

# CURRICULUM VITAE

## LEI DING

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### EMPLOYMENT HISTORY

Community Development Economic Advisor, Department of Community Development Studies and Education, Federal Reserve Bank of Philadelphia, Philadelphia, PA (07/13– present)

Assistant Professor, Department of Urban Studies and Planning, Wayne State University, Detroit, MI (08/09 – 06/13)

Senior Research Associate, Center for Community Capital, University of North Carolina at Chapel Hill (06/05 – 07/09)

### EDITED BOOK AND JOURNAL

Watcher, S. and Ding, L. 2016. Shared Prosperity in America's Communities. Penn Press

Ellen, I. and Ding, L. 2016. Cityscape: A Journal of Policy Development and Research: Symposium on Gentrification. November.

### SELECTED PEER-REVIEWED PUBLICATIONS

Ding, L. Forthcoming, Borrower Credit Access and Credit Performance after Loan Modification, *Journal of Empirical Economics*

Ding, L., Hwang, J., and Divringi, E. (2016), Gentrification and residential mobility in Philadelphia, *Regional Science and Urban Economics*, 61, 38–51

Ding, L., and Nakamura, L. (2016), The Impact of the Home Valuation Code of Conduct on Appraisal and Mortgage Outcomes, *Real Estate Economics*, 44(3), 658–690

Ding, L. and Hwang, J. (2016). “The Consequences of Gentrification: A Focus on Residents’ Financial Health in Philadelphia,” *Cityscape*, 18(3), 29-57

Ding, L., (2014), Information Externalities and Residential Mortgage Lending in the Hardest Hit Housing Market. *Cityscape*, 16(1), 233-252

Ding, L., (2013), Servicer Heterogeneity and Spatial Heterogeneity of Loss Mitigation Practices in the Soft Housing Market, *Housing Policy Debate*, 23(3), 521-542

Ding, L., Quercia, R.G., Reid, C. and White, A. (2012), The Impact of Federal Preemption of State Anti-predatory Lending Laws on the Foreclosure Crisis, *Journal of Policy Analysis and Management*, 31(2), 367-387

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), 245-276

Ding, L., Quercia, R.G., Reid, C. and White, A. (2011), State Anti-Predatory Lending Laws and Neighborhood Foreclosure Rates, *Journal of Urban Affairs*, 33 (5), 451-467

Ding, L., Quercia, R.G., and Ratcliffe, J. (2010), Spillover Effect of Neighborhood Subprime Lending. *Journal of Real Estate Research*, 32(3): 341-376

Quercia, R.G., and Ding, L. (2009), Loan Modification and Redefault Risk: An Examination of Short-term Impact. *Cityscape*, 11(3): 103-125

Ding, L., Ratcliffe, J., Stegman, M.A., and Quercia, R.G. (2008), The Neighborhood Patterns of Higher-Priced Lending: The Case of Atlanta. *Journal of Affordable Housing and Community Development Law*, 17(3): 193-217

Ding, L., Haynes, K.E. and Liu, Y. (2008), Telecommunications Infrastructure and Regional Income Convergence in China: Panel Data Approaches. *Annals of Regional Science*, 42(4): 843-861

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

Shibusawa, H., Ding, L., and Haynes, K.E. (2008), The Knowledge Network and Learning in A Competitive Environment: A Learning Regional Model, *Studies in Regional Science*, 38(1): 33-49

Stegman, M. A., Quercia, R.G., Ratcliffe, J., Ding, L., and Davis, W. (2007), Preventive Servicing Is Good for Business and Affordable Homeownership Policy, *House Policy Debate*, 18 (2): 243-278

## **WORK IN PROGRESS AND SELECTED OTHER PUBLICATIONS**

“Unequal Displacement: Gentrification, Race, and Residential Destinations in Philadelphia” (with Jackelyn Hwang)

“The Change in the Philadelphia Metropolitan Division Definition and Its Impact on Community Reinvestment Act (CRA) Lending”

“Advancing Our Understanding of Gentrification,” (with Ingrid Ellen), Guest Editors’ Introduction, *Cityscape*, 2016, 18(3): 3-8

"Gentrification and Residential Mobility in Philadelphia: A Practitioner’s Summary” (with Jackelyn Hwang and Eileen Divringi), 10/2015, Federal Reserve Bank of Philadelphia CDS&E Department Discussion Paper

