

# Dan Immergluck

Professor  
Urban Studies Institute  
Andrew Young School of Policy Studies  
Georgia State University  
Atlanta, GA 30303

## I. EARNED DEGREES

Ph.D., Public Policy	1996	University of Illinois at Chicago	Urban Planning and Policy
Master of Public Policy	1987	University of Michigan, Ann Arbor	Public Policy Analysis
Bachelor of Science	1984	Northwestern University	Electrical Engineering

## II. EMPLOYMENT HISTORY

Professor	Urban Studies Institute Andrew Young School of Policy Studies Affiliate: Public Management and Policy Real Estate Center Georgia State University	2017 – current
Professor	School of City and Regional Planning Georgia Institute of Technology	2011 – 2017
Associate Professor		2005 –2011
Visiting Scholar	Federal Reserve Bank of Atlanta	2008- 2009
Assistant Professor	School of Public and Nonprofit Administration Grand Valley State University	2001-2005
Senior Vice President	Woodstock Institute Chicago, IL	1996 - 2002
Vice President		1993-1996
Deputy Director	Greater North-Pulaski Development Corp. Chicago, IL	1991-1993
Director of Finance		1990-1991

## II. EMPLOYMENT HISTORY, continued

Manager	Ohio Department of Development State of Ohio, Columbus, OH	1989 – 1990
Investment Analyst		1988 - 1989
Communications Engineer	Sachs Freeman Assoc., Lake Bluff, IL Chicago Fiber Optic, Chicago, IL	1984 - 1986

## III. HONORS AND AWARDS

Mayor of Atlanta's Transition Committee, 2022

*Atlanta Magazine*, Atlanta 500 Award, 2019, 2020, 2021, 2022

Georgia Tech Class of 1940 Course Instructor Opinion Survey Teaching Award, 2016

*Creative Loafing Magazine*, Best of Atlanta, Critic's Pick Best Housing Hero, 2016

Georgia Tech City and Regional Planning Students' Teacher of the Year, 2014-2015

Georgia Tech City and Regional Planning Students' Teacher of the Year, 2013-2014

Georgia Tech City and Regional Planning Students' Teacher of the Year, 2010-2011

Georgia Tech City and Regional Planning Students' Teacher of the Year, 2009-2010 (new award)

Georgia Tech Course Instructor Opinion Survey Teaching Award, 2012

Georgia Tech College of Architecture, Outstanding Faculty Member Award, 2011-2012

Lambda Alpha International, land economics honor society, nominated and elected, 2011

Senior Fellow, Center for Community Progress, 2011

Planning and Research Fellow, Lincoln Institute of Land Policy, 2006 - 2007

Fair Housing Achievement Award, South Suburban Housing Center, Homewood, Illinois, 2001

## IV. RESEARCH AND SCHOLARSHIP

### Published Books and Book Chapters *Sole-Authored Books*

Immergluck, D. (2022). *Red-hot city: Housing, race, and exclusion in twenty-first century Atlanta*. Berkeley: University of California Press. Publication date: October.

Immergluck, D. (2015). *Preventing the next mortgage crisis: The meltdown, the federal response, and the future of housing in America*. Rowman and Littlefield.

Immergluck, D. (2009, 2011). *Foreclosed: High-risk lending, deregulation, and the undermining of America's mortgage market*. Ithaca: Cornell University Press. Reissued as paperback with new preface, 2011.

Immergluck, D. (2004). *Credit to the community: Community reinvestment and fair lending policy in the United States*. Armonk, NY: M.E. Sharpe.

## Published Books and Book Chapters, continued

### *Sole-Authored Books, continued*

Immergluck, D. (1998). *Neighborhood jobs, race, and skills: Urban unemployment and commuting*, New York: Garland.

### *Book Chapters* (\* indicates one of my current or former graduate students/advises)

Cole, H. and Immergluck, D. (2022). Reshaping legacies of green and transit justice through the Atlanta Beltline, in I. Angelovski, J. T. Connolly (Eds.), *The green city and social injustice 21 tales from North America and Europe*. London: Routledge.

Harrison, A.\* and Immergluck, D. (2021). The battle of the belts: Comparing housing vacancy in larger metros in the Sun Belt and The Rust Belt since the mortgage crisis, 2012 to 2019. In S. Stein, R. Finn, and L. Nelson (Eds.), *Tackling Vacancy and Abandonment: Strategies and Impacts after the Great Recession*. Washington, DC: Center for Community Progress, Federal Reserve Bank of Atlanta, and Federal Reserve Bank of Cleveland.

Immergluck, D. (2021). Racial Justice and the mortgage market: recommendations to the Biden Administration regarding the future of the GSEs, in M. Haberle and S. House (Eds.), *Racial justice in housing finance*. Washington, DC: Poverty and Race Research Action Council.

Bratt, R. and Immergluck, D. (2016). Housing policy and the mortgage foreclosure crisis during the Obama administration. In J. DeFilippis (Ed.), *Urban policy in the age of Obama*. Minneapolis: University of Minnesota Press. *In Press*.

Immergluck, D. (2015). Foreclosures and neighborhoods: The shape and impacts of the U.S. mortgage crisis. In McCarthy, G. and Moody, S., *Land and the city*. Cambridge, MA: Lincoln Institute.

Immergluck, D. (2012). High-risk lending and public policy, 1995–2008. In R. Tighe and E. Mueller (Eds.), *The Affordable housing reader*. New York: Routledge.

Immergluck, D. (2012). Community response to foreclosure. In J. Defillipis and S. Saegert (Eds.), *The community development reader*, Second Edition. New York: Routledge.

Immergluck, D. (2008). Research design issues for measuring community development financial institution performance and impact. In D. Fabiani and T. Buss (Eds.), *Reengineering community development for the 21<sup>st</sup> century*. Armonk: M.E. Sharpe.

Bush, M. and Immergluck, D. (2003). Research, advocacy, and community reinvestment. In G. Squires (Ed.), *Organizing access to capital: Advocacy and the democratization of financial institutions*. Philadelphia: Temple University Press.

Immergluck, D. (2001). Deregulation, segmentation, and exclusion in the financial services sector: The effects on the low-income side of the economy. In E. Mayo, D. Sattar, and C. Guene (Eds.), *Banks and social cohesion: Alternative responses to a global market*, Charlbury, UK: Jon Carpenter.

## Journal Editing

Howell, K. and Immergluck, D., Coeditors. (2021). Special triple issue. Evictions: shining light on the hidden housing problem. *Housing Policy Debate*, Volume 31, Issue 3-5.

## Journal Articles (\* indicates one of my current or former graduate students)

69. Harrison, A.\* and Immergluck, D. (2021). Housing vacancy and hypervacant neighborhoods: Uneven recovery after the US foreclosure crisis. *Journal of Urban Affairs*.  
<https://doi.org/10.1080/07352166.2021.1945930>.

68. Immergluck, D. (2021). Housing policy recommendations for the Biden/Harris Administration. *Housing Policy Debate*. <https://doi.org/10.1080/10511482.2021.1909238>.

67. Immergluck, D. (2021). A review of: The voucher promise: “section 8” and the fate of an American neighborhood, by Eva Rosen, Princeton University Press. *Journal of the American Planning Association*, 87: 446-447. **[Book review]**

66. Howell, K. and Immergluck, D. (2021). Introduction to the special triple issue, Evictions: shining light on the hidden housing problem. *Housing Policy Debate*, Volume 31, Issue 3-5: 374-376.  
<https://doi.org/10.1080/10511482.2021.1929342>. [Introduction to special triple issue of journal]

65. Harrison, A.\*, Immergluck, D., Ernsthausen, J., and Earl, S.\* (2021). Housing stability, evictions, and subsidized rental properties: Evidence from Metro Atlanta. *Housing Policy Debate*, Volume 31, Issue 3-5: 411-424

64. Immergluck, D. (2020). A review of: Manufacturing decline: How racism and the conservative movement crush the American rust belt, by Jason Hackworth, Columbia University Press. *Urban Geography*. DOI: 10.1080/02723638.2020.1765289. **[Book review]**

63. Immergluck, D., Ernsthausen, J., Earl, S.\* and Powell, A.\* (2020). Evictions, large owners, and serial filings: findings from Atlanta. *Housing Studies* 35: 903-924.

62. Wang, K.\* and Immergluck, D. (2019). Neighborhood affordability and housing market resilience: Evidence from the US national foreclosure recovery. *Journal of the American Planning Association* 85: 544-563.

61. Immergluck, D., Earl, S.\*, and Powell, A.\* (2019). Black homebuying after the crisis: Appreciation patterns in fifteen large metropolitan areas. *City & Community* 18: 983-1002.

