AGENDA

1:00 P.M.  Welcome  
CHRIS HERBERT  
Director, Harvard Joint Center for Housing Studies  
MIJO VODOPIC  
Program Officer, John D. and Catherine T. MacArthur Foundation  

1:15 P.M.  Research Presentation  
JONATHAN SPADER  
Senior Research Associate, Joint Center for Housing Studies  

2:15 P.M.  Panel Discussion  
Moderated by:  
EMILY BADGER  
Reporter, The Washington Post  
Panelists:  
CHRIS HERBERT  
Director, Harvard Joint Center for Housing Studies  
ELLEN SEIDMAN  
Senior Fellow, Urban Institute  
HIPÓLITO (PAUL) ROLDÁN  
President & CEO, Hispanic Housing Development Corporation  
TOBY BOZZUTO  
President & CEO, The Bozzuto Group  

3:00 P.M.  Adjournment
EMILY BADGER  
**Staff Writer, The Washington Post**

Emily Badger is a staff writer at The Washington Post, where she covers national urban policy for Wonkblog, the paper’s public policy vertical. She writes frequently about urban planning, housing, transportation, poverty and inequality—and why each is intimately connected to the others. She’s particularly interested in how technology will change the way we move around cities, why the design of cities matters for economic mobility, and what it will mean for all of us to live in an increasingly urban world. Before joining the Post, she was a staff writer at The Atlantic Cities. She has also written for Fast Company, GOOD, Pacific Standard, The New York Times, and the Christian Science Monitor, among other publications. She has a journalism degree from Northwestern University and a Master’s in writing from Johns Hopkins University. She’s originally from Chicago, a place that has heavily influenced her thinking about cities.

TOBY BOZZUTO  
**President and CEO of The Bozzuto Group**

As President and Chief Executive Officer of The Bozzuto Group, Toby Bozzuto is responsible for providing strategic as well as day-to-day leadership for the company and its nearly 2,000 employees, in addition to helping guide future growth for all four of the company’s operating businesses – Bozzuto Development, Bozzuto Construction, Bozzuto Management and Bozzuto Homes.

Toby joined The Bozzuto Group in 2001, in 2007 was named Partner, and in 2013 was named President. He previously worked with J.P. Morgan Chase’s Real Estate Debt Group, and was also a financial analyst with Columbia National Real Estate Finance.
In 2010, Maryland Gov. Martin O’Malley appointed Toby to a seat on the Maryland Health and Higher Education Facilities Authority, where he served for five years. He actively serves on the National Advisory Board for the ULI Terwilliger Center for Housing, the Board of Trustees for the Kennedy Krieger Institute, and the Board of Trustees for The Gilman School.

Toby is a member of YPO (Young Presidents’ Organization), a group that aims to develop better leaders through education and idea exchange, as well as the Urban Land Institute. He serves as a regular guest lecturer for the Harvard University Graduate School of Design, the Cornell University Baker Program in Real Estate, the Johns Hopkins Carey School of Business real estate program, and Georgetown University.

Toby was named as the Maryland Building Industry Association’s 2014 Developer of the Year, one of The Daily Record’s 2014 “Most Influential Marylanders”, as Commercial Property Executive’s 2013 “Rising Leader,” as well as to the Baltimore Business Journal’s “40 Under 40” list and The Daily Record’s “Successful by 40” list. Toby holds a Bachelor of Arts degree from Colgate University and a Master of Science degree in Real Estate Development from New York University.

CHRISTOPHER HERBERT
MANAGING DIRECTOR, JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY

Christopher E. Herbert is Managing Director of the Joint Center for Housing Studies of Harvard University, a collaborative unit affiliated with the Harvard Graduate School of Design and the Harvard Kennedy School. Through its research, education, and public outreach programs, the Center advances understanding of housing issues and informs policy, helping leaders in government, business, and the civic sectors make decisions that effectively address the needs of cities and communities.
Dr. Herbert has extensive experience conducting research related to housing policy and urban development, both in the U.S. and abroad. A key focus of his research has been on the financial and demographic dimensions of homeownership, and the implications for homeownership policy of the recession, housing bust, and foreclosure crisis. Having previously worked at the Joint Center in the 1990s, Herbert rejoined the Center in 2010 from Abt Associates, to serve as the Director of Research. In this role, Dr. Herbert led the team responsible for producing the Center’s annual State of the Nation’s Housing and its biennial America’s Rental Housing reports, essential resources for both public and private decision makers in the housing industry.