"The Pattern of Appraisal Bias in the Third District during the Housing Crisis," 06/2014, Federal Reserve Bank of Philadelphia CDS&E Discussion Paper

“Investment Strategy in Targeted Neighborhoods in Detroit,” 09/12, Report Prepared for the Ford Foundation

## **SELECTED PRESENTATIONS**

“Gentrification, Displacement, and Residential Destinations in Philadelphia,” *Association of Public Policy Analysis and Management Fall Research Conference*, 11/2016, Washington, DC

“The Consequences of Gentrification: A Focus on Residents’ Financial Health in Philadelphia,” *Research Symposium on Gentrification and Neighborhood Change*, 05/2016, Philadelphia, PA

“Gentrification and Residential Mobility in Philadelphia” *American Real Estate and Urban Economics Association National Conference*, 06/2016, *Federal Reserve Bank of Cleveland Policy Summit*, 06/2015, Pittsburgh, PA

“Borrower Credit Access and Credit Performance after Loan Modification” *Impact: Evaluating Individual- and Community-Based Programs*, 11/2015, Dallas, TX

“The Impact of Home Valuation Code of Conduct on Appraisal and Mortgage Outcomes” *Federal Reserve System Financial Structure and Regulation Committee Conference*, 10/2014, Houston, TX; *American Real Estate and Urban Economics Association National Conference*, 05/2014, Washington, DC, Received Best Paper Award in Appraisal

“Information Externalities and Residential Mortgage Lending in the Hardest Hit Housing Market” *American Real Estate and Urban Economics Association National Conference*, 05/2013, Washington, DC

“Servicer Heterogeneity and Spatial Heterogeneity of Loss Mitigation Practices in the Soft Housing Market” *Federal Reserve Bank of Cleveland Policy Summit*, 06/2012, Cleveland, OH; *The 2011 Fall Research Conference of Association for Public Policy Analysis and Management (APPAM)*, 11/2011, Washington, DC

“Mortgage Underwriting, Access to Credit, and Loan Performance” *The 42rd Urban Affairs Association Conference*, 04/2012

“The Impact of Federal Preemption of State Anti-predatory Lending Laws on the Foreclosure Crisis” *The 2010 Fall Research Conference of Association for Public Policy Analysis and Management (APPAM)*, 11/2010, Boston, MA; *American Real Estate and Urban Economics Association 37th Annual Mid-Year Meeting*, 06/2010, Washington, DC

“Tailoring Loan Modifications: When is Principal Reduction Desirable?” *The 2009 Fall Research Conference of Association for Public Policy Analysis and Management (APPAM)*, 10/2009, Washington, DC

“Risky Borrowers or Risky Mortgages” Invited to present at *the Department of Housing and Urban Development*, 10/2008, Washington, DC; *The Subprime Housing Crisis: Interdisciplinary Policy Perspectives*, 10/2008, Iowa City, Iowa

“Spillover Effect of Neighborhood Subprime Lending” *American Real Estate and Urban Economics Association 36th Annual Mid-Year Meeting*, 05/2008, Washington, DC

“The Fortune of Delinquent Community Reinvestment Loans” *American Real Estate and Urban Economics Association Mid-year Conference*, 05/2007, Washington, DC

## **SELECTED FELLOWSHIP AND AWARDS**

Best Paper Award in Appraisal, \$1,000, American Real Estate and Urban Economics Association National Conference (2014); The 2011 University Research Grant Award, \$10,000, Wayne State University (2011); Barry M. Moriarty Graduate Paper Award, \$500, Southern Regional Science Association (2005); Doctoral Research Fellowship, \$10,000, Economic Club of Washington, DC (2004); Student Research Grant for 2004, \$2000, George Mason University (2004)

## **MANUSCRIPT REVIEW EXPERIENCE**

Real Estate Economics, Journal of Real Estate Research, Cityscape, Journal of Policy Analysis and Management, Housing Policy Debate, Housing Studies, Journal of Urban Affairs, Journal of Housing and the Building Environment, Annals of Regional Science, Growth and Change, GeoForum, Socio-Economic Planning Sciences, Town Planning Review

## **EDUCATION**

Ph.D. in Public Policy, George Mason University, Fairfax, Virginia, 2005

M.S. in Management Science and Engineering, Tsinghua University, Beijing, China, 2000

Bachelor in Automotive Engineering, Tsinghua University, Beijing, China, 1997