

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

2011 Annual Report

A. Center Overview and Organization

The University of Georgia (UGA) Housing and Demographics Research Center (HDRC) is located within the Department of Housing and Consumer Economics (HACE) in the College of Family and Consumer Sciences (FACS). The HDRC has established itself as a highly resourceful program. It is noteworthy that the HDRC does not receive any intramural resources of any kind to support its existence or operations. No faculty or staff lines are provided to the HDRC. No UGA budget support or physical plant is given to support the HDRC.

Given its complete dependence on external funding, the achievements of its affiliated faculty are both noteworthy and laudable. Valuable contributions to UGA's research, teaching and outreach missions are being made by the HDRC not only to Georgia's citizens but also to vitally important sectors of the Georgia economy such as the housing industries, the manufacturing industries which rely heavily upon the availability of affordable workforce housing to compete in the global marketplace, and the agricultural industries that have suffered because of the lack of adequate housing in rural areas of Georgia. HDRC website.

<http://www.fcs.uga.edu/hace/hdrc/news.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. Continuing.

Cude, B.J. *The impact of debt on college graduates' well-being*. University of Georgia Agricultural Experiment Station, 1/1/09-6/30/11.

Faculty Development Research Grant, College of Family and Consumer Sciences, The University of Georgia, 2011, \$1,750

Georgia Initiative for Community Housing, US Department of Agriculture, Tinsley, Karen Lee (Principal Investigator) November 3, 2008 - October 31, 2011. \$85,000

Sweaney, A.L. *Housing Georgia's workforce: green and affordable considerations*. U.S. Department of Agriculture. 11/1/08-10/31/12. \$137,787.

Turner, P. R. *Education, counseling and housing outreach (ECHO)*. U.S. Department of Housing and Urban Development, Housing Counseling Grant. 10/01/10 – 09/30/11 \$35,983

Turner, P. R. *Georgia healthy homes*. U.S. Department of Agriculture and U.S. Department of Housing and Urban Development. 01/01/10 – 08/31/12 \$4,000

Turner, P.R. *Monitoring and educating for sustainable weatherization (ARRA)*. Georgia Environmental Finance Authority. 04/01/11 – 03/31/12 \$1,853,450, 10/01/09 – 03/31/11 \$1,738,711

Turner, P. R. *Radon education program*. Georgia Department of Community Affairs, Office of Environmental Management. 10/01/11 – 03/31/13 \$290,150, 04/01/10 – 09/30/11 \$290,150

Worley, J., & Turner, P.R. *Energy conservation in agriculture and rural housing*. (Energy Conservation in Agriculture). Georgia Environmental Finance Authority. 12/01/10 – 09/30/11 \$30,000

C. Theses, Reports, Publications, and Presentations

Bailey, S.A., Couch, C., Turner, P.R. & Gibson, S.M.S. (2011, December). *Rethink waste: reduce*. (Publication No. HACE- E-87-1). Athens, GA: University of Georgia Cooperative Extension. Available at http://www.fcs.uga.edu/ext/housing/conserves_rethink.php

Bailey, S.A., Couch, C., Turner, P.R. & Gibson, S.M.S. (2011, December). *Rethink waste: recycle*. (Publication No. HACE-E-87-2). Athens, GA: University of Georgia Cooperative Extension. Available at http://www.fcs.uga.edu/ext/housing/conserves_rethink.php

Blochberger, M. & Turner, P.R. (2011, June). *Education and outreach for sustainable weatherization*. Poster presented at the National Healthy Homes Conference. Denver, CO.

Cai, Y., & Cude, B. (2011). Reference prices and consumers' feeling of regret: An investigation of consumers' use of an online price-bidding method. *International Journal of Consumer Studies*, 35(4), 441-447.

Carswell, A.T. (in press). Home Ownership and Equity Protection Act. In W. Reiboldt (Ed.), *Encyclopedia of Consumer Protection and Safety*.

Carswell, A.T. (2012, in press). Mortgage fraud. In A. Carswell (Ed.), *Encyclopedia of Housing* (2nd edition). Thousand Oaks, CA: SAGE Publications.

Carswell, A.T., & Concannon, S. (2011, October). *Identifying and measuring costs and benefits of an early intervention homeless service provider*. Presented at the Annual Meeting of the Society of Benefit-Cost Analysis. Washington, DC.

