

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

2008 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.

B. Research Projects & Grants

Atiles, J.H. *Natural Gas Consumer Education Program*. Georgia Public Service Commission & Atlanta Gas Light. 05/01/08 - 04/31/09 \$450,000

Atiles, J.H. *Radon Education Program*. Georgia Department of Community Affairs. 10/01/08 – 03/31/10. \$328,200

Atiles, J.H., & Worley, J. *Energy Efficiency in Rural Housing* (Energy Conservation in Agriculture). Georgia Environmental Facilities Administration (GEFA). 10/01/08 - 09/30/09. \$16,645

Atiles, J.H. *Radon Education Program*. Georgia Department of Community Affairs, 10/01/07 – 09/30/08. \$192,000

Bachtel, D.C. *Community Assessment: An Early Head Start Perspective*. Clarke County Early Head Start. 01/01/2008-03/27/2008, \$2,500.

Bachtel, D.C. *Georgia Demographic Analysis*. United Way of Metropolitan Atlanta. 10/01/2008-04/01/2009, \$12,000.

Bachtel, D.C. *Chatham County Demographic Projections Analysis*. Chatham County and Savannah City Board of Education. 10/01/2007-10/31/2008, \$22,500.

Cude, Brenda J. *College students and financial literacy*. UGA. Parents and Families Association. 2007-08. \$525.

Cude, Brenda J. *2008-09 Peer Financial Counseling Program*. Georgia Governor's Office of Consumer Affairs. 9/1/08-8/31/09, \$31,900.

Cude, B. *2005-06 Peer Financial Counseling Program*. Georgia Governor's Office of Consumer Affairs. 6/1/05-6/30/06 (have no cost extension through summer 2008). \$59,022.

Fertig A.R. & Bachtel, D.C. *Exposing Persistent Health in Georgia*. 01/01/2008-12/31/2008, \$25,690.

Sweaney, A.L., Rodgers, T., & Tinsley, K. *Manufactured Housing: Expanding Housing Options for Georgian's Families – Office of Vice President for Public Service and Outreach - Poverty and the Economy UGARF grant program 2007 - \$16,754 (Jan. 2007 - May 2008)*.

Sweaney, A.L. *Barriers facing manufactured housing as an acceptable form of affordable housing*. U.S. Department of Agriculture. 12/1/05-12/1/08. \$137,787.

Tinsley, K. & Rodgers, T. *Washington County/Sandersville Housing Survey*. Office of VP for Public Service and Outreach University of Georgia, May 2008 –. (\$3,400)

Tinsley, K. & Rodgers, T. *The Impact of the Georgia Planning Act on the Production of Affordable Housing*. Georgia State Trade Association of Non-Profit Developers. - \$6,000. (01/08 – 04/08).

Turner, P.R. *Education, Counseling and Housing Outreach (ECHO)*, U.S. Department of Housing and Urban Development, Housing Counseling Grant, October 1, 2008 to September 30, 2009. \$36,847.95.

Turner, P.R. *Homebuyer Education*, Georgia Department of Community Affairs, July 1, 2008 to June 30, 2009. \$1,200.

Turner, P.R. *Healthy Homes Partnership Grant*, U.S. Department of Agriculture CSREES and U.S. Department of Housing and Urban Development. July 1, 2008 to June 30, 2009 \$5,500.

Turner, P.R. *Healthy Homes Training Partner*, National Center for Healthy Housing, March 1, 2007 – February 28, 2009. \$35,987.

C. Theses, Reports, Publications, and Presentations

Anglyn, A.L., Mimura, Y. & Sweaney, A.L. (2008, October 7-1). Changes in the home modifications among older adults in the United States. [Abstract] In Yust, B.L. (Ed.). Proceedings of the 2008 Annual Conference of the Housing Education and Research Association. Indianapolis, IN.

Bachtel, D.C. (2008). *Chatham County: Understanding Past, Current, and Future Tract Level Growth*. Chatham County and Savannah City Board of Education. Savannah, GA.

Bachtel, D.C. (2008). *Profiling Floyd County's Older Adult Population*. Mercer Senior Care, Incorporated. Rome, GA.

Bachtel, D.C. (2008). *Community Assessment: An Early Head Start Prospective, FY 2006*. Clarke County School District Office of Early Learning and Family Engagement: Early Head Start. Athens, GA.

Bachtel, D.C. (2008). *Profiling Floyd County's Older Adult Population*. Mercer Senior Care, Incorporated. Rome, GA.

Boatright, S., & Bachtel, D.C. (2008). *The Georgia County Guide*. Athens, Ga: College of Agricultural and Environmental Sciences, Cooperative Extension Service, College of Family and Consumer Sciences, The University of Georgia.

Bohon, S., Atilas, J.H., & Stamps, K. (2008). Transportation and migrant adjustment in Georgia. *Population Research and Policy Review*, 27(3), 273-291.

