



Securing Neighborhoods

Foreclosure, Crime, and CDC Responses

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Recently planners, activists, and residents have begun asking if foreclosures have an effect on crime rates. The existence of such an effect could provide strategic guidance to community developers and organizers who are grappling with the ills of foreclosure and crime. Many community development corporations (CDCs) focus their limited resources on housing development instead of other tasks like CDCs, which has sparked debate about the proper roles of community development and organizing groups. The question is if there is a link between foreclosures and crime that should compel CDCs to develop strategies to combat foreclosure as a neighborhood safety imperative.

As foreclosures mount in neighborhoods across the country and homes stand vacant and often abandoned, city planners, activists, and residents have begun asking if these foreclosures have an effect on crime rates that demands attention (Jaffe, 2012). The existence of such an effect could provide strategic guidance to community developers and organizers who are grappling with the ills of foreclosure and crime. Since the 1960s, many community development corporations (CDCs) have focused their limited resources on housing development instead of other tasks like community organizing and economic

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development (Stoecker, 1997; Bratt, 1997, Keating, 1997). The idea of moving beyond housing has sparked debate regarding the critical role of community development and organizing groups (Krumholz, 2012). This is not to imply that CDCs are myopically focused on housing development and unconcerned with neighborhood safety, because the two have deeply intertwined root causes and spur similar strategic actions. Instead, this paper looks at the possible link between foreclosures and crime and considers whether or not explicitly attempting to prevent foreclosures through strategies aimed at underlying social, economic, and political conditions could have a measurable effect on the common goal of promoting safer, healthier communities. This paper explores the traditional roles of CDCs and the invisible link between housing foreclosures and crime. Despite the lack of definitive evidence to support this link, the paper argues that CDCs can and should begin to gradually and strategically shift their priorities and reallocate their resources to address underlying social, economic, and political conditions. Finally, using the Grandmont Rosdale Development Corporate as a case study, the paper provides recommendations for CDCs looking to make the shift.

Although relevant literature does not definitively demonstrate that foreclosures have a causal relationship with crime, there is nevertheless considerable evidence of at least some modest relationship that makes both short- and long-

term intervention worthwhile. Foreclosure is a socioeconomic condition that leads to physical abandonment, crime can have dramatic effects on people's physical and mental well-being. Many urban neighborhoods are currently facing high rates of both. CDCs need to understand these conditions and their relationships in order to effectively serve their communities. In general, because of the unproven causal effects of foreclosure on crime rates, CDCs currently pursuing a housing development-centric mission should not dramatically overhaul their operations. Rather, such CDCs should think about ways in which they can improve neighborhood safety through physical housing development while also supporting longer-term organizing efforts aimed at larger structural issues of justice and equity.

What is a Community Development Corporation?

Beginning in the 1960s, community activists and stakeholders began forming CDCs with the goals of revitalizing low-income communities, promoting economic enterprise, and asserting more local control over development (Vidal, 1996). They were often founded with an explicit focus serving on communities of color and promoting more socially just living conditions, neighborhoods, and development processes (Vidal, 1996). Many CDCs grew out of neighborhood organizing and protests against urban renewal development that threatened to gut low-income communities, usually of color (Vidal, 1996). By the 1980s, though, significant declines in federal funding for these organizations, coupled with an increase in the availability of funding from corporate and philanthropic sources, led new CDCs to shift their focus towards housing issues (Vidal, 1996). There are concerns that CDCs cannot effectively fight against economic disadvantage and political marginalization while relying on funding from organizations—corporations, foundations, even government—that frequently build and perpetuate those very conditions (Bratt, 1997). While many CDCs today continue to focus on community building and organizing, the vast majority are involved in creating affordable housing with small staffs, limited financial resources, and in an environment that promotes competition rather than cooperation between organizations (Vidal, 1996).

