As the nation struggles through the sixth year of the foreclosure crisis, there are no signs that the flood of foreclosed homes in America will recede anytime soon. At least 2.7 million households have already lost their homes to foreclosure, and data indicate we are not even halfway to the eventual total. Meanwhile, regulators and policymakers work in a contentious political environment to reduce foreclosures and rebuild a U.S. housing finance system that is safe from future meltdowns and capable of restoring vibrancy to the housing market.

The Center for Community Capital (CCC) and the Center for Urban & Regional Studies (CURS) are working to inform the national policy debate as well as the regulations that will shape the future of homeownership in America. Part of the Centers' overall work is to conduct research and policy analysis on how U.S. financial markets can work better for more people, particularly low- and moderate-income Americans and low-resource communities.

continued on page 3
CURS affiliated researchers have been as busy as ever. In this issue of CURS Update we highlight three recently completed studies on the financial health of low- and moderate-income and minority families. This focus is particularly appropriate given that those families have been disproportionately impacted by the Great Recession: Many have not only lost their homes, they have also lost the equity they may have had in their homes. If that wasn’t bad enough, the cascading effects of the mortgage crisis resulted in higher rates of unemployment among these families, causing them to draw down on any savings they may have had.

The lead article in this issue of CURS Update reports on two recently completed studies. The first study documents that African American and Latino households were more than twice as likely to lose their homes as white families. Many of these households of color had recently fulfilled their dreams of owning a home only to have to give them up due to unfavorable mortgage products. The second study analyzes the impacts of proposed new mortgage regulations on the future ability of African American and Latino households to purchase homes. One aspect of that proposal is to define “high-quality mortgages”—which would carry the lowest interest rates—as having a 20 percent down payment. The study finds that large percentages of otherwise credit worthy households would be disadvantaged by this high down payment standard.

As the economy begins to recover, many lower-income families will have a chance to enhance their financial security by saving. The second article in this issue of CURS Update presents an evaluation of an innovative program pioneered in New York City, which helps families save by providing a 50 percent match for tax returns that are deposited in a savings account and kept there for at least one year. As you will read, the early results of this evaluation are quite promising and it is being replicated in several other cities. Hopefully, this and similar incentivized savings programs will help low- and moderate-income families recover from the Great Recession.

Switching gears, the final article in this issue of CURS Update highlights Karla Slocum’s critical analysis of the rich legacy of Oklahoma’s thirteen “All Black Towns.” Founded in the latter half of the nineteenth century in response to Jim Crow laws, these towns were once thriving places. But in more recent times, they have lost much of their populations and enterprises. In this in-depth qualitative study, she considers how the remaining residents view their histories and how they are organizing “remembrance” events to bring economic and social life back to these communities.

I think you will find each of these articles both interesting and useful.
Two of our recent studies shed light on troubling findings about major impacts on the recovery and economic condition of low- and moderate-income families and communities, as well as that of the nation as a whole:

- The first study reveals that borrowers and communities of color have been disproportionately affected by the foreclosure crisis at an alarming rate: more than twice that of whites.
- A second report shows that some of the proposed new rules to govern future mortgage-making could push 60 percent of all credit-worthy borrowers into high-cost loans or totally out of the market and, worse still, they may shut out as many as 75 percent of minority borrowers.

“Homeownership, long the cornerstone of the American dream, is cracked and crumbling,” says CCC director Roberto G. Quercia. “The foreclosure crisis has created two Americas: one prosperous and hopeful, the other discouraged and debt-burdened. It is critical for our nation’s economic future that we get homeownership right.”

**Borrowers and Communities of Color Disproportionately Affected**

In 2011, CCC researchers teamed with the Center for Responsible Lending (CRL) to conduct two companion studies to better understand who was affected by the foreclosure crisis and why. Researchers examined data from a unique and expansive national mortgage dataset: nearly 27 million loans originated in markets across the country between 2004 and 2008.

The first study, “Lost Ground, 2011: Disparities in Mortgage Lending and Foreclosures,” reported in November 2011 that 6.4 percent of mortgages originated between 2004 and 2008 ended in foreclosure and that an additional 8.3 percent were at immediate, serious risk.

Most households affected by foreclosures have been white, researchers found. However, borrowers of color—African Americans and Latino—were more than twice as likely to lose their homes as white households. These higher rates reflect the fact that African Americans and Latinos were consistently more likely to receive high-risk loan products, even after accounting for income and credit status. Approximately one-quarter of all Latino and African American borrowers had lost their homes to foreclosure or were seriously delinquent, compared to fewer than 12 percent for white borrowers. Asian borrowers fared better as a whole than Latino and African American borrowers but they, too, were disproportionately affected, especially in selected metropolitan areas.