Cai, Y., Yang, Y., & Cude, B. J. (2008). Inconsistencies in U.S. consumers' attitudes toward and use of electronic banking: An empirical investigation. *Journal of Financial Services Marketing* 13 (2), 150-163.

Carswell, A.T., & Phillips, D. (2008). Assessing the need: The multifamily industry, the universities, and the next generation of property managers. *Housing and Society*, 35(1), 21-40.

Carswell, A.T., & Bachtel, D.C. (2008, October). Mortgage fraud: A risk factor analysis of affected communities. *2008 Annual Housing Education and Research Association Conference Proceedings* (pp. 21-25). Indianapolis, IN.

Carswell, A.T. (2008). Addressing mortgage default and delinquency before it occurs: An evaluation framework for the homeownership counseling industry. *Forum for Family & Consumer Issues*, 13(1). Available at: <http://ncsu.edu/ffci/publications/2008/v13n1-2008-spring/index-v13n1-apr-2008.php>

Cude, B., Swagler, R., & Sweaney, A. (2008). 2008 Distinguished ACCI Fellow: Julia Marlowe. *Journal of Consumer Affairs*, 42(1), 4-5.

Goetz, J., Mimura, Y., Mehta, M., & Cude, B. (2008). HOPE or no-HOPE: Merit-based college scholarship status and financial behaviors among college students. *Financial Counseling and Planning Education*, 19(1), 12-19.

James, R. N., III. (2008). The impact of subsidized rental housing characteristics on metropolitan residential satisfaction. *Journal of Urban Planning and Development (ASCE)*, 134(4), 166-172.

James, R. N., III. (2008). Residential satisfaction of elderly tenants in apartment housing. *Social Indicators Research*, 89, 421-437.

James, R. N., III., & Atilas, J. H. (2008). The transitioning nature of Hispanic renters. *Housing Policy Debate*, 19(1), 177-206.

James, R. N., III. (2008). An economic model of asymmetric information, dissatisfaction, and resident turnover in rented multifamily housing. *Housing & Society*, 35(1), 59-76.

James, R. N. III. (2008). Consumer satisfaction and the dual-self economic model: Why consumer education can be both informative and transformative. *The Forum for Family and Consumer Issues*, 13(1).

James, R. N., III, & Zahirovic-Herbert, V. (2008). The impact of a migration shock on tenant satisfaction: The case of Hurricane Katrina and Baton Rouge, Louisiana. *Migration Letters*, 5(1), 79-88.

James, R.N., III, & Carswell, A.T. (2008). Home sweet apartment: A text analysis of satisfaction and dissatisfaction with apartment homes. *Housing and Society*, 35(1), 91-111.

James, R.N., III & Sweaney, A.L. (2008). Satisfaction in senior housing: the differential impact of private rental sector apartments [abstract]. In *Shrinking Cities, Sprawling Suburbs, Changing Countrysides: European Network of Housing Researchers 2008 International Conference*, July 6-9, Book of Abstracts (p. 227), Dublin (Belfield), Ireland: University College Dublin.

James, R.N., III & Sweaney, A.L. (2008). REITs and the residential satisfaction of private rental sector tenants on an internet ratings site [abstract]. In *Shrinking Cities, Sprawling Suburbs, Changing Countrysides: European Network of Housing Researchers 2008 International Conference*, July 6-9, Book of Abstracts (p. 230), Dublin (Belfield), Ireland: University College Dublin.

James, R.N., III, Carswell, A.T., & Robb, C.A. (2008, February). Estimating the outlays of renting and owning: The risks of hidden ownership costs. *Proceedings of the Eastern Family Economics and Resource Management Association 2008 Conference* (pp. 36-38). Savannah, GA.

James, R. N., III. (2008). Asymmetric information and the determinants of tenant satisfaction in the US private rental market [abstract]. In European Network of Housing Researchers Workshop on Private Rented Markets, January 21-22: Programme, Papers, & Presentations (pp. 42-79). Dublin (City Center), Ireland.

James, R. N., III. (2008). Residential satisfaction of elderly residents in rented apartment homes [abstract]. In Proceedings of the Housing Education and Research Association 42nd Annual Conference October 7-10: Housing at the Crossroads (pp. 52-55). Indianapolis, Indiana.

James, R. N., III. (2008). Renter time preference as a barrier to homeownership [abstract]. In Proceedings of the Housing Education and Research Association 42nd Annual Conference October 7-10: Housing at the Crossroads (pp. 56-60). Indianapolis, Indiana.

James, R. N., III. (2008). The suburbanization of government-supported rental housing and decline in neighborhood and residential satisfaction [abstract]. In A Suburban World: Global Decentralization and the New Metropolis International Conference April 6-8: Conference Abstracts (pp. 57-58). Reston, Virginia.

Robinson, Katie. M.S., Housing, *Residential satisfaction of military personnel living in privatized and non-privatized housing*, May 2008

Sweaney, A.L., Roskey, C.M., Peek, G.G. (2008). Housing. In G.A. Gorham (Ed.), *Encyclopedia of rural America: The land and people: Vol. 1* (2nd ed.). (pp. 494 - 497). Millerton, NY: Grey House Publishing, Inc.

