

## Debra L. Erb

Debra L. Erb is a distinguished housing finance executive with over 30 years of experience in international housing and real estate finance. Debra recently completed 21 years of service as the Managing Director of Social Infrastructure at the U.S. International Development Finance Corporation (DFC, formerly OPIC), where she led a global team in the origination of housing and real estate transactions. Under her leadership, DFC committed more than \$2.5 billion across 50+ debt transactions in 31 countries, supporting construction finance, mortgage finance, securitization, and other housing-finance models. Her work with DFC has empowered organizations and individuals worldwide to implement innovative housing finance solutions. She is the Director of the Affordable Housing Institute's (AHI) Chrysalis Housing Impact Accelerator.

Debra's career is marked by a strong commitment to education and capacity-building in the housing finance industry. She began her career in mortgage banking, gaining hands-on experience across mortgage origination, secondary marketing, and underwriting. She then transitioned to roles focused on education, serving as the Senior Director of the Education Department at the Mortgage Bankers Association of America (MBA), where she was responsible for key programs such as the School of Mortgage Banking and the Certified Mortgage Banker designation. Debra developed and managed educational content, distance learning, and certification programs that have trained thousands of professionals in the U.S. and abroad.

As Senior Director of MBA's International Division, Debra expanded her impact by designing and delivering tailored training programs for international markets, including Algeria, Indonesia, and Latin America. Her work involved developing courses that addressed the unique challenges of mortgage finance in emerging markets, conducting technical assistance, and facilitating workshops for lenders, bankers, and government officials. She also played a crucial role in organizing international conferences and trade missions that brought together global leaders in housing finance.

Before joining DFC, Debra was the President of Societas – International Institute for Real Estate Finance, a nonprofit she founded to provide technical assistance, research, and education in global housing finance. She led all aspects of program development, including creating curricula, facilitating case studies, and conducting training programs that enhanced the operational and risk management capabilities of financial institutions in developing countries.

Debra Erb provides advisory services to enterprises working to increase access to safe, affordable housing in sustainable communities around the world. She is a member of the Shelter Afrique Advisory Council and the Board of Trustees of Green City Homes International, an affiliate of Reall. She is also a member of a team of experts working with George Washington University to strengthen ESG capacity in housing enterprises around the world.

**Potential support areas:** Housing and real estate finance; debt structuring and underwriting; construction and mortgage finance; investor readiness; DFI and institutional lender engagement; risk assessment.