

**Housing and Demographics Research Center
The University of Georgia**

2013 Annual Report

HIGHLIGHTS

- Established in 2005, the **Georgia Initiative for Community Housing (GICH)** continues to provide education and technical assistance for community housing teams to improve housing and revitalization neighborhoods. With 15 current communities, in total 50 cities have participated in the program. Dr. Tinsley is the Program Coordinator of GICH.
- In partnership with the Information Technology Outreach Services Division of the Carl Vinson Institute of Government and Dr. Robb Nielsen, the HDRC is developing a custom interactive map utilizing GIS software and HDRC-modified Comprehensive Housing Affordability Strategy data from the U.S. Department of Housing and Urban Development. The customized data and map will provide the most recent **housing indicators** available for 1) each of the GICH program's current (15) and alumni (30) communities and 2) all places in Georgia. This map will be hosted on the HDRC website.
- Dr. Pamela Turner is partnering with Georgia Southern University and the Georgia Department of Public Health to offer trainings for professionals and community advocates on the linkages between health and housing. She is working with Keishon Thomas at Fort Valley State University to coordinate a working group focuses on increasing **healthy housing information and resources in rural Georgia**.
- Dr.'s Skobba and Tinsley developed a new, **service-learning course: HACE 4340S/6340S Housing and Community Development**. The course examines how communities are created, preserved and revitalized through the community development process. Students learn course concepts and develop skills by working on a project identified by a community partner. Community partners will be selected from cities participating in the GICH program.

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A. Center Overview and Organization

The University of Georgia (UGA) Housing and Demographics Research Center (HDRC or Center) is located within the Department of Financial Planning, Housing and Consumer Economics (FHCE), previously the Department of Housing and Consumer Economics (HACE), in the College of Family and Consumer Sciences (FACS). Dr. Sweaney, the Center's longtime, founding Director, retired in 2012. Dr. Karen Tinsley was named the new Director.

Faculty members associated with the Center traditionally focus research and outreach efforts on consumer related housing issues. Current focus areas include: technical assistance for community housing teams to revitalize neighborhoods, affordable housing, mortgage fraud, green living, weatherization, residential property management and multi-family industry education, and residential mobility patterns of low-income families.

Even without intramural resources, the HDRC has established itself as a highly resourceful program and is assisted by a Board of Advisors. Established in 2004, the Board includes 25 state/national housing professionals and industry leaders and meets three times a year for roundtable discussions, networking, legislative information, and information on special topics and programs.

http://www.fcs.uga.edu/hace/hdrc/advisory_board.html

B. Research Projects & Grants

Berle, D. C., Davis, B., Gibson, S., Jambeck, J. R., Kurtz, H., Little, E., Nielsen, R. B., Varlamoff, S. M., & Wilder, S. O. (2010). *Educating a new generation of agricultural specialists: Improving access to healthy food and supporting healthy choices*. United States Department of Agriculture. 09/01/2010 - 09/01/2013. \$139,658.

Nielsen, R. B., & Lee, J. S. (2013). *Do food acquisition patterns vary by food security status, the receipt of SNAP, and health? Evidence from the first National Household Food Acquisition and Purchase Survey (FoodAPS)*. United States Department of Agriculture National Needs Fellowships (NNF): Administered by University of Georgia's Sustainable Food Systems Program. 08/01/2014 - 07/01/2016. \$34,434.

Seay, M.C, Malega, R., & Carswell, A.T. (2013). *Assessing neighborhood changes in mortgage fraud-impacted areas*. Georgia Real Estate Fraud Prevention and Awareness Coalition. Submitted 08/05/13. \$7,000.

Skobba, K. & Tinsley, K. (2013). *Exploring the Homeownership Gap in Minnesota* (2013), \$25,000 subgrantee funding from Minnesota Homeownership Center (Wells Fargo Lift Grant)

Tinsley, K. *Service-Learning Fellowship*. Award to support the integration of service learning in HACE 4900: Housing and Community Development. University of Georgia Office of Service-Learning. 2013-2014. \$2,500

Turner, P.R. *Radon Education Program*, Georgia Department of Community Affairs, Office of Environmental Management, 10/01/11 – 01/31/14, \$271,485.

Turner, P. R. *Georgia Healthy Homes*, U.S. Department of Agriculture – National Institute of Food and Agriculture, 10/01/12 – 05/30/14, \$11,995.

C. Theses, Reports, Publications, and Presentations

Carswell, A.T. (2013, in press). Home Ownership and Equity Protection Act. In W. Reiboldt & M.H. Mallers (Eds.), *Consumer Survival: Encyclopedia of Consumer Rights, Safety, and Protection*. Santa Barbara, CA: ABC-CLIO. [Expected publication date in Fall 2013]

Carswell, A.T. (2013, March). *Community and demographic analytics of foreclosure rescue fraud using case data*. Washington, DC: Lawyers Committee for Civil Rights. 23 pp. [report]

Carswell, A.T., Seay, M.C., & Polanowski, M. (2013). Reverse mortgage fraud against seniors: Recognition and education of a burgeoning problem. *Journal of Housing for the Elderly*, 27(1-2), 146-160.

