

**Adam Rust**, Research Director, Reinvestment Partners

Adam Rust is the research director for Reinvestment Partners. In this position, he focuses on how finances impact underserved communities. He is the creator and author of Bank Talk, (<http://banktalk.org>) a blog that covers news about the unbanked. The blog was influential in advancing campaigns against refund anticipation lending and against the I-Advance prepaid card payday loan product.

Since joining Reinvestment Partners, he has led the group in housing finance research. He participates in a collaborative of six national advocacy groups that have jointly co-authored a series of papers about the impact of mortgage lending on low-income households in seven American cities. He supplies mortgage data for analyses of impediments to fair housing. Since 2005, he has provided mortgage data to help construct a socially responsible mutual fund.

He wrote a recent paper for the Federal Reserve Bank of San Francisco on the need to update public records of home mortgage and small business data. He has testified at hearings at the Federal Reserve on several occasions.

In 2007, Carolina Academic Press published his book, "*This is My Home: the Challenges of Opportunities of Manufactured Housing.*" The book provides case studies on innovative responses to each of the problems that plague our nation's manufactured housing communities. In 2010, FHA Commissioner David Stevens appoint him to serve a three-year term on the Manufactured Housing Consensus Committee, a federal advisory committee to HUD that is charged with updating the HUD code. He testified about the state of the industry to the US House of Representatives Financial Services Committee, subcommittee on Insurance, Housing and Economic Opportunity.

He worked as a newspaper photojournalist at the Birmingham Post-Herald the Chicago Tribune, and other papers. His work was recognized by the Alabama Associated Press Photographer of the Year contest in 2000. He has master's degrees from the University of Missouri (Journalism) and the University of North Carolina-Chapel Hill (City and Regional Planning). He is currently working toward a master's of science in finance at the University Of Indiana Kelley School Of Business.

He is the trustee of the Harry and Helen M. Rust Foundation, a family foundation based in Kansas City, Missouri that makes grants to help low-income families with education, social service, and health care needs. He lives in Durham, North Carolina with his wife and two children.