**Proposed Rules Fail to Balance Risk and Access**

A second report, “Balancing Risk and Access: Underwriting Standards for Qualified Residential Mortgages,” examined the impact of key rules proposed by regulators to govern future mortgage lending. Regulators have proposed defining a high-quality mortgage as one with a down payment of as much as 20 percent. Researchers examined mortgages originated from 2000 to 2008 to learn what would have happened if a 20 percent down payment and other underwriting criteria had been imposed on those mortgages beyond the criteria that is already mandated by the Dodd-Frank financial reform law. Key among the Dodd-Frank requirements is the establishment of Qualified Mortgages (QM), a statutory provision that will provide incentives for lenders to originate safe and sustainable residential mortgages. The proposed QM loan standards define loans and underwriting criteria that will help to ensure that a borrower has a “reasonable ability to repay the obligation,” and will restrict the origination of loans with features associated with higher default rates, such as lack of income documentation, prepayment penalties, and loans with interest-only, negatively amortizing or balloon payments. Loans meeting the QM standards are legally presumed to satisfy Dodd-Frank’s “ability to repay” obligation.

They found that a 20 percent down payment would needlessly disqualify 60 percent of all creditworthy borrowers, hobbling a large segment of the housing market. But a mandatory 20 percent downpayment requirement would exclude about 75 percent of African American borrowers and 70 percent of Latino borrowers from obtaining fairly priced mortgages.

**WE KNOW WHAT CAUSED THE CRISIS: SHORT-TERM PROFIT CONSIDERATIONS AND LAX REGULATION—NOT LENDING TO WORKING FAMILIES...**

“Adding the high government-set, downpayment threshold would do little to reduce defaults relative to the large number of creditworthy home buyers it would push from the market,” says Quercia. “These findings are particularly significant given that a stalled housing market is a key obstacle to economic recovery.”

**Understanding Cause is Key to Designing Solutions**

This research and analysis provides valuable information of use to policymakers and regulators in creating sound policies and regulations. Misguided strategies as the 20 percent down payment, for instance, threaten to undermine recovery of the housing market and the economy as a whole.

Indeed, a pervasive and public misconception is that the foreclosure crisis stems from government efforts to ensure fair access to credit for low- and moderate-income consumers. Some continue to claim that the Community Reinvestment Act and the affordable housing goals of the government-sponsored enterprises Fannie Mae and Freddie Mac precipitated the explosion of risky lending during the subprime boom by requiring banks to make loans to unqualified borrowers. CCC research shows that the facts simply do not support these accusations.

“We know what caused the crisis: short-term profit considerations and lax regulation—not lending to working families,” Quercia said. “And we know how to do home lending right because we’ve been doing it for decades—offering sound mortgage products, like the 30-year fixed-rate mortgage, underwriting them carefully to ensure borrowers can repay, and working with borrowers who fall behind to help them catch up.”
If you drive into one of Oklahoma’s thirteen historically African American towns today, you will see main roads that are barren and buildings in striking disrepair, often abandoned and surrounded by knee-high weeds. The population will be sparse, no more than 500 people and, in some cases, fewer than a hundred. Most of the residents—upwards of 90 percent—will be African American, but there are Native Americans, including black Indians, and a few whites too. Each town has a post office, several churches, a functioning city hall, and a sitting mayor. There may not be a police or fire station. There won’t be a grocery store and probably not a convenience mart either. There will be a decades-old school building, but school won’t be in session because the town’s children now attend classes in neighboring, predominantly white towns.

A hundred years ago, these towns—known historically as “the All Black Towns”—were revered for the abundance and vibrancy of their institutions, services, and businesses. Black Towns had their own schools, banks, churches, insurance companies, and merchants. At the height of their liveliness in Oklahoma, there were fifty—more than any other state in the country. Scholars of Black Towns argue that these towns, formed as planned community projects by blacks from the Deep South and the West, offered flourishing models of how blacks could sustain themselves by adopting principles of black solidarity, black economic self-sufficiency, and racial pride in the face of Jim Crow laws.

With support from a CURS Scholar-in-Residence award, as well as grants from the Center for the Study of the American South and the National Science Foundation, Karla Slocum, an associate professor in the Anthropology Department, began researching Black Towns in 2004. One of Slocum’s goals was to explore whether and to what degree notions of black solidarity mobilized in the nineteenth century continue to serve as organizing principles for Black Town life today and, if so, whether and how these notions converse with more contemporary ideas of racial integration and multiculturalism. She has interviewed over 100 Black Town residents and affiliates (former residents who have maintained ties to Black Towns) and, over several years, observed and participated in town meetings and public cultural events such as street celebrations, parades, tourist activities, and rodeos. She also conducted archival research to investigate how Black Towns were publicly defined in recruit-
Slocum recently completed the major parts of the research. With support from the National Endowment for the Humanities through a resident fellowship at the School for Advanced Research, she is now writing a book about Black Town identity in the twenty-first century.