Carswell, A.T., Delgadillo, L., & James, R.N., III. (2011, October). *International teaching and learning symposium*. In *2011 Annual Housing Education and Research Association Conference Proceedings* (pp. 58-61). Baton Rouge, LA.

- Chrane, R., & Carswell, A.T. (2011). The art of homebuyer assistance: Discovering hidden treasure. In A. Tavidze (Ed.), *Progress in Economic Research (vol. 23)*. Pp. 103-128. Hauppauge, NY: Nova Science Publishers.
- Gibson, S.M.S. & Turner, P.,R. (2011, August 11). *Living greener: Healthy people, healthy homes, healthy communities.*. Georgia Extension Association of Family and Consumer Sciences. Jekyll Island, GA. (1 hour, 40 participants)
- Gibson, S., Koonce, J., Turner, P. & Nickols, S. (2011, February 4). *Will the next generation of consumers be "green?"* Presentation at GATFACS and Georgia Department of Education Winter Teacher Conference, Atlanta, GA. (1 hour breakout session, 35 participants).
- Goetz, J., Cude, B. J., Nielsen, R. B., Chatterjee, S., & Mimura, Y. (2011). College-based personal finance education: Student interest in three delivery methods. *Journal of Financial Counseling and Planning*, 22(1), 27-42.
- Goetz, E.G., Skobba, K. & Yuen, C. (2011) CURA Housing Forum. The housing careers of very low-income persons. University of Minnesota.
- Jordan, J., Anil, B., & Zahirovic-Herbert, V. (2011). Housing uncertainty and childhood impatience. *Urban Education*. 46: 1169-1187.
- Koonce, J., Turner, P. R., & Chapman, S. W. (2011). Greening your life. *Journal of Family and Consumer Sciences*. 103(3), 47-51.
- Laquatra, J., Niemeyer, S. & Turner, P.R. (2011, February). *Education and extension service outreach initiatives in healthy housing*. Paper presented at the National Healthy Housing & Lead Conference. Miami, FL.
- Phillips, D.R., Shahandashti, M., and Jones, T. (2011). "*Industry Perspective on Factors Driving and Limited Green Building Initiatives in Multi-family Housing*", Housing Educators Research Association, October 2011.
- Phillips, D.R. & Smith, E., "Basic Access in Every New House: A New Approach", 2011 Housing Education and Research Association, Baton Rouge, Louisiana, October 12-15, 2011.
- Phillips, D.R., "Engaging a Multi-generational Workforce: A Framework for Success", National Apartment Association, Las Vegas, Nevada, June 21-25, 2011.
- Phillips, D.R. & Addicks, L.K., "Ensuring Talent Management Strategies", 1st Annual Symposium on Executive Education, Kennesaw State University, Coles College of Business. Atlanta, Georgia, February 26, 2009.
- Rupured, M., Koonce, J., Turner, P., Campbell, C. & Scarrow, A. (2011, November). When your income drops: financial education for recently unemployed households. *Association for*

Financial Counseling, Planning & Education Conference Proceedings, Jacksonville, FL.
Available at
http://6aa7f5c4a9901a3e1a1682793cd11f5a6b732d29.gripelements.com/documents/conferences/2011_proceedings_final.pdf

