## Kim Betancourt, CRE, Director of Economics and Multifamily Market Research

Kim Betancourt is Fannie Mae's Multifamily Economist. She heads up a team of real estate economists that focus exclusively on the multifamily sector. Ms. Betancourt is responsible for analyzing current economic conditions at both national and local levels, determining their impact on the multifamily sector and identifying future trends.

Before joining Fannie Mae, Ms. Betancourt was a Senior Vice President at GMAC Institutional Advisors and managed the Realpoint (now Morningstar Ratings) senior analytical research team. Prior to GMAC, Ms. Betancourt was a Director in the Structured Finance department of Standard & Poor's and managed a team of 10 senior analysts. She has also held leadership positions with Citicorp and Midlantic National Bank.

Ms. Betancourt holds both a Master of Arts and a Bachelor of Arts with honors from Rutgers University. She also received The Counselor of Real Estate designation in 2017.