

SCOTT J. SUSIN

Scott.Susin@Gmail.com | (202) 669-6735 | ScottSusin.com | Alexandria, VA

PROFESSIONAL EXPERIENCE

Center for Mortgage Access - Founder

July 2025 - Present

- Founded policy research organization focused on public mortgage finance and access to homeownership.
- Published research briefs and widely-read commentary in *The Hill*, *American Banker*, and *Governing* on GSE privatization and manufactured housing.

SEDA Experts - Managing Director

April 2026 - Present

- Provide expert economic analysis and litigation support in matters involving fair lending and mortgage finance.

Federal Housing Finance Agency (FHFA) - Senior Economist

April 2020 - June 2025

Lending Risk Analytics

- Designed and implemented program to detect lenders with interest rate disparities and compliance risks, analyzing large loan-level datasets using statistical methods grounded in financial economics theory, law, and regulation.
- Findings influenced supervisory protocols, initiated multiple investigations, and earned Individual Excellence Award.
- Led fair lending reviews of major policy changes in underwriting, credit scoring, and pricing.

Appraisal Practices Compliance

- Applied econometric and machine learning methods (OLS, logit, causal forests) and quasi-experimental research designs to assess appraisal bias.
- Analysis drove nationwide revisions in appraisal guidelines and federal policy.
- Worked with cross-functional team to release public-use appraisal dataset; received Excellence in Teamwork Award.

Thought Leadership & Mentorship

- Authored peer-reviewed papers and blog posts translating economic evidence for policymakers and industry audiences.
- Mentored junior economists on advanced statistical and ML methods; delivered invited talks to federal agencies and industry events.

U.S. Department of Housing and Urban Development (HUD) - Economist

August 2007 - April 2020

Expert Litigation Support

- Lead economist providing litigation support on lending and housing discrimination cases (see Major Litigation Experience above).
- Delivered analytical briefings to policymakers, legal teams, regulatory agencies, and public audiences; provided expert witness testimony and presentations for settlement negotiations.

Methodological Innovation & Thought Leadership

- Designed empirical Bayesian estimators for damages (published in Journal of Legal Studies); developed analytic tools for compliance risk detection; created GIS mapping techniques; designed and delivered national training on best practices in lending investigations.

U.S. Census Bureau - Economist and HUD Analysis Staff Chief

April 2002 - August 2007

- Conducted research on subsidized housing, survey methods, and data quality, producing multiple peer-reviewed publications.
- Led inter-agency project linking American Housing Survey and administrative data across four divisions.

EDUCATION

University of California at Berkeley - Ph.D. in Economics, May 1999

Specialization: Public Sector Economics, Econometrics

Dissertation: "Housing the Poor" | Advisor: Professor John Quigley

Columbia College of Columbia University - A.B. in Philosophy/Economics (magna cum laude), May 1990

TECHNICAL EXPERTISE

- Statistical Software: Extensive experience with R, Stata, Python, SQL, SAS, ArcGIS. Analyzed datasets exceeding 10 million records.
- Econometric Methods and Machine Learning: Regression analysis, logit models, propensity score matching, differences-in-differences, causal forests, classification trees, instrumental variables.
- Specialized Techniques: Empirical Bayesian estimation, matched-pair testing for discrimination, geospatial analysis, fuzzy matching of large administrative datasets.

PUBLICATIONS AND PRESENTATIONS

PUBLICATIONS IN RESEARCH JOURNALS

["Improved Statistical Methods for the Calculation of Damages in Discrimination Lawsuits,"](#) with Ioan Voicu, Journal of Legal Studies, Vol. 47, No. 1 (2018).

["Duration of Rent Burden as a Measure of Need,"](#) Cityscape, Vol. 9, No. 1 (2007).

- ["Imputation via Triangular Regression-Based Hot Deck,"](#) Proceedings of the American Statistical Association, Section on Survey Research Methods [CD-ROM], Alexandria, VA: American Statistical Association (2006).
- ["Longitudinal Outcomes of Subsidized Housing Recipients: Evidence from Matched Survey and Administrative Data,"](#) Cityscape, Vol. 8, No. 2 (2005).
- ["What's in a Name: The Power of Fusion Politics in a Local Election,"](#) with Melissa R. Michelson, Polity, Vol. 36, No. 2 (2004).
- ["Has Falling Crime Driven New York City's Real Estate Boom?,"](#) with Amy Ellen Schwartz and Ioan Voicu, Journal of Housing Research, Vol. 14, No. 1 (2003).
- ["Rent Vouchers and the Price of Low-Income Housing,"](#) Journal of Public Economics, Vol. 83, No. 1 (2002): pp. 109-152. Discussed in Price Theory and Applications, 7th Edition, Hirshleifer, Jack, Amihai Glazer, and David Hirshleifer (2005) and City Economics, O'Flaherty, Brendan, 2005.
- ["Building Homes, Reviving Neighborhoods: Spillovers from Subsidized Construction of Owner-Occupied Housing in New York City,"](#) with Ingrid Gould Ellen, Michael Schill, and Amy Ellen Schwartz, Journal of Housing Research, Vol. 12, No. 2 (2001): pp. 185-216. Reprinted in Low-Income Homeownership: Examining the Unexamined Goal, Brookings Institution Press (2002).
- ["Changing Water and Sewer Finance: Distributional Impacts and Effects on the Viability of Affordable Housing,"](#) with Dick Netzer and Michael Schill, Journal of the American Planning Association, Vol. 67, No. 4 (2001). Revision of a report to the New York City Departments of Environmental Protection and Housing Preservation and Development.