Given the necessary financial resources, technical knowledge, and organizational capacity, CDCs in areas with high foreclosure rates can and do acquire foreclosed homes and redevelop them in an attempt at neighborhood

stabilization and blight reduction, without any specific intent to combat crime. If the link between foreclosures and crime is strong enough, however, CDCs must consider a preventative approach that shifts some limited resources from housing development to also strike at the roots of the foreclosure crisis—for example, by providing foreclosure counseling, lobbying for fairer lending practices, promoting job creation, or organizing community power to stand up to banks. If foreclosures and crime are linked, CDCs should develop neighborhood stabilization strategies that attempt to prevent foreclosures in addition to remedying their effects. Such efforts may take on more overt elements of community organizing and economic justice, if the CDCs are not already engaged in such practices.

Although this paper necessarily makes generalizations about the missions and functions of CDCs, I recognize that there is great variation across organizations and regions in how they operate. The research and recommendations that follow are geared towards a hypothetical CDC that concentrates its resources on housing development and vacant structure rehabilitation in the interest of stabilizing and improving the neighborhoods it serves. In this case, the CDC does not explicitly treat foreclosure prevention as a strategy for promoting safety and stability.

These recommendations will also have varying degrees of efficacy across neighborhoods facing different foreclosure conditions. A single CDC operating in a neighborhood with high foreclosure and crime rates will have less ability to influence neighborhood safety conditions with its policies than a CDC operating in an area with only moderate crime and a more manageable number of foreclosures. The analysis and recommendations that follow are targeted at CDCs operating in neighborhoods where the foreclosure rate, while perhaps not necessarily “manageable,” is such that a single CDC could reasonably have a meaningful effect on neighborhood stability and safety through its policies. That is not to imply that high-crime, high-foreclosure neighborhoods should be subject to triage, but rather that such an intervention may require a degree of human capital, political support, and financial resources that is beyond the capacity of a single CDC.

Grandmont Rosedale, Detroit and the Grandmont Rosedale Development Corporation

The Grandmont Rosedale communities in Northwest Detroit are relatively stable but still in danger of transition due to the foreclosure crisis. According to a neighborhood profile compiled in 2012 by Data Driven Detroit, from 2000 to 2010, they experienced a 7.9% drop in occupied housing units but suffered less than the rest of Detroit, which saw a 19.9% decrease. 83% of homes in 2010 were owner-occupied, down from 90% in 2000, but this rate outpaces Detroit as a whole, where only 51.1% of units are owner-occupied. The condition of the housing stock is generally significantly better than that of the city as a whole, made up almost exclusively of single-family detached dwellings. Violent crime, property crime, drug offenses, and vandalism are all increasingly important issues, but the rates of their incidence in Grandmont Rosedale are significantly below those of the city as whole (Data Driven Detroit, 2012).

The neighborhood is served by the Grandmont Rosedale Development Corporation (GRDC), a CDC that focuses, among other things, on both vacant home renovations and neighborhood safety. Now in its 25th year, GRDC has renovated and sold 85 formerly vacant homes, constructed and sold three new housing units, and is currently rehabbing another 11 homes (Tom Goddeeris, personal communication, February 14, 2014). In addition, GRDC has provided financial assistance to 140 low-income homeowners for home repairs and renovations and operates a vacant property maintenance task force (See Figure 1). GRDC also operates a community safety task force made up of neighbors and staff, who coordinate efforts to reduce crime. GRDC is a model for the CDC this paper envisions as the target of its recommendations—a CDC that operates housing development and community safety initiatives in the service of neighborhood stabilization, but does not explicitly concentrate on foreclosure prevention as a community safety tool.

