

State of California

Analysis of Impediments to Fair Housing

Sources Cited

- Booth, A. Scott, M., and V. King. 2010. "Father Residence and Adolescent Problem Behavior: Are Youth Always Better Off in Two-Parent Families?" *Journal of Family Issues*, 31:5. 585-605. Retrieved from: <http://jfi.sagepub.com/content/31/5/585.short>
- Bryden, John and Ray Bollman. (2000). "Rural employment in industrialised countries." *Agricultural Economics* 22(2):185. Retrieved from: <http://elmu.umm.ac.id/file.php/1/jurnal/A/Agricultural%20Economics/Vol22.Issue2.Marr2000/1416.pdf>
- Cagan, Christopher L. 2007. "Mortgage Payment Reset: The Issue and the Impact." Santa Ana, CA: First American CoreLogic
- Calem, Paul S., Jonathan E. Hershaff, and Susan M. Wachter. 2004. "Neighborhood Patterns of Subprime Lending: Evidence from Disparate Cities." *Housing Policy Debate* 15(3), 603-622
- California Department of Aging (2009). "California State Plan on Aging." Retrieved from: http://www.aging.ca.gov/legislation/California_State_Plan_on_Aging_AoA_2009-2013_06-30-2009.pdf
- California Reinvestment Coalition. 2011. "Race to the Bottom: An Analysis of HAMP Loan Modification Outcomes by Race and Ethnicity for California."
- Code of Federal Regulations (CFR) Part 91.305 "Housing and Homeless Needs Assessment." Online at: <http://www.gpo.gov/fdsys/pkg/CFR-2010-title24-vol1/pdf/CFR-2010-title24-vol1-sec91-305.pdf>
- Code of Federal Regulations (CFR) 24 Part 91. Subpart D-State Governments; Contents of Consolidated Plan. April 1, 2003. Retrieved from: www.access.gpo.gov/nara/cfr/waisidx_03/24cfr91_03.html
- Council of Large Public Housing Authorities (CLPHA), National Association of Housing and Redevelopment Officials (NAHRO), The National Leased Housing Association (NLHA), and Public Housing Authorities Directors Association (PHADA). 2002. *The Section 8 Housing Choice Voucher Program: "Making Housing Markets Work for Low-income Families."* Online at: www.phada.org/pdf/joint.pdf

Covington, K., Freeman, L. and M. Stoll. 2011. “*The Suburbanization of Housing Choice Voucher Recipients.*” The Brookings Institution Metropolitan Policy Program.

DataQuick, Inc. 2011a. “*Another Decline in California Foreclosure Activity.*” Online at: <http://dqnews.com/Articles/2011/News/California/CA-Foreclosures/RRFor110125.aspx>

DataQuick, Inc. 2011b. “*Golden State Mortgage Defaults Drop to Four-Year Low.*” Online at: <http://dqnews.com/Articles/2011/News/California/CA-Foreclosures/RRFor110719.aspx>

Drinking Water Watch. “*Glossary: Type.*” Online at: http://drinc.ca.gov:8080/DWW/Help/html_Public_Water_Supply_Systems_Search_Parameters.htm.

Dymski, Gary A. 2007. “*From Financial Exploitation to Global Banking Instability: Two Overlooked Roots of the Subprime Crisis.*” Unpublished working paper. Sacramento, CA: University of California Center Sacramento.

Farley, Reynolds. (2011). “*The Waning of American Apartheid?*” *Context*, 10(3):36-43.

Farris, John and Christopher A. Richardson. 2004. “*The Geography of Subprime Mortgage Prepayment Penalty Patterns.*” *Housing Policy Debate* 15(3), 687-714.

Federal Financial Institutions Examination Council (FFIEC). 2009. “*A Guide to HMDA Reporting: Getting It Right!*” Online at <http://www.ffiec.gov/hmda/hmdaproducts.htm#guide>

Federal Housing Finance Agency. 2009 “*Home Prices Fall in First Quarter; Pace of Decline Lessens Considerably.*” Washington D.C.

Federal Housing Finance Agency. May 27. Available online at: <http://www.fhfa.gov/webfiles/2406/1q09hpi.pdf>. Accessed on September 16, 2009.

Federal Reserve Bank of Boston, April 1993. “*Closing the Gap: A Guide to Equal Opportunity Lending*, Joint Center for Housing Studies.” 2008a. *The State of the Nation’s Housing*. Cambridge, MA: Joint Center for Housing Studies.