Sweaney, A.L., Tinsley, K., & Rodgers, T. (2008). *Manufactured Housing: Expanding Housing Options for Georgia's Families*. UGA VP PS & O Poverty and the Economy Faculty Research Grants Program Abstract.

Tinsley, K., Cude, B. J., Rodgers, T., & Sweaney, A. L. (2008). Partnering with local employers to meet housing needs [Electronic Version]. *Journal of Extension*, 46 (6), from <http://www.joe.org/joe/2008december/rb8.shtml>

Turner, P.R. (2008). Extension's response to the housing crisis. *Journal of Extension*, 46(6). Available online at: <http://www.joe.org/joe/2008december/comm1.shtml>.

Turner, P.R. & Gibson, S.M.S. (2008). Leave it at the door. In Becky L. Yust (Ed.), *Housing at the crossroads: 2008 HERA Conference Proceedings*. [CD-ROM]. Indianapolis, IN: Housing Education Research Association.

Turner, P.R., Gibson, S.M.S., Purvis, D., Epps, W.D., & Burns, A. (2008). Housing opportunities for families: developing community partnerships with a focus on home sustainability. *Proceedings of the Children, Youth and Families at Risk Conference*. San Antonio, TX: Children, Youth and Families at Risk. Available online at

<http://www.cyfernet.org/cyfar08/workshops/community.html>

Turner, P.R. & Gibson, S.M.S. (2008). Steps on the path to sustainable home ownership: protecting your asset. In Bobby Shaffett (Ed.), *Proceedings of the Eastern Family Economics and Resource Management Association Conference*. [CD-ROM]. Savannah, GA.

D. Outreach Activities

Georgia Initiative for Community Housing

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 fourth year of the program, GICH is helping fifteen 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 2008 retreats were held, in Tifton on the UGA Tifton Campus and the other on the main UGA campus in Athens. The program has eleven "alumni" communities and increased networking opportunities through the GICH listserv, which has 270 subscribers.

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 \$130,000 over five years and is expected to continue donating \$30,000 annually. Matching these funds, HDRC received a new, three-year (FY 2008 – FY 2011) from USDA Rural Development, the Rural Community Development Initiative grant, totaling \$85,000. The Wachovia Foundation has also donated funds for next year, \$20,000.

The Georgia Initiative for Community Housing won a national award - National Council State Housing Agencies Special Achievement. This award recognizes a Housing Finance Agency (Georgia Department of Community Affairs) program that responds in an outstanding manner to an important state need; have a significant impact on a population, geographic area, or economy; and cut across traditional program lines. October 27, 2008. <http://www.fcs.uga.edu/hace/hdrc/gich.html>

Success with Georgia Peer Counseling Program

Dr. Brenda Cude has reached over 10,500 students with the innovative Georgia Peer Counseling Program, a financial counseling program for Georgia college students. She has helped over 4,409, at nine participating Georgia campuses, in only the past year. This program has seven modules which educate Georgia college students on budgeting, credit use, student loans, and savings and investments. One of its keys to effectiveness is that it is a peer program, making the subject less intimidating. The seminars arm students' with the knowledge they need to keep from incurring too much debt with tools such as handouts, group discussions, and internet resources. <http://www.fcs.uga.edu/pfc>.

E. Student Association Activities

The Student Chapter of NAHB (45 active members) has completed a year of activities. Student club members sponsored an activity (Bob the Builder) at the College of Family and Consumer Sciences annual South Campus Tailgate. Members participated in a community activity call “Hands on Athens” helping older adults make minor repairs on their homes. The club video taped the weekend of activities and posted the results on YouTube. Members contributed to the annual FACS fundraiser, FACS Bingo Night, by collecting donations from area merchants to be used as bingo prizes. The chapter members benefited from many guest speakers in their housing classes.

F. Other Activities

Presentation at National Call to Action Symposium

Anne L. Sweaney, Professor and Head of the Department of Housing and Consumer Economics, proudly represented the University of Georgia at the US Department of Housing and Urban Development's Affordable Communities Initiative: National Call to Action Symposium, Washington, DC. She was one of two faculty from a University that gave a presentation at this important event on October 17, 2008. The discussion, lead by academicians and national organizations, was entitled “Where do we go from here?” Roundtable at the Department of Housing and Urban Development America’s

Dr. Russell James wrote several chapters for the forthcoming Georgia Apartment Law Book (2nd ed. Atlanta, GA) published by the Georgia Apartment Association. The chapters include

- Fair housing advertising & marketing guidelines for apartment managers,
- Georgia apartment law: A brief introduction,
- Getting from paper to practice: Apartment management policies and procedures manual,
- Government regulation of apartment marketing by fax, phone, and e-mail?
- Sources of apartment law: Where does it all come from? and
- Government-assisted affordable housing programs in the apartment industry (with Dr. Carswell.)