

# Addressing a National Crisis via CDBG: The Case of the Neighborhood Stabilization Program

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## Abstract

*The Neighborhood Stabilization Program (NSP) was established in 2008 to address the fallout of the foreclosure crisis and ensuing Great Recession. Like a number of other special appropriations in recent decades, NSP was designed to rely on the administrative chassis of the Community Development Block Grant (CDBG) program. This article discusses the origin and implementation of NSP and explores lessons about why and how policymakers use the CDBG platform to address specific needs.*

## Introduction

A terrorist attack, a catastrophic natural disaster, a foreclosure crisis, a global pandemic, and a persistent affordable housing crisis are seemingly disconnected phenomena that have two notable commonalities. They are urgent crises that compel government action, and the response from the federal government has relied on the administrative chassis of the Community Development Block Grant (CDBG) program.

Why CDBG? Why is this one federal program called on repeatedly to address catastrophes and crises? This article focuses on one prominent CDBG offshoot—the Neighborhood Stabilization Program (NSP)—which represented a significant milestone in the use of CDBG for specific community development needs. The article explores the origin of NSP, its implementation, and

lessons learned. The authors draw on their experiences supporting the implementation and evaluation of NSP and other CDBG special appropriations to distill key lessons about why and how policymakers use CDBG to address specific needs.

### **Early CDBG Supplemental Appropriations (CDBG-DR)**

In the early 1990s, after a series of natural disasters, the U.S. General Accountability Office (GAO) issued a report detailing gaps in the nation's disaster recovery framework (GAO, 1991). Notably, it highlighted that the severity of the specific disasters it reviewed created clear needs for improvement and specifically identified a gap in assistance for long-term housing solutions after a disaster— noting that the Federal Emergency Management Agency did not have a well-defined role in addressing the long-term housing needs of disaster-affected communities. Based on this gap, GAO recommended that the U.S. Congress consider amending legislation to provide appropriations to the U.S. Department of Housing and Urban Development (HUD) specifically for disaster assistance.

In 1993, Congress appropriated the first set of funding that would become CDBG Disaster Recovery (CDBG-DR) grants to address the impacts of Hurricanes Andrew and Iniki and Typhoon Omar. With this first set of appropriations, Congress would set in motion a funding source for states and local governments that would continue for the next 30 years, allowing communities to invest in long-term disaster recovery with a focus on meeting the needs of low- and moderate-income households. Generally, CDBG-DR has been used as a vehicle for long-term disaster recovery for 30 years because of the flexibility of the CDBG framework. These funds allow communities to make their own funding decisions based on local needs on the ground. To determine what programs and projects to fund, grantees use a robust community engagement process to make sure they are “getting it right” for disaster survivors, which might mean pairing housing recovery with economic revitalization, infrastructure improvements, mitigation, and needed public services.

Natural disasters can uproot people's lives for years, and housing might not be the only pressing need for a low-income household trying to recover from a devastating event. In 2011, a massive EF5 tornado in Joplin, Missouri, killed 161 people, injured more than 1,150, and left 3,000 students homeless while destroying nearly one-half of the district's classroom space (Morris, 2011). The scale and severity of the tornado also left disaster survivors with trauma or posttraumatic stress disorder, which can be more prevalent for those with lower incomes (Houston et al., 2015). Based on a vigorous community engagement model, Joplin's CDBG-DR program not only funded the costs to repair homes damaged in the event, but it also invested in homeownership assistance (giving downpayment assistance to households that wanted to buy homes in Joplin to bring people back to the city), mental health services to address the trauma-related effects of the disaster, and job training to fill gaps in the city's workforce. Most of these types of programs can be funded with CDBG, but CDBG-DR is able to go a step further with the flexibility Congress allows, giving HUD the authority to issue waivers and alternative requirements to make the programs even more flexible and adapt to unique disaster recovery needs.

