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**Director, Center for Community Capital
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EDUCATION

Ph. D. City and Regional Planning, University of North Carolina at Chapel Hill, 1991.

MURP. Urban and Regional Planning, University of Hawaii at Manoa, 1983

Arquitecto, Universidad Nacional de Buenos Aires, Argentina, 1981

ACADEMIC AND PROFESSIONAL EXPERIENCE

Director, Center for Community Capital, University of North Carolina at Chapel Hill, 2006-present

Professor, Department of City and Regional Planning, University of North Carolina at Chapel Hill, 2005-present

Associate Professor, Department of City and Regional Planning, University of North Carolina at Chapel Hill, 2001-2006

Assistant Professor, Department of City and Regional Planning, University of North Carolina at Chapel Hill, 1997-2001

Research Associate, Center for Public Finance and Housing, Urban Institute, 1995-1997

Visiting Scholar, Economics of Aging Program, University of California Berkeley, 1993-1995

Assistant Professor, School of Urban and Public Affairs, University of Texas, Arlington. 1992-1993

HONORS AND AWARDS

The Dinell Outstanding Urban and Regional Planning Alumni Award. University of Hawaii at Manoa. 2011.

Teaching Award, Department of City and Regional Planning, University of North Carolina at Chapel Hill. 1999.

Wilmer Shields Bronze Award for best book-length publication by a non-profit publisher (Co-authored with William Rohe). *The Sustainable Non-Profit Housing Development* (Washington, DC: Fannie Mae Foundation 1998).

Best Paper Award, Association of Collegiate Schools of Planning, annual meeting Chicago, IL. (November) 1999

Mortgage Bankers Association Distinguished Lecturer Series, The Wharton School of the University of Pennsylvania, 1995, 1996, 1997, 1998, 1999, and 2000.

Award of Recognition for Contributions to the Department of Urban and Regional Planning. University of Hawaii at Manoa, 1983.

COURSES TAUGHT

Plan 110(47) Evaluation Research for Decision Makers (Urban Studies)
Plan 223/823 Housing and Community Development Workshop
Plan 251/760 Real Estate Investment Analysis and Affordable Housing
Plan 252/761 Housing and Public Policy
Plan 254/725 Development Dispute Resolution
Plan 801 Ph.D. Seminar

PUBLICATIONS/BIBLIOGRAPHY

BOOKS AND BOOK-LENGTH MONOGRAPHS

Quercia, Roberto G.; Allison Freeman; and Janneke Ratcliffe. 2011. *Regaining the Dream: How to Renew the Promise of Homeownership for America's Working Families*. Brookings Institution Press.

Rohe, William M.; **Roberto G. Quercia**, Dianne Levy and Protip Biswas. 1998. *The Sustainable Nonprofit Housing Development: An Analysis of the Maxwell Award Winners*. Washington, DC: Fannie Mae Foundation. (209 pages). Received the Wilmer Shields Bronze Award for best publication by a nonprofit publisher.

BOOK CHAPTERS

Riley, Sarah and **Roberto G. Quercia**. 2011. *Navigating the Housing Downturn and Financial Crisis: Home Appreciation and Equity Accumulation among Community Reinvestment Homeowners*. In: Susan Wachter and Marvin Smith (eds), *The American Mortgage System: Crisis and Reform*. University of Pennsylvania Press (forthcoming).
Quercia, Roberto G.; Michael A. Stegman; and Walter R. Davis. 2009. *The Impact of*

Predatory Loan Terms on Subprime Foreclosures: The Special Case of Prepayment Penalties and Balloon Payments, pp. 36-66. In T. R. Venkatesh and Swapna Gopalan (editors.), *Predatory Lending*, Icfai University Press, Bangalore, India

Quercia, Roberto, G., and Yan Song. 2007. Housing Rural Migrants in Urban China: Lessons from the United States, pp. 191-208. In Y. Song and C. Ding (editors), *Urbanization in China: Critical Issues in an Era of Rapid Growth*, Lincoln Institute of Land Policy.

Stegman, Michael A.; **Roberto G. Quercia**; and Walter Davis. 2007. The Wealth-Creating Potential of Homeownership: A Preliminary Assessment of Price Appreciation Among Low-income Home Buyers, pp. 171-190. In William M Rohe and Harry Watson (editors) *Chasing the American Dream: Multidisciplinary Perspectives on Affordable Homeownership*. Ithaca, N.Y.: Cornell University Press.

Rohe, William M.; **Roberto G. Quercia**; and Shannon Van Zandt. 2007. The Social-Psychological Effects of Affordable Homeownership, pp. 215-232. In William M. Rohe and Harry Watson (editors). *Chasing the American Dream: Multidisciplinary Perspectives on Affordable Homeownership*. Ithaca, N.Y.: Cornell University Press.

Quercia, Roberto G.; Michael A. Stegman; Walter R. Davies; and Eric Stein. 2002. The Performance of Community Reinvestment Loans: Implications for Secondary Market Purchases, 348-74. In Nicolas P. Retsina and Eric S. Belsky (editors), *Low Income Homeownership*. Washington, DC: The Brookings Institution.

Galster, George C.; **Roberto G. Quercia**; and Alvaro Cortes. 2000. Identifying Sustainable Neighborhoods. pp.371-380 in C. Brebbia, A. Ferrante, M. Rodriguez, and B. Terra (editors), *The Sustainable City*. Southampton, England: Wessex Institute of Technology Press.

REFEREED PUBLICATIONS

Ding, Lei; **Roberto G. Quercia**; Carolina Reid; and Alan White. 2012. The Impact of Federal Preemption of State Anti-Predatory Lending Laws on the Foreclosure Crisis. *Journal of Policy Analysis and Management*. (Forthcoming).

Ding, Lei; **Roberto G. Quercia**; Carolina Reid; and Alan White. 2012. *Cornell Journal of Law and Public Policy* 21(2) (Forthcoming).

Spader, Jonathan S.; and **Roberto G. Quercia**. 2011. CRA Lending in a Changing Context: Evidence of Interaction with FHA and Subprime Originations. *Journal of Real Estate Finance and Economics*. (Forthcoming)

Ding, Lei; **Roberto G. Quercia**; Carolina Reid; and Alan White. 2011. State Anti-Predatory Lending Laws and Neighborhood Foreclosure Rates, *Journal of Urban Affairs*, (Forthcoming)

Spader, Jonathan S. and **Roberto G. Quercia**. 2011. Refinancing Transitions and Equity Extraction among CRA Mortgage Borrowers." *Housing Policy Debate* 21(4): 627-645,

Ding, L., **Quercia, R.G.**, Li, W., and Ratcliffe, J. 2011. Risky Borrowers or Risky Mortgages: Disaggregating Effects Using Propensity Score Models, *Journal of Real Estate Research*, 33(2): 245-277

Grinstein-Weiss, Michal; Katrin Anacker; Yeong H. Yeo; Shannon Van Zandt; Elizabeth Books Freeze; **Roberto G. Quercia**. 2011. Homeownership and Neighborhood Satisfaction among Low- and Moderate-Income Households. *Journal of Urban Affairs*. (Forthcoming)

Spader, Jonathan S.; and **Roberto G. Quercia**. 2011. Mortgage Brokers and the Refinancing Transaction: Evidence from CRA Borrowers. *Journal of Real Estate Finance and Economics* (Forthcoming)

Quercia, Roberto G. and Janneke Ratcliffe. 2010. The Preventable Foreclosure Crisis (revised and updated). *Housing Policy Debate* 20(4): 743-9.