In the book she expects to show that, amid economic distress, Black Towns currently sustain and define themselves by mobilizing narratives on race and history. On the one hand, she finds that town residents and affiliates rally around the communities by participating in rich remembrances of the Black Town past. Remembrance events include bus tours of Black Town history and elders’ everyday narratives of the communities’ past, especially their entrepreneurial spirit and social cohesion. Remembrance events help keep alive the notion that Black Towns—in the face of racial hostility—were vibrant in their economic and social life due to black residents’ common purpose.

On the other hand, Black Towns are sustained by and maintain both a strong vision for the future and a race-specific identity by investing in race-specific as well as multi-racial cultural and economic activities, which include black rodeos, Black Town reunions, and planning for commercial development in the towns. These activities bring in a broad base of participation that is sometimes predominantly black, and other times, multi-racial, multi-generational, and multi-regional. Slocum argues that, in this way, Black Towns participate in post-civil rights discourses that signify race, especially ideas and practices concerning racial integration, black popular culture, cultural heritage, gentrification, and entrepreneurialism, as a pathway to black community development. Slocum also argues that, given these activities, Black Towns today resemble the status and survival patterns of other present-day black communities, especially in urban areas.
$aveNYC Program Shows Promise as Asset-Building Tool for Low- and Moderate-Income Households

Tax season can be a dreaded time of year for many Americans. But for low- and moderate-income households, tax time can bring a significant financial boost in the form of tax refunds. These lump-sum annual payments from tax credits, such as the Earned Income Tax Credit, or from the over withholding of payroll taxes during the year, offer an opportunity to set aside savings for families who struggle from paycheck to paycheck. For this reason, researchers, social advocates, and practitioners are searching for effective strategies to encourage and enable low-income taxpayers to use tax refunds to save and build wealth. The ability to accumulate savings is a critical step in becoming financially secure.

One promising asset-building program is $aveNYC, a program developed by the New York City Department of Consumer Affairs, Office of Financial Empowerment and piloted during the 2008-2010 tax seasons. The UNC Center for Community Capital (CCC), along with UNC’s School of Social Work, is in its third year of data collection to evaluate the effectiveness of this program in a study funded by the Ford Foundation.

With $aveNYC, participants signed up while having their taxes prepared at select Volunteer Income Tax Assistance (VITA) sites. They agreed to direct a portion of their tax refund to a branded $aveNYC account and, if they maintained their original account balance for one year, were matched fifty percent up to $500. Participation was limited to taxpayers who had dependent children and earned up to $50,000 per year or individuals who didn’t have dependent children and earned less than $18,000 per year. Eligible participants needed to receive a tax refund of at least $200.

Early study results show promise:

- During the three-year period, from 2008-2010, 2,200 $aveNYC account holders contributed nearly $1.8 million to their accounts.
- Nearly 80 percent of the program’s participants—largely single parents with average annual earnings of about $18,000—saved for the full program period and received the match.
- More than 30 percent of participants who received the match continued saving in subsequent years.

“This program not only capitalized on the windfall moment of tax time but also offered matching funds to incentivize savings,” said Kim R. Manturuk, senior research associate who leads the study team. “The savings match, as well as the ease with which participants could sign up, were two components that appeared to make a big difference in the program’s success.”

Importantly, participants were more likely than members of the comparison group to say they had enough savings to live for one month in the absence of income. Participants saved on average approximately $300 more than a comparison group of households who were not offered the program.

Behavioral Analysis Sheds Light on Solutions

While many traditional asset-building efforts require participants to commit to long-term savings goals and engage in ongoing financial education activities, $aveNYC provided an opportunity for low-income households to “learn by doing,” building short-term savings through an easily accessible, incentivized program. Its design drew on several behavioral economics principles to make it easier for participants to save and, ultimately, move along the pathway toward greater financial stability.

For more information on this research, contact Kim Manturuk at manturuk@email.unc.edu.
UNC researchers are using two methods to evaluate the program. Telephone surveys track the savings outcomes of a group of SaveNYC program participants against a comparison group of individuals who were not offered the accounts. Intensive in-person interviews with a subset of SaveNYC account holders give researchers a deeper understanding of the participants’ financial lives, saving and spending needs, behaviors, and goals for the program.

The research team’s findings have revealed a complex set of determinants that impact and guide financial decision-making behavior. For example, developing a sense of self-efficacy—a belief in one’s own competence—is a recurring theme. Several individuals report an increase in their confidence around savings due, in part, to their participation in the program. Others describe a change in their expectations related to savings.

After participating in SaveNYC, one participant explained: “I know that now I can say to myself, when…I hear people talk about the money they have in their bank account, ‘You know what? Me, too. I have money put away, too. I have the ability to do it, too.’ Just because I come from a low-income budget, my life as a low-income person doesn’t mean that I can’t save.”