Goodstein, Ryan, Paul Hanouna, Carlos D. Ramirez, and Christof W. Stahel. “*Are Foreclosures Contagious?*” FDIC Center for Financial Research. Working Paper No. 2011-4 Online at: http://www.fdic.gov/bank/analytical/cfr/2011/wp2011/CFR_WP_2011_04.pdf

- Iceland, J., Weinberg, D. and E. Steinmetz. 2002: "*Racial and Ethnic Residential Segregation in the United States: 1980-2000.*" US Census Bureau Special Report. August. Online at: http://www.census.gov/hhes/www/housing/housing_patterns/front_toc.html
- Joint Center for Housing Studies. 2008b. "*America's Rental Housing: The Key to a Balanced National Policy.*" Cambridge, MA: Joint Center for Housing Studies.
- Leonard, Paul. 2008. Testimony given "*The Effect of the Foreclosure Crisis on Asset Building in Minority Communities.*" November 12. Insight Center for Community Economic Development: Online teleconference. Available on the internet at: <http://www.insightccd.org/publications/webinar-archive.html> . Accessed on November 12, 2008.
- Mallach, Alan. 2008. "*Tackling the Mortgage Crisis: 10 Action Steps for State Government.*" May. Washington, D.C.: Metropolitan Policy Program, Brookings Institution.
- MacTavish, K., Eley, M, and S. Salamon. (2006). "*Housing Vulnerability among Rural Trailer-Park Households.*" *Geo. J. on Poverty L. & Pol'y*, 95.
- Massey, D. and N. Denton. 1988. "*The Dimensions of Residential Segregation.*" *Social Forces* 67:281-315. Online at: <http://sf.oxfordjournals.org/content/67/2/281.short>
- Myers, Dowell. "*Immigrants and Boomers: Forging a New Social Contract for the Future of America.*" 2007, New York, NY: Russell Sage Foundation.
- National Low Income Housing Coalition. 2011. "*Memo to Members.*" January 4, 16(2).
- NCRC. 2008. "*CRA Myth and Fact.*" Washington, D.C.: National Community Reinvestment Coalition. Available on the internet at: http://www.ncrc.org/index.php?option=com_content&task=view&id=353&Itemid=80 . Accessed on November 18, 2008.
- Newman, Kathe and Elvin K. Wyly. 2004. "*Geographies of Mortgage Market Segmentation: The Case of Essex County, New Jersey.*" *Housing Studies* 19(1), 53-83.
- Ong, Paul, Firestine, Theresa, Pfeiffer, Deirdre, Poon, Oiyen, and Tran, Linda. "*The State of South LA.*" UCLA School of Public Affairs, August, 2008.
- Pfeiffer, Deidre and Paul Ong (2009b). "*Health and Housing in California.*" Manuscript on file with authors for California Department of Housing and Community Development project. September 7.

Pfeiffer, Deirdre and Paul Ong (2009a). “*Education and Housing in California.*” Manuscript on file with authors for California Department of Housing and Community Development project. September 7.

Planning Communications (2011). “*Clark County, Nevada Analysis of Impediments to Fair Housing Choice.*” Retrieved from:
<http://www.planningcommunications.com/ai/Clark%20County%20NV%20AI%202011.pdf>

RealtyTrac (2011). “*California Foreclosure Laws.*” Online at:
<http://www.realtytrac.com/foreclosure-laws/california-foreclosure-laws.asp> Retrieved from: www.hud.gov/offices/fheo/images/fhpg.pdf

RealtyTrac. 2011. “*Foreclosure Activity Off 29 Percent for First Half of 2011.*” Online at:
<http://www.realtytrac.com/content/press-releases/midyear-2011-us-foreclosure-market-report-6681>

Roberts, Sam (2009). “Westchester Adds Housing to Desegregation Pact.” *The New York Times*. August 11, 2009.

Scheessele, R. M. 2002. “*Black and White Disparities in Subprime Mortgage Refinance Lending.*” Housing Finance Working Paper Series. Washington, D.C.: Office of Policy Development and Research, U.S. Department of Housing and Urban Development.

Schumer, Charles E. 2007. “*Sheltering Neighborhoods from the Subprime Foreclosure Storm.*” Special Report. Washington, D.C.: Joint Economic Committee.

Standard & Poor’s. 2009. “*S&P/Case-Shiller Home Price Indices.*” August 25. Online at:
http://www2.standardandpoors.com/portal/site/sp/en/us/page.topic/indices_csmahp/0,0,0,0,0,0,0,0,0,1,1,0,0,0,0,0.html. Accessed on September 16, 2009

South Dakota Housing Development Authority (2011). “*2010 South Dakota Analysis of Impediments to fair Housing Choice.*” Final report, April 2011.

