

Dan Immergluck
 Professor
 School of City and Regional Planning
 Georgia Institute of Technology
 Atlanta, GA 30332-0155
 dan.immergluck@coa.gatech.edu
 404-385-7214

EDUCATION

Ph.D., Public Policy Analysis	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

EMPLOYMENT HISTORY

Professor		School of City and Regional Planning Georgia Institute of Technology Atlanta, GA	April 2011 – current
Associate Professor			August 2005 – April 2011
Visiting Scholar		Federal Reserve Bank of Atlanta	August 2008- August 2009
Assistant Professor		School of Public and Nonprofit Administration Grand Valley State University Grand Rapids, MI	August 2002 – May 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 Programs			1990-1991
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

HONORS AND AWARDS

Senior Fellow, Center for Community Progress, 2011

Georgia Tech School of City and Regional Planning Students' Quality Teaching Award, 2010-2011

Georgia Tech School of City and Regional Planning Students' Quality Teaching Award, 2009-2010 (new award)

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

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

PUBLICATIONS

Books

Immergluck, D. (2009). *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.

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

Chapters in Books

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.

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 21st 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 Publishing.

Journal Articles

- 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*. In press.
- 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*. In press. [Book review]
- Immergluck, D. (2011). A comment on "Housing and health: A social ecological perspective on the United States foreclosure crisis." *Housing, Theory and Society*. In press. [Invited commentary on original article]
- Immergluck, D. (2011). Subprime crisis, policy response and housing market restructuring. *Urban Studies*. In press.
- 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*. Online first, DOI: 10.1007/s10901-011-9224-y.

Journal Articles, continued

- 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.
- 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.
- Immergluck, D. (2010). Neighborhoods in the wake of the debacle: Intrametropolitan patterns of foreclosed properties. *Urban Affairs Review* 46: 3-36.
- 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.
- 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. [Invited symposium essay]
- 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.
- Immergluck, D. (2009). Private risk, public risk: Public policy, market development, and the mortgage crisis. *Fordham Urban Law Journal* 36, no. 3: 447-488.
- Immergluck, D. (2009). Large scale redevelopment initiatives, housing values, and gentrification: The case of the Atlanta Beltline. *Urban Studies*. 46: 1725–1747.
- Immergluck, D. (2008). A review of *Subprime mortgages: America's latest boom and bust*, by Edward Gramlich. *Urban Affairs Review* 43(6). [Book review]
- 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.
- 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.
- Immergluck, D. (2007). A review of *There goes the 'hood*, by Lance Freeman, *Urban Affairs Review* 43(2): 285-287. [Book review]
- Immergluck, D. (2007). Quantity, quality, or both? Explaining investment test scores in federal Community Reinvestment Act examinations. *Housing Policy Debate* 18 (1): 69-106.
- 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. [Book review]
- 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.
- Immergluck, D., and Smith, G. (2006). The impact of single family mortgage foreclosures on crime. *Housing Studies* 21 (6): 851-866.
- Immergluck, D. (2005). Building power, losing power: The rise and fall of a prominent community economic development coalition. *Economic Development Quarterly* 19: 211-224.
- Immergluck, D., and Smith, G. (2005). Measuring the effects of subprime lending on neighborhood foreclosures: Evidence from Chicago. *Urban Affairs Review* 40: 362-389.

