



Baltimore Seniors & Housing Collaborative, Community Development Network of MD, and MD Consumer Rights Coalition:

Housing Instability of Older Adult Renters and Homeowners

October 8, 2021, 1:00 PM EST

Program & Speakers' Bios



Ira Goldstein, PhD

President of Policy Solutions at Reinvestment Fund.

Dr. Goldstein leads the conduct of detailed spatial and statistical analyses of the real estate markets in many cities and regions across the US. Those studies are used by government, philanthropy and other investors to craft policy responses and allocate typically scarce resources based on assessment of the local market conditions. He also has conducted studies of evictions,

mortgage foreclosures and abusive lending practices, and developed a novel approach to measuring actionable gaps in a community's childcare environment. Ira's work supported civil rights and consumer protection cases brought by federal, state and local governments. Before joining Reinvestment Fund, Dr. Goldstein served as mid-Atlantic Director of Fair Housing and Equal Opportunity for the US Department of HUD.

For more than 30 years, Dr. Goldstein has been a Lecturer for the University of Pennsylvania's Urban Studies program. He instructs undergraduates and graduate students in research methods, statistics, and housing policy. Dr. Goldstein is a Fellow with the University of Pennsylvania's Institute for Urban Research (Penn IUR).



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FUND**

Jun Zhu, PhD

Clinical Assistant Professor of Finance at Indiana University-Bloomington and Nonresident Fellow at the Urban Institute

Jun Zhu is a clinical assistant professor with the finance department at Indiana University–Bloomington (IU) and a nonresident fellow with the Housing Finance Policy Center (HFPC) at the Urban Institute. Before joining IU, she was a principal research associate with HFPC, where she provides timely rigorous data-driven research of key housing policy issues, designs and conducts quantitative studies of housing finance market, and manages and explores 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 served as a consultant to the US Department of the Treasury.



Dr. Zhu has published more than 50 research articles on topics such as financial crisis and GSEs, mortgage refinance and modification, mortgage default and prepayment, housing affordability and credit availability, and affordable housing and access to homeownership. Her research has 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*.

Jun holds BS in real estate and a minor in computer science from Huazhong University of Science and Technology, a MS in real estate from Tsinghua University, and a PhD in real estate and a minor in economics from the University of Wisconsin–Madison.





Maddy Ciuli,

Director, single Family Housing, CDA MD Department of Housing and Community Development

Maddy Ciulu comes to the Housing Finance Agency business field with many years of international finance experience on 4 continents/markets.

She was appointed Director, Single Family Programs, of Maryland HFA effective as of August 29, 2016. Ms. Ciulu previously served as the Deputy Director, Single Family Programs in the same agency, from May 2012 until August 2016. For a year prior to holding the Deputy Director position, Ms. Ciulu was the Program Manager for the agency's Emergency Mortgage Assistance Program. Before joining the Maryland Administration, Ms. Ciulu held various management positions in the corporate finance field in Asia, Australia and Europe. Ms. Ciulu holds a Bachelor of Economics Degree from the Academy of Economic Studies, Romania.

As a state housing expert, Ms. Ciulu has been serving Maryland homebuyers for over 10 years through the subprime crisis to today's Covid-19 pandemic both a professional and personal level.