Carswell, A.T. & Skobba, K. (2013). One affordable housing model, two communities: A case study of two CLTs. *Proceedings of the 2013 Annual Conference of the Housing Education and Research Association, 2013*, 59-61.

Carswell, A. & Skobba, K. (2013). Neighborhood effects of incompatible infill housing: A local case study [Abstract]. *Urban Affairs Association 43rd Annual Conference, 2013*.

Carswell, A.T., Skobba, K., & Lonnee, B. (2013). *Neighborhood effects of incompatible infill housing: A local case study*. Paper presented at the Urban Affairs Association's 43rd Annual Conference. San Francisco, CA.

Carswell, A.T., Yust, B., & Turcotte, D. (2013). A content review and impact analysis of 'Housing & Society' on its 40th anniversary. *Housing and Society*, 40(2), 232-245.

Fischer, D., Wilmarth, W., Seay, M.C., & Carswell, A. T. (2013, April). *An exploration of HECM counselors awareness and training in identifying Home Equity Conversion Mortgage (HECM) fraud*. Paper presented at the 2013 American Council on Consumer Interests Conference, Portland, OR.

Nielsen, R. B., & Seay, M. C. (2013). *PSID Complex Sample Specification for SAS, Stata, and WesVar*. Technical note, Department of Housing and Consumer Economics, University of Georgia, Athens, GA.

Phillips, D.R. (2013). "Transforming the Way We Live Together: A Model to Move Communities From Policy to Implementation," *Journal on Aging and Social Policy*. Vol. 25, Issue 4.

- Phillips, D.R., (2013). “*Moving from Chance to Choice – Keys to Developing a Treasure Chest of Great Talent*”, National Apartment Association, Education Conference, San Diego, California, June 2013.
- Phillips, D.R., (2013). “*End with a Triple-Win - Moving from Chance to Choice*”, Georgia Association for Career and Technical Education, 66th Annual Summer Leadership Conference, Atlanta, Georgia, July 2013.
- Phillips, D.R. and McDonald, J., (2013). “*Sustainability – Making Dollars & Sense*”, National Apartment Association, Green Conference, Baltimore, Maryland, April 2013.
- Sabia, J. J., & Nielsen, R. B. (2013). Minimum wages, poverty, and material hardship: New evidence from the SIPP. *Review of Economics of the Household*, 1-40. doi 10.1007/s11150-012-9171-8
- Seay, M.C., Carswell, A.T., Nielsen, R., & Palmer, L. (2013). Rental real estate prior to the Great Recession. *Family and Consumer Sciences Research Journal*, 41(4), 363-374.
- Seay, M. C., Carswell, A. T., & Wilmarth, M. (2013, February). *Reverse mortgage fraud: Overview and identification of warning signs*. Presented at the Insurance and Financial Advisers Continuing Education Conference. Manhattan, KS. [non-presenter]
- Seay, M.C., Carswell, A.T., & Wilmarth, M. (2013, March). *Reverse mortgage fraud: Overview and identification of warning signs*. Georgia Real Estate Fraud Prevention and Awareness Coalition (GREFPAC) 9th Annual Education Conference, Atlanta, GA (co-presenter).
- Skobba, K. (2013, December 11). *Minding the gap: Understanding homeownership disparities among racial and ethnic groups*. Invited presenter at the Emerging Markets Homeownership Summit 2013, Minneapolis, MN.
- Skobba, K. (2013, November 22). *Understanding homeownership disparities among racial and ethnic groups*. Invited presenter at Wells Fargo NeighborhoodLift program event.
- Skobba, K. (2013, October 8). *Housing stability among low-income households: Barriers and opportunities*. Invited presenter. Freddie Mac Affordable Housing Advisory Council (AHAC) Atlanta, GA.
- Skobba, K. & Goetz, E.G. (2013). Why do low income families move? Exploring the differing housing careers of assisted and unassisted households. *Urban Affairs Association 43rd Annual Conference, 2013*.
- Skobba, K., Bruin, M.J. & Carswell, A.T. (2014, in-press). Housing careers of families with Housing Choice Vouchers: Interpretation with the Housing Adjustment Theory, *Housing & Society*.
- Skobba, K., Bruin, M., & Carswell, A.T. (2013). Moving to improve: The role of Housing Choice Vouchers in helping households reduce housing deficits. *Housing and Society*, 40(2), 172-192.
- Skobba, K. & Bruin, M.J. and Yust, B.L. (2013) Beyond rental housing and homeownership: The housing accommodations of low-income families. *Journal of Poverty*, 17, (2) 234-252.
- Skobba, K. and Goetz, E.G. (2013) Mobility decisions of very low-income households. *Cityscape*, 15 (2) 155-172.

