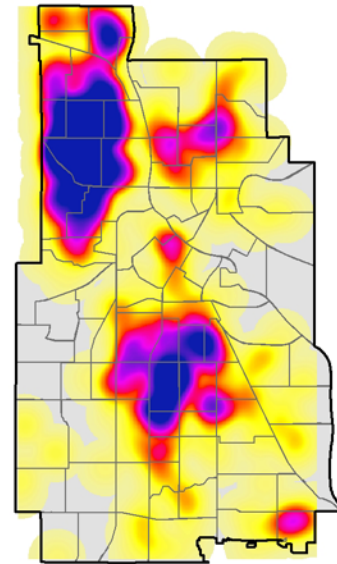


NNIP/CURA Symposium: Neighborhood Responses to the Foreclosure Crisis



**Minneapolis Foreclosure Density
First Quarter, 2009**

May 12th, 2009

Hubert. H. Humphrey Center,
University of Minnesota

*Sponsored by the National Neighborhood Indicators Partnership (NNIP)
and the Center for Urban and Regional Affairs (CURA)*

The goal of the NNIP/CURA Symposium on Neighborhood Responses to the Foreclosure Crisis Give is to give practitioners the opportunity to share real, detailed examples of programs and policies that mitigate the devastating effects of the foreclosure crisis on households and neighborhoods. We hope you come away with ideas that can be adapted to your city.

Through NNIP partners' experience, we believe that places and regions need a fuller picture of their foreclosure response system – this is why we've brought people working on prevention and neighborhood stabilization here together. The world is moving quickly and there will be changes we cannot anticipate. We will be better prepared if we can create a learning network to share our successes, failures, and ongoing struggles.



About the National Neighborhood Indicators Partnership (NNIP)

NNIP is a collaborative effort by the Urban Institute and local partners to further the development and use of neighborhood-level information systems in local policymaking and community building. The long-term plan for the partnership entails three types of activities being undertaken jointly by the Urban Institute and local NNIP partners: (1) Mounting a series of new cross-site action initiatives that use data to drive community change; (2) Continuing to improve tool building and dissemination practices that advance the field; and (3) Expanding direct technical assistance and training to help groups in new cities get started in building NNIP-type capacities.



About the Center for Urban and Regional Affairs (CURA)

CURA is an all-University applied research and technology center at the University of

Minnesota that connects faculty and students with community organizations and public institutions working on significant public policy issues in Minnesota. CURA works across disciplinary lines and professional boundaries, creating new programs and supporting projects that meet needs that no one else is meeting. Staff leverages resources by collaborating closely with other University units, and with the constituents that we serve: nonprofit organizations, ethnic and racial minority groups, businesses, rural towns, inner-city neighborhoods, suburban communities, local governments, and state agencies.

Agenda

8:00 – 8:30 AM	Atrium	Registration and breakfast
8:40 – 9:00 AM	Auditorium	Welcome - <u>Tom Scott</u> , Director, Center for Urban and Regional Affairs (CURA), University of Minnesota
		Goal for Symposium: Using information to address neighborhood foreclosures - <u>Kathy Pettit</u> , Co-Director National Neighborhood Indicators Partnership (NNIP)
9:00 – 10:00 AM	Auditorium	Panel: Thinking Strategically about Foreclosure Response - <u>Phyllis Betts</u> , Director of the Center for Community Building and Neighborhood Action and InfoWorks Memphis in the School of Urban Affairs and Public Policy at The University of Memphis - <u>Alan Mallach</u> , Research Director of the National Housing Institute in Montclair, New Jersey 1. Causes of Foreclosure 2. Neighborhood Market Conditions 3. Organizational/Agency Responses to Foreclosure
10:00 – 10:30 AM	Auditorium	Question and answer with morning speakers
10:30 AM – 10:45 AM		Break
10:45 – 11:30 AM	Auditorium	Presentations: Foreclosure Solution Strategies 1. Prevention-- <u>Julie Gugin</u> (Minnesota Homeownership Center) 2. Mitigating Community Impacts-- <u>Edward Cunningham</u> (City of Cincinnati) 3. Property Recovery-- <u>Donovan Walsh</u> and <u>Dawn Stockmo</u> (Twin Cities)
11:30 AM – 12:00 PM	Auditorium	Question and answer/Discussion