Ding, Lei; **Roberto G. Quercia**; and Janneke Ratcliffe. 2010. Neighborhood Subprime Lending and the Performance of Community Reinvestment Loans. *Journal of Real Estate Research* 32(3): 341-76.

Manturuk, Kim; Mark Lindblad; and **Roberto G. Quercia**. 2010. Friends and Neighbors: Homeownership as a Source of Social Capital. *Journal of Urban Affairs* 32:471-88.

Rohe, William M.; Spencer M. Cowan; and **Roberto G. Quercia**. 2010. Coordinating Energy and Rehabilitation Services for Low Income Homeowners. *Housing Policy Debate* 20(3):523-46.

Quercia, Roberto G., Lei Ding, and Janneke Ratcliffe. 2009 Loan Modifications and Redefault Risk: An Examination of Short Term Impacts. *Cityscape* 11(3):171-94

Manturuk, Kim; Mark Lindblad; and **Roberto G. Quercia**. 2009. Homeownership and Local Voting in Disadvantaged Neighborhoods. *Cityscape* 11(3):213-30.

Cohen, Taya; Mark Lindblad; Paik; and **Roberto G. Quercia**. 2009 Renting to Owning: An Exploration of the Theory of Planned Behavior in the Homeownership Domain. *Basic and Applied Social Psychology* 31(4): 376-89

Spader, Jonathan S.; and **Roberto G. Quercia**. 2009, Mobility and Exit from Homeownership: Implications for CRA Lending. *Housing Policy Debate* 19(4):675-709.

Quercia, Roberto G. and Janneke Ratcliffe. 2009. The Preventable Foreclosure Crisis. *Housing Policy Debate* 19(4):775-83

Grinstein-Weiss, Michal; Joanna K.P. Greeson; Yeong H. Yeo; Mathieu R. Despard; S. Birdsong; and **Roberto G. Quercia**. 2009. The impact of low- and moderate-wealth homeownership on parental attitudes and behavior: Evidence from the Community Advantage Panel. *Children and Youth Services Review* 31(1): 23-31.

Quercia, Roberto G.; Janneke Ratcliffe; and Michael A. Stegman. 2009. Community Reinvestment Act: Outstanding, Need to Improve. *In Revisiting the CRA: Perspectives on the Future of the Community Reinvestment Act*. A joint publication of the Federal Reserve Banks of Boston and San Francisco, February 2009, pp. 48-58.

Quercia, Roberto G.; and Jonathan S. Spader. 2008 Does Homeownership Counseling Affect the Prepayment and Default Behavior of Affordable Mortgage Borrowers? *Journal of Policy Analysis and Management* 27 no.2 (2008): 304-325. -Selected for press release by JPAM.

Ding, Lei; **Roberto G. Quercia**; and Janneke Ratcliffe (2008), Post-purchase Counseling and Default Resolutions among Low- and Moderate-Income Borrowers. *Journal of Real Estate Research* 30(3): 315-344

Ding, Lei; Janneke Ratcliffe; Michael A. Stegman; and **Roberto G. Quercia** (2008), The Neighborhood Patterns of Higher-Priced Lending: The Case of Atlanta. *Journal of Affordable Housing and Community Development Law* 17(3): 193-217

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Quercia, Roberto G., Michael A. Stegman, and Walter R. Davis. 2007. The Impacts of Predatory Loan Terms on Subprime Foreclosures: The Special Case of Prepayment Penalties and Balloon Payments. *Housing Policy Debate* 18(2):311-46.

Stegman, Michael A.; **Roberto G. Quercia**; and Walter R. Davis. 2007. The Determinants of Home Price Appreciation among Community Reinvestment Homeowners. *Housing Studies* 22(3):381-408.

Quercia, Roberto G.; Lucy Gorham, and William B. Rohe. 2006. Sustaining Homeownership: The Promise of Post-Purchase Services. *Housing Policy Debate* 17(2): 309-339.

Rohe, William B.; Lucy Gorham; and **Roberto G. Quercia**. 2005. Individual Development Accounts: Participation Characteristics and Success. *Journal of Urban Affairs* 27(5): 503-20

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Nelson, Arthur C.; Raymond J. Burby; Edward Feser; Casey J. Dawkins; Emil E. Malizia; and **Roberto G. Quercia**. 2004. Urban Containment and Central-City Revitalization. *Journal of the American Planning Association* 70(4):411-425.

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Macek, Nathan M.; Asad J. Khattak; and **Roberto G. Quercia**. 2001. What is the Effect of Commute Time on Employment? An Analysis of Spatial Patterns in the New York Metropolitan Area. *Transportation Research Record* 1780:43-52.

Rohe, William M.; **Roberto G. Quercia**; and Dianne Levy. 2001. The Performance of Nonprofit Housing Developments in the U.S. *Housing Studies*. 16(5):595-618.

Temkin, Kenneth; **Roberto G. Quercia**; and George C. Galster 2001. The Impact of Secondary Mortgage Market Guidelines on Affordable and Fair Lending: A Reconnaissance from the Front Lines." *Review of Black Political Economy* 28 (2):29-49.

Quercia, Roberto G.; George W. McCarthy; Rhonda Ryznar; and Ayse Can. 2000. Spatio-Temporal Measurement of House Price Appreciation in Underserved Areas. *Journal of Housing Research* 11(1):1-28.

Quercia, Roberto G.; William M. Rohe; and Diane Levy. 2000. A New Look at Creative

Finance. *Housing Policy Debate* 11(4): 943-972.

Quercia, Roberto G.; and George C. Galster. 2000. Threshold Effects and Neighborhood Change. *Journal of Planning Education and Research*. 20:146-162.

Galster, George, C.; **Roberto G. Quercia**; and Alvaro Cortes. 2000. Identifying Neighborhood Thresholds: An Empirical Exploration. *Housing Policy Debate* 11(3): 699-730.

Khattak, Asad J.; Virginie J. Amerlynck; and **Roberto G. Quercia**. 2000. Are Travel Times and Distances to Work Greater for Residents of Poor Urban Neighborhoods. *Transportation Research Record* 1718:73-82.

Quercia, Roberto G. 1999. Assessing the Performance of Affordable Loans: Implications for Research and Policy. *Journal of Planning Literature* 14(1): 17-26.

Simons, Robert; **Roberto G. Quercia**; and Ivan Maric. 1998. The Value Impact of Neighborhood Transition on Residential Sales Price. *Journal of Real Estate Research*. 15(1/2):147-62.