Research on Foreclosure and Crime

A review of the existing research does not provide a definitive answer to whether or not there is a link between foreclosure and crime, and is murkier still on the question of causality. Studies have been conducted in different cities using different variables, models, and data. Some studies found a link between foreclosure

and total crime (Ellen, Lacoé, and Sharygin, 2013; Teasdale, Clark, and Hinkle, 2012; Stucky, Ottensmann, and Payton, 2012), some found a link with violent crime only (Immergluck and Smith, 2006; Cui, 2010), some found little to no link at all (Katz, Wallace, and Hedberg, 2013; Kirk and Hyra, 2012), and one found that results should vary between different cities (Baumer, Wolff, and Arnio, 2012). Possible explanations for such a link include the way in which vacant buildings lend themselves to criminal activity, the way foreclosures send signals to criminals, and the way physical and social disorder erode social control in neighborhoods.

Dan Immergluck and Geoff Smith first examined the potential link between foreclosures and crime in a 2006 study in Chicago. Controlling for demographic and neighborhood factors, they found that the foreclosure rate was a statistically significant determinant of violent crime, but not property crime (Immergluck and Smith, 2006, p. 862). An increase in the foreclosure rate of one per 100 owner-occupied properties yielded a 2.33% increase in violent crime, with a full standard deviation increase in the foreclosure rate of 2.88 per 100, yielding an increase of 6.7% (p. 862). While the effect on property crime was not statistically significant, the relationship was positive, which they surmised might be due to unreported property crimes on vacant properties and under-reported property crimes in low-income areas (p. 863).

Ellen, Lacoé, and Sharygin compared changes in crime levels on blockfaces in New York City experiencing an increase in foreclosure activity to changes in crime levels on blockfaces that were not experiencing increased foreclosures located in the same census tract (Ellen et al., 2013, p. 62). They studied the effects of both active foreclosures and properties headed to the foreclosure auction. They found that one additional active foreclosure was associated with a 0.7% increase in total crime, a 1.4% increase in violent crime, and a 0.7% increase in public order crimes on a blockface (p. 65). An additional property headed to auction was associated with a 1.4% increase in total crime, a 2.6% increase in violent crimes, and a 2.6% increase in public order crimes (p. 65).

These results contained some important qualifications. Foreclosure activity appeared linked to subsequent crime only when there had been three or more foreclosure notices issued on a blockface (p. 68). A foreclosure on an adjacent blockface was observed to have a significant, positive association with crime on a

blockface, but the effect was smaller than that for a foreclosure on the same blockface (p. 67). The effects of foreclosure on total crime were also larger in police precincts with moderate and high levels of crime (p. 67). In general, researchers have been unable to definitively determine causality—elevated crime might trigger defaults by lowering property values or localized distress might be causing both foreclosures and crime (p. 61).

A number of other researchers have found some link between increased foreclosure activity and increased crime rates. Teasdale, Clark, and Hinkle found that across a variety of crime



*Fig.9.1 and 9.2:
Before and After Repair*

types, foreclosures had significant and positive effects on crime in Akron, Ohio census tracts (Teasdale et al., 2012). For every foreclosure they found a 2-3% increase in crime—that is, a typical Census tract experienced 40% more crime than it would have in the absence of foreclosure (p. 174). Cui found that on average in Pittsburgh, Pennsylvania, violent crime within 250 feet of foreclosed homes increased by more than 15% once the foreclosed home became vacant, while the initiation of foreclosure proceedings itself had no effect (Cui, 2010, p. 23). These effects were similar but less precise for property crime, indicating that the impact of foreclosures may

depend on the stage of the foreclosure process (p. 23). Katz, Wallace, and Hedberg studied foreclosures in Glendale, Arizona and found that they had modest short-term effects on crime rates (Katz et al., 2013). They observed that in the first month following an increase in foreclosure, crime increased, but in subsequent months crime decreased and stabilized (p. 380). Stucky, Ottensmann, and Payton studied Indianapolis and found that foreclosures were a statistically significant predictor of a wide range of crimes, including violent crime, but the effect was greater in neighborhoods with higher percentages of owner-occupied housing units and residential stability (Stucky et al., 2012).

