Monroe County Land Use Decision-Making Training Program Fall 2025 - Presenter Bios

James Yockel

Chief Executive Officer | Greater Rochester Association of REALTORS® (585) 341-2128, jyockel@grar.net

Jim Yockel is the Chief Executive Officer for the Greater Rochester Association of REALTORS®, representing 3,000+ REALTORS® covering 11 counties in the Rochester, Finger Lakes and Southern Tier regions of New York. Jim has been in the real estate industry for 27 years, serving as GRAR's CEO the last 14. He is active with both the NYS Association of REALTORS® and the National Association of REALTORS®, serving on numerous committees and work groups. Jim was the 2023 Chair of the Council of Multiple Listing Services, which is the national trade organization for Multiple Listing Services.

As spokesperson for the Association of REALTORS®, Jim works closely with local leaders in the Rochester and Finger Lakes region to improve affordability and equitable access to housing. He is currently coordinating the ReImagine ROC Housing initiative, a real estate industry effort to address the housing shortage in our region by partnering with community, government, and business stakeholders.

Jim holds a BS degree in Economics and Business Management from Cornell University. Jim also holds the "REALTORS® Certified Executive" designation from NAR and the "Certified MLS Expert" designation from the Council of MLS's.

Ruhi Maker, Esq.

Senior Attorney | Empire Justice Center (585) 295-5808, RMaker@empirejustice.org

Ruhi Maker is a supervising senior attorney with the Consumer, Finance, and Housing Unit in Empire Justice Center's Rochester office. Ms. Maker has been a public interest attorney for over 40 years.

Ms. Maker was a founding member of the Greater Rochester Community Reinvestment Coalition (GRCRC) in 1993. Since 2001, GRCRC has been co-convened by Ms. Maker and Dr. Barbara Van Kerkhove. The coalition and its convener, Empire Justice Center, have released over twenty analyses of home mortgage, foreclosure, small business, and subprime lending data. GRCRC has submitted dozens of CRA exam and merger comments, based on the data, to the appropriate state and federal regulators who have oversight of the banks.

After being nominated by the NY Federal Reserve Bank, Ms. Maker served on the Federal Reserve Board's Consumer Advisory Council from 2002 to 2004. In 2016, Ms. Maker was appointed to a three-year term on the Consumer Financial Protection Bureau's Consumer Advisory Board.

Ms. Maker is a founding member of New Yorkers for Responsible Lending (NYRL), a statewide coalition that worked together to pass the nation's second statewide responsible mortgage lending law, as well as new legal protections for New York homeowners in foreclosure. In August 2024, Ms. Maker was appointed to the Housing Community Advisory Recommendations Team (CART) of the Racism and Structural Equity (RASE) Commission by Mayor Evans and County Executive Bello. In this role, she collaborates with CART members and other housing stakeholders to analyze data on rising home prices and rents.

Ms. Maker received her law degree from the London School of Economics and was admitted to the New York State Bar in 1986.

Barbara Van Kerkhove, Ph.D.

Data Analysis & Research Manager | Empire Justice Center (585) 295-5815, BVanKerkhove@empirejustice.org

Barbara Van Kerkhove is the data analysis & research manager at the Rochester office of Empire Justice Center where she does research and advocacy on a variety of housing, consumer finance, and economic justice issues. Most recently, Barb has been researching the housing shortage and affordability crisis in Rochester and Monroe County and, along with Ruhi Maker, a senior attorney at Empire Justice, providing technical support to community members concerned about housing and land use in their towns, and working with other local community organizations and coalitions to educate the community about the housing crisis, its connection to local land use policy, and ways to increase housing options and housing affordability.

Barb co-convenes, with Ruhi, the Greater Rochester Community Reinvestment Coalition (GRCRC), working with the coalition to engage Rochester-area banks, and their state and federal regulators, to ensure the banks are serving low-moderate income communities as obligated by the federal Community Reinvestment Act (CRA). GRCRC was one of the key players in negotiating the \$16.5 billion KeyBank Community Benefits Agreement. More recently, Barb prepared the data analyses and drafted the GRCRC comment letters for the CRA exams of Five Star Bank (May 2025) and Canandaigua National Bank & Trust (November 2024), two of Rochester's major local banks. Barb also works with state and national coalitions, including NYS Community Equity Agenda and the National Community Reinvestment Coalition (NCRC), on access to responsible credit and financial services and establishing a state framework for municipal public banks.

Barb is the principal author of "Too Big to Fail...Too Poor to Bank," which examines how mainstream financial institutions and their products serve low-income working families; and "#AllTogetherNow: Improving Small Business Lending in the Rochester NY Community," which found disparities in lending to Rochester area small businesses. Barb received her Ph.D. from the University at Albany, SUNY.

Susan Thering, Ph.D.

Principal | Susan Thering Consulting (608) 213.8469, thering113@gmail.com

Sue has participated in partnerships with people from many disciplines and many walks of life to identify and overcome obstacles to safe, healthy, accessible, energy efficient housing and communities. She now consults on housing issues, updating zoning codes, with a focus on Accessory Dwelling Units (ADUs).

Sue has professional degrees in architecture and landscape architecture and a doctorate in environmental science. Prior to this she was the director of a nonprofit organization, Design Coalition Institute, in Madison Wisconsin. Prior to that she was a professor at the University of Wisconsin-Madison.

Sue has three children and three grandchildren. She lives in an ADU with her son, his wife, and the three grandkids, in Honeoye Falls.