Quercia, Roberto G.; and George C. Galster. 1997. The Challenges Facing PHAs in a Brave New World. *Housing Policy Debate* 8(3): 535-569. *

Quercia, Roberto G.; and George C. Galster. 1997. Threshold Effects and the Expected Benefits of Attracting Middle-Income Households to the Central City. *Housing Policy Debate* 8(2):409-36. *

Quercia, Roberto G. 1997. House Price Appreciation Among Older Home Owners: Implications for Reverse Mortgage Programs. *Journal of Housing Research* 8(2): 201-223.

Quercia, Roberto G., and Susan M. Wachter. 1996. Home Ownership Counseling Performance: How Can It Be Measured? *Housing Policy Debate* 7(1): 175-200. *

Quercia, Roberto G.; George McCarthy; and Michael A. Stegman. 1995. Mortgage Default Among Rural, Low Income Borrowers. *Journal of Housing Research* 6(2):349-70.

Quercia, Roberto G.; and William M. Rohe. 1993. "Models of Housing Adjustment and Their Implications for Planning and Policy." *Journal of Planning Literature* 8(1): 20-31. *

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Quercia, Roberto G.; and William M. Rohe. 1992. "Housing Adjustments Among Older Home Owners." *Urban Affairs* 28(1): 104-125. *

Stegman, Michael A.; **Roberto G. Quercia**; George W. McCarthy; and William M. Rohe. 1991. "Using the Panel Study of Income Dynamics to Evaluate the Affordability Characteristics of Alternative Mortgage Instruments and Homeownership Assistance Programs." *Journal of Housing Research* 2(2): 161-211.

Stegman, Michael A.; **Roberto G. Quercia**; George W. McCarthy; Michael Foster; and William M. Rohe. 1990. "Designing Better Homeownership Assistance Programs Using the Panel Study of Income Dynamics (PSID): An Exploratory Analysis." *Journal of Housing Research* 2(1): 39-85.

ARTICLES UNDER REVIEW

Quercia, Roberto G.; Anthony Pennington-Cross; Chao Tian Yue. 2011. Mortgage Default and Prepayment Risks among Moderate and Low-Income Households.

Quercia, Roberto G.; Anthony Pennington-Cross; Chao Tian Yue. 2011. Mortgage Default Risks and Local Unemployment.

Manturuk, Kim; Mark Lindblad; and **Roberto G. Quercia**. 2011. Homeownership and Sense of Control during a Downturn Economy: A Propensity Score Analysis.

Manturuk, Kim; Mark Lindblad; and **Roberto G. Quercia**. 2011 Homeownership and Civic Engagement in Low-Income Urban Neighborhoods: A Longitudinal Analysis.

Lindblad, Mark; **Roberto G. Quercia**; Sarah F. Riley; Melissa B. Jacoby; Tianji Cai; Ling Wang; and Kim Manturuk. 2011. Coping with Adversity: Personal Bankruptcy Among Lower Income Homeowners.

Ding, Lei; **Roberto G. Quercia**; Carolina Reid; and Alan White. 2010. The Impacts of State Antipredatory Lending Laws on the Foreclosure Crisis.

Manturuk, Kim; Mark Lindblad; and **Roberto G. Quercia**. 2010. Homeownership and Sense of Control during the Economic Recession: A Propensity Score Analysis.

Riley, Sarah; Hong Yu Ru; Mark Lindblad; **Roberto G. Quercia**. 2010. Community Advantage Program: Data Collection Update and Analysis of Panel Attrition. Technical Report.

Quercia, Roberto G.; and Lei Ding. 2010. Tailoring Loan Modifications: When is Principal Reduction Desirable?

Manturuk, Kim; Mark Lindblad; and **Roberto G. Quercia**. 2010. Lower-Income

Homeownership and Neighborhood Organization Participation: A Longitudinal Analysis.

Lei Ding, **Roberto G. Quercia**, and Janneke Ratcliffe. 2009. Neighborhood Subprime Lending and the Performance of Community Reinvestment Mortgages.

Spader, Jonathan; and **Roberto G. Quercia**. 2009. Community Reinvestment Lending in a Changing Context: Evidence of Interaction with FHA and Subprime Originations.

Spader, Jonathan; and **Roberto G. Quercia**. 2009. Pre-Purchase Homeownership Counseling and Mortgage Search.

Grinstein-Weiss, Michal; Yeong H. Yeo; Joanna Greeson; Mathieu R. Despard; and **Roberto G. Quercia** (2009). Are low- and moderate-income homeownership and neighborhood context associated with social capital? A multilevel analysis.

Spader, Jonathan; and **Roberto G. Quercia**. 2009. Equity Extraction, Income Constraints, and Demand for Subprime Refinancing: Evidence from the Affordable Market.

Spader, Jonathan; and **Roberto G. Quercia**. 2008. Thriftiness Isn't Enough: Dynamics of Consumer Credit History Scores among LMI Homeowners.

AGENCY/FOUNDATION REPORTS AND OTHER PUBLICATIONS

Quercia, Roberto G., Lei Ding, and Carolina Reid. 2011. Mortgage Underwriting and Access to Credit. Working Paper. UNC Center for Community Capital.

Quercia, Roberto G., Anthony Penington-Cross, and Chao Yue Tian. 2010. Mortgage Default and Prepayment Risks among Moderate and Low Income Households. Center for Community Capital. University of North Carolina at Chapel Hill.

Quercia, Roberto G., and Chao Yue Tian. Do the Hazards of Default Change over Time? Implications for Loan Modification Efforts. Center for Community Capital, University of North Carolina at Chapel Hill

Lei Ding, Roberto G. Quercia, Carolina Reid, and Alan White. 2010. The Preemption Effect: The Impact of Federal Preemption of Federal Preemption of State Anti-Predatory Lending Laws on the Foreclosure Crisis. Research Report. Center for Community Capital. University of North Carolina at Chapel Hill.

Lei Ding, Roberto G. Quercia, Carolina Reid, and Alan White. 2010. The APL Effect: The Impact of State Anti-Predatory Lending Laws on Foreclosures. Research Report. Center for Community Capital. University of North Carolina at Chapel Hill.

Manturuk, Kim; Mark Lindblad, and Roberto G. Quercia. 2010. Homeownership and Sense of Control During the Economic Recession: A Propensity Score Analysis. Center for Community Capital. University of North Carolina at Chapel Hill

Bowdler, Janis; Roberto G. Quercia, and Andrew Smith. 2010. The Foreclosure Generation: The Long Term Impact of the Housing Crisis on Latino Children and Families. National Council of La Raza, Washington. DC.

Manturuk, Kim; Mark Lindblad, and Roberto G. Quercia. 2010. Lower-Income Homeownership and Neighborhood Organization Participation: A Longitudinal Analysis. Center for Community Capital. University of North Carolina at Chapel Hill

Ding, Lei; Roberto G. Quercia; and Alan White. 2009. State Anti-Predatory Lending Laws: Impacts and Federal Preemption Phase I Descriptive Analysis. Research Report. Center for Community Capital. University of North Carolina at Chapel Hill.