Since those initial appropriations in 1993, Congress has appropriated nearly \$100 billion in funding for CDBG-DR grants and its partner programs, such as CDBG Mitigation (CDBG-MIT)

and National Disaster Resilience (CDBG-NDR). Although the 1993 appropriations were relatively modest at \$85 million, the amount would progressively get higher, with each appropriation eventually moving into the billions when Congress appropriated funds to assist in the September 11, 2001, terrorist attack recovery efforts in New York City. Those appropriations would top out at \$3.4 billion and eventually help pay for the National September 11 Memorial & Museum and the Perelman Performing Arts Center, which have proven to illustrate the resilience of Lower Manhattan. These appropriations were also one of the few times that CDBG-DR would be adapted to address a crisis much different than natural disasters. Using these funds to recover from a catastrophic terrorist attack again exemplifies the flexible nature of these grant funds and how they can be used to meet a number of unique needs while keeping their focus on the long-term recovery of low- and moderate-income families.

Appropriations for CDBG-DR continued trending upward after the devastating impacts of Hurricane Katrina. In 2006, Congress appropriated more than \$16 billion for the disaster impacts of Hurricanes Katrina, Rita, and Wilma. In 2013, Congress appropriated another \$16 billion for Hurricane Sandy recovery, then broke records in 2017 by appropriating \$28 billion for CDBG-DR grants addressing the disaster impacts of Hurricanes Harvey and Maria. With only a few exceptions, Congress has appropriated funds for CDBG-DR for disasters occurring nearly every year from 1993 to 2023. As disasters intensify and their severity increases, Congress likely will continue to appropriate money for CDBG-DR.

## **Creating the Neighborhood Stabilization Program**

As the previous section discussed, CDBG-DR has been used with growing frequency to support recovery efforts following *geographically constrained crises*. In 2008, Congress established NSP, which used the CDBG framework to address a *nationwide crisis*. In 2006, home prices began a rapid decline. Soon after, mortgage delinquencies and foreclosure starts increased to record levels (HUD, 2010). The effects cascaded through the housing finance industry. Subprime lenders went bankrupt. Uncertainty about the valuations of mortgage-backed securities and other financial derivatives led to the bankruptcies and forced sales of major financial institutions. At the local level there were concerns that foreclosures would create negative externalities—that foreclosed and vacant homes could adversely affect their surrounding areas, potentially creating a negative feedback loop (Joyce, 2011). Research suggested that foreclosures might increase crime, increase subsequent foreclosures, and decrease home values (Immergluck and Smith, 2006a, 2006b; Schuetz, Been, and Ellen, 2008).

Congress initially responded to this crisis by passing the Housing and Economic Recovery Act of 2008 (HERA), which included \$3.92 billion for “emergency assistance for the redevelopment of abandoned and foreclosed homes.” Congress would later appropriate an additional \$2 billion in 2009 and \$1 billion in 2010 toward the same purpose. HUD administered all three of these funding rounds as NSP, referred to as NSP1, NSP2, and NSP3, respectively. This article uses “NSP” to refer to programmatic aspects common to all three rounds of funding.

Congress directed that NSP funds be governed under the rules of the CDBG program unless otherwise indicated. Using the CDBG “chassis” for NSP was logical, given that the kind of activities

needed to address the foreclosure crisis were, in many cases, already eligible uses of CDBG funds. For example, CDBG has often been used for activities such as homeownership assistance, acquisition, rehabilitation, and demolition.

