

Homeownership: Affordability in the post-COVID World

Speaker Profiles – Industry Panel

Christopher Bruen

Christopher Bruen is Senior Director of Research at the National Multifamily Housing Council, where he has held growing levels of responsibility for nearly 10 years. There he studies and writes on such issues as housing affordability, immigration, migration, household crowding, and apartment demand. He also hosts NMHC's Quarterly State of the Multifamily Market Webinar, where he interviews leading apartment industry researchers and economists. Bruen is a regular contributor of blog posts for NMHC and for Multifamily Executive and is a sought-after conference speaker.



Prior to joining the Council, Bruen conducted research on the behavioral tendencies exhibited by option traders and taught Western finance and business to Chinese employees of international firms. He also served as a contributor to the Shanghai-based business publication, MorningWhistle.com, where he wrote on topics relating to Sino-American economic policy.

Bruen holds a bachelor's degree in finance from The George Washington University and an M.S. in Economics from Johns Hopkins University.

Tocarra Nicole Thomas

Tocarra Nicole Thomas, AICP, MAURP, MBA is Director of Land Use and Development for Smart Growth America. From there she leads initiatives for zoning and housing-policy reform, as well as serving as the Executive Director of the Form-Based Codes Institute. Tocarra is an experienced planner, having worked as the Community Development Director in Redding, California, and Deputy Director of Community Development for Lake County, California. In those positions she effected increased housing development and policies catering to diverse citizenry needs, restored federal program eligibility, streamlined permits, devised workforce housing strategies, and mentored staff on land-use decisions and planning.



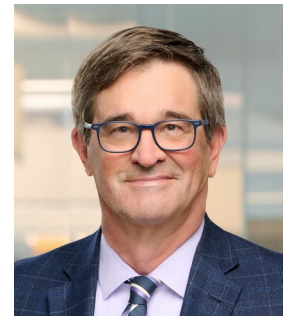
Thomas holds a Master of Arts in Urban and Regional Planning from the University of Florida, with minors in Historic Preservation and Affordable Housing (as a HUD Scholar), and a Master of Business Administration in Supply Chain Management from the University of Tennessee. In her free time, she enjoys reading multiple books simultaneously, painting, hiking, writing, and crocheting.

Douglas Duncan

Douglas G. Duncan is Senior Vice President and Chief Economist at Fannie Mae. He is responsible for forecasts and analyses of the economy and the housing and mortgage markets. Under his leadership, Fannie Mae's Economic & Strategic Research Group (ESR) earned the 2022 Lawrence R. Klein Award for Blue Chip Forecast Accuracy. In both 2015 and 2016, his ESR Group won the NABE Outlook Award for most accurate GDP and Treasury note yield forecasts. He also has been named one of Bloomberg/BusinessWeek's 50 Most Powerful People in Real Estate and Inman News' 100 Most Influential People in Real Estate.

Prior to joining Fannie Mae, Duncan was Chief Economist at the Mortgage Bankers Association. He also worked for the U.S. Department of Agriculture and service as a LEGIS Fellow, and as staff member for the U.S. House Committee on Banking, Finance, and Urban Affairs.

Duncan received his Ph.D. in Agricultural Economics from Texas A&M University and his B.S. and M.S. in Agricultural Economics from North Dakota State University.



Lisa Sturtevant

Lisa Sturtevant currently serves as Chief Economist at Bright MLS, one of the largest multiple listing services in the country, serving over 100,000 subscribers across 6 states and the District of Columbia. In that role, she leads research and forecast activities for Bright, serving as a thought leader on the real estate market.

Sturtevant has been active in research on economic, demographic, and housing market issues for more than 20 years. Prior to her position at Bright MLS, she was Chief Economist with Virginia REALTORS®. She also was founder and president of LSA Planning, a housing consulting firm, and has served in other research capacities at non-profit organizations and universities.

Sturtevant holds a Ph.D. in public policy from George Mason University, a master's degree in public policy from the University of Maryland, and a BS in mathematical economics from Wake Forest University.



Speaker Profiles – Research Presentations

Gary Acosta

Gary Acosta is Co-Founder and CEO of The National Association of Hispanic Real Estate Professionals (NAHREP®), whose mission is to advance sustainable Hispanic homeownership. Acosta leads the organization's research efforts that illuminate opportunities and barriers to homeownership acquisition for Latino families. His research team produces annual reports on the State of Hispanic Homeownership and Hispanic Wealth, and regular data-centered analyses on policy considerations that affect homeownership opportunities.

Acosta founded several mortgage, real estate, and technology companies. His public service includes directorships for NAHREP, the Latino Donor Collaborative, and BaseCap Analytics. He was appointed to the inaugural consumer advisory board of the Consumer Financial Protection Bureau, and has served on advisory boards for several Fortune 500 companies including Fannie Mae, Freddie Mac and JP Morgan Chase.

Acosta's industry recognition includes the Mortgage Bankers Association Investing in Communities award, REALTOR® Magazine's list of 25 Most Influential People in Real Estate, and Latino Leaders Magazine's 101 Most Influential Latinos in America.



Riordan Frost

Riordan Frost is a Senior Research Analyst at the Joint Center for Housing Studies of Harvard University, specializing in the nexus of housing and inequality. His research areas include demographic change, residential mobility, wealth distribution, energy insecurity, and homelessness.

Frost's findings have been featured in the New York Times, the Wall Street Journal, Fortune, the Atlantic, and the BBC. His ongoing study of Millennials mobility patterns has been published in the academic journal, Urban Studies, as well as in JCHS reports and blog posts.

Before joining Harvard, Frost held positions at the US Department of Housing and Urban Development, Smart Growth America, and the Think Tank Minnesota 2020. He also served as adjunct faculty at the American University, teaching Quantitative in their Master of Public Administration and Policy (MPAP) program.

He earned his Ph.D. in Public Administration from American University, where he also received his Master's in Public Policy. He holds a Bachelor's degree in Philosophy from Connecticut College.



Sam Khater

Sam Khater is Vice President, Chief Economist, and head of Freddie Mac's Economic & Housing Research Department. He is responsible for research, analysis and forecasts of the macroeconomy, with a special focus on housing and mortgage markets. Mr. Khater came to Freddie Mac in 2018 from CoreLogic, where he served as vice president of research and deputy chief economist. His responsibilities there included producing original research and advising clients, regulators, policymakers and investors on real estate and mortgage market trends. Prior to joining CoreLogic, Khater was a senior economist at Fannie Mae, where he constructed long term housing and mortgage market models to develop annual corporate and public goals, and developed economic models to assess progress towards regulatory and statutory goals.

Khater is regularly quoted in national, local, and real-estate-trade media outlets. He holds a Master's degree from Georgetown University in Network Economics, Culture and Technology, and a Bachelor's degree in Economics and Finance from George Mason University.