In 2012 Kirk and Hyra pushed back against a growing body of research suggesting a connection between foreclosures and crime, positing that there were reasons to suspect that the relationships between foreclosure and crime was spurious, and that both were a result of deeper structural issues (Kirk and Hyra, 2012). Looking at large neighborhood areas in Chicago after the subprime mortgage meltdown, they concluded that rising foreclosures did not coincide with any measurable increase in crime, even in areas with concentrated foreclosures (p. 665). They concluded that residential instability, community disadvantage, and the relative political influence of a community are much more important predictors of crime (p. 664). Kirk and Hyra argue that historic disinvestment in minority urban communities—communities particularly hard hit by the foreclosure crisis—fundamentally shapes the internal community conditions that influence the prevalence of crime (p. 654). Furthermore, they argue that the political influence of a community is an important determinant of the ability to secure public goods like police patrols, and after they controlled for historic disadvantage and political influence, the effect of foreclosures on crime was nil (p. 661). Kirk and Hyra strongly advocate looking beyond what they see as a surface-level connection between foreclosure and crime to address deeper structural issues of economic justice that shape urban communities.

In a study that they hoped would make sense of the myriad conclusions of researchers before them, Baumer, Wolff, and Arnio (2012) examined post-meltdown foreclosures and burglaries and robberies in subsequent years across 50 different U.S. cities. Like Kirk and Hyra, they found no significant association between neighborhood foreclosures and robbery when controlling for neighborhood conditions on a national level, but noted that their findings indicated that there was great variability in this result across

different cities (p. 593). For robberies, they found that foreclosure and crime were more strongly related in cities with low overall foreclosure rates and relatively high socioeconomic disadvantage (p. 593). They found a stronger association between foreclosure and burglary, especially in cities with aging housing stock and shrinking police forces (p. 593). Their key contribution was that it is misleading to draw strong conclusions about the effects of foreclosures on crime from a single city, and that the broader city context appears to influence the strength of the link.

Possible Effects of Foreclosures on Crime Rates

As demonstrated above, no research has definitively confirmed that increased foreclosures have a positive effect on crime rates, or that foreclosures cause increases in crime. However, many researchers have observed relationships between additional foreclosures and increased crime, and the most prevalent hypotheses on these relationships are useful for community developers and organizers grappling with neighborhood change and stabilization efforts.

A common consequence of foreclosure is that a property becomes vacant. Such vacant property is theorized to facilitate crime, where squatting, drug activity, and prostitution may find a natural shelter (Spelman, 1993). Vacant buildings themselves become targets for property crime, like scrapping. Furthermore, the physical deterioration that accompanies a foreclosure may signal to potential criminals that residents are less invested in the block, which can embolden criminals (Harcourt and Ludwig, 2006). The longer a property sits vacant, therefore, the more opportunity it presents for criminal activity. Indeed, this notion was supported by some of the studies detailed above (e.g., Ellen et al., 2013, Cui, 2010).

Routine criminal activity theory provides another possible explanation for how foreclosures affect crime. Foreclosures potentially change the costs and benefits of committing a crime by affecting the number of suitable targets and changing the number of perceived “capable guardians”—monitors of public spaces in neighborhoods—against crime (Ellen et al., 2013, p. 61). Criminals see physical deterioration and vacancy and calculate that there are not only fewer people on the block, but also that the remaining people may not have their eyes on the street. Foreclosures also reduce the number of “capable guardians” as households in homes going through the

foreclosure process may withdraw socially from the neighborhood, either due to stress, embarrassment, or a diminished sense of territoriality that accompanies a potential move out (Ellen et al., 2013, p. 61). This translates not only to more opportunity for property crime, but also to shelters for activities like drug and alcohol abuse that are related to violent crime (Baumer et al., 2012, p. 580). This notion is supported by the research detailed above. Disorganization theory also helps explain how foreclosures may result in increased crime. Vacant and abandoned buildings can be considered a component of the physical disorder of a neighborhood, which can undermine the ways in which communities keep social control (Skogan, 1990). The theory argues that physical disorder encourages residents to withdraw from public social interactions and social control efforts—creating social disorder—which results in ungarded areas in neighborhoods where crime can more freely take place (Baumer et al., 2012, p. 579). In addition, as conditions deteriorate and residents move out, remaining residents lose some of their ability to recognize outsiders and informal social controls lose their efficacy (Katz et al., 2013, 363). Physical and social disorganization are thought to reduce the availability of informal social control mechanisms, which limits a community's ability to address the crime problems associated with foreclosure (Taylor, 2009).