Spader, Jonathan; and Roberto G. Quercia. 2009. Thriftiness Isn't Enough: Dynamics of Consumer Credit History Scores Among Low- and Moderate-Income Homeowners. Center for Community Capital, University of North Carolina at Chapel Hill.

Quercia, Roberto G.; and Janneke Ratcliffe. 2009. Community Advantage Panel Study. Good Business and Good Policy: Finding the Right Ways to Serve the Affordable Mortgage Market. UNC Center for Community Capital. July.

Manturuk, Kim, Mark Lindblad, and Roberto G. Quercia. 2009. Friends and Neighbors: Homeownership and Social Capital among Low- to Moderate-Income Families. Center for Community Capital, University of North Carolina at Chapel Hill.

Riley, Sarah F.; Allison Freeman, Roberto G. Quercia. 2009. Navigating the Housing Downturn and Financial Crisis: Home Appreciation and Equity Accumulation among Community Reinvestment Homeowners. Center for Community Capital, University of North Carolina at Chapel Hill

Spader, Jonathan; and Roberto G. Quercia. 2009. Mortgage Brokers and the Refinance Transaction: Evidence from CRA Borrowers. Center for Community Capital, University of North Carolina at Chapel Hill.

Ratcliffe, Janneke; Haiou Zhu; Lei Ding; Roberto G. Quercia; and Michael A. Stegman. 2007. Persistency of Pays Off: Prepayment Behavior of Affordable Home Loans. Center for Community Capital, University of North Carolina at Chapel Hill.

Stegman, Michael A.; Roberto G. Quercia; and Walter R. Davis. 2003. NC's Anti-Predatory Law: Doing What it's Supposed to do. A Response to Robert E. Litan. Center

for Community Capitalism, Frank Hawkins Kenan Institute of Private Enterprise, The University of North Carolina at Chapel Hill.

Gorham, Lucy S.; Roberto G. Quercia; and William R. Rohe. 2003 Effective Practices in Post-Purchase Foreclosure Prevention and Sustainable Homeownership Programs. Center for Urban and Regional Studies, University of North Carolina at Chapel Hill.

Rohe, William M.; Roberto G. Quercia; and Shannon Van Zandt. 2002. Neighborhood Reinvestment's Homeownership Pilot: Assessing Outputs, Implementation, and Impacts. *Bright Ideas* (Summer): 91-96.

Gorham, Lucy S.; Roberto G. Quercia, William R. Rohe; and Jonathan R. Toppen. 2002. Low Income Families Building Assets: Individual Development Account Programs Lessons and Best Practices. Center for Urban and Regional Studies, University of North Carolina at Chapel Hill.

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William Rohe, Roberto G. Quercia, and Shannon VanZandt. 2003. Neighborhood Reinvestment Corporation's Homeownership Pilot Program: Evaluation of Impacts. Center for Urban and Regional Studies. University of North Carolina at Chapel Hill.

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Quercia Roberto G. and Lisa K. Bates. 2002. The Neglect of Housing. Prepared for the Millennial Housing Commission. US Congress, Washington, DC.

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Margery Austin Turner "Who Should Run the Housing Voucher Program? A Reform Proposal" *Housing Policy Debate* 12(2): 291-98.

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Temkin, Kenneth; Roberto Quercia, George Galster, and Sheila O'Leary. 1999. A Study of the GSEs' Single Family Underwriting Guidelines. Final Report. Washington, DC: The Urban Institute. Prepared for the U.S. Department of Housing and Urban Development.

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Prospects for Evaluating Homeownership Counseling Programs. Final Report, prepared for the Office of Policy Development and Research, U.S. Department of Housing and Urban Development.

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Quercia, Roberto G. 1994. Home Equity Conversion Mortgages: A Primer. Working paper. Jerome Levy Economics Institute, Bard College.

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McCarthy, George W., Roberto G. Quercia, and Gabor Boggar. 1994. The Role of Consistent Implementation on Policy: An Assessment of the Section 502 Low Income Homeownership Program. Working paper No. 26. Jerome Levy Economics Institute, Bard College.

Stegman, Michael; William Rohe; and Roberto Quercia. 1987. "U.S. Experience with the Privatization of Public Housing "A Report prepared for the U.S. AID

UNC GRANTS

Principal Investigator. CAPS Community Advantage Panel Study VIII, For Foundation 10/11-9/12 - \$2,900,000

Principal Investigator, Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation. US Department of Housing and Urban Development - 9/11 – 10/13 - \$2,450,000

Principal Investigator, Foreclosure Impacts and Causes, Center for Responsible Lending
12/10 – 11/11 - \$85,000

Principal Investigator, CAPS Community Advantage Panel Study VII, Ford Foundation,
10/10-9/11 - \$1,986,502

Principal Investigator. Asset Building, Z Smith Reynolds Foundation. 9/10-12/10 -
\$8,000.

Principal Investigator, CAPS Community Advantage Panel Study VI, Ford Foundation,
10/09-5/11 - \$1,400,000

Principal Investigator, Effectiveness of Community Based Mortgage Delinquency
Intervention In Fostering Sustainable Homeownership, Genworth Foundation, 9/09-6/12 -
\$100,000

Principal Investigator, State Anti-Predatory Lending Laws and Federal Preemption,
Columbia Law School, 3/09-3/11 - \$150,000

Principal Investigator, CAPS Community Advantage Panel Study V, Ford Foundation,
4/08 – 3/11 - \$3,897,000

Principal Investigator, Impact of Foreclosure on Latino Children and Families, National
Council of La Raza, 6/09-5/10 - \$35,000

Principal Investigator, Evaluating the Effectiveness of Homeownership Education Task 2,
NeighborWorks of America, 10/08-9/09 - \$100,000

Principal Investigator, Evaluating the Effectiveness of Homeownership Education Task 1,
NeighborWorks of America, 9/08-9/08 - \$40,000

Principal Investigator, Technical Support for the Annie E. Casey Foundation's,
Community Change Initiatives Unit, Annie E. Casey Foundation, 2/07-1/08 - \$105,000

Principal Investigator, CEP – Consultation, Clark and Chase Research of Charlotte, 2/07-
6/07 - \$30,000

Principal Investigator, Pathways to Prosperity: Connecting Financial Services to Low-
Wage Workers in the Workplace, Community Economic Development Competitive Grant
Program, University of North Carolina at Chapel Hill, 12/06-12/07 - \$15,000

Principal Investigator, Technical Support for the Annie E. Casey Foundation's
Community Change Initiatives Unit, Annie E. Casey Foundation, 2/06-1/07 - \$150,000

Principal Investigator, CAPS Community Advantage Panel Study IV, Ford Foundation,
10/06-3/09 - \$2,495,318

Principal Investigator, Evaluation of Nuestro Barrio, Community Reinvestment Association of North Carolina and The Ford Foundation, 9/06-8/07 - \$40,000

Principal Investigator, CAPS Community Advantage Panel Study III, The Ford Foundation, 9/05-12/09 - \$2,200,000 (Co-Principal Investigator until 6.30.06)

Principal Investigator, Evaluating the Impacts of Bank of America's, California Community Development Venture Funds, The Ewing Marion Kauffman Foundation, 5/04-8/07 - \$312,774 (starting 7/1/06)

Principal Investigator, In-Depth Analysis of Center for Community Capitalism Databases Related to Financial Services and Technology, The Ford Foundation, 1/04-4/08 - \$227,600 (Co-Principal Investigator until 6/30/06).