**Evaluation Informs Policy**

UNC’s analysis of the program is ongoing, and researchers expect to learn much more as the program continues. Designed for replication as a federal tax credit, the program was included in the Corporation for National Community Service’s Social Innovation Fund award to the Mayor’s Fund to Advance New York City. It is being implemented as the SaveUSA Program in four cities—New York City, Newark, San Antonio, and Tulsa—during the 2011-2013 tax seasons.

These initial study findings hold important policy implications. Among them, they show this type of behaviorally informed tax time savings program can be effective in helping low-income households build short-term savings.
New research

ENVIRONMENT

Ecosystem Services as an Alternative Foundation for Development, Urban Planning, and New Water Infrastructure in the U.S.

TODD BENDOR—PI. With funding from the National Academies Keck Future Initiative, this project will bring traditionally disparate disciplines (engineering, ecology, planning, economics, law, and policy) together to participate in three working groups that will build upon each other over the two years of the grant.

The groups will first move from mapping ecosystem services potential, to integrating it into planning, and finally to considering the needed policy and governance structures. Each working group is tasked with developing a concept paper that encompasses new approaches to integrating ecosystem services into urban planning processes for publication for both general audiences and peer reviewed publications. Increasingly, urban populations are now facing major hurdles in maintaining ecological quality and infrastructure.

This project will address a fundamental question: What scientific, policy, planning process, and governance reforms are necessary to refocus the provision of urban infrastructure (e.g., roads and buildings) to ensure the long-term maintenance of ecosystem goods and services? Creating a framework for reverse engineering the planning process opens up the possibility of new ideas. For example, for a specified system, can we estimate the maximum number of people that can realistically use ecosystem services for their needs without relying on traditional infrastructure? And how will this threshold change with climate, physiography, and spatial scale? As population increases and we start building urban and water infrastructure on top of natural infrastructure, is there some optimum balance, and what does that look like? Is there some threshold for diminishing return on investment? How does this relationship change with region and scale? For more information, contact Todd BenDor at bendor@unc.edu.

HOUSING & COMMUNITY DEVELOPMENT

Measuring the Impact of Neighborhood Stabilization

ROBERTO QUERCIA and JANNEKE RATCLIFFE—Co-PIs. Habitat for Humanity International has teamed with the UNC Center for Community Capital to evaluate the impact of the nonprofit developer's revitalization of seven U.S. communities through the federally funded Neighborhood Stabilization Program.

The research project will examine how neighborhood conditions have changed following the revitalization efforts and compare that to conditions in similar neighborhoods that did not receive such intervention. Researchers will consider home prices and sales, foreclosures, vacancy rates, crime, and other economic indicators in their evaluation. The seven neighborhoods are located in Collier County (Fla.), Dallas, Los Angeles, Miami, Milwaukee, Pensacola, and New York City. For more information, contact Roberto Quercia at quercia@email.unc.edu or Janneke Ratcliffe at janneke_ratcliffe@unc.edu.

The Mortgage Performance of Energy Efficient Homes

ROBERTO QUERCIA and NIKHIL KAZA—Co-PIs. The Institute for Market Transformation, founded in 1996 to promote energy efficiency, green building and environmental protection in the United States and abroad, has funded a project to assess the loan performance of energy efficient homes. Researchers will examine building energy performance data of about 200,000 new homes rated by the Residential Energy Services Network using the Home Energy Rating System Index and compare it to loan performance data provided by CoreLogic. The primary research question this project will answer is: Do loans for energy efficient homes perform better than loans for standard homes? For more information, contact Roberto Quercia at quercia@email.unc.edu or Nikhil Kaza at nkaza@unc.edu.

Community Advantage Panel Study VIII: A Longitudinal Study of Low- and Moderate-Income Home Owners and Renters

ROBERTO QUERCIA—PI. In 1998, the Ford Foundation, the Center for Community Self-Help and Fannie Mae formed a partnership (“the Self-Help Secondary Market Program”) to expand home ownership opportunities for credit-worthy low-income, low-wealth individuals who were not effectively served by the conventional market. In 1999, the Ford Foundation invited the Center for Community Capital (CCC) to evaluate this program through an annual panel survey of homeowners involved in the program.

Two years later, the Ford Foundation awarded CCC a grant to field a companion panel survey of low- and moderate-income renters. Ford has awarded CCC a series of follow-on grants to extend both proj-
projects. This grant will enable continued data collection with the two panels and analyses of the data. The funding will also support the collection of additional waves of data for both panels during the ongoing economic downturn. Researchers will assess how lower-income respondents are coping with the aftermath of the financial crisis and prepare a series of program and policy reports to document findings from the research. For more information, contact Roberto Quercia at quercia@email.unc.edu.

