

Contributors

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Raphael W. Bostic is Judith and John Bedrosian Chair in Governance and the Public Enterprise at the University of Southern California's Price School of Public Policy. For three years, he was the Obama administration's Assistant Secretary for Policy Development and Research at the U.S. Department of Housing and Urban Development (HUD). In that Senate-confirmed principal position, he advised HUD's secretary on policy and research to promote informed decisions on HUD policies, programs, and budget, and on legislative proposals.

Matthew Desmond is John L. Loeb Associate Professor of the Social Sciences at Harvard University and co-director of the Justice and Poverty Project. The author of four books, including *Evicted: Poverty and Profit in the American City* (2016), Desmond is a sociologist of poverty in America. His work has been supported by the Ford, Russell Sage, Gates, and National Science Foundations, and his writing has appeared in the *New York Times*, *The New Yorker*, and the *Chicago Tribune*. In 2015, Desmond was awarded a MacArthur "Genius" grant.

Ingrid Gould Ellen is Paulette Goddard Professor of Urban Policy and Planning at NYU's Robert F. Wagner Graduate School of Public Service and the faculty director of the NYU Furman Center. Her research centers on neighborhoods, housing, and residential segregation. Ellen is the author of *Sharing America's Neighborhoods: The Prospects for Stable Racial Integration* (2000) and the editor of *How to House the Homeless* (2010). She has published articles on housing and urban policy in a wide variety of academic journals and books.

Richard A. Epstein is Laurence A. Tisch Professor of Law at NYU Law School, Peter and Kirsten Bedford Senior Fellow at the Hoover Institution, and James Parker Hall Distinguished Service Professor Emeritus of Law and Senior Lecturer at the University of Chicago, where he was on the regular faculty from 1973 to 2010. His books include *Takings: Private Property and Eminent Domain* (1985), *Simple Rules for a Complex World* (1995), and *Skepticism and Freedom: A Modern Case for Classical Liberalism* (2003).

William A. Fischel is Professor of Economics and Hardy Professor of Legal Studies at Dartmouth College. He is the author of *Zoning Rules! The Economics of Land Use Regulation* (2015), which combines Fischel's scholarship, his students' insights, and his service on the Hanover Zoning Board to explain how zoning works and affects the American economy. Fischel's previous work on the economics of land use regulation includes *The Economics of Zoning Laws* (1985), *Regulatory Takings* (1995), and *The Homevoter Hypothesis* (2001).

Gary Klein is senior trial counsel in the Office of Massachusetts Attorney General Maura Healey, where he works on special projects in the Public Protection and Advocacy Bureau. Among other things, he has worked to investigate the availability of mortgage credit in the Commonwealth's low-income and minority communities. Mr. Klein has litigated groundbreaking cases against mortgage lenders and servicers, including class action cases challenging the predatory lending practices of Ameriquest Mortgage Corporation and Household Finance.

Christopher J. Mayer is Paul Milstein Professor of Real Estate and Finance and Economics at Columbia Business School, and CEO of Longbridge Financial, a start-up reverse mortgage lender. He serves as a research associate at the National Bureau of Economic Research, a director of the National Reverse Mortgage Lenders Association, and a member of the Academic Advisory Boards for Standard and Poor's and the Housing Policy Center at the Urban Institute. Mayer has also testified before congressional committees and wrote a commissioned paper for the Financial Crisis Inquiry Commission. His research has been funded by the National Science Foundation and the Pew Charitable Trusts.

Brian J. McCabe is an assistant professor of sociology at Georgetown University and a research affiliate at NYU's Furman Center for Real Estate and Urban Policy. His research focuses on housing, historic preservation, and social inequalities in American cities. McCabe is the author of *No Place Like Home: Wealth, Community and the Politics of Homeownership* (2016).

Patricia A. McCoy is Liberty Mutual Insurance Professor at Boston College Law School. In 2010–2011, she headed the Mortgage Markets group at the newly formed federal Consumer Financial Protection Bureau in Washington, DC. Previously a member of the Consumer Advisory Council of the Federal Reserve Board of

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Atif Mian is Theodore A. Wells '29 Professor of Economics and Public Affairs at Princeton University and director of the Julis-Rabinowitz Center for Public Policy and Finance at the Woodrow Wilson School. His latest book, *House of Debt* (2014), with Amir Sufi, builds on powerful new data to describe how debt precipitated the Great Recession. Mian's research has appeared in top academic journals, including the *American Economic Review*, *Econometrica*, *Quarterly Journal of Economics*, *Journal of Finance*, *Review of Financial Studies*, and *Journal of Financial Economics*.

Anthony W. Orlando is a PhD student in public policy and management at the Sol Price School of Public Policy at the University of Southern California. He is a lecturer in the College of Business and Economics at California State University, Los Angeles, an op-ed columnist for the *Huffington Post*, and the managing partner of the Orlando Investment Group. His latest book, *Letter to the One Percent*, was published in November 2013.

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David Schleicher is an associate professor of law at Yale Law School and is an expert in election law, land use, local government law, and urban development. His work has been published widely in academic journals as well as in popular outlets. His scholarship focuses on state and local elections, the relationship between local government law and agglomeration economics, and pathologies in land use politics and procedure. Schleicher was previously an associate professor of law at George Mason University School of Law, where he won the university's Teaching Excellence Award.

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Lior Jacob Strahilevitz is Sidley Austin Professor of Law at the University of Chicago, where he has taught since 2002. He teaches and writes in the areas of property and land use law, privacy law, intellectual property, contract law, and law and technology. Strahilevitz is the author of *Information and Exclusion* (2011) and numerous law review articles, and he is also a coauthor of the leading property law textbook in the United States with Jesse Dukeminier, James Krier, Greg Alexander, and Mike Schill.

Amir Sufi is Bruce Lindsay Professor of Economics and Public Policy at the University of Chicago Booth School of Business. He is also a research associate at the National Bureau of Economic Research. His recent research on household debt and the economy was profiled in major media outlets and presented to policy makers at the Federal Reserve, the Senate Committee on Banking, Housing, Urban Affairs, and the White House Council of Economic Advisors. This research forms the basis for his book with Atif Mian, *House of Debt* (2014).

Susan Wachter is Albert Sussman Professor of Real Estate, a professor of finance at The Wharton School, and the co-director of Penn Institute of Urban Research at the University of Pennsylvania. From 1998 to 2001, Wachter served as Assistant Secretary for Policy Development and Research, U.S. Department of Housing and Urban Development. At the Wharton School, she was Chairperson of the Real Estate Department and Professor of Real Estate and Finance from July 1997 until her 1998 appointment to HUD. She founded and currently serves as Director of Wharton's Geographical Information Systems Lab. Wachter was the editor of *Real Estate Economics* from 1997 to 1999 and currently serves on multiple editorial boards. She is the author of more than 200 scholarly publications. Wachter currently serves on the Financial Research Advisory Committee for the Office of Financial Research, in the U.S. Department of the Treasury.

Jeffrey West is an independent economic consultant in Arlington, Virginia, who frequently works with other economists from academia and consulting firms such as Precision Economics and Navigant. Mr. West has served as a consultant in dozens of litigation matters involving the origination and servicing of mortgages. Through his work on these matters, Mr. West has analyzed the loan pricing, product placement, loan modification, and foreclosure practices of many of the largest lenders and secondary market participants in the mortgage industry.