Principal Investigator, Evaluating the North Carolina Commissioner of Banks VITA/EITC Banking Project, North Carolina Fiscal Literacy Foundation, 2/04-12/07 (starting 7/1/06)

Co-Principal Investigator, Evaluation of the Partnership for Weatherization and Rehabilitation Program Phase 2, The Ford Foundation, 1/05-12/06 - \$252,000

Principal Investigator, CAPS Community Advantage Panel Study II, The Ford Foundation, 9/04-9/07 - \$1,823,400 (Co-Principal Investigator until 6/30/06)

Principal Investigator, Mortgage Foreclosure Prevention, Family Housing Fund, MN, 11/02-1/05 \$100,000

Co-Principal Investigator, Analysis of Subprime Mortgage Lending, Center for Responsible Lending, 3/03-3/05 - \$170,000

Principal Investigator, CAPS Community Advantage Panel Study, The Ford Foundation, 10/03-8/06 - \$2,166,799 (Co-Principal Investigator until 6/30/06)

Principal Investigator, Developing a Post-Purchase Counseling Model – A Supplement, Fannie Mae Foundation, 9/03-1/04 – \$11,525

Principal Investigator, Community-Based Foreclosure Prevention, The Ford Foundation and the Joint Center for Housing Studies, Harvard University, 7/03 -7/04 \$2,500

Principal Investigator, Developing a Post-Purchase Counseling Model, Fannie Mae Foundation, 10/02-10/03 – \$98,731

Co-Principal Investigator, Evaluation of the Partnership for Weatherization and Rehabilitation Program, The Ford Foundation, 10/03-6/05 - \$270,000 (Phase 1)

Principal Investigator, HUD Community Development Workstudy Program, The U.S.

Department of Housing and Urban Development, 5/02-7/04 - \$90,000

Co-Principal Investigator, Using Technology to Reach More Minority and Low-Income Homebuyers, The Ford Foundation, 11/01-11/02 - \$96,517

Co-Principal Investigator, Wealth Accumulation and Social Capital among Low Income Renters, The Ford Foundation, 11/01 –11/03 - \$1,200,000

Co-Principal Investigator, Helping Families Build Assets: An Assessment of Individual Development Accounts Programs in North Carolina, Corporation for Enterprise Development. 7/01- 9/02 - \$43,000

Co-Principal Investigator, The Earned Income Tax Credit as an Instrument of Housing Policy, The Brookings Institution, 3/02-6/02 - \$10,000

Principal Investigator, HUD Community Development Workstudy Program, U..S. Department of Housing and Urban Development, 5/01-7/03 - \$90,000

Principal Investigator, Community Reinvestment Lending Products: Description and Contrast, The Ford Foundation and the Joint Center for Housing Studies, Harvard University, 6/00 -12/00 - \$2,500

Principal Investigator, The Chattanooga Neighborhood Enterprise Loan Portfolio Analysis, Neighborhood Reinvestment Corporation, 8/00 -11/00 - \$10,00

Co-Principal Investigator, Housing Problems of Low and Moderate Income Homeowners, Center for Housing Policy – National Housing Conference, 7/00 – 9/00 - \$11,000

Principal Investigator, The Impacts of Counseling on Expanding the Homeownership Market, Research Institute for Housing America, Mortgage Bankers Association, 5/99 – 11/00 - \$25,000

Co-Principal Investigator, Identifying Neighborhood Thresholds, Annie E. Casey Foundation, 11/98 – 12/99 - \$50,000

Co-Principal Investigator, NeighborWorks Organizations Homeownership Pilot Evaluation, Neighborhood Reinvestment Corporation, 5/99 – 12/02 - \$191,294

Senior Project Advisor, Consumer Education and Counseling, Canadian Mortgage Housing Corporation, 3/98 – 3/00 - \$40,000

Principal Investigator, Threshold Effects and Neighborhood Change, Annie E. Casey Foundation, 8/98 – 12/98 - \$10,000

Co-Principal Investigator, Affordable Housing 2000, Center for Housing Policy – National

Housing Conference, 7/98 – 5/00 - \$230,000

Co-Principal Investigator, Evaluation of North Carolina's Individual Development Accounts Demonstrations, North Carolina Working Group on IDAs and Asset Building, 9/98 – 1/99 - \$5,000

Principal Investigator, Impacts of Affordable Lending Efforts on Homeownership Rates, Federal Home Loan Mortgage Corporation (Freddie Mac), 2/98 – 7/00 - \$25,000

Principal Investigator, Impacts of GSEs Single Family Underwriting, U.S. Department of Housing and Urban Development, 10/97 – 3/99 - \$56,237

Principal Investigator, Risky Neighborhoods? House Appreciation in Underserved Areas, Fannie Mae Foundation, 10/97 – 9/99 - \$25,000

Principal Investigator, Comparative Performance of Affordable Loan Products, U.S. Department of Housing and Urban Development, 10/97 – 11/00 - \$118,367

Senior Investigator, A Longitudinal Study of Maxwell Award Winners, Fannie Mae Foundation, 9/97 – 7/98 - \$97,000

OTHER RESEARCH PROJECTS

Principal Investigator, Classifying Potential Homebuyers by Economic and Demographic Characteristics, U.S. Department of Housing and Urban Development. 1997

Senior Project Advisor, Evaluation of the Impacts of Supportive Housing for Special Needs Populations, U.S. Department of Housing and Urban Development. 1997

Senior Project Advisor, Public Housing Program: Allowed Expense Level for Puerto Rico, U.S. Department of Housing and Urban Development. 1997

Principal Investigator, Assessing the Performance of Affordable Housing Loans, U.S. Department of Housing and Urban Development. 1996

Co-Principal Investigator, Philadelphia Urban Brownfields, The Wharton Real Estate Center. 1996

Co-Principal Investigator, Attracting Private Capital for Public Use, Fannie Mae Foundation. 1996

Principal Investigator, Attracting the Middle Class to the Central City, Fannie Mae Foundation. 1996

Research Associate, Evaluation of the National Community Development Initiative,

National Community Development Initiative, Inc., (The Prudential, The Rockefeller Foundation, J.P. Morgan & Co. Incorporated, John D. And Katherine T. McArthur Foundation, Metropolitan Life Foundation, John S. And James L. Knight Foundation, The Pew Charitable Trusts, Surdna Foundation, The Annie E. Casey Foundation, The McKnight Foundation, and the U.S. Department of Housing and Urban Development). 1997

Investigator, Housing Finance Research Services (Indefinite Quantity Contract), U.S. Department of Housing and Urban Development. 1995-1997

Principal Investigator, Promoting Metropolitan-wide Distribution of Affordable Housing in the Twin Cities, U.S. Department of Housing and Urban Development. 1996.

