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EDUCATION:

Ph.D. Economics, 2004, University of Connecticut, Storrs, CT

Dissertation: "Essays on the Community Reinvestment Act (CRA) and Home Mortgage Finance under Information Externalities and Imperfect Information." Major Advisor: Stephen L. Ross.

Fields of Concentration:

Major Field: Public Finance

Minor Fields: Real Estate Finance, Urban and Regional Economics, and Industrial Organization.

Dissertation Fellowship: Recipient of University Connecticut Dissertation Fellowship (2003)

M.A. Economics, 2000, University of Connecticut, Storrs, CT

M.A. Thesis: "Economics of Redlining and the Community Reinvestment Act (CRA): A Historical Perspective." Principal Supervisor: Stephen L. Ross.

Scholarships: Recipient University of Connecticut Pre-Doctoral Fellowship (1998, 1999, 2000)

B.Sc., 1998, Minnesota State University, Bemidji, MN

Majors: Economics and Mathematics

Scholarships:

In the Dean's List for the entire undergraduate education

Natalie Welle Scholarship (1996-1997)

Outstanding Senior in Economics Award (1998)

EXPERIENCE:

University of Connecticut, Stamford, CT: Visiting Assistant Professor, 2004 - Present

Courses: Intermediate Macroeconomics; Money, Banking and Financial Institutions; Principles of Microeconomics

Urban Institute, Washington, DC: Research Assistant 1999-2001.

Research assistance for the *2000 Housing Discrimination Study* for the Department of Housing and Urban Development (HUD).

University of Connecticut, Storrs, CT: Lecturer, 2001-2004.

Courses: Public Finance, Urban and Regional Economics, Mathematical Economics, Intermediate Microeconomics Theory

Minnesota State University, Bemidji, MN: Teaching Assistant, 1996-1998

HOUSING AND URBAN BACKGROUND:

Graduate Urban Project, “Impact of Information in Redlining: Empirical Evidence from Connecticut Cities.”

Graduate Econometric project, “An Analysis of Family Housing Expenditure Using 1992 PSID data: An Instrumental Variable (IV) Approach.”

M.A. Thesis, “Economics of Redlining and the Community Reinvestment Act (CRA): A Historical Perspective”

Research Assistance for Stephen L. Ross on Housing Discrimination Study provided research experience in paired-tester audit method for detecting discrimination in housing sales and rental markets in major U.S. cities.

SAS Experience, seven years of hands on experience with SAS programming and analysis tools provided the ability to analyze, manage and manipulate large dataset.

Dataset Familiarity, extensive experience with HMDA, CRA, Census, PSID, American Housing Survey, Housing Discrimination Study (HDS) survey data.

COMPUTER BACKGROUND:

Programming language: C++, Visual Basics.

Econometric Software: SAS, LIMDEP, STATA.

Mathematical Software: Mathematica.

GIS Software: ArcView.

PROFESSIONAL ACTIVITIES:

Member:

- a. American Real Estate and Urban Economics Association (AREUEA)
- b. American Real Estate Society (ARES)
- c. Econometric Society

Doctoral Session:

- a. Dissertation was selected for presentation in 16th annual AREUEA doctoral session at Washington DC, on January 3, 2002.
- b. Dissertation was selected for presentation in 19th annual ARES doctoral session at Monterey California, on April 2, 2003.

COMPLETED PAPERS:

“The Past, Present and Future of Community Reinvestment Act (CRA): A Historical Perspective.”

“A Simple Model of Credit Rationing with Information Externalities,” under submission at the *Journal of Urban Economics*.

“The Role of Information Externalities in Mortgage Lending: An Examination of Connecticut Depository Lenders,” (with Stephen L. Ross).

WORKING PAPER:

“Branch Location Choice of Connecticut Home Mortgage Lenders and Policy Implications for the Community Reinvestment Act (CRA).”

“Allocation of Borrowers across Depository and Non-Depository Institutions: Effect of Spatial Proximity,” (with Stephen Ross and John Harding).

WORK IN PROGRESS:

“A General Equilibrium Approach to Compare Efficiencies of the Alternative Regulatory Policies that Promote Access of Housing to Low- and Moderate-Income Population.”

PRESENTATION:

“Three Essays on the Community Reinvestment Act (CRA) Mortgage Finance and Imperfect Information”
Proposal Defense at Economics Seminar, University of Connecticut, Storrs, October 7, 2001

“Three Essays on the Community Reinvestment Act (CRA) Mortgage Finance and Imperfect Information”
Doctoral Session at the 16th American Real Estate Urban Economics Association (AREUEA) winter meeting, Washington DC, on January 3, 2003

“Three Essays on the Community Reinvestment Act (CRA) Mortgage Finance and Imperfect Information”
Dissertation Presentation at 19th annual American Real Estate Society (ARES) meeting at Monterey California, on April 2, 2003

“Information Spillovers and Mortgage Underwriting: Exploiting Information on Branch Location” at *Economics Seminar, University of Connecticut*, Storrs, April 24, 2002

“Information Externalities and Underwriting: Exploiting Information of Branch Location” at *31st American Real Estate Urban Economics Association (AREUEA) Mid-Year Meetings*, Washington DC, May 27, 2003

“A Simple Model of Credit Rationing with Information Externalities: A General Equilibrium Approach” at *Economics Seminar, University of Connecticut*, Storrs, November 11, 2003

“Branch Location Choice of Connecticut Home Mortgage Lenders and Policy Implications for the Community Reinvestment Act (CRA)” at *Southwestern Economic Association Meetings*, March 17-20, 2004

“Branch Location Choice of Connecticut Home Mortgage Lenders and Policy Implications for the Community Reinvestment Act (CRA)” at *American Real Estate Society (ARES) Meetings, Captive Island*, on April 20-23, 2004

“A Simple Model of Credit Rationing with Information Externalities: A General Equilibrium Approach” at *32nd AREUEA Mid-Year Meetings, Washington DC*, June 1-2, 2004.

“A Direct Test of the Lang and Nakamura Hypothesis of Information Externalities over Space,” at *2004 North American Summer Meeting of the Econometric Society*, Brown University, scheduled June 17-20, 2004.

“Allocation of Borrowers across Depository and Non-Depository Institutions: Effect of Spatial Proximity,”
American Real Estate and Urban Economics Association (AREUEA) winter meetings, January 5-7, 2005.

TEACHING INTERESTS:

Public Finance, Real Estate Finance, Urban and Regional Economics, Economics of Regulatory Acts, Game theory, Industrial Organization, Financial Economics.

RESEARCH INTERESTS:

Access to Credit and Housing
Urban and Real Estate Finance
Uncertainty and Information Asymmetry
Discrimination in Credit Market

REFERENCES:

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Dr. Dennis Heffley
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