Room for Intervention

While the link debate continues overhead, the key questions for CDCs and community organizers on the ground are what opportunities for short- and long-term interventions exist, where do they exist, and who will facilitate them? In general, CDCs currently pursuing a housing development-centric mission should think about ways in which they can improve neighborhood safety through physical housing development interventions while supporting longer-term organizing efforts aimed at larger structural issues of justice and equity.

There can be little doubt that vacant structures are bad for communities, and CDCs and community groups can attack this problem in a number of ways (Ellen et al., 2013, Cui, 2010, Immergluck and Smith, 2006). Loan modifications can help keep people in their homes and prevent a vacancy (Cui, 2010). GRDC, for example, takes the financing issue a step further. It provides down-payment assistance to homebuyers purchasing its renovated homes and works with a community-based lender to provide fairer finance terms. If a property

becomes vacant, CDCs and neighborhood groups can perform basic maintenance to guard against inviting vandalism, arson, and other criminal behavior. GRDC, for its part, operates a task force of concerned neighbors that monitors foreclosures, maintains the appearance of occupancy by planting flowers and mowing lawns, and boards up vacant homes. CDCs should endeavor to purchase as many foreclosed properties in their neighborhoods as possible to avoid the unfortunate result that a speculator purchases the property and sits on it or the property reverts back to the government, which then fails to maintain it. Pursuing a policy of purchasing foreclosed homes for resale is limited, obviously, by the amount of funding CDCs secure, and this is just one piece of what effective organizations must take on. CDCs can work with local governments to establish, revamp, or consolidate land banks that have the capacity to absorb foreclosures and put the structures and land to productive use. CDCs can also work with local governments to identify structures that require demolition and to work to align neighborhood and city priorities.

Just as clustered investment can benefit a neighborhood, studies show that higher concentrations of foreclosure reveal links to crime. Ellen et al. specifically suggest that foreclosures are linked to criminal activity only when three or more foreclosures have occurred on a block, and that those crime rate effects are most significant on that block itself, rather than on adjacent blocks (Schuetz, Been, Ellen, 2008; Ellen et al., 2013, p. 59). CDCs should comprehensively track foreclosures in their neighborhoods and monitor these thresholds in order to better target limited resources. Perhaps a CDC has only enough capital to purchase and renovate two foreclosed homes—targeting that capital so that one block remains vacancy free might be preferable to purchasing two foreclosures on a block with ten. GRDC, for its part, monitors foreclosures in Grandmont-Rosedale closely in large part to make more forceful appeals to funding sources about the importance of shoring up housing stock and avoiding neighborhood decline tipping points.

In addition to these physical interventions, CDCs should encourage the formation of block clubs and neighborhood associations that promote social interaction and a sense of investment in the community. Such organizations steel the resolve of residents in the face of decline. Promoting a sense of community and putting more eyes on the street may help guard against disorganization and create new “capable guardians” where others

have disappeared. CDCs can provide technical support to such groups, even if it is simply in the form of meeting space or printing capabilities. GRDC is largely meeting this challenge and is a critical institution in its community. GRDC operates a neighborhood farmers' market and community garden, organizes community beautification projects, works closely with the neighborhood associations that organize block clubs, and gives access to its office space to community groups.

Rather than totally abandoning the notion of community organizing, as Stoecker (1997, p. 11) advocates, CDCs should align their development policies in ways that support extant and ongoing organizing efforts, and should lend resources and expertise to these organizing groups where possible. CDCs should allow community organizing groups to take the lead on initiatives and think critically about the extent to which they are—and by extension, their outside capital is—driving decision-making. This is necessary to avoid what Stoecker worries could amount to a disorganization of the community via the demands outside capital places on CDCs (Stoecker, 1997, p. 12).