- Seay, M.C., & Carswell, A.T. (2011). Reverse mortgages: Opportunities and drawbacks for a burgeoning demographic. In A. Tavidze (Ed.), *Progress in Economic Research (vol. 23)*. Pp. 57-78. Hauppauge, NY: Nova Science Publishers.
- Seay, M.C., Carswell, A.T., & Neilsen, R. (2011, October). *Correlates of private rental property ownership*. Presented at the 2011 Academy of Financial Services Conference. Las Vegas, NV. October 23-24, 2011.
- Seay, M.C., Carswell, A.T., & Neilsen, R. (2011, October). *Private rental property ownership during the 2000s*. In *2011 Annual Housing Education and Research Association Conference Proceedings* (pp. 184-190). Baton Rouge, LA.
- Skobba, K. (2011). Serving Minnesota's emerging market homeowners: Best practices from emerging markets homeownership programs. Federal Reserve Bank of Minneapolis Lunch and Learn series.
- Skobba, K. (2012, in press). Multifamily housing. In A. Carswell (Ed.), *Encyclopedia of Housing* (2nd edition). Thousand Oaks, CA: SAGE Publications.
- Skobba, K., Bruin, M.J., & Yust, B. (2011) The housing accommodations of low-income families. Housing Educators Research Association, Baton Rouge, Louisiana.
- Skobba, K. & Goetz, E.G. (2012, in press). Housing careers. In A. Carswell (Ed.), *Encyclopedia of Housing* (2nd edition). Thousand Oaks, CA: SAGE Publications.
- Sweaney, A.L., Mimura, Y., Leigh, M. (2011). Reexamining the affordability of manufactured homes in rural America. [Abstract]. In Peek, G. (Ed.). *Proceedings of the 2011 Annual Conference of the Housing Education and Research Association*. Pp. 25-31. Baton Rouge, LA.
- Temple, Timera (M.S., Consumer Econ.); Housing Type and the Social Contact of Older Adults. Summer 2011.
- Turnbull, G.K. & V. Zahirovic-Herbert. (2011). Why do vacant houses sell for less: Bargaining power, holding cost or stigma? *Real Estate Economics* 39(1), 19-44.
- Turner, J.M., Turner, P.R. & Gibson, S. (2011, May). *Home emergency preparedness handbook*. (Publication No. HACE-E-86). Athens, GA: University of Georgia Cooperative Extension. Available at http://www.fcs.uga.edu/ext/housing/disaster_planning.php.
- Turner, P. R. (2011, July 13). *Green and healthy housing: Improving your quality of life*. Southeast Public Housing Quality of Life Conference, Savannah, GA. (30 minutes, 50 participants)

Turner, P. R. & Gibson, S.M.S. (2011, October). Connecting with millennials through the internet, social media and mobile devices: a review of green and healthy homes programming successes and challenges. *Looking Back to the Future: Housing Education and Research Association Conference Proceedings*. Baton Rouge, LA.

Zahirovic-Herbert, V., & Chatterjee, S. (2011). What is the value of a name? Conspicuous consumption and house prices. *Journal of Real Estate Research*. 33(1), 105-125. (press interviews with *Huffington Post*, *Bloomberg News*, *The Wall Street Journal*; research discussed in a number of other news magazines and real estate news blogs)

Zahirovic-Herbert, V. (2011, June) Historic preservation and low income neighborhoods: Policy perspective. European Real Estate Society, Annual Meeting, Eindhoven, NL.

Zahirovic-Herbert, V. (2011, May) Sustainability Assessment of Residential Buildings. Faculty Development Meeting, Mostar, Bosnia.

Zahirovic-Herbert, V. (2011, April) Housing market microstructure: What is a competing house? American Real Estate Society, Annual Meeting, Seattle, WA.

Zahirovic-Herbert, V. (2011, June) *Historic preservation and residential property values*. European Real Estate Society, Annual Meeting, Eindhoven, Netherlands.

Zahirovic-Herbert, V. (2011, April) *Housing market microstructure: What is a competing house?* American Real Estate Society, Annual Meeting, Seattle, WA.

D. Outreach Activities

Georgia Initiative for Community Housing (GICH) Program

The Center is continuing to partner with the Georgia Department of Community Affairs (DCA) and the Georgia Municipal Association in offering the Georgia Initiative for Community Housing (GICH), a three-year housing education and technical assistance program for cities in Georgia. In the seventh year of the program, GICH is helping 15 communities to fashion solutions to their community's housing needs. The centerpiece of the Initiative is a series of facilitated retreats, in which community housing teams came together for facilitated work sessions and targeted assistance. In 2011 retreats were held in February at the Coastal Conference Center in Savannah and in August at the University of Georgia in Athens. The program has 26 "alumni" communities and increased networking opportunities through the GICH listserv, which has more than 500 subscribers. Following suggestions from alumni teams, next year orientation meetings will be held in January prior to the first retreat for the new communities. In addition, alumni reunion meetings will be held to encourage continued participation and offer networking and learning opportunities.

GICH was one of two programs UGA nominated for the 2011 Southern Region Outreach Scholarship W.K. Kellogg Foundation Engagement Award. Nominees were recognized at the annual Public Service and Outreach Meeting and Awards Luncheon.