Principal Investigator, Evaluation of Home Ownership Counseling Programs, U.S. Department of Housing and Urban Development. 1995.

Research Associate, Implementation of GSE Privatization: The Attainment of Other Social Goals, U.S. Congressional Budget Office/General Accounting Office/U.S. HUD. 1995.

Principal Investigator, Home Equity Conversion Mortgages, National Institute of Aging fellowship. 1993-1995

Co-Organizer, Urban Housing: Neighborhood Decline and Revitalization, Federal National Mortgage Association University Colloquium and the Jerome Levy Economics Institute at Bard College. 1994

Co-Principal Investigator, Mortgage Default Among Rural, Low Income Borrowers, Federal National Mortgage Association. 1993.

Co-Principal Investigator, The Effect of Consistent Implementation on Policy: The Case of the FmHA Section 502 Home Ownership Program, Jerome Levy Economics Institute, Bard College. 1993.

Principal Investigator, Residential Mortgage Default: A Review of the Literature, Federal National Mortgage Association. 1991-2

SELECTED CONSULTANCIES

Canadian Mortgage Housing Corporation
Community Resources, Inc.
County of Hawaii
Family Housing Fund (Minneapolis, Minnesota)

Federal Home Loan Mortgage Corporation (Fannie Mae)
Fannie Mae Foundation
Federal National Mortgage Association (Freddie Mac)
Joint Center for Housing Studies, Harvard University
National Housing Conference – Center for Housing Policy
Neighborhood Reinvestment of America
NeighborWorks America
Research Institute for Housing America, Mortgage Bankers Association
Local Initiatives Support Corporation (LISC)
Oceanic Properties/Belt Collins & Associates
Pacific Housing Assistance Corporation
PADCO/U.S. Agency for International Development (USAID)
Peat Marwick

INVITED PRESENTATIONS

Access and the Future of Homeownership. Presented at Center for American Progress, Washington, D.C. September 20, 2011

Personal Bankruptcy Decisions of Low-Income Homeowners. FDIC Consumer Research Symposium: Financial Behavior in Turbulent Times. Washington, DC. September 15, 2011 (presented by co-author Mark Lindblad)

The Decision to Own: Smart Leverage or Unnecessary Risk. Federal Reserve Board Forum: The Housing Market Going Forward. Washington, DC. September 1, 2011

The Aftermath of the Financial Crisis in the US: Implications for Affordable Housing Finance. Peking University and the University of North Carolina at Chapel Hill Symposium on Urban and Regional Planning Management. Peking University, China. March 30, 2011

Mortgage Underwriting. Private meeting and presentation with Dr. Bernake (chairman) and governors of the Federal Reserve Board. Washington, DC. May 11, 2011

Sustainable CRA Lending. Presented at the Restoring Responsible Low- and Moderate-Income Lending Forum. Federal Deposit Insurance Corporation. Washing DC. March 1, 2011.

The Many Roads to Foreclosure, NC. Presented at the . Working Group on Economic Development. University of North Carolina at Chapel Hill. Chapel Hill, NC (January 23, 2008)

Mortgage Default and Local Unemployment: Implications for the Hardest Hit Fund. Center for Urban and Regional Studies Research Seminar, University of North Carolina. Chapel Hill, NC. February 9, 2011.

Economic and Housing Trends in the South. Presented to the Community Development Officials Group. Raleigh, NC. October 5, 2010.

2010 N.C. State of the Economy: The Housing Recovery and Beyond. Presented at the North Carolina Housing Conference. Raleigh NC. September 17, 2010.

The Foreclosure Crisis Today. Presented at the Saving Homes, Modifying Loans Successes, Lessons, and Recommendations meeting. Charlotte, NC April 6, 2010

The Low Down Payment Mortgage: Examining the Evidence. Presented at the Homeownership Done Right meeting. Center for American Progress. Washington, DC April 1, 2010

The Foreclosure Crisis and Minority Communities. Presented at the 2010 National and Regional Conversation on the Economic Impact of Housing on Minority Communities. NC Institute for Minority Economic Development. Raleigh, NC, February 12, 2010

Preventing Foreclosures? Counselors, Servicers, and Loan Modifications. Presented at the 2009 North Carolina Affordable Housing Conference. Raleigh, NC, November 3, 2009

State Anti-Predatory Lending Laws and Federal Preemption. Campbell Law School. Raleigh, NC October 29, 2009.

The Foreclosed Generation: Impacts of Foreclosure on Latino Children and Families. Investing in our Future: The State of Latino Children and Youth Agenda. Washington, DC. October 22, 2009

Understanding the Foreclosure Crisis. Invited Presentation. Department of Landscape Architecture and Urban Planning, College of Architecture, University of Texas A&M. College Station, Texas. May 4, 2009

2009 NC State of the Economy: Moving Beyond the Crisis. North Carolina Housing Summit. Raleigh NC. April 8, 2009

Testimony on President Obama's "Making Home Affordable Plan". Testimony Subcommittee on Housing and Community Opportunity, Committee on Financial Services, U.S. House of Representatives. Washington, DC March 19, 2009

The Preventable Foreclosure Crisis. Invited Urban Planning presentation. Taubman College of Architecture and Urban Planning. University of Michigan, Ann Arbor, Michigan October 27, 2008.

Risky Borrowers or Risky Mortgages. Invited presentation. The Subprime Housing Crisis: Interdisciplinary Policy Perspectives Forum, University of Iowa, Iowa, October 2008 (presented by co-author Lei Ding)

Mortgage Lending and the Housing Meltdown. Public Law for the Public's Lawyers, 17th Annual CLE Program. .NC Legislative Office Building Thursday September 18, 2008 in Raleigh, North Carolina

Spillover Effect of Neighborhood Subprime Lending Seton Hall Predatory Lending Conference Seton Hall University, Newark, NJ May 8-9, 2008. (Presented by co-author Lei Ding)

The Impact of Housing Counseling in Resolving Defaults. NC House Select Committee on Rising Home Foreclosures, North Carolina General Assembly. Raleigh, NC (February 26, 2008)

Predatory and Payday Lending in North Carolina. Working Group on Economic Development. University of North Carolina at Chapel Hill. Chapel Hill, NC (January 23, 2008)

Foreclosure Solutions. Presented at the Creating Hope: Promoting Foreclosure Solutions Symposium, Neighborworks America. Washington, DC (June 25, 2007)

Closing the Homeownership Gap, Eliminating Predatory Lending, and Ending Housing Discrimination and Segregation. Presented at the Housing Roundtable, National Urban League, Washington, DC (May 22, 2007)

Planning and the City. Presented at Phillips Middle School, Chapel Hill, NC. (3/22/2007)

The Impact of Pre-Purchase Homeownership Counseling on Prepayment Behavior Among Affordable Mortgage Borrowers. Presented a Public Policy Seminar, Department of Public Policy, University of North Carolina at Chapel Hill (February 22, 2007)

The Impact of Federal and State Predatory Lending Laws and Developments in Subprime Lending. Testimony at a hearing of the Federal Reserve Board on Building Sustainable Homeownership: Responsible Lending and Informed Consumer Choice. Chicago, IL (June 7, 2006).