While foreclosure and crime can never truly be ameliorated without a concerted effort to address structural issues of economic justice and marginalization, a community-driven planning process with a long-term focus, as Stoecker envisions, appears feasible (Stoecker, 1997, p. 14). Building a sense of community and enhancing political power while linking immediate concerns about foreclosure and crime to long-term goals of justice and equity is wholly desirable. Stoecker's insistence that CDCs stay away from organizing efforts and focus on housing development seems to rest on overstated, generalized fears that the people running CDCs are either ignorant about their relation to capital, uninterested in economic justice, or otherwise lack the capacity to deal with issues of power and influence. Given the housing landscape and the destabilization of many urban neighborhoods, CDCs should focus primarily on physical development. However, there is significant room for them to participate in long-term, justice-oriented organizing that should not be ignored at the risk of turning away valuable technical, financial, and human resources. A community-driven organizing process that decides establishing a land bank is a good way to promote affordable housing and remove speculators from the community could benefit tremendously from a CDCs knowledge of how land banking works, its technical ability to raise funds for property acquisition, and

its capacity to connect organizers with the necessary lawyers and government officials to bring such a plan to fruition.

CDCs can also capitalize on their political connections to local government and stakeholders to advocate for policing reforms in their areas. Community policing has shown great promise in reducing property crimes, as police and residents foster greater communication and trust, and CDCs could advocate for tactical reforms in their neighborhoods (Anderson, 2013). In addition, CDCs and neighborhood groups can marshal resources and resident involvement to provide security services that augment city protections, e.g. radio patrols or private security contractors. GRDC is, in this arena too, making strides to use its political clout to improve neighborhood safety. The neighborhoods were selected for a community policing pilot project, and GRDC is leading a charge to create a special assessment district that would allow residents to pay an extra tax to support an increased police presence. All of these strategies are feasible steps that CDCs can take in concert with neighborhood groups to critically address the potential effects of foreclosures on crime while not waylaying a CDC's mission of housing development.

Discussion and Conclusions

The research points to a possible context-specific connection between foreclosure and certain kinds of crime, but causation is difficult to pinpoint, and the strength of the evidence does not compel CDCs to overhaul their operations in a dramatic fashion. However, this does not imply that CDCs cannot also pair their physical development aims with community-organizing efforts that promote equity and justice to more comprehensively address foreclosure and crime in their neighborhoods—on the contrary, they should. I do not necessarily suggest that CDCs take on community organizing actions that jeopardize their funding sources or access to power. Part of what makes many CDCs valuable to the neighborhoods they operate in is precisely their access to capital and local decision-makers, and precisely that they are providing needed housing options where traditional developers would not build. But such a reality should force a reassessment of the mission and strategy of the organization, to ensure that if a CDC is committed to improving neighborhood safety in addition to housing development, that it align itself with partners in the community that allow it to serve this larger movement for economic justice and community power.

Foreclosures appear to be most damaging to community security in that they often result in vacant buildings that harbor crime and destroy the social networks keeping neighborhoods safe. CDCs can utilize their physical development strengths to ameliorate the problems of vacancy by encouraging aesthetic and functional improvements that maintain an appearance of occupancy, purchasing foreclosed and vacant homes to keep ownership local, promoting land banks, and monitoring thresholds and targeting resources geographically. Furthermore, CDCs can support the creation and technical

capacity of community groups dedicated to monitoring vacancy and promoting safety, work with lenders for fairer financing terms and loan modifications, lobby politically for resources, and maintains a vigilant focus on whether or not their actions are supporting broader efforts to make structural, socially just change. By focusing on physical development while critically engaging in community-driven organizing processes, CDCs can open multiple fronts in the campaign to secure the future of their neighborhoods. ■

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