

Cassandra Jones Havard

University of South Carolina School of Law
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Education

University of Pennsylvania, School of Law, Philadelphia, PA

J.D., Editor in Chief, BLACK LAW JOURNAL

Bennett College, Greensboro, NC

B.A., *with highest honors*

Presidential Scholar.

Study Aboard: Gratz University, Gratz, Austria.

Senior Honor Society.

Phi Kappa Mu English Honor Society.

Judicial Clerkship

The Honorable A. Leon Higginbotham, Jr.

Third Circuit Court of Appeals, Philadelphia, PA.

Academic Positions

University of South Carolina School of Law, Columbia, SC

Professor of Law (2022-present).

Courses: Banking Law, Sales and Leases, Secured Transactions, Start-Up and Venture Capital Financing.

Expertise: Corporate Governance; Commercial Law; Corporate Law; Regulation of Financial Institutions; Transactional Law; Venture Capital Financing.

University of Baltimore School of Law, Baltimore, MD

Professor of Law (2005 to 2022).

Director, Charles Hamilton Houston Scholars Program.

Hosted financial literacy and inclusion website, www.law.ubalt.edu/faculty/banking-for-all/

Law School Service: Adjunct Faculty Committee (chair); Admissions Committee (chair); Ad Hoc Budget Committee; Ad Hoc Committee on Student Achievement; Strategic Planning and Budgeting; Diversity and Culture Committee; Student Success Committee; Budget Committee; Dean's Advisory Committee; Faculty Appointments Committee; Long Term Planning Committee; Post-Tenure Review Committee; Promotion and Tenure Committee (sub-chairs), Promotion and Tenure Policy Committee.

University Service: Faculty Senate; University Strategic Planning; Honors Program Hiring Committee; Dean of Admissions Hiring Committee; Board of Directors, Center for Entrepreneurship, and Innovation, , Merrick Business School, University of Baltimore (2014-2016).

Awards and Honors: University of Iowa Innovation, Business, & Law Prize, 2020.
Saul Ewing Excellence in Transactional Teaching Award, 2019-20; 2014-15.

University of Aberdeen, Aberdeen, Scotland

Professor of Law (Summer Session).

Temple University Beasley School of Law, Philadelphia, PA

Associate Professor of Law (tenured).

Catholic University, Washington, DC

Visiting Associate Professor of Law.

Sociology Department, University of Pennsylvania, Philadelphia, PA

Research Associate.

Publications

Articles

Credit Reporting as Informational Infrastructure: Governing the Classification of Economic Opportunity, 48 CARDOZO LAW REVIEW XXXX, (forthcoming).

Digital Footprints: Technology, Race and Justice, 44 CARDOZO LAW REVIEW 1177 (2024).

Hidden Figures: Wage Inequity and Economic Insecurity for Black Women and Other Women of Color, 95 ST. JOHN'S LAW REVIEW 641 (2022).

Doin' Banks, 5 UNIV. PENNSYLVANIA JOURNAL OF LAW AND PUBLIC AFFAIRS 37(2020).

The Community Reinvestment Act, Banks, and the Low-Income Housing Tax Credit Investment, 24 JOURNAL OF AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT 415 (2017).

Too Conflicted to be Transparent- Giving Affordable Housing Its "Good Name" Back, 20 NEW YORK UNIVERSITY JOURNAL OF LEGISLATION AND PUBLIC POLICY 451 (2017).

Post-Racial Lending? 24 KANSAS JOURNAL OF LAW AND PUBLIC POLICY 176 (2014).

"On The Take"—The Black Box of Credit Scoring and Mortgage Lending Discrimination, 20 BOSTON UNIVERSITY PUBLIC INTEREST JOURNAL 241 (2011).

Funny Money: How Federal Education Funding Hurts Poor and Minority Students, 19 TEMPLE POLITICAL & CIVIL RIGHTS JOURNAL 123 (2009).

"Goin' 'Round in Circles" ... and Letting the Bad Loans Win—When Sub-Prime Lending Fails Borrowers: The Need for Uniform Mortgage Broker Regulation, 86 NEBRASKA LAW REVIEW 301 (2008).

Advancing the CRA—Using the CRA's Strategic Option to Promote Community Inclusion: The CRA and Community Inclusion, (Symposium: Issues in Community Economic Development), 29 WESTERN NEW ENGLAND LAW REVIEW 37 (2006).

Democratizing Credit: Evaluating the Structural Inequities of Sub-Prime Lending, 56 SYRACUSE LAW REVIEW 233 (2006).

To Lend or Not to Lend: What the CRA Ought To Say about Sub-Prime and Predatory Lending, 7 FLORIDA COASTAL LAW REVIEW 1 (2005).

Black Farmers and Fair Lending: Racializing Rural Economic Space, 12 STANFORD LAW & POLICY REVIEW 333 (2001).

Invisible Markets Netting Visible Results: When Sub-Prime Lending Becomes Predatory, Symposium Issue on Ralph Ellison and the Law, OKLAHOMA CITY LAW REVIEW (2001).