Another key benefit of using CDBG as the model for NSP is the flexibility that is a defining feature of CDBG. The *block grant* approach prioritizes the devolution of program administration choices from the federal to the state and local levels. CDBG regulations give states maximum feasible deference to make most decisions, and local governments can choose to fund the eligible activities they think will have the greatest effect on their local needs.<sup>1</sup> This flexibility is notable in relation to NSP because the foreclosure crisis played out in significantly different ways across the country. The so-called “sand states” were booming prior to 2006, with high population growth and rising home prices, which led to some overbuilding. They were hit hard by foreclosures because of a high incidence of subprime lending and a steep decline in home prices after 2006. At the other extreme were the cities and regions that had experienced slow population growth (or population loss) and persistent economic challenges for years leading up to 2006; for these areas, the foreclosure crisis exacerbated preexisting trends of vacant, abandoned, and deteriorating housing (HUD, 2010; Joice, 2011). These varied contexts called for a variety of interventions. In some places, light-touch programs like homeownership assistance might have been sufficient to get new buyers into foreclosed homes, prevent long-term vacancies, and stabilize the local market. Other homes required rehabilitation to attract new occupants and improve neighborhoods. In the most distressed areas, with a significant glut of vacant and deteriorating homes, demolition and clearance may have been the only options to prevent further decline. In other situations, the best approach may have been to focus on property acquisition and land banking to facilitate future redevelopment. By following the CDBG model, Congress and HUD made clear that NSP would empower state and local grantees to make the choices they deemed the best fit for their specific needs.

Perhaps the most important benefit of using the CDBG chassis for NSP was the extensive administrative infrastructure that could be leveraged. More than 1,200 state and local governments were already receiving CDBG funds each year. Those grantees had staff on hand with expertise in CDBG. Each grantee had a Consolidated Plan that included a strategic assessment of housing needs, and grantees had well-established processes for soliciting citizen participation, complying with fair housing laws, reporting accomplishments to HUD, and more. HUD also had dedicated CDBG staff in the Office of Community Planning and Development (CPD), resources to guide grantee choices, and information systems to manage funds and track activities. The Disaster Recovery Grants Reporting system that HUD established for CDBG-DR grants was used to disburse NSP funds and collect data on NSP-funded activities.

HERA established an aggressive implementation timeline for NSP1. HUD was required to establish a funding formula within 60 days and to distribute the funds to grantees within 30 days thereafter. Grantees would then have 18 months to obligate funds. Building NSP on the chassis of CDBG helped to expedite the program’s rollout to meet these goals, but HUD had to navigate early on several statutory requirements and policy decisions unique to NSP.

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<sup>1</sup> Community Development Block Grants, 24 CFR, Part 570.

One such challenge was how to allocate the funds. HERA required that NSP1 funds be distributed to states and local governments with the greatest need, based on number and percentage of home foreclosures, homes financed by subprime mortgage loans, and homes in default or delinquency. Todd Richardson, a senior career employee in HUD's Office of Policy Development and Research with extensive experience related to CDBG and CDBG-DR formula allocations, had testified before a congressional committee on May 22, 2008, on the approach HUD would take if Congress appropriated funds for NSP. The development of that testimony did two things: (1) It jumpstarted HUD's thinking about which data it might use for a formula, and (2) it telegraphed to Congress HUD's likely approach so that when funds were appropriated on July 30, 2008, HUD was ready with a formula (Richardson, 2008). The CDBG formula relies on data from the U.S. Census Bureau that are highly standardized and available for the entire country on a regular basis. However, Census Bureau data typically do not provide the kind of information required for special appropriations such as NSP or CDBG-DR. Before HERA was passed, HUD had already been monitoring data related to foreclosures, subprime mortgages, and mortgage delinquencies. These data sources had various limitations; none covered the entire United States with a level of granularity that would be necessary to allocate funds fairly to local governments. HUD determined that the best source of data on the factors established in HERA was the Mortgage Bankers Association National Delinquency Survey (MBA-NDS), which did not produce data below the state level. Therefore, HUD established a two-step formula allocation process. First, funds were allocated to states, primarily using MBA-NDS data, with a minimum state allocation of \$19.6 million as required by HERA. HUD then developed a model of foreclosure risk based on publicly available, finely grained data sources—specifically, home price data from the Office of Federal Housing Enterprise Oversight (which the Federal Housing Finance Agency later subsumed), Home Mortgage Disclosure Act data on high-cost loans, and unemployment data from the U.S. Department of Labor. These data explained 75 percent of state-level variance in foreclosure rates. Estimated foreclosure risk and a measure of abandonment risk based on U.S. Postal Service vacancy data were used to subdivide state-level allocations for local governments within each state. HUD imposed a minimum grant size of \$2 million. Any amounts below that threshold were rolled up into the state government grant. The minimum grant amount reflected HUD's thinking about the administrative costs of administering NSP. Although NSP leveraged the CDBG chassis, it was different enough from CDBG that there would be costs to learning the program and administering NSP activities. HUD believed that setting a minimum grant amount would best ensure that NSP would be administered effectively (HUD, 2008).