SOCIAL MOVEMENTS

Collaborative Research: Combining, Augmenting, and Analyzing Social Movement Data at Different Levels with Quantitative and Qualitative Methods, 1960-1995

NEAL CAREN—PI. Social movements are critical vehicles for political and social engagement, allowing individuals to act collectively to influence government, business, and other vital social institutions. With support from the National Science Foundation (NSF), this project will use combined and augmented data from two prior NSF-funded projects, the Dynamics of Collective Action project and the Political Organizations in the News project, to examine four important questions about social movements.

First, the project will compare social movement dynamics using data on protest events versus data on social movement organizations (SMOs) with the innovative dataset described above. Second, the project investigates how disruptive tactics affect news media coverage of social movements and social movement organizations by using data on protest events. Given the continued importance of the news media, better understanding the dynamics that drive media attention is an important question for social movement scholars. Third, the project assesses the extent to which protest and the news coverage of SMOs may influence public opinion trends over time. Specifically, we expect that specific types of movement events shape how favorably the movement is perceived, that this shifts over the lifespan of the movement and depends on political responses to the movement. Finally, the project will examine a key methodological issue of interest to researchers: selection bias suggests that the news media cover only a portion of social life and do so in selective and structured manners. This project will use data on protest events and SMOs to pinpoint the differences between selective reporting on protest events versus the selective reporting on SMOs. Quantitative analyses will rely on negative binomial models, ARMA models, multinomial logistic regressions, as well as time series analysis.

Understanding the dynamics that shape political participation in a democratic context is an issue of broad interest to the general public and policy makers alike. Similarly, furthering our understanding of media coverage and public opinion of political activism is important to a broad set of stakeholders. Findings from this study may be of interest to policy analysts involved in monitoring domestic and international events and trends. Broader impacts also include the creation of a publicly available dataset on domestic political activism since 1960 at a scale hitherto unknown. In addition, methodological advances produced in the process of creating the dataset, as well as those derived from analysis, will be made available to the public. For more information, contact Neal Caren at neal.caren@email.unc.edu.

Collaborative Research: Social Movements and Policy Impact

KENNETH T. ANDREWS—PI. How do social movements build broad popular support and secure sweeping policy changes? This study, funded by the National Science Foundation, focuses on demographic, economic, and institutional factors, as well as movement-specific organizational dynamics, to examine under which conditions movement support thrives and results in policy changes. Moreover, this study will examine whether movement support and policies diffuse across neighboring states and counties, and how these trends shape one another. As a case in point, this project focuses on the U.S. Prohibition movement, which was one of the largest, longest lasting, and most successful movements in U.S. history.

The analysis involves an original dataset that contains information about the legal status of prohibition at the county and state level between 1890 and 1919, the year the 18th Amendment to the U.S. Constitution was enacted. The dataset includes measures regarding population change, urbanization, economic trends, and interest groups. In addition, the dataset incorporates information from archival materials regarding relevant social movement organizations and activity, electoral context, and media communication that may have shaped movement growth and success. These data allow us to examine the organization and outcomes of the movement both across space and at the state and local levels.

The project will result in a large, publicly available dataset of use to social scientists and historians. Findings from this study may be of interest to multiple stakeholders, such as legal experts, non-profit organizations, policy makers, and the general public, in addition to an interdisciplinary group of researchers. For more information, contact Andy Andrews at kta@unc.edu.
New research continued

Quantifying the Costs of School Transportation

NOREEN MCDONALD— PI. The Southeastern Transportation Research, Innovation, Development and Education Center has funded this project to evaluate capital and operating costs of school transportation. Researchers will select 12 elementary schools in North Carolina and Florida that were constructed between 2000 and 2010, serve grades K-5, and have data on school travel mode. The sample will be stratified by built environment: urban, suburban, and rural. Researchers will work with state, municipal, and school transportation officials to identify all transportation infrastructure improvements made to accommodate the schools in the sample.

This will include on-site capital costs such as parking lots and kiss and go lanes as well as off-site infrastructure costs such as turn lanes, street widening, and traffic control devices. Some of these costs are typically borne by the locality or the Department of Transportation and are not linked back to the school in a systematic way. The cost of each project will be ascertained by looking at injury and fatality rates for school travel by mode. Researchers will utilize the methodology developed in the 2002 Transportation Research Board Special Report, The Relative Risks of School Travel, and combine injury and fatality data with exposure data from the National Household Travel Survey.

The research team will create a pilot Transportation Cost Calculator for school planners, school administrators, school board members, and municipal officials to use as they consider school siting decisions. This tool will help them estimate all of the expected capital and operational transportation costs associated with individual school locations and provide state-level data on the safety of each mode. The tool will be a spreadsheet that will break out expenses by travel mode and the amount each government agency (school district, municipality, county, and state) will likely pay. Researchers will validate this tool by comparing the actual construction costs of three new schools in Alabama, Florida, and North Carolina to estimates from the tool. For more information, contact Noreen McDonald at noreen@unc.edu.

