

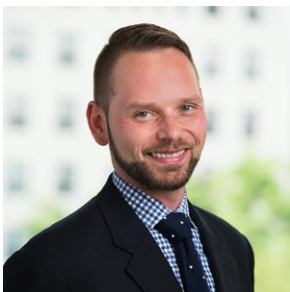
## DATA TALK

# HOMEOWNERSHIP, MILITARY SERVICE, AND THE IMPORTANCE OF VA MORTGAGES

### Speaker Biographies



**Jung Hyun Choi** is a research associate with the Housing Finance Policy Center at the Urban Institute. She studies urban inequality, focusing on housing, urban economics, real estate finance, and disadvantaged populations in the housing market. Before joining Urban, Choi was a postdoctoral scholar at the University of Southern California Price Center for Social Innovation, where her research examined innovative housing and social policies to enhance quality of life for low-income households. Choi holds a doctoral degree in public policy and management from the Price School of Public Policy at the University of Southern California.



**Todd Hill-Jones** is the policy program manager at the Urban Institute's Housing Finance Policy Center. He manages and coordinates all aspects of the center's high-profile programs and research. Previously, Hill-Jones served six years as senior director of government affairs at the Financial Services Roundtable's Housing Policy Council (HPC), where he directed the council's efforts to advocate for the mortgage and housing marketplace interests of HPC member companies in legislative, regulatory, and judicial forums. Most notably, Hill-Jones led financial service industry efforts to improve industry compliance with the Servicemembers Civil Relief Act and the new Military Lending Act. Hill-Jones is an honorary admiral of the Texas Navy and an honorary colonel from the Commonwealth of Kentucky for his work on service member and military veteran affairs issues. Hill-Jones previously worked in quality and risk management with CitiCapital, a subsidiary of Citigroup, from 2000 to 2008 and was active in Texas politics as a campaign and political consultant for more than 10 years. Hill-Jones graduated from the University of Texas at Arlington, where he was competitively selected to be a Bill Archer fellow and received a bachelor's degree in political science with a minor in philosophy.



**Lauren Lambie-Hanson** is a principal financial economist at the Federal Reserve Bank of Philadelphia in the Supervision, Regulation, and Credit department. She coordinates the Philadelphia Federal Reserve Bank's Supervisory Research Forum. Her primary research interests include residential mortgage lending, housing affordability, and property owners' maintenance and improvement decisions. Her research has been published in journals such as *AEJ: Economic Policy*, the *Journal of Urban Economics*, and *Real Estate Economics*. She is a member of the American Real Estate and Urban Economics Association's boards of directors and chairs the association's Women in Real Estate Network committee.

Lambie-Hanson has a doctoral degree in urban and regional studies from the Massachusetts Institute of Technology and a master's degree in public policy from the University of California, Berkeley.



**Patrick Lapid** is an economist in the Office of Research at the Consumer Financial Protection Bureau (CFPB). His research interests in consumer finance include servicemembers' (both active duty and veterans) credit and financial behaviors, as well as consumers' experiences with mortgages, student loan repayment, and financial education. Before joining the CFPB, Lapid taught high school mathematics and served with the Marine Corps Reserve, with a deployment to Iraq in support of Operation Iraqi Freedom. After serving in Iraq, Lapid completed a master's degree in economics from San Francisco State University and a doctoral degree in economics from the University of California, Berkeley, both

with help from the Post-9/11 GI Bill. He also has a bachelor's degree in sociology from the University of California, Santa Cruz.



**Sarah Strochak** is a research analyst in the Housing Finance Policy Center at the Urban Institute. She works with researchers to analyze data, write blog posts, and produce data visualizations for the center's work on access to credit, homeownership, and affordable housing. Strochak received a bachelor's degree with honors in economics from the University of California, Berkeley, with minors in city and regional planning and geospatial information science and technology. While at Berkeley, she was a student fellow for the University of California Carbon Neutrality Initiative and a research assistant at the Turner Center for Housing Innovation. For her senior honors thesis, she developed a

methodology for analyzing mandatory foreclosure mediation laws.