Another substantial challenge was how to adapt the CDBG regulations to the unique challenges NSP funds were meant to address. NSP followed the CDBG model in many ways, but it was not simply incremental CDBG funds that could be used interchangeably with regular annual CDBG allocations. One of the key early tasks for HUD was publishing a *Federal Register* notice to govern NSP1. This 20-page notice, published on October 6, 2008, served several essential purposes. It explained the funding formula and announced allocation results. It presented the process grantees would follow to receive funds, including provisions meant to expedite grant awards relative to the standard CDBG process.<sup>2</sup> The notice also operationalized several requirements of HERA that were either different from, or simply not addressed by, standard CDBG rules and guidance. CDBG

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<sup>2</sup> For example, HUD reduced the amount of time that the NSP plan had to be posted for public comment.

includes requirements to ensure that the program benefits low- and moderate-income families and individuals, which is defined as those with income up to 80 percent of the HUD Area Median Income (AMI). HERA created a new threshold for NSP of 120 percent of AMI. The notice defined several terms that were essential for NSP but not used in the regular CDBG program, including *abandoned*, *foreclosed*, and *land bank*. The notice also provided a crosswalk of the NSP eligible activities identified in HERA and regular CDBG eligible activities.

Staffing the rollout of NSP1 was an extraordinary challenge—both for HUD and grantees. Although existing staff had expertise in CDBG and related areas, they did not have adequate bandwidth. For grantees, it was the bandwidth to plan, design, and implement new activities, and for HUD CPD, it was the bandwidth to review and approve NSP1 action plans, create guidance, and monitor compliance. Grantees could use a portion of their NSP1 grant for administration, but HERA did not include any additional funding for HUD staffing, systems, or technical assistance. Initially, HUD relied heavily on staff detailed from other offices (including this article's authors) to handle the time-sensitive task of reviewing and approving NSP1 plans. The American Recovery and Reinvestment Act of 2009 (ARRA), which appropriated an additional \$2 billion for NSP2, authorized HUD to use up to \$200 million for capacity building and support. These administrative funds significantly increased the capacity of HUD to administer NSP and also enabled a technical assistance effort that was, in the words of one grantee, “excellent and more expansive than any other assistance provided before by HUD” (Spader et al., 2015). However, limited capacity at the start of NSP1 likely slowed progress. Although 99 percent of NSP1 grantees met the requirement to obligate their full grant within 18 months of award as of June 2010, roughly 3 months before the 18-month deadline, only one-third of NSP1 grantees had obligated more than 80 percent of their funds (GAO, 2010).

Beyond the provision of funds for HUD staffing and technical assistance, NSP2 differed from NSP1 in one notable way: it was a competitive program rather than a formula-based grant. This speaks to an inherent tension of NSP. Using the CDBG chassis was obviously meant to provide grantees with broad flexibility about how to use the funds to best meet their local needs. NSP1 prioritized speed, simplicity, and grantee discretion. Yet the crisis that NSP was meant to address was fairly focused on a specific set of issues related to foreclosure and abandonment of housing. With ARRA and NSP2, Congress enabled HUD to play a more active role in assessing which applicants had adequate capacity and proposed strategies thought to be more effective, such as concentrating investment. One substantial departure from the CDBG model is that HUD allowed NSP2 applications from a wider set of entities, including nonprofits that had never before received a direct CDBG award from HUD. HUD also developed census tract-level estimates of foreclosure and abandonment risk, deployed an innovative, web-based mapping tool that applicants used to identify the areas they would target for NSP2 investment, and required that applicants focus on areas with the greatest need (HUD, n.d.).