Synergy and Friction: CRA, BHCs, SBA and Community Development Lending, 86 KENTUCKY LAW REVIEW 617 (1998).

Reconciling the Dormant Conflict: Crafting a Fraudulent Conveyance Exception To the Bankruptcy Code for Bank Holding Company Asset Transfers, 75 UNIVERSITY OF DENVER LAW REVIEW 81 (1997).

Back to the Parent: Holding Company Liability for Subsidiary Banks: A Discussion of the Source of Strength Doctrine, the Net Worth Maintenance Agreement and the Prompt Corrective Action Provision, 16 CARDOZO LAW REVIEW 2353 (1994).

Book Chapters

Commentary on *City of L.A. Dep't of Water & Power v. Manhart*, 435 U.S. 702 (1978) in U.S. FEMINIST JUDGMENTS PROJECT (Bridget Crawford and Kathleen Stanchi, eds. 2015).

Credit Democracy: What's Sub-Prime Lending Got To Do With It?, FINANCIAL MODERNIZATION AFTER GRAMM-LEACH-BLILEY (Patricia A. McCoy ed., 2002).

Synergy and Friction: CRA, BHCs, SBA and Community Development Lending, COMMUNITY REINVESTMENT AND CITIES: A LITERATURE REVIEW OF CRA'S IMPACT AND FUTURE, (Susan White Haag, ed., 2000).

Farm Credit Litigation, in CHALLENGES IN AGRICULTURE AND RURAL DEVELOPMENT, Tuskegee University, (School of Agriculture, 1998).

Op-Eds

The Struggle for Economic Citizenship, in DIALOGUE: 60 YEARS OF UNEQUAL PAY, GENDER POLICY REPORT, June 2023.

What Does Moral Hazard Mean? THE CONVERSATION, March 21, 2023.

<https://theconversation.com/what-does-moral-hazard-mean-a-scholar-of-financialregulation-explains-why-its-risky-for-the-government-to-rescue-banks-202091>

People Who Turn to Payday Lenders Need More Protection, DETROIT FREE PRESS, FRI, APR. 5, 2019.

<https://www.freep.com/story/opinion/contributors/2019/04/05/paydaylendersprotections/3325473002/>

U.S. Must Prioritize Financial Inclusion, BALT. SUN, DEC. 6, 2016

<http://www.baltimoresun.com/news/opinion/oped/bs-ed-banking-all-20161206-story.html>.

Banking On Those Who Don't, BALT. SUN, Mar. 13, 2014

<http://www.baltimoresun.com/news/opinion/oped/bsedpostofficebanking20140313,0,3152706.story>.

Reading the Bail-Out's Fine Print—Not for the Faint of Heart, THE MARYLAND DAILY RECORD, September 24, 2008

<http://www.mddailyrecord.com/article.cfm?category=1&page=2&id=148641&type=Daily>.

Leaving the Sub-Prime Fun- House, LEGAL TIMES, Week of August 13, 2007, Volume XXX, no.33 <http://www.nationallawjournal.com/id=900005488177/Leaving-theSubprimeFunHouse?slreturn=20150025001338>.

Featured Profile

Up Front - Q & A with Cassandra Jones Havard, by Catherine Leidemer. *NOTA BENE*, UNIVERSITY OF BALTIMORE SCHOOL OF LAW MAGAZINE, Fall 2006.

Congressional Testimony

Hearing On H.R. 558 and H.R. 899, The African American Farmers Benefits Relief Act of 2007 and H.R. 899, Pigford Claims Remedy Act of 2007, Subcommittee on the Constitution, Civil Liberties and Civil Rights, Committee on the Judiciary, House of Representatives, One Hundred Tenth Congress, June 21, 2007 (comparing two proposed bills to provide relief to African American farmers after failed consent decrees).

Selected Presentations

Digital Footprints: Technology, Race and Justice, Automating Bias Symposium sponsored by the Cardozo Law Review, Cardozo Law School (January 2023).

Feminism, Intersectionality, and the Struggle for Substantive Economic Citizenship, (Keynote Speaker) 2022 Feminist Legal Theory Conference, University of Baltimore School of Law (April 2022).

Charles Hamilton Houston and Economic Citizenship, CHARLES HAMILTON GENUIS FOR JUSTICE Book Talk, University of Baltimore School of Law, (March 2022).

Briefing on Rural Financing Issues, Consumer Financial Protection Agency. (February 2021)

The Small Business Administration and Minority Businesses, MINORITY BUSINESS DEVELOPMENT SYMPOSIUM, PENNSYLVANIA State University School of Law, April, November 2021.

Financial Exclusion as Economic Subordination, EXAMINING INSTITUTIONAL STRUCTURES: RACE, BUSINESS AND THE LAW, University of Iowa Innovation, Business & Law Center, October 2020.

The Racialized Wage Equity Gap, CELEBRATING THE 19TH AMENDMENT: PAST, PRESENT, AND FUTURE OF WOMEN'S RIGHTS (Symposium), St. John's Law School, October 2020.

Updates on The Community Reinvestment Act, FORUM ON AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT, American Bar Association May 2019.