COMMENTARY AND POLICY BRIEFS

- ["Manufactured Housing's Unrealized Promise,"](#) Governing (2026)
- ["State Receptivity to Manufactured Housing,"](#) Center for Mortgage Access Research Brief (2026).
- ["Reviving this one FHA program could greatly boost homeownership,"](#) American Banker (2025)
- ["Who Benefits from Government Mortgage Guarantees?,"](#) Center for Mortgage Access Research Brief (2025)
- ["Letting Fannie and Freddie Shareholders Cash In Would Be a Huge Mistake,"](#) The Hill (2025).
- ["Liquidation in All but Name: The Case Against Shareholder Compensation,"](#) Center for Mortgage Access Research Brief (2025)
- ["Racial and Ethnic Mortgage Rate Disparities, 2000-2023,"](#) FHFA Insights Blog (2024)
- ["Underappraisal Disparities and Time Adjustments,"](#) FHFA Insights Blog (2024)
- ["Underutilization of Appraisal Time Adjustments,"](#) FHFA Insights Blog (2024)
- ["Land Use Regulation and Enterprise Market Share Across Cities,"](#) with William Larson, FHFA Insights Blog (2021)

TECHNICAL REPORTS

- ["Characteristics of HUD-Assisted Renters and Their Units in 2003,"](#) Appendix B: Description of Matching and Sample Weighting, U.S. Department of Housing and Urban Development (2008).
- ["Affordable Housing Needs 2005: Report to Congress,"](#) Co-author of Chapter 3, "Duration of Rent Burden," U.S. Department of Housing and Urban Development, Office of Policy Development and Research (2007).

["Affordable Housing Needs: A Report to Congress on the Significant Need for Housing,"](#) co-author of Chapter 3, "Rent Burden: Robustness of Estimates and Duration," U.S. Department of Housing and Urban Development (2005).

["How Many Second Homes Are There?"](#) U.S. Housing Market Conditions (May 2004).

["Discrepancies between Measured Income in the American Housing Survey \(AHS\) and the Current Population Survey \(CPS\): Final Report,"](#) U.S. Census Bureau, Staff Papers on Income, (March 2003).

SELECTED RESEARCH PAPERS

["Underappraisal Disparities and Time Adjustments to Comparable Sales Prices in Mortgage Appraisals,"](#) with William Doerner, FHFA Working Paper 24-07, (2024).

"Theories of Costly or Profitable Discrimination in Housing Markets," (2015).

"Hazard Hazards: The Inconsistency of the 'Kaplan-Meier Empirical Hazard' and Some Alternatives," (2001). Discussed in William H. Greene, *Econometric Analysis*, 5th Edition, 2003, p. 799.

PRESENTATIONS (2015-PRESENT)

Association for Public Policy Analysis and Management (APPAM), "Underappraisal Disparities and Time Adjustments to Comparable Sales Prices in Mortgage Appraisals," November 2024.

National Fair Housing Training Academy, ["Essential Features of Statistical Analysis: The Supreme Court Teaches Statistical Testing,"](#) January 2024.

U.S. Department of Housing and Urban Development (HUD), "Time Adjustments and Underappraisal," March 2024.

Federal Communications Commission (FCC), "Statistical and Geographic Analysis in Mortgage and Digital Redlining," May 2024.

U.S. Department of Housing and Urban Development (HUD), "Mortgage Interest Rate Disparities," March 2022.

White House Domestic Policy Council, "Land Use Regulations and the Enterprises," October 2021.

University of Massachusetts Amherst School of Public Policy, "Is Fair Lending Enforcement Up to the Task?," October 2018.

FHEO national and regional trainings, "Overview of Lending Investigations," April and July 2017.

Federal Deposit Insurance Corporation (FDIC), "Improved Statistical Methods for the Calculation of Damages in Discrimination Lawsuits," September 2015.

REFEREING

Referee for American Economic Journal: Economic Policy, Journal of Public Economics, Journal of Legal Studies, Journal of Human Resources, Journal of Policy Analysis and Management, Journal of the American Planning Association, Regional Science and Urban Economics, Housing Policy Debate, Cityscape, Public Finance Review, Housing Studies, Real Estate Economics, RAND, and Journal of Real Estate Finance and Economics. Recognized as Journal of Legal Studies Distinguished Referee for 2018-2020 for "outstanding" report.