60. Wang, K.\* and Immergluck, D. (2019). Housing vacancy and urban growth: Explaining changes in long-term vacancy after the US foreclosure crisis. *Journal of Housing and the Built Environment* 34: 511-532.

## Journal Articles, continued

59. Wang, K.\* and Immergluck, D. (2018) The geography of vacant housing and neighborhood health disparities after the U.S. foreclosure crisis. *Cityscape: A Journal of Policy Development and Research* 20: 145-170.
58. Immergluck, D. (2018). Renting the dream: The rise of single-family rentership in the sunbelt metropolis. *Housing Policy Debate*, 28: 814-829.
57. Immergluck, D. (2018). Old wine in private equity bottles? The resurgence of contract-for-deed home sales in US urban neighborhoods. *International Journal of Urban and Regional Research* 42: 651-665.
56. Immergluck, D., Carpenter, A., and Lueders, A.\* (2018). Hot city, cool city: explaining neighbourhood-level losses in low-cost rental housing in southern US cities. *International Journal of Housing Policy*, 18(3), 454-478.
55. Immergluck, D. and Balan, T.\* (2018). Sustainable for whom? Green urban development, environmental gentrification, and the Atlanta Beltline. *Urban Geography*, 39(4), 546-562.
54. Immergluck, D. (2017). Encouraging Housing Equity. *Cityscape: A Journal of Policy Development and Research* 19: 129-136.
53. Immergluck, D. (2016). A review of *Where we want to live: Reclaiming infrastructure for a new generation of cities*, by Ryan Gravel. *Journal of the American Planning Association*. **[Book Review]**
52. Immergluck, D. (2016). A review of *Evicted: Poverty and profit in the American city*, by Matthew Desmond. *Public Administration Review*. **[Book Review]**
51. Raymond, E.\*, Wang, K.\*, and Immergluck, D. (2016). Race and uneven recovery: Neighborhood home value trajectories in Atlanta before and after the housing crisis. *Housing Studies* 31: 324-339.
50. Immergluck, D. (2015). Examining changes in long-term neighborhood housing vacancy during the 2011 to 2014 U.S. national recovery. *Journal of Urban Affairs*. DOI: 10.1111/juaf.12267.
49. Immergluck, D. (2015). A look back: what we now know about the causes of the US mortgage crisis. *International Journal of Urban Sciences*, DOI: 10.1080/12265934.2015.1044460.
48. Bratt, R. and Immergluck, D. (2015). The mortgage crisis: Historical context and recent responses. *Journal of Urban Affairs* 37: 32-37.
47. Wang, K.\* and Immergluck, D. (2014). Targeted smart growth planning initiatives in the suburbs: Effects on home values. *Journal of Urban Affairs* 37: 166-191.
46. Immergluck, D. and Law, J.\* (2014). Investing in crisis: The methods, strategies, and expectations of investors in single-family foreclosed homes in distressed neighborhoods. *Housing Policy Debate* 24: 568-593.

## Journal Articles, continued

45. Immergluck, D. and Law, J.\* (2014). Speculating in crisis: The intrametropolitan geography of investing in foreclosed homes in Atlanta. *Urban Geography* 35: 1-24.
44. Immergluck, D. (2013). Too little, too late, and too timid: The federal response to the foreclosure crisis at the five-year mark. *Housing Policy Debate* 23:1, 199-232.
43. Lee, Y.S.\*, Terranova, P.\* and Immergluck, D. (2013). New data on local vacant property registration ordinances. *Cityscape* 15: 259-266.
42. Immergluck, D. (2013). A review of *Subprime cities: The political economy of mortgage markets*, by Manuel Aalbers. *International Journal of Housing Policy* 13: 100-102.
41. Immergluck, D. (2012). A review of *The American mortgage system: Crisis and reform*, by S. Wachter and M. Smith (Eds.). *Journal of Urban Affairs* 34: 228-229.
40. Immergluck, D. (2012). A review of *Triumph of the city: How our greatest invention makes us richer, smarter, greener, and happier*, by Ed Glaeser. *Journal of Planning Education and Research* 32: 376-378. [Book Review]
39. Lee, Y.S.\*, and Immergluck, D. (2012). Explaining the pace of foreclosed home sales during the U.S. foreclosure crisis: Evidence from Atlanta. *Housing Studies* 27: 1100-1123.
38. Alexander, F., Immergluck, D., Balthrop, K., Schaeffing, P.\* and Clark, J.\* (2012). Legislative responses to the foreclosure crisis in nonjudicial foreclosure states. *Review of Banking and Financial Law* 31(1): 341-410.
37. Immergluck, D. (2012). Distressed and dumped: The market dynamics of low-value, foreclosed properties during the advent of the federal Neighborhood Stabilization Program. *Journal of Planning Education and Research* 32: 48-61.
36. Immergluck, D. (2011). Related risks: Foreclosure, health problems and economic insecurity in the USA. *Housing, Theory and Society* 29: 25-30.
35. Immergluck, D. (2011). From risk-limited to risk-loving mortgage markets: Origins of the U.S. subprime crisis and prospects for reform. *Journal of Housing and the Built Environment* 26: 245-262.
34. Immergluck, D. (2011). Critical commentary. Sub-prime crisis, policy response and housing market restructuring. *Urban Studies* 48: 3371-3383.
33. Immergluck, D. (2011). From minor to major player: The geography of FHA lending during the U.S. mortgage crisis. *Journal of Urban Affairs* 33: 1-20.
32. Immergluck, D. (2010). The local wreckage of global capital: The subprime crisis, federal policy, and high-foreclosure neighborhoods in the U.S. *International Journal of Urban and Regional Research* 35: 130-146.

## Journal Articles, continued

31. Immergluck, D. (2010). Neighborhoods in the wake of the debacle: Intrametropolitan patterns of foreclosed properties. *Urban Affairs Review* 46: 3-36.
30. Immergluck, D. (2010). The accumulation of lender-owned homes during the U.S. mortgage crisis: Examining metropolitan REO inventories. *Housing Policy Debate* 20: 619 – 645.
29. Immergluck, D. (2009). Core of the crisis: Deregulation, the global savings glut, and financial innovation in the subprime debacle. *City and Community* 8, Number 3: 341-345.
28. Immergluck, D. (2009). The foreclosure crisis, foreclosed properties, and federal policy: Some implications for housing and community development planning. *Journal of the American Planning Association* 75: 406 – 423.
27. Immergluck, D. (2009). Private risk, public risk: Public policy, market development, and the mortgage crisis. *Fordham Urban Law Journal* 36, no. 3: 447-488.
26. Immergluck, D. (2009). Large-scale redevelopment initiatives, housing values, and gentrification: The case of the Atlanta Beltline. *Urban Studies*. 46: 1725–1747.
25. Immergluck, D. (2008). Out of the goodness of their hearts? Regulatory and regional impacts on bank investment in housing and community development in the U.S. *Journal of Urban Affairs* 30: 1-20.
24. Immergluck, D. (2008). From the subprime to the exotic: Excessive mortgage market risk and implications for metropolitan communities and neighborhoods. *Journal of the American Planning Association* 74:59-76.
23. Immergluck, D. (2008). A review of *Subprime mortgages: America's latest boom and bust*, by Edward Gramlich. *Urban Affairs Review* 43(6). **[Book Review]**
22. Immergluck, D. (2007). A review of *There goes the 'hood*, by Lance Freeman, *Urban Affairs Review* 43(2): 285-287. **[Book Review]**
21. Immergluck, D. (2006). A review of *Housing policy in the United States: An introduction*, by Alex Schwartz. *Journal of the American Planning Association* 72, 507-508.
20. Immergluck, D. (1997). A review of *What employers want: Job prospects for less-educated workers*, by Harry Holzer, *Review of Black Political Economy* 24, 135-143. **[Book Review]**
19. Immergluck, D. (2007). Quantity, quality, or both? Explaining investment test scores in federal Community Reinvestment Act examinations. *Housing Policy Debate* 18 (1): 69-106.
18. Immergluck, D., and Smith, G. (2006). The external costs of foreclosure: The impact of single-family mortgage foreclosures on property values. *Housing Policy Debate*, Volume 17(1): 57-80.

