able to do a significant amount of networking. Stretching with the colleagues is really to better the experience for Trachtenberg students but you're also getting to do that in front of an audience of potential employers, at least for many of us.

PP: One more question: what advice would you give to Trachtenberg students who may be thinking about the next steps in their career? Obviously you know from your time at Trachtenberg, everyone is at a different place in their life. Some are straight out of college, some are doing a bunch of internships, some are working, may or may not have a family. I think that's one of Trachtenberg's strengths. First of all, the background of the students are very very diverse, the current situations are diverse as well. What advice would you give to students while they're still in school?

GJ: There are a number of things I would say. I think part of what I wish I had done a little more of was perhaps not being as fixated on the current jobs I was a part of and trying to spend a bit more time with my colleagues. I was very split between "I got jobs, I got school, and I'm going home." There were probably moments when I could have stayed out, had a little more fun, and participated in more things with my colleagues than I did. I think age was probably a bit of a factor too.

When it comes to looking for the next step, for me, I was always driven by a higher calling. "What is the real purpose that I want to bring? What is the real purpose that I want to achieve and how am I going to position myself to be able to do that and what are the things that are going to influence me as I prepare myself for whatever that role or whatever it is that I want to go?" I've been really driven by a purpose and I think, I've got a core that is a faith-based core that really guides my thinking and decision making and so for folks that are thinking about their next position or transition, I would encourage folks to consider who they are, what impact they want to have on people because no matter what you do you're gonna affect people—private sector, public sector, you're going to affect people. Thinking about what skills you gained, what gifts you have, and one thing to align that with an organization that values what you can bring to the table is probably the most invaluable advice I could try to give to someone. Because you want to be in a place where you can grow, you want to be in a place where you can show that you're capable, and so you want to be in an organization that reflects that appreciation for the skills that you bring and for the person who is also coming to the table as well. It's a package deal. You don't get the skills without the individual.

I think that's so important because skills can get you really far, but we've also seen how skills without character can bring you down in a split second. You can't really teach character, you kind of can, but it's got to be something that you and I say in and of ourselves, "I need to do better in this area, I need to be more prepared." Skills with character will get you very far and in this market that is constantly looking for the next brightest and best, I think people need to continue to be their most authentic selves and represent the best of themselves in this very heated political climate, watch what they say and do on social media in a very practical way. Be mindful of how you express yourself to others.

But really, when it comes back to it, skills and character are critical. That one-two punch will take you as far as you wanna go. It's going to work out. Be true to why you are a Trachtenberger. Don't forget the resources you have. Denise Riebman has been a dear, dear friend through the years. I celebrate her everytime I get an opportunity because she is such a wealth of information, so genuine, and really cares about our progress. It's great to have a job, but are you happy? Are you really where you want to be? Are you using the skills that you have and not just the hard skills that you gained through the academic rigor? Are you developing yourself as a person even as you're being rewarded for the headlines you're making and the great way you're able to apply your skills? All the resources are there and I've been truly grateful to be a part of the Trachtenberg community. It's one that reminds me that there are a lot of people trying to do a lot of good in the world. A lot of them are right there at Trachtenberg.