



## **Part II - Housing**

***"When home prices stop falling that will be a key. That will be the bottom."  
Dick Conway, Puget Sound Economic Forecaster***

*The subprime meltdown is the economic disaster that sparked the current financial crisis, and now it is hitting the Pacific Northwest. Home prices are plummeting, the credit freeze is making it impossible to borrow, and thousands of local homeowners, unable to pay skyrocketing mortgages, are facing foreclosure. In this show, we examine housing in the Northwest, now and looking forward: is it a good time to buy or sell; when will the market hit bottom; what you can do if you are going to lose your home; and how will the latest stimulus funds help homeowners.*

## **Part II –Panelists**

**Ted Butler** is a director for the largest independent provider of the FHA Reverse Mortgage in the Northwest, and host of the weekly radio show *Affordable Aging*. He will discuss how the reverse mortgage program has gone from one of great misunderstanding to great relief for hundreds of thousands of senior homeowners.

**Dave Batkar** is the Co-Founder and Executive Director of Earth Economics. Dave has taught in the Training Department of the World Bank and has worked for Greenpeace International, specializing in trade and international finance. He also worked for two years with the Rural Reconstruction Movement, a Philippine nonprofit group dedicated to ecologically sound community-based development.

**Drew DeSilver** writes about banking, the stock market and broad economic issues for *The Seattle Times*. He's been at *The Times* since April 2000—arriving just in time for the collapse of the dot-com bubble—and previously worked for newspapers in Oregon and Idaho.

**Dick Fulton** is executive vice president of Coldwell Banker Bain and Coldwell Banker Seal (CB Bain | Seal) in Seattle and Portland, respectively. He has had a long and successful career with CBBain, having spent 21 years as managing broker of the Lake Union and Magnolia offices in Seattle.

**Jim Sugarman** is the Assistant Attorney General of Consumer Protection. He specializes in mortgage fraud and related issues. He played a critical role in recent efforts to craft new legal protections from "mortgage rescue" scams.

**Dr. Kriss Sjoblom** brings a strong economic perspective to the Washington Research Council as a former professor of economics and public policy at the University of Pennsylvania and Haverford College. He is currently a member of the Governor's Council of Economic Advisors to which he was appointed by Governors Mike Lowry and Gary Locke. A Seattle native, Sjoblom earned an A.B. degree in mathematics from the University of California, Berkeley, and a Ph.D. in economics from Yale University.

**Steve Sherman** is a licensed attorney and a Financial Legal Examiner for the Department of Financial Institutions, Division of Consumer Services. Steve's primary focus is on investigating violations of the Mortgage Broker Practices Act and the Consumer Loan Act.

**Judy Pigott** is a safety net doctor for Personal Safety Nets. She is a mom, author, speaker and educator. She has training and expertise in creating resource planning tools and personal networking teams.

**John W. Gibson** is safety net doctor for Personal Safety Nets. He a counselor, coach, author and trainer. He has expertise with adults in the second half of life, and with multi-generational relationships.

**Andrea Misiano** is a certified financial counselor at Consumer Counseling Northwest. She is a certified credit, bankruptcy and Reverse Mortgage Counselor, and teaches various money management classes throughout King and Snohomish Counties.

**Donna Dziak** is the program manager of Solid Ground's Housing Counseling and Prevention programs, which focus on keeping renters and homeowners housed.