## Journal Articles, continued

17. Immergluck, D., and Smith, G. (2006). The impact of single-family mortgage foreclosures on crime. *Housing Studies* 21 (6): 851-866.
16. Immergluck, D. (2005). Building power, losing power: The rise and fall of a prominent community economic development coalition. *Economic Development Quarterly* 19: 211-224.
15. Immergluck, D., and Smith, G. (2005). Measuring the effects of subprime lending on neighborhood foreclosures: Evidence from Chicago. *Urban Affairs Review* 40: 362-389.
14. Immergluck, D. (2004). Hypersegmentation and exclusion in financial services in the U.S.: The effects on low-income and minority neighborhoods. *Social Policy Journal* 3: 25-44.
13. Immergluck, D., and Smith, G. (2003). Measuring neighborhood diversity and stability in home buying: Examining patterns by race and income in a robust housing market. *Journal of Urban Affairs* 25: 473-491.
12. Immergluck, D., and Smith, G. (2003). Big changes in small business lending: Implications for firms in low- and moderate-income neighborhoods. *Journal of Developmental Entrepreneurship*, 8: 153-175.
11. Immergluck, D. (2002). Redlining redux: Black neighborhoods, black-owned firms, and the regulatory cold shoulder. *Urban Affairs Review* 38: 22 – 41.
10. Immergluck, D. (2001). The financial services sector and cities: Restructuring, decentralization, and declining urban employment. *Economic Development Quarterly* 15: 274-288.
9. Immergluck, D. (1999). Intrametropolitan patterns of small business lending: What do the new Community Reinvestment Act data reveal? *Urban Affairs Review* 34: 787-804.
8. Immergluck, D. (1999). Neighborhoods, race, and capital: The effect of residential change on commercial investment patterns. *Urban Affairs Review* 34: 397-411.
7. Immergluck, D. (1998). Progress confined: Increases in black home buying and the persistence of residential segregation. *Journal of Urban Affairs* 20: 443-457.
6. Immergluck, D. (1998). A reply to Houston's comments on 'Job proximity and the urban employment problem: Do suitable jobs improve neighborhood employment rates?' *Urban Studies* 35: 2,359-2,368.
5. Immergluck, D. and Mullen, E. (1998). The Intrametropolitan distribution of economic development financing: An analysis of SBA 504 lending patterns. *Economic Development Quarterly* 12: 372-384.
4. Immergluck, D. (1998). Neighborhood economic development and local working: The effect of nearby jobs on where residents work. *Economic Geography* 74: 170-187.
3. Immergluck, D. (1998). Job proximity and the urban employment problem: Do suitable jobs improve neighborhood employment rates? *Urban Studies* 35: 7-23.



## Journal Articles, continued

2. Immergluck, D. and Weinstein, S. (1996). Targeted small business lending: Alternative approaches and best practices in urban markets. *Economic Development Commentary* 20: 18-23.
1. Immergluck, D. (1993). The role of public infrastructure in urban economic development. *Economic Development Quarterly* 7: 310-318.

## Other Scholarly Publications

### *Refereed Monographs*

Immergluck, D., Carpenter, A., and Lueders, A. (2016.) Declines in low-cost rented housing units in eight large southeastern cities. Federal Reserve Bank of Atlanta Community and Economic Development Department Discussion Paper 2016-3. May.

Immergluck, D., and Smith, G. (2001). *Bigger, faster... but better? How changes in the financial services industry affect small business lending in urban areas*. Washington, D.C.: Brookings Institution Center on Urban and Metropolitan Policy.

*Immergluck, D. (1999). Cities and finance jobs: The effects of financial services restructuring on the location of employment. Washington, D.C.: Brookings Institution Center on Urban and Metropolitan Policy.*

### *Articles in Scholarly Encyclopedias*

Immergluck, D. (2012). Foreclosure. In A. Carswell (Ed.) *Encyclopedia of housing*. Thousand Oaks, CA: Sage Publications.

Immergluck, D. (2012). Subprime crisis. In A. Carswell (Ed.) *Encyclopedia of housing*. Thousand Oaks, CA: Sage Publications.

Immergluck, D. (2012). Mortgage finance. In A. Carswell (Ed.) *Encyclopedia of housing*. Thousand Oaks, CA: Sage Publications.

Immergluck, D. (2012). Housing in America. In D. Coates (Ed.) *Oxford companion to American politics*. New York: Oxford University Press.

Immergluck, D. (2012). Vulnerability and foreclosure. In S. Smith, S., M. Elsinga, L. Fox-O'Mahony, L., S. Ong, and S. Wachter (Eds.), *The international encyclopedia of housing and home*. Amsterdam: Elsevier.

Immergluck, D. (2003). Saul Alinsky. In K. Christensen and D. Levinson (Eds.), *Encyclopedia of community: From the village to the virtual world*. Thousand Oaks, CA: Sage Publications.

Immergluck, D. (2003). Activist communities. In K. Christensen and D. Levinson (Eds.), *Encyclopedia of community: From the village to the virtual world*. Thousand Oaks, CA: Sage Publications.

## Articles in Professional or Media Publications

(selected, \* indicates one of my current or former graduate students)

- Krouse Matute, G.\*, Immergluck, D., and Messler, C.\* 2022. Eviction reduction should be an explicit goal of the Low Income Housing Tax Credit program. *Shelterforce*. April 12.  
<https://shelterforce.org/2022/04/12/eviction-reduction-should-be-an-explicit-goal-of-the-low-income-housing-tax-credit-program/>.
- Immergluck, D. (2019). Commentary: Atlanta needs more affordable housing, but the city's plan is short on dollars and details. *Atlanta Magazine*. July 11.
- Immergluck, D. (2018). Commentary: For Amazon to work in Atlanta, we need a stronger affordable housing infrastructure. *Atlanta Magazine*. January 17.
- Immergluck, D. (2017). Sustainable for whom? Large-scale sustainable urban development projects and mitigating environmental gentrification. *Shelterforce Weekly Online*, August.
- Immergluck, D. and Kao, M. (2016). The devils in the details: Key issues in implementing the new Affirmatively Furthering Fair Housing rule. *Shelterforce Weekly Online*. June.
- Immergluck, D. (2016). Inclusiveness required for prosperity. *Atlanta Journal Constitution*. September 23.
- Immergluck, D. (2016). Filtering doesn't work in hot, gentrifying neighborhoods. *Washington Post Wonkblog*. February 19.
- Immergluck, D. (2015). How to prevent the next mortgage crisis. *Shelterforce Magazine*. October 1.
- Immergluck, D. (2014). Community developers, don't ignore this housing finance reform bill. *Rooflines, the Shelterforce Blog*, March 18, at [http://www.rooflines.org/3641/community\\_developers\\_dont\\_ignore\\_this\\_housing\\_finance\\_reform\\_bill/](http://www.rooflines.org/3641/community_developers_dont_ignore_this_housing_finance_reform_bill/).
- Immergluck, D. (2013). The next AHA commissioner is more vital than you think. *Creative Loafing*. September 26.
- Immergluck, D. (2013). Foreclosed homes recycled as rentals. *Atlanta Journal Constitution*. July 17.
- Immergluck, D. (2012). Il a laisse la crise immobiliere au second plan. *Alternatives Internationales*. September.
- Immergluck, D. (2011). Fannie, Freddie and the future: The secondary mortgage market worked better when it was a true public institution. *American Prospect*, June, pp. A-19 – A-22.
- Immergluck, D. (2010). Holding or folding? Foreclosed property durations and sales during the mortgage crisis. In *REO and vacant properties: Strategies for neighborhood stabilization*. Washington, DC: Federal Reserve Banks of Boston and Cleveland and the Federal Reserve Board.
- Immergluck, D. (2009). Now what? Some key trends coming out of the mortgage crisis and implications for policy. *Poverty and Race* 18(6): 3-4.

### **Invited Articles in Media Publications (selected), continued**

- Immergluck, D. (2009). Assessment systems overwhelmed. *Atlanta Journal Constitution*. December 13.
- Immergluck, D. (2009). Looking beyond foreclosures. *Partners 19 (1 and 2)*. Atlanta: Federal Reserve Bank of Atlanta.
- Immergluck, D. (2009). Making regulation work: Overseeing lending. The hearing. *Washington Post Online*. June 8.
- Immergluck, D. (2005). The power of a community-based development coalition. *Shelterforce Magazine*, Issue Number 141, May/June.
- Immergluck, D. (2002). Comments on credit scoring and fair mortgage lending, in *Perspectives on credit scoring and fair mortgage lending*. Fifth Installment, Federal Reserve System.
- Immergluck, D. (1996). Business as usual? The SBA should stop trying to stimulate the economy as a whole. Its only real leverage is in lower-income communities. *Inc. Magazine*, February.