12:00 PM	Atrium	Lunch
1:30 – 3:00 PM	<p>Auditorium</p> <p>Humphrey Forum</p> <p>Room 180</p> <p>Room 215</p>	<p>Afternoon Workshops: Case Studies on Strategies (concurrent)</p> <p>1. Outreach / Organizing for Prevention - <u>Jeff Skrenes</u>, Housing Director, Hawthorne Neighborhood Council (Minneapolis) - <u>Peggy Sand</u>, Coordinator, Baltimore Homeownership Preservation Coalition</p> <p>2. Managing Foreclosed Properties - <u>Michael Schramm</u>, Case Western Reserve, Center on Urban Poverty and Community Development (Cleveland) - <u>John Kromer</u>, Sr. Consultant, Fels Institute, University of Pennsylvania</p> <p>3. Acquisition of Foreclosed Properties - <u>Jim Erchul</u>, Executive Director Daytons Bluff Neighborhood Housing Services (St. Paul) - <u>Carolyn Olson</u>, Greater Minnesota Housing Corporation (St. Paul/Minneapolis) - <u>Junious Williams</u>, Chief Executive Officer, Urban Strategies Council (Oakland)</p> <p>4. Land Banking - <u>Donna Hunter</u>, Administrator of the Land Redevelopment Office, City of Columbus - <u>Duane Ingram</u>, Land Bank Manager, Department of Metropolitan Development (Indianapolis)</p>
3:00 – 3:15 PM		Break
3:15 – 3:45 PM	Auditorium	Workshop summaries: moderators report back
3:45 – 4:05 PM	Auditorium	<p>Future directions- The interplay between neighborhood responses to the foreclosure crisis and national policies and programs</p> <p>- <u>Ingrid Gould Ellen</u>, Co-Director of the Furman Center for Real Estate and Urban Policy Associate Professor of Urban Planning and Public Policy, New York University</p>
4:05 – 4:30 PM	Auditorium	Discussion
4:30 PM	Auditorium	Adjourn
4:30 – 6:00 PM	Atrium	Reception

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and

The Annie E. Casey Foundation

Symposium Planning Committee

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launches, and corporate restructuring. His background includes various executive and management roles in domestic and international banking, and in the mortgage and capital markets industries, including the launching of new business lines and non-profit organizations, and managing international expansion for a number of large (Fortune 50) companies.

Junious Williams - juniousw@urbanstrategies.org

began work with Oakland Urban Strategies Council in 1992 and became CEO in September 1998. He holds a Bachelor's degree in sociology and a Juris Doctorate from the University of Michigan, where he also attended graduate school in education administration. He has done extensive work with school districts and community organizations in the areas of school desegregation, education equity and school improvement as associate director of the Programs for Educational Opportunity at the University of Michigan School of Education. He also served as associate professor of ethnic studies and assistant to the vice president for academic affairs at California State University, Fresno. He has worked on a variety of school reform, youth development and community building efforts in Oakland, and with partner organizations in other cities through the Council's Community Building Support Center. He has published numerous articles, research reports and training materials on topics ranging from educational equity to community building to crime.

Speaker Biographies

Phyllis Betts - pbetts@memphis.edu

is the founding director of the Center for Community Building and Neighborhood Action at the University of Memphis. She has over ten years experience working with community development organizations and agencies, including both practitioners and grassroots stakeholders, with a special emphasis on how activists can work with researchers to create "actionable knowledge" and design locally meaningful interventions. Her work revolves around sustaining neighborhood housing markets and enhancing quality of life in low-moderate income neighborhoods. She has a PhD in Sociology from the University of Chicago, with a special emphasis on urban and community studies and poverty and social inequality.

Edward Cunningham - Edward.Cunningham@cincinnati-oh.gov

is the Property Maintenance Code Enforcement Division Manager with the City of Cincinnati, Ohio, Department of Community Development. He has worked for the City in Housing Inspection for 21 years. Ed received a certificate of completion, two-year Building Maintenance Program, Diamond Oaks Career Development Campus in 1976, and after graduation, worked several years in Apartment Maintenance, and new construction. Ed later earned a degree in Humanities, magna cum laude, from the University of Cincinnati.