The Community Reinvestment Act and Affordable Housing, FORUM ON AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT, American Bar Association. May 2017.

The Community Reinvestment Act in Baltimore, BALTIMORE AFRICAN AMERICAN HOME OWNERSHIP & HOME EQUITY SYMPOSIUM, Reginald Lewis Museum, February 2017.

The Intersection of Water and Money in Flint Michigan, ENVIRONMENTAL LAW SOCIETY, University of Baltimore, April 2016.

Unbanked in Baltimore, WXPB NPR Radio, Baltimore, MD,
<http://wypb.org/post/unbankedbaltimore>, February 2016.

Fringe Banking and the Financially Excluded, DIVIDED BALTIMORE SEMINAR, University of Baltimore, September 2016; September 2015.

Foreclosure and Opportunity - What TARP Owes the American Consumer, ECONOMIC DOWNTURN CONFERENCE, St John's University School of Law, March 2010.

Maturing Disparities – Fair Lending's Second-Generation Issues, MID- ATLANTIC PEOPLE OF COLOR SCHOLARSHIP CONFERENCE, Temple University School of Law, January 2009.

Is There Still A Role for The Black Lawyer? University of Pennsylvania School of Law, Raymond F. Trent Lecture, January 2009.

The Minority Borrower and the Financial Crisis, CONSUMER FINANCE POST-APARTHEID: THE SOUTH AFRICAN EXPERIENCE, University of Connecticut School of Law, November 2009.

Subprime, Credit Cards and Payday Lending: Solutions for Economic Inequality, 2008 ANNUAL LEGISLATIVE CONFERENCE OF THE CONGRESSIONAL BLACK CAUCUS, September 2008.

Wealth Sustainability and Communities of Color, 2008 ANNUAL LEGISLATIVE CONFERENCE OF THE CONGRESSIONAL BLACK CAUCUS September 2008.

Reforming Mortgage Delinquency Management, NORTHEAST PEOPLE OF COLOR SCHOLARSHIP CONFERENCE, BOSTON University School of Law, September 2008.

Minority Home Ownership after the Sub-Prime Crisis, AFFORDABLE & FAIR HOUSING: REALITY OR ANOTHER AMERICAN DREAM DEFERRED? University of Connecticut School of Law, February 2008.

The Subprime Mortgage Mess and Its Potential Effect on Communities and Community Development, AMERICAN BAR ASSOCIATION, BUSINESS LAW SECTION SPRING MEETING, April 2008.

Amending HOEPA - The Future of Regulation Z, AMERICAN BAR ASSOCIATION, BUSINESS LAW SECTION SPRING MEETING, April 2008.

Legal Practice Experience

Counsel, **Federal Deposit Insurance Corporation**, Washington DC.

Senior Trial Attorney, **Federal Home Loan Bank Board and Savings and Loan Insurance Corporation**, Washington, DC.

Trial Attorney, **Tax Division, Criminal Section, United States Department of Justice**, Washington, DC.

Attorney Advisor, **Urban Mass Transit Administration, United States Department of Transportation**, Washington DC.

Arbitrator (former), **National Association of Securities Dealers, Inc.** (currently FINRA).

Bar Membership

Pennsylvania (inactive)

Professional Service

Association of American Law Schools (AALS)

Membership Review Team, Texas Wesleyan University School of Law (spring 2011); Audit and Investment Policy Committee, Chair, (2003 to 2004); Member, (2002 to 2004); Section on Financial Institutions, Chair, (2005 to 2006); Vice-Chair, (2004 to 2005); Treasurer, (2001 to 2002).

American Bar Association (ABA)

Member, Accreditation Review Team, Brooklyn University Law School (spring 2012); Chair, Business Law Section, CLEO Sub-Committee, 2005 to 2008.

Legal Community

Million Women Mentoring, State Chair, 2019-2021.

Baltimore Financial Inclusion Working Group, Member, March- September 2016.

Mid-Atlantic People of Color Scholarship Conference (MAPOC), Co-Chair, 2009-2014.

Women in Housing and Finance, Member, 2014-2017.

Community Service

Chair, Board of Trustees, Bennett College, Greensboro, NC, 2020-present.

Advisory Board, Self-Help Credit Union, Columbia, SC

Board of Directors, Bridges to Housing Stability, Columbia, MD, 2018-2022.

Clerk of Session, 2018-2022, Ordained Elder, Church of the Redeemer Presbyterian, Washington, DC.

Volunteer, Operation Hope, Baltimore, MD, 2010-2016.

Executive Committee, Parent- Teachers Association, Glenelg Middle School, Glenelg, MD, 2007-09.

Accreditation Committee, Good Counsel High School, Olney, MD, 2012-13.

President, Parent Teacher Association, Lyles-Crouch Elementary School, Alexandria, VA, 2009-2001.

Member, Omega Gamma Omega, Alpha Kappa Alpha Sorority, Inc.

Awards and Honors

Maryland's Top 100 Women, 2018.

Bennett College Young Alumnae Award, 1992.