

Housing Wealth Equity Projections: How Future Headship and Homeownership Rates Could Affect Racial Gaps

Speaker Biographies

Lee Anne Adams, senior vice president for national initiatives at NeighborWorks America, has more than 20 years of experience designing, implementing, and evaluating community-based economic development in the US and Latin America. She leads a division responsible for developing, testing, and managing innovative national programs and services designed to support the nearly 250 NeighborWorks organizations nationwide. Adams has also worked for the Catholic Campaign for Human Development, the World Bank, the Futures Group International, and the US Peace Corps. She is a member of the board of directors of the Native CDFI Network and Unity Health Care, a Washington, DC-based community health center.

Debby Goldberg is vice president for housing policy and special projects at the National Fair Housing Alliance (NFHA). She spearheads much of the alliance's work on affirmatively furthering fair housing (AFFH), including public policy, communications, training, and capacity building. She has designed and coordinated training for NFHA members on AFFH, coordinates the NFHA's internal AFFH working group, and has spoken to many audiences about AFFH and the regulation to implement the AFFH provisions of the Fair Housing Act. Goldberg is also a leader in the NFHA's public policy work on several housing finance issues, including foreclosure prevention, housing finance reform, and access to mortgage credit. She has more than 30 years of experience working on public policies to promote fair housing, fair lending, access to insurance, and community reinvestment in communities of color and low-income neighborhoods.

Laurie Goodman is vice president for housing finance policy and founder of the Housing Finance Policy Center at the Urban Institute. Before joining Urban, Goodman spent 30 years as an analyst and research department manager at several Wall Street firms. 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 straight 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, Arch Capital Group Ltd., Home Point Capital Inc., and DBRS Inc. and is a consultant to the Amherst Group. She has published more than 200 journal articles and has coauthored and coedited five books. Goodman has a BA in mathematics from the University of Pennsylvania and an AM and PhD in economics from Stanford University.

Monique King-Viehlend is director of state and local housing policy at the Urban Institute. She leads efforts to catalyze Urban's vast housing policy expertise into actionable strategies for, and with, state and local housing leaders. Her portfolio extends across Urban, encompassing housing policy areas from homelessness and affordable housing to zoning reform, homeownership, and housing finance. King-Viehlend previously was executive director of the Los Angeles County Development Authority, where she oversaw 580 employees and a \$600 million budget. She led the agency through significant transformation, including the merger of the Community Development Commission and housing authority into one unified agency. In 2019, she was recognized as an LA Power Woman by Bisnow. King-Viehlend has 20 years of experience in housing, community, and economic development. She is a member of the Los Angeles Homeless Services Authority Ad Hoc Committee on Black People Experiencing Homelessness and a member of the policy advisory committee for the California Roadmap HOME 2030 initiative. In 2020, King-Viehlend was a member of the US Department of Housing and Urban Development agency review team for the Biden-Harris transition team. She graduated with honors from Smith College and has a master's degree in public policy from Carnegie Mellon University.

Noerena Limón is executive vice president for public policy and industry relations at the National Association of Hispanic Real Estate Professionals. She leads the organization's policy and advocacy efforts and its Hispanic Wealth Project. Previously, Limón spent six years at the Consumer Financial Protection Bureau both in the Office of the Director and the Office of Mortgage Markets. Before that, she worked in the Office of Political Affairs at the White House, was deputy communications director for Spanish language media for the Obama-Biden 2008 presidential campaign, and was a legislative fellow for the office of former US Representative Xavier Becerra. Limón received a bachelor's degree from the University of California, Berkeley, and a master's degree in public policy from the Harvard Kennedy School.

Kim Smith-Moore has led the Housing Philanthropy homeownership strategy and has identified opportunities to increase homeownership in communities of color since 2012. She has managed more than \$500 million in grants through the LIFT programs. She also manages the NeighborhoodLIFT Homeownership Counseling Initiative. Smith-Moore's mortgage career began with Prudential Home Mortgage. Since then, she has managed grant programs with the Wells Fargo Foundation and has led teams within various Wells Fargo divisions. Smith-Moore has more than 20 years of experience in the real estate and mortgage industry. She is a licensed real estate agent and broker. Her professional associations include being a member of the National Association of Realtors, the Minneapolis Area Association of Realtors, and Minnesota Council of Foundations; being a board member of Simpson Housing; and being mentoring program advisory board chair for Girls Taking Action. She received her bachelor's degree in project and program management and community development from Metropolitan State University.

Stockton Williams is executive director of the National Council of State Housing Agencies. The organization's state housing finance agency members have delivered more than \$600 billion in financing to make possible the purchase, development, and rehabilitation of more than 8 million affordable homes for low- and middle-income households. Williams has held senior leadership positions in the private, public, and nonprofit sectors throughout a career dedicated to expanding housing opportunity. He has been an adviser to local communities nationwide, an author of original research, and a commentator in the media on real estate and economic development issues. Williams was previously executive vice president for content and executive director of the Terwilliger Center for Housing at the Urban Land Institute. Before that, he was managing principal of HR&A Advisors' Washington, DC, office. Williams previously was senior adviser in the US Department of Housing and Urban Development and the US Department of Energy. He has also held senior leadership positions at Enterprise Community Partners, at Living Cities, and with an affordable

housing developer. Williams earned a bachelor's degree in religion from Princeton University and a master's degree in real estate development from Columbia University.

Jun Zhu is a visiting assistant professor in the finance department at Indiana University Bloomington and a nonresident fellow in the Housing Finance Policy Center at the Urban Institute. Before joining Indiana University, she was a principal research associate in the Housing Finance Policy Center, where she provided timely and rigorous data-driven research on housing policy issues, designed and conducted quantitative studies of the housing finance market, and managed and explored housing and mortgage databases. Before that, she was a senior economist in the Office of the Chief Economist at Freddie Mac, where she conducted research around mortgage and housing, including issues about default, prepayment, and house price appreciation. While at Freddie Mac, she was a consultant to the US Department of the Treasury. Zhu has published more than 50 research articles on such topics as the financial crisis and the government-sponsored enterprises, mortgage refinance and modification, mortgage default and prepayment, housing affordability and credit availability, and affordable housing and access to homeownership. Her research has been published in leading real estate and finance academic and professional journals, such as *Real Estate Economics*, the *Journal of Real Estate Finance and Economics*, and the *Journal of Fixed Income*. Zhu holds BS in real estate and a minor in computer science from Huazhong University of Science and Technology, an MS in real estate from Tsinghua University, and a PhD in real estate and a minor in economics from the University of Wisconsin–Madison.