### **Research and Policy Reports (selected) (\*indicates current or former graduate students)**

- Raymond, E., Immergluck, D., Sudeall, L., Alexander, F. S., Rich, M., Pasciuti, D., Dantzler, P., Marshall, J., & Hyde, A. (2020). Towards an emergency housing response to COVID-19 in Georgia. *GSU Law Faculty Publications by Year. 2937*. [https://readingroom.law.gsu.edu/faculty\\_pub/2937](https://readingroom.law.gsu.edu/faculty_pub/2937).
- Immergluck, D., Earl, S.\*, and Powell, A.\* (2020). The segregation of Black and Latino homebuyers in the 50 largest US metropolitan areas. Urban Studies Institute. Georgia State University. [https://www.researchgate.net/publication/339955686\\_The\\_Segregation\\_of\\_Black\\_and\\_Latino\\_Homebuyers\\_in\\_the\\_50\\_Largest\\_US\\_Metropolitan\\_Areas\\_A\\_Working\\_Paper](https://www.researchgate.net/publication/339955686_The_Segregation_of_Black_and_Latino_Homebuyers_in_the_50_Largest_US_Metropolitan_Areas_A_Working_Paper).
- Immergluck, D. and Toering, S. (2016). The cost of vacant and blighted properties in Toledo. Prepared for the Center for Community Progress. March.
- Immergluck, D. (2015). The cost of vacant and blighted properties in Atlanta: A conservative analysis of service and spillover costs. Prepared for the Center for Community Progress. September.
- Immergluck, D. (2013). The role of investors in the single-family market in distressed neighborhoods: The case of Atlanta. February. Joint Center for Housing Studies. Cambridge: Harvard University.
- Immergluck, D., Lee, Y.S.\*, and Terranova, P.\* (2012). Local vacant property registration ordinances in the U.S.: An analysis of growth, regional trends, and some key characteristics. A report to the Federal Reserve Bank of Atlanta. August.
- Immergluck, D., Alexander, F., Balthrop, K., Schaeffing, P.\*, and Clark, J.\* (2011). Legislative responses to the foreclosure crisis in nonjudicial states. A report to the Annie E. Casey Foundation. January. [http://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=1749609](http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1749609).

## Research and Policy Reports (selected), continued

- Swanstrom, T., Chapple, K., and Immergluck, D. (2011). Regional resilience in the face of foreclosures: The role of federal and state policies. In *Forging a new housing policy: Opportunity in the wake of crisis*. C. Niedt and M. Silver (Eds.), Hempstead, NY: National Center for Suburban Studies.
- Schaeffing, P.\* and Immergluck, D. (2010). Responsible lease-purchase: A review of the practice and research literature on nonprofit programs. October.  
[http://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=1691194](http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1691194).
- Swanstrom, T., Chapple, K. and Immergluck, D. (2009). *Regional resilience in the face of foreclosures: Evidence from six metropolitan areas*. University of California-Berkeley Institute of Urban and Regional Development Working Paper 2009-05. May.
- Immergluck, D. (2009). Intrametropolitan patterns of foreclosed homes: ZIP-code-level distributions of real-estate-owned (REO) properties during the U.S. mortgage crisis. Federal Reserve Bank of Atlanta Discussion Paper. April 21.
- Immergluck, D. (2008). The accumulation of foreclosed properties: Trajectories of metropolitan REO inventories during the 2007–2008 mortgage crisis. Federal Reserve Bank of Atlanta Discussion Paper. December 15.
- Immergluck, D. (2008). Community response to the foreclosure crisis: Thoughts on local interventions. Federal Reserve Bank of Atlanta Discussion Paper. October 10.
- Immergluck, D. and Lee, Y.S.\* (2008). An analysis of foreclosure notice activity in the 5-county Atlanta metropolitan area and in City of Atlanta neighborhood planning units V, X and Y from June 2007 to May 2008. Report for the Annie E. Casey Foundation Atlanta Civic Site. August 12.
- Immergluck, D. and Lee, Y.S.\* (2008). Homebuying in New Orleans before and after Katrina: Patterns by space, race, and income. Working paper DP 2008-05. University of Kentucky Center for Poverty Research Discussion Paper Series. Available at <http://www.ukcpr.org/Publications/DP2008-05.pdf>.
- Immergluck, D. (2007). The Beltline and housing prices: Residential appreciation near the Beltline Tax Allocation District and policy recommendations to minimize displacement. Atlanta: Georgia Stand Up, Inc. September.
- Immergluck, D. (2007). Will ‘streamlining’ the mortgage foreclosure process reduce vacancy and abandonment? A Working Paper prepared for the Lincoln Institute of Land Policy. Cambridge, MA: Lincoln Institute of Land Policy.
- Immergluck, D. (2006). What might we know? Research design issues for measuring Community Development Financial Institution subsector impacts. A paper commissioned by the John D. and Catherine T. MacArthur Foundation. Unpublished manuscript.
- Immergluck, D. (2004). *Analysis of 2002 Home Mortgage Disclosure Act lending activity for Kent County, Michigan*. A report prepared for the Fair Housing Center of Greater Grand Rapids.

## Research and Policy Reports (selected), continued

Immergluck, D. and Smith, G. (2003). *Risky business: An econometric analysis of the relationship between subprime lending and foreclosures*. Chicago: Woodstock Institute.

Immergluck, D. (2003). *What happened to CANDO and what's needed now?* Prepared for the Local Initiatives Support Corporation, Chicago, IL. Unpublished manuscript.

Jacob, K., Bush, M., and Immergluck, D. (2002). *Rhetoric and reality: An analysis of mainstream credit unions' record of serving low-income people*. Chicago: Woodstock Institute.

Immergluck, D. and Smith, G. (2001). *Who's buying where? A series on home buying and neighborhood change in the Chicago area in the 1990s: Part 1, home buying by income, 1993 – 2000*. Chicago: Woodstock Institute.

Immergluck, D. and Wiles, M. (2000). *Where banks do business: An analysis of small business lending patterns from 1996 to 1998 in the Chicago area*. Chicago: Woodstock Institute.

Immergluck, D. and Wiles, M. (1999). *Two steps back: The dual mortgage market, predatory lending and the undoing of community development*. Chicago: Woodstock Institute.

Immergluck, D. (1998). *Unfinished business: Increases in African-American home buying and continuing residential segregation in the Chicago region*. Chicago: Woodstock Institute.

Immergluck, D. and Wiles, M. (1998). *A rising tide...but some leaky boats: The 1990s economic expansion and job sprawl in the Chicago Region*. Chicago: Woodstock Institute.

Immergluck, D. (1998). *The Community Reinvestment Act and community development financial institutions: Qualified investments, community development lending, and the lessons from the new CRA performance evaluations*. Chicago: Woodstock Institute.

Immergluck, D. (1998). *Getting down to business: Assessing Chicago banks' small business lending in lower-income neighborhoods*. Chicago: Woodstock Institute.

Immergluck, D. and Mullen, E. (1996). *Economic development where it's needed: Directing SBA 504 lending to lower-income communities*. Chicago: Woodstock Institute.

Immergluck, D. and Hilton, T. (1996). *Breaking down barriers: Prospects and policies for linking jobs and residents in Chicago's empowerment zone*. Chicago: Woodstock Institute.

Immergluck, D. (1996). *Neighborhood Jobs, neighborhood workers I: A labor market analysis of the Nobel Project area*. Chicago: Woodstock Institute.

Immergluck, D. and Bush, Malcolm (1995). *Small business lending for economic development volumes I and II*. Chicago: Woodstock Institute.

Immergluck, D. (1995). *Moving to economic development: A new goal for SBA loan programs*. Chicago: Woodstock Institute.

## **Research and Policy Reports (selected), continued**

Immergluck, D. (1995). *Urban advantages: Sustaining retail activity in a modest-income urban neighborhood*. Chicago: Woodstock Institute.

## **Invited and Keynote Lectures and Presentations (selected)**

Red Hot City: Housing, Race, and Exclusion in Twenty-First Century Atlanta. Keynote Address. *Atlanta Studies Symposium 2022*. Georgia State University College of Law. May 6, 2022.

Segregation, Disinvestment, & Gentrification: Cycles of Exclusion and Wealth Extraction. Lecture (virtual). Dartmouth Institute for Health Policy and Clinical Practice. Dartmouth College. Hanover, NH, April 20, 2022.

Housing Affordability and Stability: A National and Local Crisis. Urban League of Greater Atlanta. Presentation (virtual). Atlanta. March 28, 2022.

Housing Attainability, Sustainability, & Affordability: Critical Times for Local & State Policymakers & Planners. Department of Public Administration, Northern Illinois University. Keynote Address. *Spring Graduate Colloquium*. Naperville, IL. March 25, 2022.

Housing in 2020: Implications of Pandemic Times for Memphis and Other Cities. Neighborhood Preservation, Inc. Presentation (virtual). Memphis, November 11, 2020.

Post-pandemic City Futures. Spatial Analytics Plus Data 2020 Seminar Series. Presentation (virtual). Newcastle University and University of Bristol, UK. Oct. 6, 2020.

Crisis on Top of Crisis: Trauma and (Potential) Transformations in U.S. Housing Markets in the Wake of COVID-19. Baumer Lecture Series. Lecture (virtual). Knowlton School of Architecture. Ohio State University. September 16, 2020.

