

# 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 Georgia State University Affiliate: Public Management and Policy Real Estate Center	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

Atlanta Magazine, Atlanta 500 Award, 2020

Atlanta Magazine, Atlanta 500 Award, 2019

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. (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*

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. DeFilippis 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 Articles

65. Harrison, A., Immergluck, D., Ernsthansen, J., and Earl, S. (2020). Housing stability, evictions, and subsidized rental properties: Evidence from Metro Atlanta. *Housing Policy Debate*, in press.

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](https://doi.org/10.1080/02723638.2020.1765289).

63. 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*: 1-20.

## Journal Articles, continued

62. Immergluck, D., Ernsthausen, J., Earl, S. and Powell, A. (2019). Evictions, large owners, and serial filings: findings from Atlanta. *Housing Studies*: 1-22.
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.
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 (2): 145-170.
58. Immergluck, D. (2018). Renting the dream: The rise of single-family rentership in the sunbelt metropolis. *Housing Policy Debate*, 28(5), 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(4), 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*.
52. Immergluck, D. (2016). A review of *Evicted: Poverty and profit in the American city*, by Matthew Desmond. *Public Administration 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.

## Journal Articles, continued

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.
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.
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.

## Journal Articles, continued

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.
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).
22. Immergluck, D. (2007). A review of *There goes the 'hood*, by Lance Freeman, *Urban Affairs Review* 43(2): 285-287.
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.

## Journal Articles, continued

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.
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.
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.

## Journal Articles, continued

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.
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.*

### *Contributions to Scholarly Encyclopedia/References*

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.



*Contributions to Scholarly Encyclopedia/References, continued*

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.

**Invited Articles in Professional and Media Publications (selected)**

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). 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. (2015). Inclusiveness required for prosperity. *Atlanta Journal Constitution*. June 4.

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.

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

- 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.
- 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)**

- 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.

## Research and Policy Reports (selected)

- 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).
- 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.

## Research Reports (selected), continued

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.

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.

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

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.

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

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

Evictions, Large Owners and Serial Filings: Findings from Atlanta. Center for Neighborhood and Metropolitan Studies Brown Bag. 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*. 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. LEAD Atlanta. February 21, 2019.

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

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.

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

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.

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.

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

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.

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.

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

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.

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.



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

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. (Participation was via teleconference.)

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.

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.

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

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.

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**

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.

## **Scholarly Conference Presentations, continued**

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.

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.

## **Scholarly Conference Presentations, continued**

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.

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.

## **Scholarly Conference Presentations, continued**

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.

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. Two of my books and eight of my articles have each been cited in Google Scholar more than 100 times, with two articles and one book receiving 400 citations or more. Twenty-nine of my publications have been cited at least 29 times, and 66 have been cited at least 10 times. Total citations exceed 4,200, and citations in the last five years exceed 1,800.

*Google Scholar Citation Analysis as of July 1, 2020*

	<b>Total</b>	<b>Last 5 yrs</b>
Number of Citations	4,250	1,896
H-Index	29	21
i-10 Index	66	37

### *Major Media Quotations and Citations, selected*

As of June 2019, LexisNexis listed over 350 known articles (148 over the final 5 years) in media outlets quoting me or citing my work in print/internet outlets, including the *New York Times*, *Washington Post*, *USA Today*, *Bloomberg/Business Week*, and *the Wall Street Journal*, and *NPR* as well as the *Atlanta Journal Constitution* and other local daily newspapers.

Examples of media from 2017 through 2020 include:

Despite Federal Ban, Landlords Are Still Moving to Evict People During the Pandemic  
*ProPublica*. April 16, 2020.

Can the Racial Wealth Gap Be Closed Without Speaking of Race?  
*New York Times*. May 10, 2019.

Ambitious plans to combat affordability crisis draw criticism.  
*The Washington Post*. Oct 3, 2019.

Can the Racial Wealth Gap Be Closed Without Speaking of Race?  
*New York Times*. May 10, 2019.

When Wall Street is Your Landlord  
*The Atlantic*. February 13, 2019.

Anonymous Owner, L.L.C.: Why It Has Become So Easy to Hide in the Housing Market.  
*The New York Times*. B1. May 1, 2018.

Atlanta Land Deal Angers People Who Want Affordable Housing  
*Associated Press*. October 13, 2017.

New Subsidy Rule Expands Rental Choice  
*The Atlanta Journal-Constitution*, December 30, 2017.

## **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 Students**

### *Advisees (and Committee Chair)*

Austin Harrison, GSU (2019 – current)  
Glenda Krouse, GSU (2019 – current)  
Elora Raymond, Georgia Tech (2011 – 2017, graduated)  
Kyungsoon Wang, Georgia Tech, (2008 – 2017, graduated)  
Yun Sang Lee, Georgia Tech, (2006 - 2013, graduated)  
Sang Won Lee, Georgia Tech (2008 - 2016, graduated)

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

George Greenridge, GSU Sociology, 2018 – current  
Lauren Forbes, GSU PMAP, 2019 – current  
Katharine Nelson, Rutgers City and Regional Planning, 2018 -- current  
Joowon Jeong, GSU PMAP, 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 Students**

Kristin Allin, MIS, 2018 - current  
Kirsten Benson, MIS, 2018 - current  
Cherella Nicholson, Fall 2019  
Allison Powell, MIS, 2018-2019  
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.

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 - current  
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  
*City and Community*, 2007, 2010, 2016, 2017, 2018, 2019, 2020  
*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 2020  
*Housing Studies*, 2002, 2003, 2004, 2005, 2006, 2007, 2009, 2010 through 2020  
*International Journal of Urban and Regional Research*, 2010, 2011, 2012, 2013, 2014, 2015, 2017, 2018  
*Journal of the American Planning Association*, 2005 through 2020  
*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 2020  
*Journal of Regional Science*, 2015  
*Journal of Urban Affairs*, 2000-2005, 2007 through 2020  
*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 2019  
*Urban Geography*, 2007, 2010, 2011, 2013 through 2020  
*Urban Studies*, 1997, 2007, 2009, 2014, 2017, 2019  
Vanderbilt University Press, 2012  
Routledge, 2005, 2008, 2012, 2014  
Brookings Institution Press, 2011

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

University of Pennsylvania Press, 2010, 2011, 2018

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 Michigan, Virginia Commonwealth University, Cornell University, University of Illinois-Chicago, University of California at Los Angeles, University of Southern California, Cleveland State University, SUNY Buffalo, SUNY Albany, City University of Hong Kong, Tufts University, Virginia Tech, among others; 2009 through 2020.

## **Professional Association Memberships**

Planners Network

Urban Affairs Association

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

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

Technical assistance to Westside Communities Alliance, 2014 - 2017

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*

Search Committee, postdoctoral research associates, 2020

Andrew Young School Promotion and Tenure Committee, 2019 - current

Faculty Senate (and 3 committees), 2019 - current

**University Service (selected), *continued***

Chair, Urban Studies Institute Degree Program Committee, 2018 - 2020  
Urban Studies Institute PhD Admissions Committee, 2019 - current  
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)*

Real Estate 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  
GT School of City and Regional Planning, Masters Program Committee, 2014 - current  
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