Jim Erchul - jerchul@dbnhs.org

has served as Executive Director of Dayton's Bluff Neighborhood Housing Services (DBNHS), in Saint Paul, Minnesota since 1991. DBNHS utilizes a "targeted community revitalization strategy" where groups of blocks or sections, usually identified by neighborhood residents, are targeted for vacant house redevelopment, single and multi-family housing construction, and housing and business rehabilitation loan and grant programs. DBNHS is the lead agency in St. Paul for the *First Look Program* to purchase real-estate owned foreclosed properties, once the redemption period has passed and before they are listed for sale through traditional mechanisms. Properties are then rehabbed or redeveloped for new homeowners. Jim is a board member for several affordable housing and community development organizations in Minnesota. He holds a graduate degree in Social Development from the University of Minnesota, and has more than 30 years of work experience in the affordable housing field.

Ingrid Gould Ellen - ige2@nyu.edu

an Associate Professor of Public Policy and Urban Planning at NYU's Robert F. Wagner Graduate School of Public Service, is the Co-Director of the Furman Center. The Furman Center for Real Estate and Urban Policy has become the leading academic research center in New York City devoted to the public policy aspects of land use, real estate development and housing. Before joining the NYU Faculty, Ingrid served as a Lurcy Research Fellow at The Brookings Institution, a Research Consultant for the National Academy of Sciences' Committee on Improving U.S. Cities Through Metropolitan Area Governance, a Visiting Scholar at The Urban Institute, a Research Analyst for Abt Associates in the Housing and Labor Economics Area, and as a Policy Analyst for the New York City Department of Housing Preservation and Development.

Julie Gugin - julie@hocmn.org

is the MN Home Ownership Center's Executive Director. She has over fifteen years of experience in non-profit leadership and housing program development. She holds an MBA from Hamline University and a B.S. degree in Technical Communications from the University of Minnesota. Ms. Gugin is actively involved in the Twin Cities' housing community and has served as a board member for numerous organizations. She is currently on the Board of Dayton's Bluff Neighborhood Housing Services.

Donna Hunter - DRHunter@Columbus.gov

is Administrator of the Land Redevelopment Office for the City of Columbus, Ohio. This office administers the Land Reutilization Program under Ohio law, which is the Land Banking Program; the management of the acquisition, land banking and redevelopment of properties associated with the Home Again Program, a Mayoral (\$25M) initiative that deals comprehensively with the vacant and abandoned property issue over six years with capital bond dollars; and the same activities for the city's National Stabilization Program. The City of Columbus received \$22,845,945. She has over 30 years of real estate experience in the city government. Professionally Donna has served in many positions at the international, regional and local level for the International Right of Way Association, serves as a board member of the local Habitat for Humanity, and a member of CREW (Columbus real estate women). She is a buckeye, mother to three Bernese Mountain Dogs and a graduate of The Ohio State University.

Duane Ingram - dpingram@indygov.org

Is a native of Gary, Indiana and attended where he progressed through the Gary Public School system and graduated from Emerson School for the Visual and Performing Arts. Upon graduation, he was accepted to Indiana University – Bloomington where he received his Undergraduate degree in Public Administration. In May of 2007 he became the first Land Bank Manager for the City of Indianapolis, where he has served his community by finding creative ways to fight abandoned housing while providing affordable housing opportunities for those who are in need. He provides workshops across the city to train residents to properly assess vacant and abandoned structures and how to work with the proper agencies to abate any issues related to housing.

John Kromer - jkromer@sas.upenn.edu

As Senior Consultant at the Fels Institute of Government, John Kromer specializes in the design and implementation of reinvestment strategies for distressed urban communities. He advises governments, institutions, businesses, and nonprofit organizations on policy and program development projects involving the strategic use of public-sector resources to leverage private investment. Kromer is the author of *Neighborhood Recovery: Reinvestment Policy for the New Hometown*. His second book, *Fixing Broken Cities: The Implementation of Urban Development Strategies*, will be published this summer.

