**George Auerbach** is a managing director and the head of research at Pretium Partners, where he is responsible for fundamental research on the capital markets and US housing. Auerbach’s team informs Pretium’s views on economic and demographic growth and rent-growth outlook across markets. His team also monitors and opines on trends in the public and private real estate sectors. Before joining Pretium in 2016, Auerbach was an equity real estate investment trust analyst for more than 10 years, primarily covering the retail, office, and industrial sectors. He worked for Credit Suisse, ISI, and Merrill Lynch, and at the latter his team was ranked first in the Institutional Investor rankings five times. Auerbach received a bachelor’s degree in history from Washington and Lee University.

**Rohan Ganduri** is an assistant professor of finance at Emory University’s Goizueta Business School. His main research interests are banking, household finance, and real estate, and a common theme in his research has been uncovering the strategic behavior of market participants in response to the changes in financial markets. Ganduri received his doctoral degree in finance and master’s degree in quantitative and computation finance from the Georgia Institute of Technology and bachelor’s degree from the Indian Institute of Technology Bombay. He has also received awards such as the Q Group Research Award, the GARP Risk Management Research Award, and the Western Finance Association Cubist Systematic Strategies PhD Candidate Award for Outstanding Research. Before joining academia, Ganduri also worked at Bank of America, dealing with mortgage-backed securities in their global structured products division.

**Laurie Goodman** is a vice president at the Urban Institute and codirector of its Housing Finance Policy Center, which provides policymakers with data-driven analyses of housing finance policy issues they can depend on for relevance, accuracy, and independence. Goodman spent 30 years as an analyst and research department manager on Wall Street. From 2008 to 2013, she was a senior managing director at Amherst Securities Group LP, a boutique broker-dealer specializing in securitized products, where her strategy effort became known for its analysis of housing policy issues. From 1993 to 2008, Goodman was head of global fixed income research and manager of US
securitized products research at UBS and predecessor firms, which were ranked first by *Institutional Investor* for 11 years. Before that, she held research and portfolio management positions at several Wall Street firms. She began her career as a senior economist at the Federal Reserve Bank of New York. Goodman was inducted into the Fixed Income Analysts Hall of Fame in 2009. She serves on the board of directors of MFA Financial and Arch Capital Group, is an adviser to Amherst Capital Management, and is a member of Morningstar Credit Ratings Regulatory Governance Board. She has published more than 200 journal articles and has coauthored and coedited five books. Goodman has a bachelor’s degree in mathematics from the University of Pennsylvania and master’s and doctoral degrees in economics from Stanford University.

Lauren Lambie-Hanson is an advisor and research fellow in the Federal Reserve Bank of Philadelphia's Consumer Finance Institute. She conducts research on residential mortgage lending, housing affordability, and property owners’ maintenance and improvement decisions. Her research has been published in journals such as *AEJ: Economic Policy*, the *Journal of Urban Economics*, and *Real Estate Economics*. She is a member of the American Real Estate and Urban Economics Association's board of directors and chairs its Women in Real Estate Network committee. Lambie-Hanson has a doctoral degree in urban and regional studies from the Massachusetts Institute of Technology and a master’s degree in public policy from the University of California, Berkeley.