Journal Articles, continued

- 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.
- 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.
- 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.
- Immergluck, D. (2002). Redlining redux: Black neighborhoods, black-owned firms, and the regulatory cold shoulder. *Urban Affairs Review* 38: 22 – 41.
- Immergluck, D. (2001). The financial services sector and cities: Restructuring, decentralization, and declining urban employment. *Economic Development Quarterly* 15: 274-288.
- Immergluck, D. (1999). Intrametropolitan patterns of small business lending: What do the new Community Reinvestment Act data reveal? *Urban Affairs Review* 34: 787-804.
- Immergluck, D. (1999). Neighborhoods, race, and capital: The effect of residential change on commercial investment patterns. *Urban Affairs Review* 34: 397-411.
- Immergluck, D. (1998). Progress confined: Increases in black home buying and the persistence of residential segregation. *Journal of Urban Affairs* 20: 443-457.
- 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.
- 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.
- Immergluck, D. (1998). Neighborhood economic development and local working: The effect of nearby jobs on where residents work. *Economic Geography* 74: 170-187.
- Immergluck, D. (1998). Job proximity and the urban employment problem: Do suitable jobs improve neighborhood employment rates? *Urban Studies* 35: 7-23.
- 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]
- Immergluck, D. and Weinstein, S. (1996). Targeted small business lending: Alternative approaches and best practices in urban markets. *Economic Development Commentary* 20: 18-23.
- Immergluck, D. (1993). The role of public infrastructure in urban economic development. *Economic Development Quarterly* 7: 310-318.

Monographs (refereed)

- 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. Forthcoming.
- Immergluck, D. (2012). Subprime crisis. In A. Carswell (Ed.) *Encyclopedia of Housing*. Thousand Oaks, CA: Sage Publications. Forthcoming.
- Immergluck, D. (2012). Mortgage finance. In A. Carswell (Ed.) *Encyclopedia of Housing*. Thousand Oaks, CA: Sage Publications. Forthcoming.
- Immergluck, D. (2011). Housing in America. In D. Coates (Ed.) *Oxford Companion to American Politics*. New York: Oxford University Press. Forthcoming.
- Immergluck, D. (2010). 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. Forthcoming.
- 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 and Media Publications

- 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.
- 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*, 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. (2001). Bearing the brunt: The dual mortgage market, predatory lending, and minority communities. *The Consumer Advocate* 6 (No. 5): 5-16.
- Immergluck, D. (1996). Business as usual? The SBA should stop trying to stimulate the economy as a whole. It's only real leverage is in lower-income communities. *Inc. Magazine*, February.

Research Reports (selected)

- 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.
- 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.
- 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 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 as part of Analysis of Impediments to Fair Housing report to Kent County. Unpublished manuscript.
- 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.
- Immergluck, D. and Smith, G. (2002). *Who’s buying where? Part II: Diversity in home buying is increasingly common, but stable diversity remains a challenge*. Chicago: Woodstock Institute.
- 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.

Research Reports (selected), continued

- 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. (1997). *Is CRA Reform for real? Analyzing the ratings of large banks opting for evaluation under the new Community Reinvestment Act regulations*. 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.
- Immergluck, D. (1995). *Urban advantages: Sustaining retail activity in a modest-income urban neighborhood*. Chicago: Woodstock Institute.

PRESENTATIONS/LECTURES

Invited Testimony before U.S. Congress, Legislative Bodies, and Regulatory Agencies

Comments before the U.S. Department's of Treasury and Housing and Urban Development's 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 Testimony before U.S. Congress, Legislative Bodies, and Regulatory Agencies, 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.

Other Invited Lectures and Presentations (selected)

- 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. Opening keynote presentation at “Real Estate Solutions: Best Practices for Today’s Housing Challenges.” University of Georgia. Athens, GA. 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. 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.

Other Invited Lectures and Presentations (selected), continued

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. Luncheon Keynote. Federal Reserve Bank of Atlanta's Re-Engineering the Real Estate Market Conference. Atlanta. June 28, 2008.

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.

Other Invited 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. (My 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, 16th 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.
- Policies for Linking Jobs and Residents in the Chicago Empowerment Zone. Invited briefings to:
U.S. Department of Housing and Urban Development. Washington DC, January, 1997.
Empowerment Zone Coordinating Council. Chicago, January, 1997.

Conference Presentations, Scholarly Meetings

- 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.