In 2010, Congress appropriated an additional \$1 billion for NSP, the third and final round of funding, which was awarded under a formula allocation process (NSP3). Given the origin of CDBG—a flexible formula grant program replacing several use-specific competitive grant programs—it is interesting that the three rounds of NSP funding vacillated from formula allocation

to competitive award and back to formula allocation. Competitive grants offer an obvious appeal to federal policymakers—the opportunity to influence the types of activities, locations, and entities that are funded. Wielding this power effectively could result in a more effective use of federal funds, but with great power comes great responsibility. It is difficult for the federal government to accurately assess the capacity of local organizations or the merit of their proposed activities. A central element of the original case for CDBG was the desire to decentralize power and authority under the belief that local leaders were better positioned to decide on appropriate activities and be held accountable for those decisions (Orlebeke and Weicher, 2014; Rich, 2014). Another argument made in the 1970s in favor of the CDBG approach was that block grants allocated by formula would be deployed faster than competitive grants. The design of NSP1, NSP2, and NSP3 reflects the same tensions that existed 50 years ago. NSP1 was awarded fast, NSP2 enabled a more active federal role, and NSP3 reverted to the simple and fast formula approach.

## **Lessons Learned**

Through June 2013, NSP funds addressed 69,443 units (56,175 for NSP1, 10,621 for NSP2, and 2,647 for NSP3).<sup>3</sup> This works out to approximately \$100,000 of federal investment per unit, although notably, NSP grantees generated more than \$2 billion in program income.<sup>4</sup> NSP1 was used relatively more for demolition and clearance (41 percent of units compared with 27 percent of units addressed by NSP2 and 31 percent of units addressed by NSP3), and NSP2 was used relatively more for rehabilitation and new construction (52 percent of units compared with 33 percent of units addressed by NSP1 and 42 percent of units addressed by NSP3).

Was NSP effective? Some analyses focused on specific locations have found that NSP positively affected home prices within one-tenth of a mile (Bak and Hewings, 2017; Leonard, Jha, and Zhang, 2017). However, an independent HUD-funded evaluation by Spader et al. (2015) examining a large sample of NSP2 grantees found mostly null effects. Despite efforts by HUD to encourage NSP2 grantees to target investments, the evaluation found that NSP2 activities were generally not highly spatially concentrated. The average NSP2 census tract studied contained seven properties “treated” by NSP and \$1.2 million in expenditures. The evaluation used a census tract-level difference-in-differences analysis to compare outcomes for NSP2-treated tracts with similar tracts that did not receive NSP2 investment. Across the full sample, the evaluation found that NSP2 had no effect on home prices. Other analyses, focusing on certain market types and other outcomes—including sales volume, distressed properties, vacancy, and investor purchases—showed no consistent positive effects of NSP2. The evaluation also examined NSP2’s impact on home prices using hedonic analysis of property-level data. The researchers tested many different models with different ways of measuring foreclosure activity and NSP2 activity and could not find any consistent positive effect of NSP2. They concluded that omitted variables and selection bias were significant challenges—that is, unmeasurable characteristics of the neighborhoods and properties that received NSP2 investment swamped the size of the NSP2 investment.

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<sup>3</sup> Based on authors’ analysis of NSP Production Reports at <https://www.hudexchange.info/programs/nsp/nsp-production-reports/>.

<sup>4</sup> Based on authors’ analysis of NSP Financial Reports as of May 1, 2024, at <https://www.hudexchange.info/resource/622/nsp-monthly-financial-update-report/>.

Spader et al. (2015) recognized that NSP can be viewed through multiple lenses—as a neighborhood stabilization program, as a stimulus program, and as a longer-term revitalization program. Perhaps NSP was not successful as a *neighborhood stabilization program*, using traditional program evaluation methods focused on neighborhood spillover effects. However, it might be viewed more favorably as a stimulus program or a long-term revitalization program. Starting with the latter, grantees that used NSP to acquire, rehabilitate, and preserve affordable housing have produced a valuable “output” even if it does not result in positive neighborhood-level outcomes. It is also important to note that many grantees targeted areas with longstanding distress, and a substantial amount of NSP-funded activity consisted of demolition and clearance. Such investments may be necessary and useful even if they do not “turn around” a neighborhood and lead to measurable improvements such as increased home prices. One of this article’s authors observed this dynamic firsthand working in Flint, Michigan, a city that lost one-half of its population during the preceding 50 years and used NSP (and other federal funds) extensively to demolish abandoned buildings and for other innovative strategies, such as land banking—a practice that was somewhat rare prior to 2008 but became more widely adopted with the implementation of NSP.