- Skobba, K. & Tinsley, K. L. (2013). Seeing community housing needs through service-learning. [Abstract]. In G. Peek & D. Turcotte (Ed.), *Proceedings of the 2013 Annual Conference of the Housing Education and Research Association* (pp. 115-16). Tulsa, OK.
- Spears, B., Tinsley, K.L. & Concannon, T. (2013). *Housing and Revitalization 101*. Presentation at the Georgia Downtown Conference, Savannah, GA.
- Tinsley, K.L. (2013) *Housing consumption of the Future*. Freddie Mac Affordable Housing Advisory Council. Invited panelist.
- Tinsley, K. L. & Skobba, K. (2013) *The Georgia Initiative for Community Housing: A Community Development Partnership*. Presentation at the Community Development Society Annual Meeting, Charleston, SC.
- Turner, P.R., Barnett, M., Beltran, I., Cotto-Rivera, E., Beltran, I., & Chenhall, R. (2013, September). *Radon education: Making positive changes as resources decrease*. Poster presentation at Galaxy IV conference, Pittsburg, PA.
- Turner, P.R. & Heboyan, V. (2013, June). *An analysis of energy use and behavior changes made by low-income households after their homes were weatherized*. Paper presented at European Network for Housing Research 2013 conference, Tarragona, Spain.
- Wilmarth, M. J., Nielsen, R. B., Futris, T. F., & Mauldin, T. (2013). Financial Wellness and Relationship Satisfaction: Does Communication Mediate? In M. J. Kabaci (Ed.), *Consumer Interests Annual*, 59. Available at <http://www.consumerinterests.org/cia2013>

D. **Outreach Activities**

Georgia Initiative for Community Housing (GICH) Program

The Center continues to partner with the Georgia Department of Community Affairs (DCA), the Georgia Municipal Association, and the UGA Office of the Vice President for Public Service and Outreach to provide the Georgia Initiative for Community Housing (GICH), a three-year housing education and technical assistance program for cities in Georgia. Through a series of facilitated retreats, each year GICH helps 15 communities to fashion solutions to their community's housing needs. The program has 35 "alumni" communities and provides increased networking opportunities through the GICH listserv, which has more than 600 subscribers.

The Initiative is primarily supported through in-kind time contributions of faculty and staff from the three partnering organizations, and the Georgia Power Company is the founding sponsor. More information about the GICH program and the 2012 annual report (2013 due in March) can be found here <http://www.fcs.uga.edu/hace/hdrc/gich.html>.

In 2013, in partnership with the Information Technology Outreach Services Division of the Carl Vinson Institute of Government and Dr. Robb Nielsen, the HDRC is developing a custom interactive map utilizing GIS software and HDRC-modified Comprehensive Housing Affordability Strategy data from the U.S. Department of Housing and Urban Development. The customized data and map will provide the most recent **housing indicators** available for 1) each of the GICH program's current (15) and alumni (30) communities and 2) all places in Georgia. This map will be hosted on the HDRC website.

UGA GreenWay

UGA GreenWay (www.ugagreenway.com) is an online outreach program designed to provide research-based information on living greener, or more sustainable lives. It was started in 2010 and consists of an interactive website with information on conserving resources, green cleaning, greenwashing, investing green, recycling, generation green, activating your community, and making a commitment to change one's environmental behavior. Social media tools include a Facebook fan page, Twitter account and blog, and a Pinterest page was started in 2013, which includes a collaborative board with six other energy experts, including eXtension. The project is a team effort led by Dr. Pamela Turner and Sharon Gibson. At the end of 2013, there were 18 Pinterest boards with 108 pins and 73 followers; 49 blogs on Wordpress with 2,871 views; 1,800 tweets with 372 Twitter followers; 3,537 YouTube views; 127 Facebook group members; and 500 Facebook fans.

E. **Student Association Activities**

The UGA Student Chapter of NAHB continues to have a committed core of students who are engaged in career-related and service activities. In spring of 2013, the organization assisted the Athens Area Homebuilders Association by conducting exit interviews at the Association's annual spring Home & Garden Show. In fall 2013, the students worked on a marketing project that resulted in the development of a new mission statement, an expansion of the organization's focus and a new name. The organization, which continues to serve as the NAHB student chapter, is now called H.O.U.S.E. (Housing Opportunities for Undergraduate Student Enhancement). In spring 2014, the organization will be hosting its 3rd annual career panel focusing on housing-related careers, participating in the AAHBA Home & Garden Show and is planning service events with a local chapter of Habitat for Humanity.