

HOUSING FINANCE REFORM DEBATE: HOW CAN THE FHA MEET THE FUTURE NEEDS OF US HOUSING?

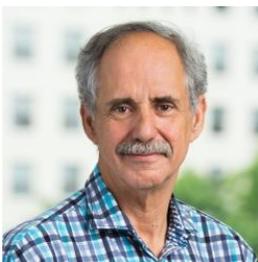
Speaker Biographies



Genger Charles joined PricewaterhouseCoopers in 2017 as a senior manager in the consumer finance group. Before that, she was the general deputy assistant secretary for the Office of Housing and deputy commissioner for the Federal Housing Administration (FHA) at the US Department of Housing and Urban Development (HUD). She led the FHA during the 2017 presidential transition, overseeing the operations of the FHA single-family, multifamily, and health care mortgage insurance programs, as well as the Office of Housing's rental assistance and housing counseling portfolios. A media contributor, speaker, and guest lecturer, Charles earned a BS in policy analysis and management from Cornell University and is a graduate of the George Washington University Law School. She has also held positions at the Mortgage Bankers Association and within HUD's Office of General Counsel and Office of Congressional and Intergovernmental Relations.



Carol Galante is the I. Donald Turner distinguished professor in affordable housing and urban policy in the Department of City and Regional Planning at the University of California, Berkeley, and the faculty director of the Turner Center for Housing Innovation. She also cochairs the policy advisory board of the Fisher Center of Real Estate and Urban Economics. As faculty director for the Turner Center, Galante oversees the center's work and co-leads the center's research agenda, supervising projects that identify, develop, and advance innovative solutions in local, state, and federal housing policy and practice. Before joining UC Berkeley, Galante served in the Obama administration as the assistant secretary for housing and federal housing commissioner at the US Department of Housing and Urban Development and as deputy assistant secretary for multifamily housing programs. Galante previously was president and chief executive of BRIDGE Housing Corporation, the largest nonprofit developer of affordable, mixed-income, and mixed-use developments in California. Early in her career, Galante also worked for local government in city planning and community economic development. Galante holds a bachelor's degree from Ohio Wesleyan University and a master's degree in city planning from UC Berkeley.



Edward Golding is a nonresident fellow in the Housing Finance Policy Center at the Urban Institute. He is also a consultant on housing finance matters. For 30 years, he has worked in mortgage finance, serving most recently as head of the Federal Housing Administration in the US Department of Housing and Urban Development. During his tenure, the FHA provided more than a million families an opportunity to purchase their first home. Before heading the FHA, Golding was a senior adviser to the secretary of HUD. Golding was a senior fellow at the Urban Institute in 2013. He started his career at the Federal Home Loan Bank board as a specialist assistant to a board member

during the savings and loan crisis and then joined Freddie Mac for 23 years. At Freddie Mac, Golding had various responsibilities, ranging from investor relations to strategy and research. Before working in mortgage finance, Golding taught at the University of Pennsylvania and the University of Florida. From 2008 through 2012, he taught a spring course on financial markets at Princeton University’s Woodrow Wilson School of Public and International Affairs. Golding has an AB in applied mathematics from Harvard University and a PhD in economics from Princeton University.



Laurie Goodman, codirector of the Urban Institute’s Housing Finance Policy Center, came to Urban from Amherst Securities Group, where she was senior managing director of the residential mortgage-backed securities strategy group. She was founder and primary contributor to *Amherst Mortgage Insight*, a publication known for its data-driven approach to housing and issues related to mortgage-backed securities. Goodman’s career includes positions at the Federal Reserve Bank of New York, Citicorp, Goldman Sachs, Merrill Lynch, and UBS, where she led a 140-person research department. Goodman has published more than 200 articles in professional and academic journals and coauthored and coedited five books. She holds a BA in mathematics from the University of Pennsylvania and an MA and PhD in economics from Stanford University.



Adolfo F. Marzol is senior adviser for housing in the Office of the Secretary at the US Department of Housing and Urban Development. Before that, Marzol was a single-family mortgage industry veteran with more than 30 years of experience in mortgage finance, capital markets, loan origination and servicing, and risk management for leading mortgage organizations, including Essent, Fannie Mae, and Chase Manhattan Mortgage. He has also been engaged in single-family housing finance reform since the financial crisis.



Barry Zigas is director of housing for the Consumer Federation of America and is responsible for policies on housing and mortgage finance—including secondary market systems, foreclosure, and loan modification policies—and community reinvestment issues. He also consults with housing and community development nonprofits and foundations on strategy, innovation, and leadership through his firm Zigas and Associates LLC. Zigas was senior vice president at Fannie Mae from 1995 to 2006. He joined Fannie Mae in 1993 as vice president for housing impact. Zigas was president of the National Low Income Housing Coalition from 1984 to 1993. He is a Phi Beta Kappa graduate of Grinnell College with an honors degree in history and a graduate of the Wharton School’s Advanced Management Program.