Sparks, P. Johnelle, Corey S. Sparks, and Joey Campbell (2011). “*Poverty segregation in nonmetro counties: A spatial exploration of segregation patterns in the US.*” Princeton University Department of Demography. Retrieved from: <http://paa2011.princeton.edu/download.aspx?submissionId=111887>

State of California (2010). “*California Consolidated Plan 2010-2015.*” Department of Housing and Community Development. Retrieved from:
www.hcd.ca.gov/hpd/hrc/rep/fed/2010-2015_conplan_final.pdf

- State of California (2011). "Draft Action Plan 2011-2012." Department of Housing and Community Development. Retrieved from:
http://www.hcd.ca.gov/hpd/hrc/rep/fed/AnnualPlanUpdate2011-2012Draft_Mar%2011.pdf
- State of California (2010). Department of Finance California State Data Center. Retrieved from:
http://www.dof.ca.gov/research/demographic/state_census_data_center/census_2010/view.php
- Temkin, Kenneth, Jennifer E. H. Johnson, and Diane Levy. 2002. "Subprime Markets, the Role of GSEs, and Risk-Based Pricing." Prepared for the Office of Policy Development and Research at the U.S. Department of Housing and Urban Development. Washington, D.C.: The Urban Institute.
- Tran, L. Pfeiffer, D. and P. M. Ong. 2009. "Implications of the Current Foreclosure Crisis." UCLA School of Public Affairs and the California Department of Housing and Community Development. Manuscript on file with authors.
- South Dakota Housing Development Authority 2011. 2010 South Dakota "Analysis of Impediments to fair Housing Choice." Final report. April 2011. Online at:
http://www.sdhda.org/index.php?option=com_docman&task=doc_download&gid=20&Itemid=
- Sparks, J., Sparks, C. and J. Campbell. 2011. "Poverty segregation in non-metro counties: A spatial exploration of segregation patterns in the US." Online at:
<http://paa2011.princeton.edu/download.aspx?submissionId=111887> U.S. Department of Housing and Urban Development, 2011. Email correspondence with HUD. January 25, 3:31 PM.
- Tickamyer, Ann R. and Cynthia M. Duncan (1990). "Poverty and Opportunity Structure in Rural America." Annual Review of Sociology 16:67-86. Retrieved from: <http://www.jstor.org/stable/2083263>
- U.S. Bureau of the Census (2010b). "About Language Use." Retrieved from:
<http://www.census.gov/hhes/socdemo/language/about/faqs.html>
- U.S. Bureau of the Census (2010a). *American Community Briefs: Nativity Status and Citizenship in the United States in 2009*. Retrieved from:
<http://www.census.gov/prod/2010pubs/acsbr09-16.pdf>
- U.S. Bureau of the Census (2007). "American Community Survey Subject Definitions, 2007." Retrieved from:
http://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2007_ACSSubjectDefinitions.pdf

- U.S. Environmental Protection Agency (1999). “*Children and Water Drinking Water Standards.*” Retrieved from:
http://water.epa.gov/learn/kids/drinkingwater/upload/2005_03_10_kids_kidshealth_brochure_childrenstandards.pdf
- U.S. Department of Housing and Urban Development (HUD). “*Fair Housing Planning Guide.*” 1996. Retrieved from: www.hud.gov/offices/fheo/images/fhpg.pdf
- U.S. Department of Housing and Urban Development (HUD). 2008. “*A Picture of Subsidized Households.*” Online at:
<http://www.huduser.org/portal/picture2008/index.html>
- U.S. Department of Housing and Urban Development (HUD). 2008-2011. “*Housing Choice Vouchers Fact Sheet.*” Online at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet
- U.S. Department of Housing and Urban Development (HUD) *Fair Housing Planning Guide.* Volume 1, 1996.
- U.S. Department of Housing and Urban Development (nd). “*Data Collection with Respect to Race and Ethnicity.*” Office of the Assistant Secretary for Community Planning and Development. Retrieved from:
<http://www.hud.gov/offices/CDP/systems/idis/library/raceethnicity.pdf>
- U.S. Department of Housing and Urban Development (HUD) and University of California at Los Angeles researchers email correspondence (2011).
- U.S. Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity (FHEO) and Marin County Community Development Agency-Federal Grants Division correspondence, December 21, 2010.
- U.S. District Court Southern District of New York. (2009). “*Anti-discrimination Center of Metro New York, Inc., Plaintiff, v. Westchester County, New York, Defendant.*” Stipulation and Order of Settlement and Dismissal No. 06 Civ.2860 (DLC). Filed August 8, 2009. Southern District of New York: New York. Retrieved from:
<http://www.hud.gov/content/releases/settlement-westchester.pdf>
- U.S. Government Accountability Office (GAO), “*Housing and Community Grants: HUD Needs to Enhance Its Requirements and Oversight of Jurisdictions’ Fair Housing Plans*” September 2010,

U.S. Government Accountability Office (GAO) "*Public Housing: Information on the Roles of HUD, Public Housing Agencies, Capital Markets, and Service Organizations.*"
Testimony Before the Subcommittee on Federalism and the Census, Committee on Government Reform, House of Representatives. Feb 15, 2006. Online at:
<http://www.gao.gov/assets/120/112834.pdf>