

Curriculum Vitae

Dan Immergluck
Associate Professor
School of City and Regional Planning
College of Architecture
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

Associate Professor	School of City and Regional Planning Georgia Institute of Technology	August 2005 - current
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, FELLOWSHIPS AND AWARDS

Visiting Scholar, Federal Reserve Bank of Atlanta, 2008-2009

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

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

SCHOLARSHIP AND RESEARCH

Books

Immergluck, D. (2009). *Foreclosed: High-risk lending, deregulation and the undermining of America's mortgage market*. Ithaca, NY: Cornell University Press.

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

Immergluck, D. (2007). 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.

Contributions to Reference Publications

Immergluck, D. (2004). Saul Alinsky. In G. Goethals, G. Sorenson, and J. McGregor Burns (Eds.), *The encyclopedia of leadership*. Great Barrington, MA: Berkshire Publishing Group.

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.

Papers in Refereed Journals (excludes book reviews)

- Immergluck, D. (2010). The accumulation of lender-owned homes during the U.S. mortgage crisis: Examining metropolitan REO inventories. *Housing Policy Debate*. Forthcoming.
- Immergluck, D. (2009). Core of the crisis: Deregulation, the global savings glut, and financial innovation in the subprime debacle. [Invited symposium essay.] *City and Community* 8, Number 3: 341-345.
- 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). Out of the goodness of their hearts? Regulatory and regional impacts on bank investment in housing and community development in the United States. *Journal of Urban Affairs* (30):1-20.
- Immergluck, D. (2008). From the subprime to the exotic: Expanded mortgage market risk and implications for metropolitan communities and neighborhoods. *Journal of the American Planning Association* 74: 59-76.
- 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., 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.
- 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.

Papers in Refereed Journals (excludes book reviews), continued

- 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. 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.

Selected Published Articles and Papers (non-refereed)

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. (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. (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.

Invited Testimony or Presentations before U.S. Congress, Legislative Bodies, and Regulatory Agencies (selected)

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. Presentation to the Federal Reserve Board Consumer Advisory Council. Washington, DC. October 22, 2008.

Reinvigorating CRA: Observations from New and Not-So-New Research. 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, D.C., October, 1997.

Invited Lectures and Presentations (selected)

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 at Athens. 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.

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.

Invited Lectures and Presentations (selected), continued

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.

The U.S. Mortgage Crisis: Race, Space and Response. Foreclosing on the American Dream: A Panel Discussion Organized by the Dr. Martin Luther King, Jr. Committee of the Taubman College of Architecture and Urban Planning. Ann Arbor, Michigan. January 24, 2008.

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

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

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

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

What Might We Know? Research Design Issues for Measuring Community Development Financial Institution Subsector Impacts. Invited Presentation of Commissioned Paper to Senior Foundation Staff and Invited Conferees at John D. And Catherine T. Macarthur Foundation. Chicago, March 16-17, 2006.

The Effects of Concentrated Mortgage Foreclosures on Residential Property Values. Invited Presentation with Co-Author to Senior Staff of the U.S. Comptroller Of The Currency. Washington, D.C., November 2, 2005. (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. 16th Annual Luncheon of the Greater Grand Rapids Fair Housing Center, April 10, 2003.

Proposed Changes to the Federal Home Mortgage Disclosure Act and the Home Ownership and Equity 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.

Invited Lectures and Presentations (selected) continued

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.
U.S. Department of Housing and Urban Development. Washington DC, January, 1997.

Conference Proceedings – Invited Scholarly Meetings (abstracts refereed)

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.

Immergluck, D. (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.

Conference Presentations – Scholarly Meetings

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, IL. July, 2008.

Roundtable on the U.S. Mortgage Crisis, Association of Collegiate Schools of Planning, Annual Meeting, Chicago, IL. July, 2008.

The Subprime Crisis. Miniplenary at the Urban Affairs Association Annual Meeting. Baltimore, MD. April 24, 2008.

Quantity, Quality or Both? Explaining Investment Test Scores in Community Reinvestment Act Examinations, Association of Collegiate Schools of Planning, San Antonio, TX. 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.)

Conference Presentations – Scholarly Meetings, continued

Measuring the Effect of Subprime Lending on Neighborhood Foreclosures: Evidence from Chicago, Urban Affairs Association Annual Meeting, Washington, D.C. April, 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.

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.

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.

Research Reports (selected)

- 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). 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.
- 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.