A Regional Land Use-Transportation Decision Support Tool for Mississippi

BRIAN MORTON— PI. The overall goal of this project is a decision support tool that will help stakeholders create and assess hypothetical development scenarios and hence greatly enhance discussions about the future of the Heritage Hills-Tupelo area of Mississippi. The tool will objectively and rigorously assess scenarios with respect to land use, walk- and bike-friendliness, and travel behavior, in particular trip generation, mode choice, and vehicle miles traveled. The following products will be developed through this project:

- A GIS-based and narrative profile of current land uses and socioeconomic and infrastructure conditions.
- A seven-town inventory of the suit-ability of existing roads for bicycle and pedestrian travel and town-level evaluations made according to the Walk Friendly Community and Bicycle Friendly Community program standards.
- Future regional development scenarios based on current trends and compact development.
- CommunityViz and TRANUS-based models and impact assessments.
- Presentations to stakeholders and an action plan to help elected officials establish priorities for future transportation improvements and community designs.

For more information, contact Brian Morton at bjmorton@email.unc.edu.
Ninety faculty members from twenty-four academic departments, schools, and curricula are currently affiliated with the Center as Faculty Fellows. Collectively, the Center’s Fellows have an active interest in the issues that affect our cities and regions, and they conduct extensive basic and applied research that is designed to help us better understand and improve communities across our state, nation, and around the world. The Center provides this diverse and accomplished group with support services, as well as opportunities for research, collaboration, and ongoing communication.

The Center welcomes four new Faculty Fellows:

Elizabeth Havice
Assistant Professor
Geography

Dr. Havice’s research interests lie at the intersection of international political economy, development studies, and environmental studies. She is most interested in the effects of economic changes, including those brought by economic globalization, international trade, and bilateral/multilateral institutions, and environmental changes, including climate change and resource depletion, on economic development, resource management, and resource access. She studies how interactions between regulatory interventions and political economy circumstances (e.g., competition, market access, inter-state, state-firm, and firm-firm relations) influence the environment and socio-economies in resource-based industries. In her work, she emphasizes how various forms of regulation moderate connections between human and natural systems and she has spent a considerable amount of time researching these dynamics as they apply in the global tuna industry. She earned a B.S. with distinction from the University of Wisconsin at Madison and a Ph.D. in Environmental Science and Policy and Management from the University of California at Berkeley.

Christian Lentz
Assistant Professor
Geography

Dr. Lentz joined the faculty of the Geography Department in July 2011. He earned his Ph.D. from Cornell University's Department of Development Sociology where he completed his dissertation, “Mobilizing a Frontier: Dien Bien Phu and the Making of Vietnam, 1945-1955.” He received a Master of Environmental Science degree from the School of Forestry and Environmental Studies at Yale University where he studied social ecology. His research interests include Southeast Asia, agrarian studies, state formation, nationalism, and nature-society relations.

Colin West
Assistant Professor
Anthropology

Dr. West is an ecological anthropologist with interdisciplinary training in cultural anthropology and global change. He is interested in how climatic change, population growth, and globalization intersect to transform rural natural resource-based livelihoods. He has done recent fieldwork in the Southwest United States and in Western Alaska. His main focus is on Sahelian West Africa where he has been conducting fieldwork that examines how household dynamics interact with global processes of environmental and social change among Mossi communities in northern Burkina Faso. He earned his Ph.D. in Anthropology from the University of Arizona.

Willow Lung-Amam
Postdoctoral Research Fellow
Department of City and Regional Planning

Dr. Lung-Amam comes to us from the University of California, Berkeley where she earned a Ph.D. in Landscape Architecture and Environmental Planning. Her scholarship focuses on linkages between social inequality and the built environment. Her work looks at immigration and diversity in American cities and suburbs, and social and environmental justice issues as they relate to the built form of cities, urban policy, and planning and design practice. Her latest research projects look at how Asian immigrant seniors are reshaping traditional uses of suburban public space and models for the provision of senior services, and the role of faith institutions in building interfaith and interethnic dialogues and as new immigrant service centers.
Daren C. Brabham, School of Journalism and Mass Communication, recently received a $20,000 research stipend from the IBM Center for the Business of Government to write a white paper, “Crowdsourcing Public Participation in Governance,” for government managers. He was invited to the 2012 Summer Institute for the Science of Socio-Technical Systems held in Santa Fe, NM, and he was sponsored by the National Science Foundation and the Consortium for the Science of Socio-Technical Systems. He currently has a book contract with MIT Press to publish Crowdsourcing: Grounded in Research. In 2012, he published two articles: “Managing Unexpected Publics Online: The Challenge of Targeting Specific Groups with the Wide-Reaching Tool of the Internet,” in the International Journal of Communication (available online at http://tinyurl.com/huauox) and “Motivations for Participation in a Crowdsourcing Application to Improve Public Engagement in Transit Planning” in the Journal of Applied Communication Research. He also authored a chapter in The Participatory Cultures Handbook edited by Aaron Delwiche and Jennifer J. Henderson and published by Routledge this year. In March 2012, Professor Brabham sat on a panel discussion entitled “Social Media’s Growing Influence” for the North Carolina City and County Communicators Conference in Chapel Hill, NC.