Creative Finance Strategies for Housing Rural Migrants in Urban China. Presented at the Symposium on Important Issues in the Era of Rapid Urbanization in China. Cambridge, MA (May 22, 2006).

Evaluating the Self-Help Secondary Mortgage Market Program: A Status Report. Presented at the Community Development Advisory Council Meeting, Federal Reserve Bank of Richmond. Richmond, VA (October 22, 2004). (Presented by co-author Michael Stegman)

The North Carolina Anti-Predatory Lending Law. Doing What is Supposed to do. Presented at the Freddie Mac Don't Borrow Trouble Summit. Philadelphia, PA (September 30 2004). (Presented by co-author Michael Stegman.)

The Cost-Effectiveness of Community-Based Foreclosure Prevention. Presented at the Building Assets, Building Credit: A Symposium on Financial Services and Low-Income Communities. John F. Kennedy School of Government, Harvard University. Cambridge, MA (November 18-19, 2003)

Low Income Homeownership. Presented at the Neighborhood Reinvestment Corporation's Homeownership Summit. National Press Club. Washington, DC (November 20, 2002)

Community Reinvestment Lending. Presented at the Low-Income Homeownership as an Asset-Building Strategy Symposium. John F. Kennedy School of Government, Harvard University. Cambridge, MA (November 14-15, 2000).

Housing America's Working Families. Presented at the National Press Club. Washington, DC (June 2, 2000)

Homeownership Counseling: Bridging the Gap. Presented at the 2000 Conference on Housing Opportunities. Research Institute for Housing America, Mortgage Bankers Association Washington, DC.: National Press Club (April)

Underwriting Affordable Loans. Presented at the 2000 Mortgage Bankers Association Distinguished Lecturer Series. Philadelphia, PA: The Wharton School, University of Pennsylvania. (March)

Housing Fortunes of Working Americans. Presented at the 1999 Fall Policy Meetings of the National Housing Conference. Dallas, TX. (September)

Mortgage Credit Scoring. Presented at the 1999 Mortgage Bankers Association Distinguished Lecturer Series. Philadelphia, PA: The Wharton School, University of Pennsylvania. (February)

The Sustainability of Non-Profit Housing Developments. Presented at the 1998 meetings of the Association of Collegiate Schools of Planning, Pasadena, California, (November)

Threshold Effects and Neighborhood Change. 1998. Presented at a Research Seminar at the Annie E. Casey Foundation. Baltimore, Maryland (September)

Issues in Mortgage Underwriting. Presented at the 1998 Mortgage Bankers Association Distinguished Lecturer Series. Philadelphia, PA: The Wharton School, University of Pennsylvania. (February)

Emerging Trends in Housing Finance. Presented at the 1997 Mortgage Bankers Association Distinguished Lecturer Series. Philadelphia, PA: The Wharton School, University of Pennsylvania. (February)

The Impacts of Privatizing Fannie Mae and Freddie Mac. Presented at a 1997 research seminar at the Department of City and Regional Planning, University of North Carolina, Chapel Hill. (January)

The House Appreciation Assumption in Reverse Lending. Presented at a 1996 Fannie Mae Research Seminar. Washington, D.C. (August)

On the Expected Benefits of Attracting the Middle Class to the Central City. Presented at the 1996 Fannie Mae Annual Housing Conference. Washington, D.C. (May)

Rethinking the Theoretical Basis of Mortgage Underwriting. Presented at the 1996 Mortgage Bankers Association Distinguished Lecturer Series. Philadelphia, PA: The Wharton School, University of Pennsylvania. (February)

Homeownership Education: The Key to Concessionary Lending? Presented at the 1996 Housing Roundtable Board Meeting. Dallas, Texas. (January)

The Efficacy of Home Ownership Counseling. Presented at the 1995 Annual Housing Conference of the Federal National Mortgage Association. (May)

Mortgage Underwriting and Default Risks. Presented at the 1995 Mortgage Bankers Association Distinguished Lecturer Series. Philadelphia, PA: The Wharton School, University of Pennsylvania. (February)

Borrower Related Factors and the Default Decision. Presented at the 1994 Roundtable Discussion on Research Issues in Pricing Mortgage Backed Securities, Federal National Mortgage Association. (September)

On Developing a Model of Mortgage Default for Rental Housing. Presented at the 1994 Federal National Mortgage Association University Colloquium Series on Urban Housing: Urban Decline and Revitalization. Rhinebeck, NY: Bard College. (March)

Mortgage Default Among Rural, Low Income Borrowers. Presented at a real estate research seminar, Center for Real Estate and Urban Economics, University of California, Berkeley. (March 1994)

Is there An Asymmetry of Housing Adjustments Among Older Home Owners? Presented at the Institute for Research in Social Sciences Seminar, University of North Carolina at Chapel Hill. March, 1991.

CONFERENCE PRESENTATIONS AND PAPERS

Crime & Disorder in the Neighborhood: Collective Efficacy Mediates Homeownership. Presented at the Urban Affairs Association annual meeting, New Orleans, LA (Presented by co-author Kim Manturuk.) 2011.

Stress or Stability: The Psychological Impact of Homeownership during Recession. Presented at the American Sociological Association annual meeting, Atlanta, GA (Presented by co-author Kim Manturuk.) 2011.

State Anti-Predatory Lending Laws and Neighborhood Foreclosure Rates. Presented at the Annual APPAM Research Conference, Boston, MA; November 5, 2010 (presented by co-author).

The Impact of Federal Preemption of State Anti-predatory Lending Laws on the Foreclosure Crisis. Presented at the Annual APPAM Research Conference. Boston, MA; November 5, 2010 (presented by co-author).

The Foreclosure Crisis Today. Presented at the annual meeting of the American Real Estate Society. Naples Florida, April 16, 2010.

Opening the Black Box: How and Why Homeownership Generates Positive Social Impacts. Presented at the Urban Affairs Association annual meeting, Honolulu, HI (Presented by co-author Kim Manturuk.) 2010.

A Longitudinal Analysis of Working-class Homeownership and Civic Engagement. Presented at the American Sociological Association annual meeting, San Francisco, CA. (Presented by co-author Kim Manturuk.) 2010.

Do the Hazards of Default Change over Time? Presented at the annual meetings of the American Real Estate Society, Naples Florida, April 16, 2010 (presented by co-author Chao Yue Tian).

Tailoring Loan Modifications: When is Principal Reduction Desirable? American Real Estate and Urban Economics Association 37th Annual Mid-Year Meeting, Washington, DC. June 2009 (presented by co-author Lei Ding).

Homeownership, Racial Diversity, and Neighboring: A Multi-Level Exploration of Sense-Of-Community and Collective Efficacy. Presented at the Urban Affairs Association annual meeting, Chicago, IL (Presented by co-author Kim Manturuk.) 2009.