Research Reports (selected), continued

- 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, M. (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. (1994). *Focusing in: indicators of economic change in Chicago's neighborhoods*. Chicago: Woodstock Institute.

Book Reviews

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

External Grants and Research Support (selected)

Visiting Scholar, Federal Reserve Bank of Atlanta, GA, 2008-2009
Full Support for 1 year

External Grants and Research Support (selected), continued

Comprehensive Neighborhood Housing Assessments for Chosewood Park and Joyland/High Point.
Atlanta Renewal Community Coordinating Responsible Authority, Inc. / City of Atlanta, 2009
Co-Investigator (Principal Investigator: Harley Etienne), \$75,000

An Analysis of Property Flipping and Foreclosures in Neighborhood Planning Unit V
Annie E. Casey Foundation, 2008, \$31,000

Regional Resilience in the Face of Foreclosures
University of California – Berkeley/John D. and Catherine T. MacArthur Foundation, 2008, \$19,000

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, \$20,000

Will Streamlining the Mortgage Foreclosure Process Reduce Vacancy and Abandonment?
Lincoln Institute of Land Policy, Planning and Development Research Fellowship Program, 2006-2007, \$30,000

Housing Market Dynamics and Ethnic Change in Gwinnett County
Gwinnett County, GA via Parsons Brinckerhoff, Inc., 2006, \$56,000

Challenges and Opportunities in Funding Nonprofit Public Policy Efforts: Lessons from Michigan Fair Housing Groups
Aspen Institute's Michigan Nonprofit Research Program, 2004-2005, \$16,000

An Analysis of Mortgage Lending Patterns in Kent County, Michigan
Fair Housing Center of Greater Grand Rapids, 2005, \$6,500

An Econometric Analysis of the Effect of Subprime Lending on Neighborhood Foreclosures
Woodstock Institute, Chicago, Illinois, 2003, \$8,500

The Dissolution and Potential Rebirth of the Chicago Association of Neighborhood Development Organizations
Local Initiatives Support Corporation (LISC)/Chicago Community Trust, 2003, \$7,500

Consulting Activities

U.S. Department of Justice
John D. and Catherine T. MacArthur Foundation
Fannie Mae Foundation

Kirwin Institute, Ohio State University
Georgia Stand-Up

TEACHING

Advanced Planning Methods (univariate and multivariate statistics)	Georgia Tech
Real Estate Finance and Development	Georgia Tech
Government and Housing Markets (housing policy and planning)	Georgia Tech
Policy Analysis	Grand Valley State University
Nonprofit Management and Public Policy (nonprofit advocacy)	Grand Valley State University
Urbanization (undergraduate)	Grand Valley State University
Race, Ethnicity and Economics (urban development policy)	Loyola University, Chicago
Economics for Planning and Public Administration	University of Illinois-Chicago

Student course evaluations (GeorgiaTech):

Interpolated medians on question, “the instructor was an effective teacher,” range from 4.7 to 5.0, where 4.0 = “agree” and 5.0 (maximum) = strongly agree.

SERVICE ACTIVITIES

Professional Activities (selected)

Editorial Boards

Journal of the American Planning Association, August 2008 - current

Housing Policy Debate, June 2007 - current

Urban Affairs Review, 2006 – 2009

Economic Development Quarterly, 2000 – 2003

Track co-chair, Association for Collegiate Schools of Planning, Housing and Community Development Track, 2009

Journal of Urban Affairs’ Best Paper Selection Committee, 2009-2010

Reviewer, scholarly journals:

- *Journal of the American Planning Association*
- *Housing Policy Debate*
- *Journal of Planning Education and Research*
- *Urban Studies*
- *Urban Geography*
- *Journal of Housing Research*
- *Journal of Urban Affairs*
- *Urban Affairs Review*
- *City and Community*
- *Economic Development Quarterly*
- *Housing Studies*

University Service (selected)

School of City and Regional Planning, Executive Committee, 2009-2010

Co-Chair, Faculty Search Committee, 2006-2007

College of Architecture Curriculum Committee, 2007-2008

Association, Board, and Committee Memberships

Professional Association Memberships/Participation:

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

Board and Committee Memberships (selected)

- Center for Responsible Lending, Research Advisory Council, 2004 – current
- Woodstock Institute, board member, 2007- current
- Association of Collegiate Schools of Planning, board member, 2006-2008
- 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) CDC, 1990-2002; executive committee, 1994-1998