

Chi Chi Wu is a senior attorney at the National Consumer Law Center (NCLC) focusing on consumer credit issues, including legislative, administrative, and other advocacy. Her specialties include fair credit reporting, credit cards, and medical debt.

Chi Chi is lead author of the legal manual Fair Credit Reporting, and a contributing author to Consumer Credit Regulation and Truth in Lending. She has also led on a number of recent reports,

including Digital Denials: How Abuse, Bias, and Lack of Transparency in Tenant Screening Harm Renters, Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination, Even the Catch-22s Come With Catch-22s: Potential Harms & Drawbacks of Rent Reporting, and Mission Creep: A Primer on Use of Credit Reports & Scores for Non-Credit Purposes.

Before joining NCLC, she worked in the Consumer Protection Division at the Massachusetts Attorney General's Office and the Asian Outreach Unit of Greater Boston Legal Services.

#### **Education:**

J.D. Harvard Law School B.A. Johns Hopkins University





Eric Dunn joined the National Housing Law Project in 2018 after serving as a legal aid attorney for the Legal Aid & Defender Association of Detroit (2001-2005) and the Northwest Justice Project (2005-2016), and as a lobbyist and statewide housing advocate for the Virginia Poverty Law Center (2016-2018).

Eric is probably best known for his advocacy around on rental housing admission issues and for helping lead and coordinate the work of housing advocates nationwide to prevent mass evictions during the Covid-19 pandemic.

Previously Eric focused his work on combating predatory home mortgages and contract-for-deed scams and on improving protections against eviction or termination from subsidized housing programs. Eric is a graduate of the University of Michigan (1997) and University of Louisville Brandeis School of Law (2000).





As Senior Director, Digital Marketplace at Consumer Reports, Delicia Reynolds Hand leads the organization's Digital Marketplace strategy and works to advance consumer-first standards and practices in digital offerings and pro-consumer regulation. Delicia oversees the development of reliable and iterative testing frameworks and standards and policies for the digital marketplace to shape the code for social good innovation. This effort builds on her work launching a digital finance testing and ratings program.

Before joining CR, Delicia served for ten years at the Consumer Financial Protection Bureau (CFPB) as the

Deputy Associate Director and Acting Associate Director for the Consumer Education & External Affairs Division. She helped to lead and shape the agency's efforts to include diverse perspectives in its policymaking, elevate its financial inclusion agenda, and ensure that the voice and experience of consumers were more integrated in the Bureau's policy making.

Prior to the CFPB, Delicia served as the Legislative Director at the National Association of Consumer Advocates and General Counsel at the Center for Community Change and Center for Community Change Campaign. She was also Senior Counsel/Legislative Director in the office of U.S. Rep. John Sarbanes of Maryland, where she drafted and led the work to pass the Public Service Student Loan Forgiveness Act.

Delicia began her career as a Skadden Fellowship attorney in the Metropolitan DC area, with a community and economic development practice that provided low income and immigrant owned communities with business and corporate transactions legal support. She holds a Masters in politics from Cambridge University, U.K., and a JD from American University's Washington College of Law.

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