Banu Gokariksel, Geography, was awarded tenure and promoted to Associate Professor this year. Dr. Gokariksel is director of the Curriculum of Global Studies in the Department of Geography.

Mark Lindblad, Center for Community Capital, is senior author of a 2012 article in the American Journal of Community Psychology: “Sence of Community and Informal Social Control among Lower Income Households: The Role of Homeownership and Collective Efficacy in Reducing Subjective Neighborhood Crime and Disorder.” Lindblad co-wrote the article with Kimberly Manturuk and Roberto Quercia. He also made several presentations over the course of the year: with Ling Wang, “Save The Home? Bankruptcy Decisions of Homeowners in Foreclosure” at the 42nd Conference of the Urban Affairs Association in Pittsburgh, PA in April 2012; and with Melissa Jacoby, Roberto Quercia, and Sarah Riley, “Personal Bankruptcy Decisions Before and After Bankruptcy Reform” at the January 2012 American Economics Association in Chicago, IL.


Noreen McDonald, City and Regional Planning, has been awarded tenure and promoted to Associate Professor. She recently completed an evaluation of the Safe Routes to School Program in Eugene, OR.

Mary Donegan, Research Associate, is working with Bill Rohe on two long-term projects with the Charlotte Housing Authority (CHA). The first project is an evaluation of the CHA’s system-wide Moving to Work program. For this project, they are in the midst of administering a survey to over 1,000 residents living in fifteen public housing developments. The second project for the CHA is an evaluation of a HOPE VI project on the site of the former Boulevard Homes public housing development. Over the summer, they conducted a smaller survey of former residents of the Boulevard Homes, and they are currently writing an interim report for the CHA based on survey results, administrative social service data, interviews with the CHA and a social service agency, and secondary data from various sources.

Brian Morton, Senior Research Associate, is managing a recently-funded project “A Regional Land Use-Transportation Decision Support Tool for Mississippi.” The project’s goal is construction of simulation models that will help stakeholders plan the evolution of the transportation infrastructure and land use pattern in the Mississippi Hills National Heritage Area. The simulation models will be designed to objectively and rigorously assess potential development scenarios with respect to land use, infrastructure costs, walk- and bike-friendliness, and daily travel behavior. The project is funded by the Southeast Transportation Research, Innovation, Development and Education Consortium and is a collaborative effort that includes staff at the Institute for Transportation Research and Education at North Carolina State University and the Carl Small Town Center at Mississippi State University.

Todd Owen, Associate Director, is working on the State of North Carolina Cities Data Portal. The Data Portal is being developed as a resource where data that reflects the health and well-being of the largest cities in North Carolina is collected and analyzed on an ongoing basis and made available to the public.

Bill Rohe, Director, has continued leading multi-year evaluations of two Charlotte Housing Authority Programs: the Boulevard Homes HOPE VI program and the Moving Forward program. He presented preliminary results of these evaluations and their implications for federal housing policy at the recent meetings of the Association of Collegiate Schools of Planning and the Urban Affairs Association. In April he, along with co-author Mark Lindblad, presented a paper entitled “Reexamining the Social Benefits of Homeownership after the Housing Crisis” at the “Homeownership Built to Last” conference, sponsored by Harvard’s Joint Center for Housing Studies. Finally, he was recently awarded a Fulbright Scholarship to conduct research in Glasgow, Scotland in the spring of 2014.

The Center welcomes Jennifer Peterson, our new Communications Specialist. Jennifer comes to us after working for Triangle Land Conservancy for the past four and a half years. She is an Iowa native, with an MA in Communications and Training Technology from the University of Northern Iowa. We are excited to have Jennifer on staff.

A Fond Farewell

Longtime Administrative Assistant and CURS Update editor Debra Hill-Gold said goodbye to the Center over the summer. Debra was hired in 2002 and, among her many duties, helped transform our publications, including this newsletter. We will miss Debra and her editing and design skills, and wish her well.

We also want to thank Christy Sandy for serving as Interim Associate Director from January through June 2012 while Todd Owen was on leave. Christy is now the Development Director for the North Carolina Rural Economic Development Center.

