



## DR. GINA MERRITT, MBA

PRINCIPAL OF NORTHERN REAL ESTATE URBAN VENTURES  
FOUNDER OF PROJECT COMMUNITY CAPITAL®

**DR. GINA MERRITT** is a recognized expert in affordable housing and community development. Her leadership and scholarship in social capital and serving unemployed citizens has catapulted her platform. She is an award-winning business leader— her community development projects have won numerous awards for excellence and social impact. Her entrepreneurship and social impact work are helping communities access safe and affordable housing and employment opportunities.

Dr. Merritt grew up in the Bronx, New York in affordable housing. She helped raise 3 siblings and went off to Howard University where she earned her BBA. After working on wall street at Goldman Sachs and Morgan Stanley, Dr. Merritt earned her MBA from the *Darden School at the University of Virginia*.

Dr. Merritt formed her real estate practice 5 years after receiving her MBA. Having consulted on over \$2B in real estate projects and structured over \$5B in real estate transactions, Dr. Merritt continues to prove that black women have the technical expertise and deep experience that makes a meaningful impact for underserved communities in this country.

Dr. Gina Merritt is an experienced development and investment manager. She has been involved in over 7,500 units of housing in various stages of development; managing the entitlement process, structuring and securing the required financing, managing the design, and the overall construction process. Her practice has been engaged by some of the largest national developers and many high-profile institutions. Her specific expertise in financial structuring has elevated Dr. Merritt's profile in the affordable housing industry. She has underwritten over \$5B in real development estate transactions and performed underwriting service for several CDFI's.

After earning her doctorate from the University of Southern California, Dr. Merritt launched the redesigned *Project Community Capital® (PCC)* – a social capital platform. PCC is an innovative platform that serves as a bridge to social capital for people from underserved communities. PCC assists public agencies, private developers, and contractors in meeting their socio-economic goals by maximizing the most valuable asset we have—Community Capital. PCC also works with employers of every industry and helps to connect them

to ready workers. Dr. Merritt's innovative work leverages technology and a collective impact framework to reduce economic inequality in our most vulnerable neighborhoods.

Dr. Merritt is a mentor for *Innovation Works*, an innovation platform for social enterprise in Baltimore City, and works with *Youth Empowered Society (YES)* which services homeless youth in Baltimore City, Maryland. She gives back through her daily work activities, but is particularly focused on helping entrepreneurs build and grow their businesses, and also has supported multiple initiatives for houseless individuals.

Dr. Merritt's leadership in affordable housing has been recognized on numerous occasions over the last decade. Dr. Merritt's industry accolades include *Built by Women* – two site award winner for North Capitol Commons and The Nannie Helen at 4800. She also received a 2018 *Washington Business Journal Minority Business Leader Award*. Dr. Merritt continues to strive for equality in all communities, and aims to achieve equality through her innovative platforms.

### NOTABLE AWARDS

- Stevie Award for Change Maker of The Year - Race
- Social Innovation Summit Award for Economic Empowerment
- SmartCeo Brava Award
- Enterprising Women of the Year Award
- Top 100 MBE Award – DC, MD, VA, PA, DE Region (2 times)
- Real Estate QLICI of the Year, *Novogradac Journal of Tax Credits Industry Awards*
- Real Estate Deal of The Year, *Financing, Washington Business Journal*

### PROFESSIONAL ORGANIZATIONS

- Women Presidents Organization
- National Association of Social Workers
- Women's Business Enterprise National Council
- Leadership Baltimore

### BOARD OF DIRECTORS POSITIONS

- Project Pneuma Board, Baltimore City
- Enterprise Community Partners - Housing as a Pathway to Justice, Mid-Atlantic