Evictions, Large Owners and Serial Filings: Findings from Atlanta. Center for Neighborhood and Metropolitan Studies Brown Bag Lecture. Georgia State University. February 28, 2020.

Recovery Impeded: African-American Homebuying and Asset Rebuilding after the Crisis. At *Closing the Homeownership Gap in Metro Atlanta & Beyond*. Presentation. National Conference. Atlanta, August 28, 2019.

Some Thoughts on Housing Problems and Policy in Atlanta. Presentation to the City of Atlanta Housing Commission. June 10, 2019.

Gentrification, Displacement, and Implications for Atlanta. Presentation. LEAD Atlanta. February 21, 2019.

Fair Housing & Racial Equity in Atlanta and the Southeast: Key Issues and Policy Imperatives. Presentation. Federal Reserve Bank of Atlanta. November 16, 2018.

## **Invited and Keynote Lectures and Presentations (selected), continued**

Asset (Re-) Building after the Mortgage Crisis. Center for Community Progress Learning Roundtable, Atlanta. October 11, 2018.

Sustainable Development for Whom? The Case of the Atlanta Beltline. International Economic Development Council. Atlanta. October 2, 2018.

Housing and Mortgage Lending Discrimination in the U.S. and Atlanta, ARCHI, March 7, 2018.

Toward the Inclusive City: Affordable Housing Policy as the Critical Component to a Diverse Atlanta. Committee for a Better Atlanta. September 19, 2017.

Sustainable for Whom? Large-Scale Sustainable Urban Development Projects and Environmental Gentrification. Georgia State University Law School Urban Scholars Program. September 13, 2017.

Toward the Inclusive City: Affordable Housing Policy as the Critical Component to a Diverse Atlanta. Atlanta Neighborhood Development Partnership. Atlanta. May 23, 2017.

Naturally Occurring Affordable Rental Housing: The Need for Preservation in the U.S. and Atlanta. Federal Reserve Bank of Atlanta and Enterprise Community Partners. Atlanta, GA. January 26, 2017.

Recent Trends in Housing Markets in Memphis: Implications for Local Housing Policy. Memphis, TN. October 21, 2016.

The Loss of Low-Cost Rental Units in Large Southeastern Cities. Atlanta Regional Housing Forum, June 1, 2016.

CRA Trends and Current Housing Challenges. A Presentation to Compliance Examiners and Community and Economic Development Staff. Federal Reserve Bank of Atlanta. May 13, 2016.

A Response to Matthew Desmond's *Evicted*. Loudermilk Center. Sponsored by the Federal Reserve Bank of Atlanta. March 10, 2016.

Preventing the Next Mortgage Crisis. National Webinar. Right to the City Alliance. August 27, 2015.

Housing in Metro Atlanta: A Dramatically Uneven Recovery. Interjurisdictional Code Enforcement Summit. Atlanta. October 30, 2014. Keynote.

Foreclosures and Neighborhoods: The Shape and Impacts of the U.S. Mortgage Crisis. Land and the City Conference. Lincoln Institute of Land Policy. Cambridge, MA. June 2, 2014.

The Role of Investors in the Single-Family Market in Lower-Income Neighborhoods: Lessons from Atlanta...and from Cleveland, Las Vegas, and Boston. Piece by Piece Neighborhood Investment Conference. Atlanta. October 10, 2013.

## **Invited and Keynote Lectures and Presentations (selected), continued**

Key Trends in U.S. Housing Markets: Lessons from The State of the Nation's Housing 2013, and Other Recent Housing Research. Freddie Mac Affordable Housing Council. Atlanta. Keynote. October 8, 2013.

The Future of the Homeownership Option for Working Families? Presentation at the Federal Reserve Bank of Atlanta. September 26, 2013.

The Role of Investors in the Single-Family Market in Lower-Income Neighborhoods: Lessons from Atlanta...and from Cleveland, Las Vegas, and Boston. National Housing Conference. Atlanta. September, 2013.

The Role of Investors in the Single-Family Market in Distressed Neighborhoods: The Case of Atlanta. The What Works Collaborative Meeting. Urban Institute, Washington, DC. July 8, 2013.

Vacant Property Registration Ordinances: An Analysis of Growth, Regional Trends, and Some Key Characteristics. Presentation at the Federal Reserve Bank of Atlanta. March 1, 2013.

Foreclosed Properties, Investors, Single-family Rentals, and Distressed Neighborhoods in Atlanta. Urban Land Institute. Atlanta, GA. February 7, 2013.

Too Little, Too Late, and Too Timid: The Federal Response to the Foreclosure Crisis at the Five-Year Mark. University of Georgia Department of Geography. Athens, GA. September 28, 2012.

Housing and Urban Form after the Crisis. Georgia State University Urban Fellows Program. Georgia State University, Atlanta, GA. April 11, 2012.

What's Next? Prognosis and Prospects for Housing and Urban Form after the Crisis. Georgia Tech College of Architecture. Professorial Lecture. October 26, 2011.

Building Resilient Neighborhoods: Policies and Systems for Responding to Foreclosures and Housing Market Stress. University of California at Irvine, Irvine, CA. May 4, 2011.

What Now? Problems and Prospects for Housing after the Crisis. Galloway Urban Planning Lecture. University of Kansas. Lawrence, KS. February 24, 2011.

Rebuilding Housing Policy in a New Era: Moving Toward a More Resilient and Fairer Housing Market. Luncheon address, Annual Conference of the American Council on Consumer Interests. Atlanta, GA. April 17, 2010.

Moving Forward in the Near and Longer Term. Real Estate Solutions: Best Practices for Today's Housing Challenges. University of Georgia. Athens, GA. Keynote. December 17, 2009.

Housing Futures: Where We've Been; Where We May Be Going. Habitat for Humanity International World Habitat Day Forum, Atlanta, GA. October 5, 2009.



**Invited and Keynote Lectures and Presentations (selected), continued**

- Global Buck to Local Muck: Capital Markets, Public Policy and Neighborhood Wreckage in the U.S. Invited keynote address. International Sociological Association RC43 Housing Conference, Glasgow, Scotland. Keynote. September 2, 2009.
- The Accumulation of Foreclosed Homes across and within Metropolitan Areas. National Vacant Properties Campaign Biennial Meeting. Louisville, KY. June 2, 2009.
- Implications of the Financial Crisis for Housing and Community Development. Center for Community Studies, Vanderbilt University, Nashville, TN. May 14, 2009.
- The Accumulation of Foreclosed Homes across and within Metropolitan Areas. Ford Foundation Meeting on Policy Reform and Regulatory Strategies for Vacant Properties Reclamation. Ford Foundation, New York. May 7, 2009.
- Mortgage Meltdown and Urban Futures: Implications of Financial Restructuring for Metropolitan Development and Planning. Cornell University, Department of City and Regional Planning. Ithaca, NY. April 24, 2009.
- Foreclosures, Foreclosed Properties, and the Future of Mortgage Markets. Georgia Consortium for Personal Financial Literacy. Atlanta. January 29, 2009.
- Housing Matters: Problems, Impacts and Responses in Metro Atlanta and the U.S., Leadership Atlanta L.E.A.D., Atlanta. January 21, 2009.
- Foreclosures, REO and Local Response. Meeting of the Advisory Committee of the Emory-Atlanta Regional Commission-Federal Reserve Bank of Atlanta Foreclosure Research Project, January 14, 2009.
- Large Scale Redevelopment Initiatives, Housing Values, and Gentrification: The Case of the Atlanta Beltline. Clemson University, City and Regional Planning Program, Clemson, SC. November 21, 2008.
- Re-Forming Mortgage Finance: Moving from Mess and Muddle to Sound and Fair Lending. Federal Reserve Bank of Atlanta's Re-Engineering the Real Estate Market Conference. Atlanta. June 28, 2008. Keynote.
- The U.S. Mortgage Crisis: From Social Exclusion to Financial Instability. European Coalition for Responsible Credit. Hamburg, Germany. June 6, 2008.
- The Atlanta Beltline: Announcement and Planning Effects of a Large-Scale, Mixed-Use TIF on Nearby Home Prices. Presentation at Tax Increment Financing: New Evidence and Ideas for Reform. Lincoln Institute of Land Policy, Cambridge, MA. March 21, 2008.
- A Look at the U.S. Mortgage Crisis: Implications for Housing Markets and Communities. Georgia Institute of Technology College of Architecture Research Forum, Atlanta, February 28, 2008.

**Invited and Keynote Lectures and Presentations (selected), continued**

The U.S. Mortgage Crisis: Race, Space and Response. Taubman College of Architecture and Urban Planning, Annual Martin Luther King, Jr. Symposium: Foreclosing on the American Dream, Ann Arbor, MI, January 24, 2008.