It is also important to think of NSP as a stimulus program. After all, the laws that funded NSP were largely focused on economic stimulus. The tight expenditure deadlines that Congress required for NSP and using CDBG regulations to expedite implementation suggest that NSP was also meant to be countercyclical stimulus spending. NSP grantees reported that the funding helped them retain or hire staff and provide work to the stagnant private construction sector (Spader et al., 2015). One phenomenon some NSP grantees reported was the challenge of competing with private actors, such as investors and real estate developers. The fact that those private actors had returned to the marketplace suggests that, at least in some locations, the broad suite of federal stimulus spending had achieved its objectives. It may not be possible to disentangle the effect of NSP from other federal programs and policies. However, the fact that NSP funds were spent rapidly on eligible uses, without widespread fraud, could be deemed a success even in the absence of positive neighborhood-level outcomes. Put differently, if Congress wishes to spend money to stimulate the economy, with a focus on housing and community development, NSP proved that the CDBG chassis is a capable platform for doing so.

When using CDBG to address an urgent crisis, policymakers must weigh the extent to which the program is meant to (1) provide short-term economic stimulus or (2) address a specific issue with carefully tailored investments. Superficially, NSP prioritized both—spending funds rapidly and focusing on specific needs related to foreclosure and abandonment. However, these requirements often conflicted. Some grantees reported changing strategies, perhaps sacrificing effectiveness, to meet spending deadlines. Conversely, some requirements and programmatic decisions by grantees slowed program launch—such as the need to design new foreclosure-specific activities and the desire to target investments geographically. Perhaps a program that was more like “vanilla” CDBG would have been spent faster than NSP (but sacrificed program effectiveness). Conversely, perhaps a version of NSP without such an aggressive spending timeline would have been more effective at neighborhood stabilization but less effective as economic stimulus.



## **Conclusion**

NSP represented a significant step in the history of CDBG. Although CDBG had become increasingly used during the 1990s and 2000s as a tool for disaster recovery, NSP was novel in that it used the CDBG administrative infrastructure to address a crisis that was somewhat narrowly focused (on foreclosure and abandonment) but broad in geographic extent (the entire country). Since NSP, Congress has continued to use CDBG to address crises beyond natural disasters. The Coronavirus Aid, Relief, and Economic Security, or CARES, Act provided \$5 billion in supplemental CDBG funds known as CDBG-CV, which were distributed by formula to all CDBG grantees. The Support for Patients and Communities Act created the Recovery Housing Program, which relies on CDBG regulations, similar to NSP, to support transitional housing for individuals in recovery from substance-use disorders. The Pathways to Removing Obstacles to Housing (PRO Housing) program recently awarded \$85 million in competitive grants, based on the CDBG model, meant to support communities actively taking steps to remove barriers to affordable housing, such as by reforming zoning and land use policies.

The varied design features of these programs—including whether to award funds competitively or by formula and whether to focus on specific activities or defer to grantees—hearken back to the debates that surrounded the creation of CDBG. Is it best for the federal government to support community development needs via a large, flexible block grant or an array of more targeted programs? The proliferation of CDBG-derived programs suggests movement toward the latter approach, especially when viewed alongside the substantial decline in inflation-adjusted appropriations for the core CDBG program. Still, these programs owe their existence to the versatility and stability of the underlying CDBG chassis. If federal policymakers expect to continue using CDBG as a tool to address a broad array of crises, it would be wise to ensure adequate investment in the federal, state, and local administrative infrastructure of the core CDBG program.

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