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## AFFILIATIONS

- Phi Alpha Honor Society, University of Southern California, 2020
- Innovation Works, Baltimore, Mentor, 2020
- National Association of Social Workers, 2019
- Baltimore Community Mediation Center, Board Member, Treasurer, 2019
- Women's Business Enterprise National Council, 2018
- Leadership Baltimore, Greater Baltimore Committee, 2018
- The Initiative for a Competitive Inner City, Inner City Capital Connections Program - 2016, Philadelphia
- Girl Scouts of Central Maryland, Board of Directors – 2014 to 2015
- Frederick Elementary School, Baltimore City – Vision Team 2013 to present
- Women Presidents Organization – 2011 to present
- Commercial Real Estate Professionals – Maryland Chapter – Board Member 2011 to 2016 (African-American Organization)
- Housing Association of Nonprofit Developers (HAND)- Member -2007 to Present
- Coalition for Nonprofit Housing & Economic Development 2006-Present
- The National Caucus and Center on Black Aged, Inc. – Housing Management Corporation, Board Member, 2008-2009
- African-American Real Estate Professionals – DC Chapter 1997-1998,
- African-American Real Estate Professionals – Baltimore Chapter Founder
- District of Columbia Building Industry Association 1996-1998
- District of Columbia Redevelopment Land Agency RFP Review Board 1997
- District of Columbia Public Schools Tutor and Mentor 1997

## AWARDS

- 2023 Moxie Award Finalist - Construction & Real Estate
- 2023 Maryland's Top 100 Women
- 2023 Anthem Awards - Diversity, Equity & Inclusion, Team & Workplace Initiatives - Silver Award
- 2022 BISNOW Innovator of The Year
- 2022 Bridging The Gap Award
- 2022 Enterprising Woman of the Year Award
- 2022 Women in Real Estate Awards | Washington, D.C. Region
- 2022 Stevie Award for Change Maker of The Year - Race
- 2022 Social Innovation Summit Award for Economic Empowerment
- 2022 Baltimore Business Journal Leaders In Diversity Award
- 2019 Industry Award-Private Sector from the American Cultural Resources Association
- 2018 Washington Business Journal Minority Business Leader Award Honoree
- 2017 Top 100 MBE Award – DC, MD, VA, PA, DE Region
- Real Estate QLICI of the Year, Novogradac Journal of Tax Credits Industry Awards, 2017
- Real Estate Deal of The Year, Financing, Washington Business Journal, 2017
- Real Estate Deal of The Year, Delivery of Low-Income Housing, Washington Business Journal, 2017
- ULI Award, Excellence in Housing Development, John & Jill Ker Conway Residence, 2017
- National Organization of Minority Architects, Developer of the Year – 2016
- Built By Women, Two Site Award Winner, Year Two Installation, The Nannie Helen at 4800, John and Jill Ker Conway Residence - 2016
- 2014 SmartCeo Brava Award – Washington DC
- Enterprising Women Magazine 2013 Enterprising Women Of The Year Award Winner
- 2013 Top 100 MBE Award – DC, MD, VA, PA, DE Region
- 2013 Women of Color Achievement Award - 100 Black Men
- 2013 AAREP of DC Affordable Housing Development Award for the Nannie Helen At 4800
- 2013 AIA DC Best Urban Design –The Nannie Helen at 4800
- Montgomery County – Affordable Housing Conference – 3rd Place – The Nannie Helen at 4800
- Enterprising Women Magazine 2012 Enterprising Women Of The Year Award Finalist
- Wiley H. Bates Senior Housing, Commitment to Excellence, Aging in Place, Department of Housing and Community Development, Maryland
- Wiley H. Bates Senior Housing, Historic Preservation Award, Historic Annapolis Foundation
- Wiley H. Bates Senior Housing, 2007 HAND Award - Best Project in MD

## SPEAKING ENGAGEMENTS

- Diversity in the Affordable Housing Industry Forum, Federal Home Loan Bank, Atlanta
- Development 101, Can I Live DC, Public Housing Resident Leadership
- Development 101, Alexandria Housing Authority, Residents
- Women in Commercial Real Estate - Commercial Real Estate Professionals
- City of Baltimore – Vacants to Value – Community Engagement in Major Redevelopment Projects
- City First Bank Community Development Finance Conference – Equitable Economic Development East of the River – Revitalization of the Great Commercial Corridors
- Development 101, District of Columbia Housing Authority, Barry Farms Residents
- Development 101, District of Columbia Housing Authority, Lincoln Heights Residents
- The Development Cycle – Howard University Real Estate Week
- Developer Criteria for Selecting an Architect, NOMA
- Building Strategic Alliances – Economic Challenges of the Twenty-First Century – National Organization of Minority Architects
- Entrepreneurial Strategies for an MBA in a Downward Economy – The Darden School
- Expert Discussion on Real Estate Development & Projects in the DC/Baltimore Area – National Bar Association