Mortgage Market Failure and Recovery: National and Local Developments. Atlanta Regional Commission's Regional Housing Forum, Atlanta, December 7, 2007.

From the Subprime to the Exotic: Expanded Mortgage Market Risk and Implications for Metropolitan Communities and Neighborhoods. Annual Conference of the American Planning Association, Philadelphia, April 15, 2007.

Will Streamlining the Mortgage Foreclosure Process Reduce Vacancy and Abandonment? Lincoln Institute of Land Policy. Cambridge, MA, November 30, 2006.

Some Spatial Trends in the Owner-Occupied Housing Market in Atlanta Since 2000, Atlanta Regional Commission's Regional Housing Forum, Atlanta, September 20, 2006.

Undoing Neighborhoods: High Risk Lending, Foreclosures, and Community Impacts, Environmental Design and Planning Seminar, Clemson University, Clemson, SC, April 14, 2006.

What Might We Know? Research Design Issues for Measuring Community Development Financial Institution Subsector Impacts. Invited presentation of commissioned paper to senior foundation staff and invited conferees at John D. and Catherine T. Macarthur Foundation. Chicago, March 16-17, 2006.

The Effects of Concentrated Mortgage Foreclosures on Residential Property Values. Invited presentation with co-author to senior staff of the U.S. Office of the Comptroller of the Currency. Washington, D.C., November 2, 2005.

The Impact of Single-Family Mortgage Foreclosures on Neighborhood Crime. John Marshall Law School, Predatory Lending Conference, Chicago, September 9, 2005.

Predatory Lending, Public Policy Wins and Losses, and Next Steps, The Changing Face of Grand Rapids, 16<sup>th</sup> Annual Luncheon and Workshop Series of the Greater Grand Rapids Fair Housing Center, April 10, 2003.

Proposed Changes to the federal Home Mortgage Disclosure Act and the Home Ownership Protection Act, National Community Reinvestment Coalition Annual Meeting. Washington, DC. March 6, 2001.

The Future of Community Reinvestment Act Policy, National Association of Affordable Housing Lenders, Annual Conference. Chicago, October 8, 1999.

The Community Reinvestment Act and Community-Based Organizations, Interagency Conference on Community Development Investments, Sponsored by the Federal Reserve Bank System. Chicago, September, 28, 1999.

## **Invited and Keynote Lectures and Presentations (selected), continued**

Revitalizing Urban Business Communities, Invited presentation to the 1998 U.S. House of Representatives Democratic Caucus Issues Conference. Wintergreen, VA, February, 1998.

Implications of Bank Lending Trends for Community Development Financial Institutions, Third National Community Development Financial Institutions Institute. Washington, D.C., January, 1998.

New Community Reinvestment Act Regulations and Implications for Community Development Financial Institutions, Third National Community Development Financial Institutions Institute. Washington, D.C., January, 1998. Invited Testimony and Presentations before U.S. Congress, Legislative Bodies, and Regulatory Agencies (selected)

The Role of Investors in the Single-Family Market in Distressed Neighborhoods. Presentation at Renters, Homeowners, and Investors: The Changing Profile of Communities. Federal Reserve Board of Governors.

Comments before the U.S. Departments of Treasury and Housing and Urban Development, Regional Conference on Housing Finance Reform. Charlotte, NC. October 7, 2010.

Testimony before the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Comptroller of the Currency and the Office of Thrift Supervision. Public Hearing on the Community Reinvestment Act Regulations. Chicago, IL, August 12, 2010.

Foreclosures and the Financial Crisis. Invited testimony before the United States House of Representatives, Subcommittee on Domestic Policy, Committee on Oversight and Government Reform. Field Hearing, Atlanta, Georgia, November 2, 2009.

Community Response to the Foreclosure Crisis. Invited presentation to the Federal Reserve Board Consumer Advisory Council. Washington, DC. October 22, 2008.

Reinvigorating the Community Reinvestment Act: Observations from New and Not-So-New Research. Invited presentation to the Compliance and Community Reinvestment Committee of the Federal Reserve Board Consumer Advisory Council. Washington, DC, June 20, 2007.

Mortgage Market Trends and Problems in the U.S. Invited testimony before the United States House of Representatives, Subcommittee on Domestic Policy, Committee on Oversight and Government Reform. Washington, DC, March 21, 2007.

Predatory Lending: What the Federal Reserve Should Do. Invited testimony before the Federal Reserve Board Hearing on Predatory Lending. Chicago, August 16, 2000.

Predatory Lending and Federal Policy. Invited testimony before the U.S. Department and Housing and Urban Development and Department of Treasury Joint Task Force on Predatory Lending. Chicago, May 25, 2000.

The Predatory Lending Crisis in the Chicago Region: The Dual Mortgage Market and Local Policy. Invited testimony before the Chicago City Council, April 5, 2000.

## **Invited and Keynote Lectures and Presentations (selected), continued**

Targeting U.S. S.B.A. Loans to Lower-Income Areas. Invited Testimony before the United States House of Representatives Small Business Committee. Washington, DC, October, 1997.

## **Scholarly Conference Presentations**

Red Hot City: Housing, Race, and Exclusion in Twenty-First Century Atlanta. Urban Affairs Association Annual Meeting. Washington, DC. April 14, 2022.

Housing Stability, Evictions, & Affordable Rental Properties: Evidence from Metro Atlanta. Association Collegiate Schools of planning. Greenville, South Carolina, October 25, 2019

Black Homebuying After the Crisis. Urban Affairs Association. Los Angeles, CA. April 20, 2019.

Recovery Impeded: African-American Homebuying and Asset Rebuilding in Atlanta after the Crisis. Atlanta Studies Annual Conference. Atlanta, GA. April 9, 2019.

Renting the Dream: The Rise of Single-Family Rentership in the Sunbelt Metropolis. Atlanta Studies. April 20, 2018.

Renting the Dream: The Rise of Single-Family Rentership in the Sunbelt Metropolis. Urban Affairs Association. April 20, 2018.

Sustainable for Whom? Green Urban Development, Environmental Gentrification, and the Atlanta Beltline. Urban Affairs Association Annual Meeting. Minneapolis, MN. April 21, 2017.

Hot-City, Cool-City? Neighborhood-Level Losses in Low-Cost Rental Units in Eight Southern U.S. Central Cities. Association of Collegiate Schools of Planning. Portland, OR. November, 2016.

HUD's New Affirmatively Furthering Fair Housing Rules: Prospects and pitfalls. Urban Affairs Association. Annual Meeting. San Diego, CA. March 18, 2016.

The U.S. Housing Finance Debate: Implications for Metropolitan Housing Futures. Urban Affairs Association. Annual Meeting. Miami, FL. April 9, 2015.

The Concept of "Neighborhood" in Planning. Annual Meeting of the American Planning Association. Atlanta, GA. April 29, 2014.

Foreclosures, Property Outcomes, and Neighborhoods. Annual Meeting of the American Planning Association. Atlanta, GA. April 27, 2014

The role of investors in the single-family market in distressed neighborhoods: The case of Atlanta. Associate Collegiate Schools of Planning and Association of European Schools of Planning Joint Conference. Dublin, Ireland, July 2013.

The role of investors in the single-family market in distressed neighborhoods: The case of Atlanta. Urban Affairs Association Annual Meeting. San Francisco, CA. April 3, 2013.

## **Scholarly Conference Presentations, continued**

- Too Little, Too Late and Too Timid: The Federal Response to the Foreclosure Crisis at the Five-Year Mark. Urban Affairs Association Annual Meeting. Pittsburgh, PA. April 19, 2012.
- Distressed and Dumped: The Market Dynamics of Low-Value, Foreclosed Properties during the Advent of the Neighborhood Stabilization Program. Urban Affairs Association Annual Meeting. New Orleans, LA. March, 2011.
- Holding or Folding? REO Durations and Sales in Fulton County, Georgia during the Mortgage Crisis. Association of Collegiate Schools of Planning Annual Meeting, Minneapolis, MN. October 2010.
- Neighborhoods in the Wake of Global Capital: Intrametropolitan Patterns of Foreclosed Properties. Association of Collegiate Schools of Planning Annual Meeting, Arlington, VA. October, 2009.
- (More) Subprime-induced Inequities: Spatially Concentrated Property Market Problems and Property Tax Assessments. Association of Collegiate Schools of Planning, Annual Meeting, Chicago. July, 2008.
- The Subprime Crisis. Miniplenary at the Urban Affairs Association Annual Meeting. Baltimore, MD. April 24, 2008.
- Anticipating Big Plans: Large Scale Redevelopment Initiatives, Housing Values, and Gentrification -- The Case of the Atlanta Beltline. Association of Collegiate Schools of Planning, Milwaukee, October, 2007.
- Quantity, Quality or Both? Explaining Investment Test Scores in Community Reinvestment Act Examinations, Association of Collegiate Schools of Planning, San Antonio, November, 2006.
- The External Costs of Foreclosure: The Impact of Single-Family Foreclosures on Property Values, Urban Affairs Association, Montreal, Canada, April, 2006.
- The Impact of Single-Family Mortgage Foreclosures on Neighborhood Crime, Association of Collegiate Schools of Planning, Kansas City, MO, November, 2005. (Paper coauthored; Immergluck was senior author.)
- Measuring the Effect of Subprime Lending on Neighborhood Foreclosures: Evidence from Chicago, Association of Collegiate Schools of Planning, October, 2004. (Paper co-authored; Immergluck was senior author.)
- Nonprofit Trade Associations and Advocacy at the Local Level: The Case of Community-Based Development in Chicago, Association for Research on Nonprofit Organizations and Voluntary Action (ARNOVA), Denver, November, 2003.
- Building Power, Losing Power: The Rise and Fall of a Prominent Community Development Coalition, Urban Affairs Association Annual Meeting, Cleveland, March, 2003.

