

UCSUR's Brown Bag Speakers Series Presents...



## **Kristen B. Crossney, Ph.D.**

*Associate Professor of Public Policy and Administration,  
West Chester University of Pennsylvania*

**Friday, December 2, 2016**

**Noon-1:15 pm**

**University of Pittsburgh**

**3911 Posvar Hall**

**230 S. Bouquet Street**

**(Please note new location)**

### **Modelling Predatory Mortgage Lending**

*Predatory lending and abusive practices arose in the 1990s as a serious danger to homeowners as well as neighborhoods by increasing the threat of foreclosure and bankruptcy and decreasing the equity accumulated in a housing unit, reducing many of the economic benefits of homeownership. This talk discusses the use of publicly recorded mortgage data to identify instances of predatory mortgage lending. Home Mortgage Disclosure Act (HMDA) data and Census data are discussed as ways to further understand the location and surrounding characteristics of areas where predatory lending is occurring.*

**Dr. Kristen B. Crossney** is an Associate Professor of Public Policy and Administration at West Chester University of Pennsylvania. She holds a Ph.D. in Planning and Public Policy from Rutgers, the State University of New Jersey. Dr. Crossney's research encompasses many facets of neighborhoods and in particular, housing and mortgage inequalities, and community development issues.

Crossney's work on the Home Owners' Loan Corporation and early redlining was published in *Urban Geography* and *Housing Policy Debate*. She published work on predatory lending and more recent mortgage inequalities in *The Professional Geographer*, *Housing Studies*, and *Housing and Society*. Additional publications have addressed neighborhood quality, resident perceptions and environmental policy in *Housing Policy Debate*, *The Environmentalist*, and *Socio-Economic Planning Sciences*.

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