Conference Presentations, Scholarly Meetings, continued

- 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.)
- Immergluck, D. and Smith, G. (2005). The Impact of Single-Family Mortgage Foreclosures on Neighborhood Crime, Proceedings of the Federal Reserve System Biennial Community Affairs Research Conference, April 7 and 8.
- 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.
- 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; Immergluck was 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 30th Annual Meeting, Los Angeles, May, 2000.
- The Future of the Community Reinvestment Act: Changes in Banking and the Modernization of Policy, Urban Affairs Association 30th Annual Meeting, Los Angeles, May, 2000.
- Progress Confined: Increases in Black Home Buying and the Persistence of Residential Segregation, Urban Affairs Association 29th 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.
- 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.
- Intrametropolitan Patterns of Small Business Lending: What do the New Community Reinvestment Act Data Reveal? Urban Affairs Association 28th Annual Meeting, Fort Worth, April, 1998.

Conference Presentations, Scholarly Meetings, continued

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.

EXTERNAL FUNDING

External Proposals and Grants Funded

A Proposal to Identify Promising Policies and Programs for Reducing Foreclosures in Nonjudicial Foreclosure States
Annie E. Casey Foundation
2010

Comprehensive Neighborhood Housing Assessments for Chosewood Park and Joyland/High Point.
Co-Investigator (Principal Investigator: Harley Etienne)
City of Atlanta
2009

An Analysis of Property Flipping and Foreclosures in Neighborhood Planning Unit V
Annie E. Casey Foundation Atlanta Civic Site
2008

Regional Resilience to the Foreclosure Crises in Atlanta and Chicago
John D. and Catherine T. MacArthur Foundation via sub-award from University of California at Berkeley
2008

Impacts of Hurricane Katrina on Single-Family Housing Finance and the Spatial Segregation of Homebuyers
University of Kentucky Center for Poverty Research, Regional Small Grants Program
2007-2008

Housing Market Dynamics and Ethnic Change in Gwinnett County
Gwinnett County, GA via Parsons Brinckerhoff, Inc.
2006-2008

Will Streamlining the Mortgage Foreclosure Process Reduce Vacancy and Abandonment?
Lincoln Institute of Land Policy, Planning and Development Research Fellowship Program
2006-2007

Challenges and Opportunities in Funding Nonprofit Public Policy Efforts: Lessons from Michigan Fair Housing Groups.
Aspen Institute's Michigan Nonprofit Research Program
2004

An Analysis of Mortgage Lending Patterns in Kent County, Michigan.
Fair Housing Center of Greater Grand Rapids
2004

External Proposals and Grants Funded, continued

An Econometric Analysis of the Effect of Subprime Lending on Neighborhood Foreclosures.
Woodstock Institute, Chicago, Illinois
2003-2004

An analysis of the Dissolution and Potential Rebirth of the Chicago Association of Neighborhood Development
Local Initiatives Support Corporation (LISC); Chicago Community Trust
2002-2003

Consulting

U.S. Department of Justice
Center for Community Progress
John D. and Catherine T. Macarthur Foundation
Abt, Associates
Strategic Neighborhood Development Strategies, Inc./Annie E. Casey Foundation
Georgia Stand Up, Inc.

TEACHING

Courses Taught

Georgia Tech, Graduate
Advanced Planning Methods (research methods, statistics, regression)
Government and Housing Markets (housing policy)
Principles of Real Estate Finance and Development

Grand Valley State University, Graduate and Undergraduate
Nonprofits and Public Policy
Performance Measurement (workshop)
Urban Development in Chicago (field study)
Public Policy Analysis
Public Policy

University of Illinois-Chicago, Graduate
Economics for Planning and Public Administration

Loyola University, Graduate
Chicago Studies (urban studies)

Student Awards (supervised projects)

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.