## **Scholarly Conference Presentations, continued**

Nonprofit Trade Associations and Advocacy at the Local Level: The Case of Community-Based Development in Chicago, Association for Research on Nonprofit Organizations and Voluntary Action (ARNOVA), Denver, November, 2003.

Building Power, Losing Power: The Rise and Fall of a Prominent Community Development Coalition, Urban Affairs Association Annual Meeting, Cleveland, March, 2003.

Community Reinvestment Policy Going Forward: The Next 25 Years, Urban Affairs Association Annual Meeting, Cleveland, March, 2003.

That Damned Elusive Stable-Diverse Neighborhood: Home-Buying Patterns in a Hot Housing Market, Association for Public Policy Analysis and Management, Dallas, November, 2002. (Paper co-authored; senior author.)

That Damned Elusive Stable-Diverse Neighborhood: Home-Buying Patterns in a Hot Housing Market, Urban Affairs Association Annual Meeting, Boston, March, 2002. (Paper co-authored; Immergluck was senior author.)

Financial Services Jobs and Cities: Employment Trends in the 1990s, Urban Affairs Association 30<sup>th</sup> Annual Meeting, Los Angeles, May, 2000.

The Future of the Community Reinvestment Act: Changes in Banking and the Modernization of Policy, Urban Affairs Association 30<sup>th</sup> Annual Meeting, Los Angeles, May, 2000.

Neighborhoods, Race and Capital: The Effects of Residential Change on Commercial Investment Patterns. Association of Collegiate Schools of Planning Conference, Annual Meeting, Pasadena, November, 1998.

Neighborhood Residential Change and Commercial Investment Patterns. Great Lakes Economic Development Research Conference, Cleveland, October, 1998.

The Intrametropolitan Distribution of Economic Development Finance: An Analysis of SBA 504 Lending Patterns, Great Lakes Economic Development Research Conference, Cleveland, October, 1998.

A Rising Tide...but Some Leaky Boats: The 1990s Economic Expansion and Job Sprawl in the Chicago Region, Chicago Conference on Research and Policy, Loyola University, Chicago, October, 1998.

Progress Confined: Increases in Black Home Buying and the Persistence of Residential Segregation, Urban Affairs Association 29<sup>th</sup> Annual Meeting, Louisville, April, 1999.

Intraurban Patterns of Small Business Lending: Findings from the New Community Reinvestment Act Data, Proceedings of the Business Access to Capital and Credit Conference, Federal Reserve System, pp. 123 – 138, March, 1999.

## Scholarly Conference Presentations, continued

Intrametropolitan Patterns of Small Business Lending: What do the New Community Reinvestment Act Data Reveal? Urban Affairs Association 28<sup>th</sup> Annual Meeting, Fort Worth, April, 1998.

Barriers between Jobs and Residents in High-Poverty Neighborhoods: Lessons for Empowerment Zone and Employment Strategies, Association for Public Policy Analysis and Management, Annual Research Conference, Washington, D.C., November, 1997.

Using Journey-to-Work Data, Great Lakes Economic Development Research Conference, Chicago, October, 1996.

Nearby Jobs and Neighborhood Welfare, Great Lakes Economic Development Research Conference, Chicago, October, 1996.

Job Proximity and the Urban Unemployment Problem: Do Suitable Nearby Jobs Reduce Neighborhood Unemployment Rates? Association of Collegiate Schools of Planning, Annual Meeting, Toronto, July, 1996.

## Citations and Impacts of Scholarship

My research is widely cited. All five of my books and twenty-eight of my articles have each been cited in Google Scholar more than 30 times, with eleven of these receiving over 100 citations and three receiving over 400. Total citations exceed 5,000, with 416 citations in 2021 alone.

*Google Scholar Citation Analysis as of February, 2022.*

	<b>Total</b>	<b>Since 2017</b>
Number of Citations	5,047	1,840
H-Index	32	21
i-10 Index	73	38

## Major Media Quotations and Citations, selected

Proquest Central shows over 400 quotations or citations of me in mass media outlets (not counting academic journals, working papers, government reports and the like). Over 120 of these occurred after the summer of 2017, when I joined GSU. Some recent examples include:

- Something Has to Give in the Housing Market. Or Does It? *New York Times*, January 20, 2022.
- Biden's plan aims for a big boost in homeownership, *Washington Post*, June 12, 2021.
- A \$60 Billion Housing Grab by Wall Street. *New York Times Magazine* (Cover story). March 4, 2020.
- Despite Federal Ban, Landlords Are Still Moving to Evict People During the Pandemic. *Propublica*, April 2020.
- Wall Street Bets on Single-Family Rentals After Blackstone Exit. *Bloomberg News*. February 4, 2020.

## **Consulting (selected)**

Abt, Associates  
Annie E. Casey Foundation  
Atlanta Legal Aid  
Center for Community Progress  
Federal Reserve Bank of Atlanta  
Federal Reserve Bank of Boston  
John D. and Catherine T. MacArthur Foundation  
Lincoln Institute of Land Policy  
Neighborhood Preservation, Inc.  
Urban Institute  
U.S. Department of Housing and Urban Development  
U.S. Department of Justice

## **V. TEACHING**

### **Courses Taught at Georgia State University**

URB 8097	Special topics: Affordable Housing and Community Devt. Finance
URB 9010	Advanced Urban Theory, Inclusive Urbanism
URB 3010	Contemporary US Cities
URB 8661/PMAP 8361	Housing Markets and Housing Policy
GEOS 8010	Seminar in Urban Economic Geography

### **Courses Taught at Georgia Tech**

CP 6025	Adv Planning Methods (statistics and econometrics)
CP 6630	Government & Housing Markets (housing policy and planning)
CP 6611	Real Estate Finance & Development
CP 6442	Equity, Social Justice, and Economic Development

### **PhD Student Advising and Committee Service**

#### *PhD Chair/Advisor, Current*

Austin Harrison, GSU, 2019 – current, Committee Chair/Advisor  
Glenda Krouse, GSU, 2019 – current, Committee Chair/Advisor  
Alexus Moore, GSU Sociology, 2021 - current  
Sara Roche, GSU Sociology, 2021 – current



*Previous Service as Chair/Advisor*

Elora Raymond, Georgia Tech (2011 – 2017, graduated), Committee Chair/Advisor  
Kyungsoon Wang, Georgia Tech, (2008 – 2017, graduated) Committee Chair/Advisor  
Sang Won Lee, Georgia Tech (2008 - 2016, graduated) Committee Chair/Advisor  
Yun Sang Lee, Georgia Tech, (2006 - 2013, graduated) Committee Chair/Advisor

*Previous Service on PhD Committees (not as chair)*

Lauren Forbes, GSU PMAP, 2019 – 2022  
Katharine Nelson, Rutgers City and Regional Planning, 2018 – 2022  
Kaylis Baxter, GSU Public Management and Policy, 2021  
Joowon Jeong, GSU Policy Management and Policy, 2018-2020  
Jessica Fisch, 2016, Georgia Tech City and Regional Planning, 2016 - 2019  
Christopher Wyczalkowski, GSU PMAP, 2015 - 2016  
Kevin Park (University of North Carolina, City and Regional Planning), 2013 – 2015  
Jong Il Park, Georgia Tech City and Regional Planning 2012 – 2014  
Ann Carpenter, Georgia Tech City and Regional Planning 2011 - 2013  
Thomas Jay Forrest, Georgia Tech City and Regional Planning 2012  
Dabyul Lee, Georgia Tech City and Regional Planning 2009 – 2012  
Caitlin Waddick, Georgia Tech City and Regional Planning 2009 – 2010  
Kelly Hill, Emory University, Political Science, 2009

**Masters Student Advising**

Clarence Messler, MIS, 2020 – current (Advising, GRA supervision, Capstone)  
Candace Fuqua, MIS, 2021 (Advising)  
Kristin Allin, MIS, 2018 – 2021 (Advising, Capstone, and Urban Scholars Advising)  
Kirsten Benson, MIS, 2018 – 2020 (Advising and Capstone)  
Per Johnson, PMAP, 2017-2018 (Urban Scholars Advising)  
Cherella Nicholson, Fall 2019 (Advising and GRA supervision)  
Allison Powell, MIS, 2018-2019 (Advising, GRA supervision, and Capstone)

Supervised more than 40 applied research papers for second-year Masters students, Georgia Tech.

