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Nicolas P. Retsinas was appointed Director of Harvard University's Joint Center for Housing Studies in 1998. The Joint Center is a collaborative venture of the Harvard Design School and the Kennedy School of Government. The Center conducts research to examine and address the most critical housing and community development issues in America. The *State of the Nation's Housing* continues to earn national recognition as an authoritative source of information, for housing researchers, industry analysts and policy makers. Mr. Retsinas is also a Lecturer in Housing Studies at the Harvard Design School and the Kennedy School of Government.

Prior to his Harvard appointment, Retsinas served as Assistant Secretary for Housing-Federal Housing Commissioner at the United States Department of Housing and Urban Development. President Clinton also appointed Retsinas to serve as Director of the Office of Thrift Supervision. Mr. Retsinas served on the Board of the Federal Deposit Insurance Corporation, the Federal Housing Finance Board and the Neighborhood Reinvestment Corporation. Retsinas received a Meritorious Service Award from Secretary Robert Rubin in 1997. In 1998, he received the Excellence in Public Service Award from the Rental Housing Association.

Mr. Retsinas also served the State of Rhode Island as the Executive Director of the Rhode Island Housing and Mortgage Finance Corporation from 1987 to 1993. He received his master's degree in city planning from Harvard University and his AB in economics from New York University.

Mr. Retsinas currently chairs the Low Income Housing Fund and serves on the Board of Trustees for the National Housing Endowment and the Enterprise Foundation, the Executive Committee for the National Housing Conference, and the Board of Directors of the Federal Home Loan Bank of Boston, Habitat for Humanity International, Shorebank, National Community Capital Association, Community Development Trust, Inc., the National Low Income Housing Coalition and Onepipeline.com.

Mr. Retsinas has lectured and written extensively on housing, community development and banking issues. He is a Fellow-Elect at the National Academy for Public Administration.

August 2000