Dr. Herbert was named managing director of the Joint Center in 2015, and oversees the Center’s diverse sponsored research programs, its local and national conferences and symposia, as well as its student fellowship programs, designed to help train and inspire the next generation of housing leaders. He is also a Lecturer at the Harvard Graduate School of Design in the Department of Urban Planning and Design.

Dr. Herbert is co-editor of Homeownership Built to Last: Balancing Access, Affordability, and Risk After the Housing Crisis (Brookings Institution Press, 2014), and a member of the Board of Directors of the Homeownership Preservation Foundation, the Federal Reserve Bank of Boston Community Development Research Advisory Council, and the Center for Responsible Lending Research Advisory Council. He holds a PhD and Masters in Public Policy from Harvard University, and a BA in History from Dartmouth College.
HIPÓLITO (PAUL) ROLDÁN  
CEO OF HISPANIC HOUSING DEVELOPMENT CORPORATION

As Chief Executive Officer of Hispanic Housing Development Corporation, Mr. Roldan has developed over 3,100 affordable apartments and townhomes in 30 various developments for families and elderly residents of several Hispanic communities in Chicago. In addition, he has initiated the development of over 82,000 square feet of retail and office space in five Chicago-based developments. He has also directed the formation of a property management arm, which currently manages over 4,500 residential units in various communities throughout Chicago and Illinois. Mr. Roldan established and now directs Tropic Construction Corp., a residential and commercial builder. He serves on various boards and committees in the Chicago area. Previous to his experience with Hispanic Housing, Mr. Roldan developed low-income housing in Brooklyn, New York. In 1988, Mr. Roldan was awarded a John D. and Catherine T. MacArthur Foundation Fellowship for his work in Community Development. He committed $100,000 of his fellowship award for the establishment of the Teresa and Hipólito Roldán Community Development Scholarship Fund in order to attract Latinos to the community development field. He holds a bachelor’s degree in Social Studies from St. Francis College, and a master’s degree in Urban Studies from Long Island University in New York.

ELLEN SEIDMAN  
SENIOR FELLOW, URBAN INSTITUTE

Ellen Seidman is a Senior Fellow at the Urban Institute, focusing on housing finance and community development. In 2012, she was appointed to the Consumer Advisory Board of the Consumer Financial Protection Bureau. She was the 2013-2014 NYU Stern-Citi Leadership & Ethics Distinguished Fellow, and was a Visiting Scholar at the Federal Reserve Bank of San Francisco from 2012 through 2014. From 1997 through 2001, she was the Director of the Office of Thrift Supervision, and concurrently served on the Board of Directors of the Federal Deposit Insurance Corporation and as Chair of the Board for
the Neighborhood Reinvestment Corporation. From 2002 through 2010, Ms. Seidman held various positions at ShoreBank Corporation and its affiliates. Ms. Seidman has also been Senior Counsel to the Democratic Staff, House Financial Services Committee (2001-02), Special Assistant to the President for Economic Policy (1993-1997), and has held senior positions at Fannie Mae, the Department of the Treasury and the Department of Transportation. She chairs the boards of Coastal Enterprises Inc. (CEI) and of Aeris Insight (formerly the CDFI Assessment and Ratings System), and is a member of the board of City First Bank of DC. She is a founder and a former chair and member of the board of the Center for Financial Services Innovation. Ms. Seidman received her M.B.A. in Finance and Investments from George Washington University, her J.D. from Georgetown University Law Center, and her A.B. from Radcliffe College.

MIJO VODOPIC
PROGRAM OFFICER, MACARTHUR FOUNDATION

Mijo Vodopic came to the MacArthur Foundation from the U.S. Government Accountability Office, where he led evaluations on the Basel II Accord’s impact on global and domestic banking competition and the effects of eminent domain actions on property owners and communities. Previously, he was director of property and asset management at Heartland Housing Incorporated, where he managed a portfolio of properties that offered on-site social services and worked to help revitalize severely distressed public housing communities. Earlier, he advocated on behalf of homeless families during a period of welfare reform while at the Los Angeles Coalition to End Hunger and Homelessness. He received his Masters degree in Public Policy Studies from the University of Chicago.
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