Thesis, Masters Paper, and Independent Study Advising

PhD Dissertation Committee

Yun Sang Lee, 2010 – current (serve as chair)
Dabyul Lee, 2009 – current
Caitlin Waddick, 2009 - 2010

PhD Qualifying Paper Committee

Yun Sang Lee, 2008-2009 (served as chair)
Daybul Lee, 2007-2008

More than 25 Capstone Masters Papers Supervised

PROFESSIONAL, UNIVERSITY, AND COMMUNITY SERVICE

Professional Activities

Board of Directors, Urban Affairs Associations, March 2011 - current

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

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

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

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

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

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

Editorial Board, *Encyclopedia of Housing*, Sage Publications, 2010 - current

Referee/Reviewer

Scholarly Journals:

- *Cityscape*, 2011
- *City and Community*, 2007, 2010
- *Economic Development Quarterly*, 1999, 2000, 2002, 2003, 2004, 2005
- *Environment and Planning A*, 2010
- *Housing Policy Debate*, 2003, 2004, 2006, 2007, 2008, 2009
- *Housing Studies*, 2002, 2003, 2004, 2005, 2006, 2007, 2009, 2011
- *International Journal of Urban and Regional Research*, 2010, 2011
- *Journal of the American Planning Association*, 2005, 2006, 2007, 2009, 2010, 2011
- *Journal of Housing Research*, 2002, 2003
- *Journal of Planning Education and Research*, 1998, 1999, 2008, 2009, 2010, 2011
- *Journal of Urban Affairs*, 2000, 2001, 2002, 2003, 2004, 2005, 2007, 2008, 2009, 2010, 2011
- *Urban Affairs Review*, 1999, 2004, 2005, 2006, 2007, 2009, 2010
- *Urban Geography*, 2007, 2010, 2011
- *Urban Studies*, 1997, 2007, 2009

Other reviewing/referee work:

- Urban Institute Press, 2003, 2010
- Brookings Institution Press, 2011
- University of Pennsylvania Press, 2010, 2011
- National Science Foundation: Sociology Program, 2006; Geography and Regional Science, 2007
- Routledge, 2005, 2008

Track Co-Chair, Housing and Community Development, Association of Collegiate Schools of Planning Annual Conference, 2008-2010

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

Professional Association Memberships

- Association of Collegiate Schools of Planning
- American Planning Association
- Urban Affairs Association
- Planners Network

University Service

At Georgia Institute of Technology

- School of City and Regional Planning, Executive Committee, 2009-current
- Mentoring Committee Chair (Etienne), 2010 - current
- City and Regional Planning Director Search Committee, 2007-2008
- Urban Design Position Search Committee, 2007-2008
- Co-chair, Faculty Search Committee, 2006-2007
- College of Architecture Curriculum Committee, 2006-2007
- Faculty Advisor, Student Planning Association, 2006-2007; 2007-2008
- Coordinator, Land Development Certificate and GSU Real Estate Certificate. 2007-2011

At Grand Valley State University

- Admissions Committee, School of Public and Nonprofit Administration, Winter 2004 – Winter 2005
- Dean's Advisory Committee, College of Community and Public Service, Fall 2004 – Winter 2005
- Advisory Committee on Grants Administration, Winter 2003 – Winter 2005
- Division of Social Sciences Faculty Council, Fall 2003, Winter 2004
- Student Summer Research Awards Committee, Social Sciences, Winter, 2003

Community and Public Service, selected

- Member, Research Advisory Council, Center for Responsible Lending, Durham, NC, 2006-current
- Member, Steering Committee, Atlanta Regional Housing Forum, 2009 - current
- Mixed-Income Communities Initiative Committee, Atlanta Neighborhood Development Partnership, 2007- current
- Participant, 30310 Mortgage Fraud Task Force (Atlanta's south side); and Tax Assessment Small 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 Department of Housing Policy Advisory Group, 2000-2002
- Chicago Area Fair Housing Alliance, board member, 1999-2002
- Nonprofit Financial Center, board member, 1998-2000
- Chicago Association of Neighborhood Development Organizations (CANDO) board member, 1990-2002; executive committee, 1994-1998
- Federal Reserve Bank of Chicago, Predatory Lending Task Force, 1998-2000