



## Can We Collect Property Taxes Without Stealing Home Equity?

George Washington University Textile Museum • March 8, 2023

### Expert Introduction

*Cameron LaPoint*

Assistant Professor, Yale School of Management

Cameron LaPoint is an Assistant Professor of Finance at Yale School of Management. His research uses administrative data to explore how taxes and financial regulation influence the decisions of households and retail and corporate investors in real estate markets. He is the recent recipient of a grant from the Russell Sage Foundation for his ongoing work towards building a nationwide database of property tax foreclosure records.

Cameron earned his PhD in Economics from Columbia University in 2020, and his B.A. in Economics and Mathematics from the University of Rochester in 2013. He received the 2020 Homer Hoyt Dissertation Award from the American Real Estate and Urban Economics Association for his dissertation work on the 1980s Japanese Asset Price Bubble. He studied Economics in Japan at Kyoto University as a 2013-2014 U.S. Fulbright Scholar.

### Moderator

*John Buhl*

Senior Communications Manager, Urban-Brookings Tax Policy Center

John Buhl is a senior communications manager at the Urban Institute, where he oversees media and communications efforts for the Urban-Brookings Tax Policy Center. Prior to joining the Urban Institute, Buhl served in similar roles for the Tax Foundation and Committee for a Responsible Federal Budget, leading media campaigns, outreach and messaging efforts around major federal legislation and presidential campaign proposals. Before that, he worked as a state tax and budget reporter for *Tax Notes*, leading the outlet's coverage of multistate tax issues and fiscal federalism. Buhl earned a bachelor's degree in political science at the University of Pittsburgh.

### Panelists

*John Green*

Managing Principal, Blackstar Real Estate

John Green is the Managing Principal of Blackstar Real Estate Partners. He has over 20 years of real estate and finance experience, and has managed approximately \$5 billion in commercial, multifamily, single-family, and mixed-use properties throughout the nation.

Prior to founding Blackstar, he served as Managing Director for MacFarlane Partners. In that role, John managed a portfolio consisting of over 2.75 million sf of commercial space, 7,500 apartment units, 400,000 sf

of retail, 1,000 hotel keys, and 10 million sf of potential development, as well as an Emerging Manager investment platform. Prior to joining MacFarlane Partners, John worked in the real estate development group of The Community Builders; and as an investment banker at Goldman Sachs.

He currently serves as a board member of the Center for Real Estate and Urban Analysis at The George Washington University as well as the Arlington Partnership for Affordable Housing. John earned his MBA from Harvard Business School and MPA from Harvard Kennedy School. He also holds a BS degree in Systems Engineering from the University of Virginia.

*Todd Gaziano*

Chief of Legal Policy and Strategic Research

Todd is the Chief of Legal Policy and Strategic Research at Pacific Legal Foundation. Todd has served in all three branches of the federal government, worked in the private sector, and has been a scholar and leader in the liberty legal movement for over 30 years.

Todd was a John M. Olin Fellow in Law and Economics at the University of Chicago Law School. His public law work includes service as a law clerk on U.S. Fifth Circuit Court of Appeals, in the U.S. DOJ Office of Legal Counsel, as a chief subcommittee counsel in the U.S. House of Representatives. He also had a six-year term as commissioner on the U.S. Commission on Civil Rights, where he reported on civil rights developments and conducted oversight and investigations of civil rights agencies. He has also been a litigator in private practice and chief legal officer of an innovative healthcare delivery and IT company.

Todd has been a frequent legal commentator in print, on radio and TV, before congressional committees, and in other public settings. He has a special interest in the constitutional limits of government, especially the separation of powers and other protections for individual rights. Several of his articles have influenced Supreme Court litigation, congressional policy, and presidential actions.

Five years ago, Pacific Legal Foundation launched its nationwide project to end state-sanctioned home equity theft with all of its capacities. In addition to PLF's multi-state litigation to overturn this unconstitutional and immoral practice in the courts, Todd directs the research effort to document the scope of the problem as well as reform campaigns that have led four states so far to eliminate the regressive practice through legislation.

*Joann Savage*

Managing Attorney, Legal Counsel for the Elderly

Joanne Savage is the Managing Attorney of the Consumer Advocacy and Homeownership Preservation Practice at Legal Counsel for the Elderly (LCE), the primary provider of free legal services and advocacy for older residents in the District of Columbia. Her primary focuses are defending senior homeowners against foreclosure and assisting clients facing fraud or abuse, particularly with regard to homeownership issues. She also helps lead LCE's systemic change efforts, including a major statutory reform of DC's broken property tax sale system and the creation of the District's ReMIT program to assist homeowners facing reverse mortgage foreclosures.

Prior to joining LCE, she was a litigation associate at Mayer Brown LLP and a legislative consultant for the ACLU. She clerked for The Honorable Rosemary Barkett on the U.S. Court of Appeals for the Eleventh Circuit and is a graduate of the Yale Law School.