Alan Mallach - amallach@comcast.net

Alan is currently a Non-Resident Senior Fellow with the Brookings Institution, a Visiting Scholar at the Federal Reserve Bank in Philadelphia and research director of the National Housing Institute in Montclair, New Jersey. Alan is currently engaged in work on housing and community development policy issues, including vacant and abandoned property issues, neighborhood revitalization strategies, and urban redevelopment. His most recent book, dealing with abandoned property strategies, *Bringing Buildings Back: Turning Abandoned Properties into Community Assets*, has just been published, and he is currently writing a book tentatively entitled *Understanding Affordable Housing for Planners Press*. He is a member of the College of Fellows of the American Institute of Certified Planners, and is also the author of *Inclusionary Housing Programs: Policies and Practices* and many other works on planning and housing issues, as well as Italian opera. He holds a B.A. degree from Yale University.

Carolyn Olson - colson@gmhchousing.org

President, Greater Metropolitan Housing Corporation, is responsible for the overall management of the corporation. GMHC is the lead agency for *First Look Program* in Minneapolis to purchase real-estate owned foreclosed properties, once the redemption period has passed and before they are listed for sale through traditional

mechanisms. GMHC has purchased several hundred properties through this program and working with other nonprofits to rehabilitate and develop sites for new homeowners. In addition GMHC provides predevelopment loans to assist in the affordable housing development, builds and/or renovates for-sale single-family homes, affordable to low and moderate-income persons, and operates five HousingResource Centers™ to provide free services to residents in need of homeownership advice and assistance. Carolyn serves on the board of directors for many affordable housing organizations in the Twin Cities.

Peggy Sand - psand@bncbaltimore.org

has 20 years of experience working with nonprofits, local governments and foundations, primarily in the Washington metropolitan region as a senior staffer and independent consultant. Peggy's consulting practice has recently focused on helping nonprofits and local governments develop pro-active foreclosure prevention and mitigation strategies. In June 2008 Peggy helped the Council of Governments organize the Washington region's first foreclosure summit. In October Peggy joined the Baltimore Homeownership Preservation Coalition, as a part-timer coordinator. Most of Peggy's career has focused on regional approaches to housing and community development issues.

Michael Schramm - schramm@case.edu

M.A. in Geography from Syracuse University, is a Analyst/Programmer at the Center on Urban Poverty and Community Development at Case Western Reserve. He is extensively involved in the development and maintenance of the Center's Northeast Ohio Community and Neighborhood Data for Organizing (NEO CANDU) database. He also assists the community on a continuing basis with data and GIS mapping and conducts regular training sessions on how to use the NEO CANDU as a tool for social change. Michael has been working with Cleveland's community development organizations since 2001 and has implemented ArcIMS web mapping applications for the Northeastern Illinois Planning Commission in Chicago and for the ClevelInfo project in Cleveland.

Jeff Skrenes - jskrenes@hawthorneneighborhoodcouncil.org

Before "predatory lending" was a commonly used term, Jeff Skrenes began working on such issues as an organizer and loan counselor with Minnesota ACORN in 1999. He spent six years in the for-profit sector as a mortgage originator - primarily with US Bank. His fluency in Spanish helped him focus his work with first-time homebuyers in low- and moderate-income immigrant communities. During his time in the mortgage industry, he kept close ties with the non-profit sector, teaching classes and even advocating for more regulations on his own industry. In 2007, he returned to ACORN to help pass Minnesota's landmark Anti-Predatory Lending legislation, and has been the Housing Director for the Hawthorne Neighborhood for the past two years.

Dawn Stockmo - dstockmo@stabilizationtrust.com

is the Community Development Manager for the National Community Stabilization Trust, with responsibility for all states east of the Mississippi. As the Community Development Manager, her role is to work with state and local governments and nonprofit housing providers to facilitate the transfer of foreclosed and abandoned property from financial institutions nationwide to localities to promote neighborhood stability. She has an MBA from the University of St Thomas in St Paul, MN and is a graduate of the Bank of America Leadership Academy in 2001.

Donovan Walsh - Donovan.walsh@tfscg.com

has been working with the National Community Stabilization Trust and its sponsoring organizations since its inception in early 2008. Additionally, Mr. Walsh works with The Financial Services Consulting Group, an executive management consulting firm that focuses on supporting its clients through business changing events such as mergers, acquisitions, divestitures, international expansion, new business and product