**National Student Awards (supervised projects)**

Jesse Zaro-Moore. Winner, Association of Collegiate Schools of Planning (ASCP) Edward McClure award for the Best Master's Student Paper, for his paper, “Notes from the field on NSP1, NSP2, and NSP3: Policy Alternatives for Mitigating the Effects of Foreclosed and Abandoned Properties on Neighborhoods.” 2013.

Troels Adrian. Winner, Association of Collegiate Schools of Planning (ASCP) Edward McClure award for the Best Master's Student Paper, for his paper, “Funding Supportive Housing in Georgia: Inspiration from Other States.” 2010.

## **National Student Awards (supervised projects), continued**

Kyungsoon Wang. Winner, American Planning Association's Housing and Community Development Division Research Grant. 2009-2010.

Kia Ball. Winner, American Planning Association's Housing and Community Development Division Research Grant. 2009-2010.

## **VI. SERVICE**

### **Professional Service**

Associate Editor, *Journal of the American Planning Association*, 2013 – current

Editorial Board, *Journal of the American Planning Association*, 2008 – current

Editorial Board, *Journal of Planning Education and Research*, 2010 - current

Editorial Board, *Housing Policy Debate*, 2007 - current

North American Editorial Advisory Board, *Housing Studies*, 2012 – current

Guest Co-editor, Special Issue on Evictions, *Housing Policy Debate*, 2020

Academic Advisory Council, Urban Institute Housing Finance Research Center, 2013-2014

Member, Publications Committee, Urban Affairs Association, 2012 - 2015

Editorial Board, *Urban Affairs Review*, 2006 - 2009

Editorial Board, *Economic Development Quarterly*, 2000 – 2003

Editorial Board, *Encyclopedia of Housing*, Sage Publications, 2010 – 2012

Board of Directors, Urban Affairs Association, 2011 – 2014

Board of Directors, Association of Collegiate Schools of Planning, 2006-2008

Track Co-Chair, Housing and Community Development, ACSP, 2008-2010

Best Paper Selection Committee, *Journal of Urban Affairs*, 2009

### **Referee/Reviewer (selected)**

*Cityscape*, 2011, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2021

*City and Community*, 2007, 2010, 2016, 2017, 2018, 2019, 2021

*Economic Development Quarterly*, 1999, 2000, 2002, 2003, 2004, 2005, 2010

*Environment and Planning A*, 2010, 2013, 2015, 2017

*Housing Policy Debate*, 2003, 2004, 2006, 2007, 2008, 2009, 2011 through 2022

*Housing Studies*, 2002, 2003, 2004, 2005, 2006, 2007, 2009, 2010 through 2022

*International Journal of Urban and Regional Research*, 2010-2015, 2017, 2018, 2021

*Journal of the American Planning Association*, 2005 through 2022

*Journal of Housing and the Built Environment*, 2010, 2012

*Journal of Housing Research*, 2002, 2003

*Journal of Planning Education and Research*, 1998, 1999, 2008 through 2022

*Journal of Regional Science*, 2015

*Journal of Urban Affairs*, 2000-2005, 2007 through 2022

*National Tax Journal*, 2012

*Regional Science and Urban Economics* 2011, 2012

*Social Science Quarterly* 2014

*Urban Affairs Review*, 1999, 2004, 2005, 2006, 2007, 2009, 2010, 2011, 2013 through 2021

## **Referee/Reviewer (selected), continued**

*Urban Geography*, 2007, 2010, 2011, 2013 through 2021  
*Urban Studies*, 1997, 2007, 2009, 2014, 2017, 2019, 2020  
Oxford University Press, 2022  
University of Pennsylvania Press, 2010, 2011, 2018  
Vanderbilt University Press, 2012  
Routledge, 2005, 2008, 2012, 2014  
Brookings Institution Press, 2011  
Urban Institute, 2011  
Urban Institute Press, 2003, 2010  
National Science Foundation: Sociology Program, 2006; Geography and Regional Science, 2007

## *Tenure and promotion reviews at various universities, including:*

Vanderbilt University, University of Pennsylvania, University of Michigan, The Ohio State University, Virginia Commonwealth University, Cornell University, University of Illinois-Chicago, University of California at Los Angeles, University of California at Berkeley, University of Southern California, SUNY Buffalo, SUNY Albany, City University of Hong Kong, Tufts University, Virginia Tech, Cleveland State University, and others, through 2022.

## **Professional Association Memberships**

Planners Network  
Urban Affairs Association

## **Public and Community Service (selected)**

Member, Mayor of Atlanta's Transition Committee, 2022  
Member, Advisory Committee, Neighborhood Nexus, Atlanta Regional Commission, 2021 - current  
Member, City of Chicago Department of Housing, Policy Advisory Committee, 2020 – current  
Member, The Guild, Atlanta, Community Investment Trust, Advisory Board, 2020 – current  
Member, Atlanta Regional Housing Advisory Council, 2018 - current  
Member, Research Advisory Council, Center for Responsible Lending, Durham, NC, 2006 – current  
Member, Steering Committee, Atlanta Regional Housing Forum, 2009 – current  
Member, Policy Committee, Atlanta Equitable TOD Collaborative, 2014 – 2016  
Beltline Equitable Development Advisory Committee, 2013-2014  
Mixed-Income Communities Initiative Committee, ANDP, 2007- 2012  
Participant, Federal Reserve Bank of Atlanta, Vacant Properties Roundtable, 2012  
Participant, 30310 Mortgage Fraud Task Force and Tax Assessment Group, 2008-2009  
Board member, Woodstock Institute, Chicago, IL, 2007-2010  
Board of Directors and Program Committee, Fair Housing Center of Greater Grand Rapids, 2003–2005  
Chicago Council on Urban Affairs, board member, 2001-2002  
Chicago Area Fair Housing Alliance, board member, 1999-2002  
Chicago Association of Neighborhood Development Organizations (CANDO): CANDO CDC board member, 1990-2002; executive committee, 1994-1998  
Federal Reserve Bank of Chicago, Predatory Lending Task Force, 1998-2000

## **University Service (selected)**

### *Georgia State University (selected)*

USI PhD Program, Admissions Committee, 2019 - current  
Andrew Young School Promotion and Tenure Committee, 2019 – current  
Faculty Senate (and two committees), 2019 – current  
USI Promotion and Tenure Committee 1, Chair, 2020-2021  
USI Promotion and Tenure Committee 2, member 2019-2020, 2020-2021  
Search Committee, postdoctoral research associates, 2020  
Chair, Urban Studies Institute Degree Program Committee, 2018 - 2019  
Chair, Urban Studies Institute Admissions Committee, 2018 - 2019  
Chair, Urban Studies Institute Curriculum Committee, 2017- 2018  
Member, Associate Provost Committee on Joint-Appointments, 2017-2018

### *Georgia Institute of Technology (selected)*

Masters in Real Estate Development Initiative Committee, GT College of Architecture, 2013 –2017  
Building Construction Search Committee, 2015-2016  
School of City and Regional Planning Reappointment, Promotion and Tenure Committee, 2015 - 2017  
School of City and Regional Planning, Masters Program Committee, 2014 - 2017  
Mentoring Committee (Anna Kim), 2013 – 2017, Harley Etienne, 2010-2012  
Coordinator/Organizer, Real Estate/Land Development Certificate 2007- 2017  
College of Architecture, Reappointment, Promotion, and Tenure Committee, 2012 - 2015  
Institute Reappointment, Promotion and Tenure Committee, 2012 - 2015  
School of City and Regional Planning, PhD Program Committee, 2012-2014  
Building Construction Search Committee, 2013-2014  
School of City and Regional Planning, Search Committee, 2012-2013  
Mentoring Committee Chair (H. Etienne), 2010-2012  
Center for Geographic Information Systems Director Search Committee, 2010-2011  
School of City and Regional Planning, Executive Committee, 2009-2011, 2014-2015  
City and Regional Planning Director Search Committee, 2007-2008  
Urban Design Position Search Committee, 2007-08  
Co-chair, Faculty Search Committee, 2006-07  
College of Architecture Curriculum Committee, 2006-2007