Evaluating Causality in the Relationship between Homeownership and Social Capital. Presented at the Urban Affairs Association annual meeting, Chicago, IL. (Presented by co-author Kim Manturuk.) 2009.

Spillover Effect of Neighborhood Subprime Lending. American Real Estate and Urban Economics Association 36th Annual Mid-Year Meeting, May, 2008, Washington, DC.

Navigating the Housing Downturn and Financial Crisis: Home Appreciation and Equity

Accumulation among Community Reinvestment Homeowners, Association for Public Policy Analysis and Management, Washington, D.C. Fall 2009. (Presented by co-author Sarah Riley.)

Stepping Stone or Stumbling Block: Debt in the Lives of American Owners and Renters. Annual meeting of the Urban Affairs Association. Baltimore, MD (April 23 to 26, 2008). (Presented by co-author Allison Freeman).

The Regulatory Response to Risk-based Pricing: Implications for Policy. Annual meeting of Urban Affairs Association Annual. Baltimore MD (April 24th, 2008). (Presented by co-author Jonathan Spader.)

Does Homeownership Counseling Affect the Prepayment and Default Behavior of Affordable Mortgage Borrowers? Association for Public Policy Analysis and Management Washington D.C. November 8th, 2007 (Presented by co-author Jonathan Spader).

The Fortunes of Delinquent Community Reinvestment Loans. Presented at the American Real Estate and Urban Economics Association 35th Annual Mid-Year Meeting, Washington, DC May 29-30, 2007

Mobility and Exit from Homeownership among Community Reinvestment Loan Borrowers. Presented at the Urban Affairs Annual Conference, Seattle, WA. (April 28, 2007). (Presented by co-author Jonathan Spader).

The Fortunes of Delinquent Community Reinvestment Loans. Presented at the annual meeting of the Allied Social Sciences Association. IL, Illinois (January 8-9, 2007) (Presented by co-author Lei Ding).

Sustaining Homeownership: The Promise of Post-Purchase Services. Presented at the annual meetings of the Urban Affairs Association, Montreal, Canada (April 21, 2006)

Predatory Loan Characteristics and Mortgage Foreclosure. Presented at the annual meetings of the Association of Collegiate Schools of Planning. Kansas City, MI (October 27, 2005)

The Sustainability of Low Income Homeownership. Presented at annual meetings of the Urban Affairs Association. Salk Lake, UT (April 14, 2005)

The Performance of Second Mortgage Loans. Presented at the mid-year meetings of the American Real Estate and Urban Economics Association. Washington, DC (May 2002)

Does a High Tech Boom Worsen the Housing Problems of Working Families? Presented at the Housing and New Economy Special Session, mid-year meetings of the American Real Estate and Urban Economics Association. Washington, DC (May 2001)

The Performance of Community Reinvestment Loans: Implications for Secondary market Purchases. Presented at the mid-year meetings of the American Real Estate and Urban Economics Association. Washington, DC (May 2001)

Estimating Thresholds Effects: An Empirical Investigation. Presented at the 1999 meetings of the Association of Collegiate Schools of Planning. Best Conference Paper Award. Chicago, Il. (November)

House Price Appreciation in Underserved Areas. Presented at the 1999 mid-year meetings of the American Real Estate and Urban Economics Association. Washington, DC (May)

The Sustainability of Non-Profit Housing Developments. Presented at the 1998 meetings of the Association of Collegiate Schools of Planning, Pasadena, California, (November)

The Impacts of Affordable Lending Efforts on Homeownership Rates. Presented at the 1998 mid-year meetings of the American Real Estate and Urban Economics Association. (Washington, DC.)

Private Sector Efficiency versus Social Purpose: The Challenges Facing PHAs in a Brave New World. Presented at the 1996 Tri-Country Conference on Housing and Urban Issues. Montreal-Ottawa, Canada. (August)

The Value Impact of Neighborhood Transition. Presented at the 1995 meetings of the Association of Collegiate Schools of Planning. New Orleans, LA. (October).

Housing Price Appreciation Among Older Home Owners: Implications for FHA's Reverse Mortgage Program. Presented at the 1994 meetings of the Association of Collegiate Schools of Planning. (November)

Models of Neighborhood Change: A Review of the Literature. Presented at the 1994 meetings of the Eastern Economics Association. March 1994.

The Differences in Housing Adjustment Choices Made by Older Minority and Non-minority Home Owners. Presented at the 1993 meetings of the Association of Collegiate Schools of Planning. (October/November)

The Effect of Consistent Implementation on Policy: The Case of the Farmer's Home Administration, Section 502 Low Income Home Ownership Program. Presented at the 1993 meetings of the Eastern Economics Association. (March)

Adjustments to Housing Consumption by Older Home Owners. Presented at the 1992 meetings of the Association of Collegiate Schools of Planning. (November)

PROFESSIONAL SERVICE

Member of Advisory Research Counseling, Center for Responsible Lending, 2006-2011

Editorial Board, *Housing Policy Debate*, 1996-present.

Editorial Board, *Housing Studies*, 2002-present

Board Member and President, Affordable Rentals Incorporated, 2005-2010

Member Advisory Counseling, NeighborWorks Center for Homeownership Education and Counseling, 2005-2007

Member Governing Board, Association of Collegiate Schools of Planning (ACSP), 2002-2004

Chairman and Member, Advisory Board, Program for New York Neighborhoods, The Edna McConnell Clark Foundation, 1995-2000

Member, Affordable Lending Panel, U.S. Department of Housing and Urban Development, 1996

Member, Redefining Retirement Panel, U.S. Administration on Aging, 1995
Associate, The Wharton School of the University of Pennsylvania, 1994-1995

Associate, Jerome Levy Economics Institute, Bard College, Annandale-on-Hudson, NY
1994

UNIVERSITY SERVICE

Strategic Planning Committee, Department of City and Regional Planning. 2011-12

Director, Department of City and Regional Planning Masters Program, 2009, 2011

Chancellor's Entrepreneurial Workshop, May 2009.

Director of Admissions, Department of City and Regional Planning, 2007, 2008

Academic Leadership Program, Spring 2008

Director, Department of City and Regional Planning Undergraduate Studies, 2006-2007

Acting Director, Center for Urban and Regional Studies, 2004

Associate Chair for Academic Programs, City and Regional Planning, 2002-2004
Chair, Curriculum review Task Force, Dept. of City and Regional Planning, 2002-2003

Chair, Urban Design Committee, Dept. of City and Regional Planning, 2001-2002

Chair, Library Liaison Committee, Dept. of City and Regional Planning 1999-2002, 2005
IRB Officer, Department of City and Regional Planning 2004, 2005

Member, PhD Exam Committee, Dept. of City and Regional Planning, 2001-2002

Member, faculty search committees, Dept. of City and Regional Planning, 1998-2004

Member, Curriculum Committee, Department of City and Regional Planning, 1998-1999

Member, Ph.D. Policy Committee, Department of City and Regional Planning, 2000

Secretary of the Faculty, Department of City and Regional Planning, 1997, 1998

Ford Foundation Pre-Dissertation/Dissertation Fellowships for Minorities, 1998-2000