The Initiative is primarily supported through in-kind time contributions of faculty and staff from the three partnering organizations. The Georgia Power Company is the main financial sponsor of this program, contributing \$190,000 over eight years and is expected to continue donating \$30,000 annually. Matching these funds, HDRC has a three-year (FY 2008 – FY 2011) from USDA Rural Development, the Rural Community Development Initiative grant, totaling \$85,000. More information about the GICH program and an annual report (due in March) can be found on the GICH website <http://www.fcs.uga.edu/hace/hdrc/gich.html>

UGA GreenWay

UGA GreenWay (www.ugagreenway.com) is an interactive website designed to provide a source of research-based information on living greener. Information on the web pages includes green cleaning, conserving resources, greenwashing, investing green, recycling, generation green, and activating your community. There are interactive pages, including a tool called *My Green Commitment* that provides a tool to collect data and assess consumer behavior related to making an online commitment to change environmental behaviors or practices. The project is a team effort led by Dr. Turner, with content contributions and design input from faculty members Ms. Sharon Gibson and Dr. Joan Koonce, along with graduate students. Social networking tools (facebook and twitter) are used to expand online outreach. The web page continues to be updated to keep the information timely and relevant.

Other

Dr. Cude continues to support the activities of the Georgia Peer Financial Counseling Program at the University of Georgia, Gainesville State College, and Armstrong Atlantic State College. Under Dr. Palmer's direction, in 2011 the Volunteer Income Tax Assistance (VITA) partnership served over 800 Georgians in various parts of the state.

E. Student Association Activities

The University of Georgia Student Chapter has completed a year of activities. The leadership team officially registered the club with the University of Georgia Student Activities office and was granted funding from the student fund. Student club members participated in the Study Faculty Affairs Bingo night along with other student clubs in the College of Family and Consumer Sciences. Many local professionals were invited to give presentations to the chapter's monthly meetings. A number of the members attended the Athens Area Home Builder monthly meetings at the Holiday Inn Express and networked with the members in this area. Numerous students located and completed internships via the connections they made at these monthly meetings. The chapter members benefited from many guest speakers in their housing classes. Dr. Kim Skobba is serving as the chapter advisor and will be assisted by Dr. Karen Tinsley and Dr. Ishita Dey. A major effort is being made to energize the members of the club and encourage the members to become more involved in the community.

F. Other Activities

The **HDRC Board of Advisors**, a group of 25 state/national housing professionals and industry leaders, continues to a few times annually. In 2011, the HDRC Board met in September, hosted by the Georgia Department of Community Affairs. This meeting included information and

discussion on the following topics: HomeSafe GA (Hardest Hit Fund), a program designed to help Georgia homeowners who have experienced job loss or a substantial decrease in their income with a mortgage payment bridge while they find new or better employment, two housing related legislation proposals: SB 284 (Land Bank Authorities) and HB 110 (Vacant Property Registry) and planning for a statewide summit called Loft Housing & Beyond.

The HDRC partnered with the UGA Fanning Institute and 12 other organizations to convene the **Loft Housing & Beyond** summit in Madison, GA on December 14, 2011. The summit was designed for professional planners, elected officials, economic development professionals, and housing advocates in Georgia's small to mid-sized cities. The keynote speaker, Mayor Deke Copenhaver, City of Augusta, and nine other nationally-recognized experts in the fields of housing, finance, planning, economic development and governance outlined steps and resources necessary for cities to rebuild themselves to their original purpose – as livable centers of their communities, where citizens have access to jobs, education, recreation and commercial opportunities. Objectives for the summit were: understanding the barriers to downtown housing many cities create for themselves, an overview of how to restructure existing regulations to create vibrant downtowns and an overview of the development process from the private sector's view. The event included a walking tour of Madison's downtown residential living and adjacent neighborhoods.

More 125 people attended the event, and city elected officials in Georgia and Georgia professional planners received continuing education and maintenance credit for attending. Participants received a flash drive containing information on GICH, historic preservation, best practices in residential living in and around downtowns in Georgia, speaker presentations, attendee contact list and speaker bios, as well as contact information for other important Georgia organizations and programs like Georgia Department of Community Affairs and Mainstreet. This information is also available on the web for general dissemination.

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

Faculty members continue to conduct **community based applied research on housing needs**. Last year, more than 1,400 employees, public housing residents and college students were surveyed in Americus/Sumter County. Results were presented at an Intergovernmental meeting in November. The HDRC also conducted a housing needs assessment and analysis for the Brunswick Altama Community Transformation District, which was part of a larger effort coordinated by the Vice President's Office of Public Service and Outreach.