Gavin Smith, Center for the Study of Natural Hazards and Disasters, and Tom Birkland recently co-authored “Building a Theory of Recovery: Institutional Dimensions,” in a special edition of the International Journal of Mass Emergencies and Disasters 30(2):147-170. Dr. Smith was recently named as an advisory board member for the National Hazard Mitigation Association and the Center for Defense and Homeland Security at Fayetteville State University. In April 2012, Dr. Smith gave a presentation at Texas A&M University at Galveston, Texas Speaker Series entitled “Planning for Post-Disaster Recovery: A Review of the United States Disaster Assistance Framework” and was the keynote speaker at the NOAA of the Carolinas March 2012 conference in Charleston, SC presenting “Coastal Resilience in the Age of Climate Change.”
Completed research

The following research projects are now complete. Please visit our website for reports that are available as downloadable pdf files at http://curs.unc.edu.

You may also order our publications from The Center for Urban and Regional Studies, Campus Box 3410, University of North Carolina at Chapel Hill, Chapel Hill, NC 27599-3410. The cost of the publication includes postage and handling. Please make payment by check or money order to the University of North Carolina. For orders to be mailed outside the United States, remittance must be in U.S. dollars payable on a United States bank.

To place an order, please call 919-843-9708 or email urbanstudies@unc.edu.

SUSTAINABILITY

Community Engagement and Planning for Robbinsville, North Carolina

DAVID SALVESEN—PI. Graham County and the town of Robbinsville are grappling with many of the same kinds of issues faced by small, rural communities across North Carolina: a deteriorating economy and a declining tax base. The loss of traditional industries has left a hole in Robbinsville’s economy, with few prospects for growth and economic development on the horizon. With funding from the Golden Leaf Foundation, CURS and the Institute for the Environment’s Center for Sustainable Community Design partnered to engage Robbinsville in a process of developing a vision for the future and a plan of action to achieve that vision.

From June 2011 to May 2012, UNC researchers conducted interviews, focus groups and community meetings across the county to identify the key issues and challenges facing the town and to give people the opportunity to express their vision for the future. This process culminated in a series of community workshops that took place over the course of two weekends in May 2012. For the workshops, researchers partnered with the Asheville Design Center (ADC) to prepare designs and sketches for a revitalized downtown. Final recommendations include the following:

• Promote tourism to capitalize on the steady flow of year-round visitors.
• Develop greenways and parks to convert the three waterways that converge near downtown into a community asset.

HOUSING & COMMUNITY DEVELOPMENT

The Effectiveness of Community-Based Mortgage Delinquency Intervention in Fostering Sustainable Homeownership

ROBERTO QUERCIA, MARK LINDBLAD, AND JANNEKE RATCLIFFE—Co-PIs. Researchers at the Center for Community Capital recently completed an evaluation of a Genworth Foundation initiative to support local, community-based foreclosure prevention efforts. The Foundation funded four organizations that are well known as leaders in the homeownership counseling field to implement strategies to combat foreclosure and increase financial literacy. The four agencies were: DHIC in Raleigh, NC, the North Carolina Institute of Minority Economic Development (NCIMED) in Durham, NC, Housing Opportunities Made Equal of Virginia (HOME-VA) in Richmond, VA, and HomeFree-USA in Maryland.

Among the innovations funded, HomeFree-USA’s Project Restore was identified for further examination as a potential breakthrough strategy to prevent more unnecessary foreclosures. The program offers financial coaching after a loan workout or modification. This coaching seeks to help borrowers adopt behaviors and make financial decisions that result in reduced debt to income, better credit scores, and greater monthly savings. Other evaluation findings included:

• The Genworth Foundation grants proved flexible enough to evolve as community needs changed. The grants also served as magnets to attract further funding from other sources.
• Regional summits uncovered that services are often provided in silos, while families need holistic support and communities need strategic interventions.
• There are challenges in reaching households that need assistance and all of the agencies used the opportunity to implement outreach, from Spanish-language counseling group workshops to mass media campaigns.
• Interventions must work for the long run. DHIC’s post-purchase follow-up and HomeFree-USA’s post-modification counseling through Project Restore represent promising efforts to sustain the benefits of counseling past the point of the home purchase or loan-modification transaction.

Contact Janneke Ratcliffe at janneke_ratcliffe@unc.edu for more information. The complete report can be found at: http://tinyurl.com/ce5ocnd
Maryland New Americans Loan Program

KIM MANTURUK and JESSICA DORRANCE—Co-PIs. Over the past five years, the cost of becoming a United States citizen has risen by over 40 percent, from $400 in 2007 to $680 in 2012. That price tag puts citizenship out of reach for many low-income legal permanent residents. The New Americans Loan Project, led by CASA de Maryland with support from the National Council of La Raza, is a pilot program aimed at helping individuals overcome this financial hurdle by providing a small, low-interest loan that is repaid over six months. During the repayment period, individuals receive a variety of services and supports including some financial coaching. Once the loan is repaid, the initial $25 application fee is refunded and participants are encouraged to use that money to begin building savings.

For more information, contact David Salvesen at dsalv@email.unc.edu. The full redevelopment plan can be found here: http://tinyurl.com/bwrubpv
The Center for Urban & Regional Studies in the College of Arts & Sciences at the University of North Carolina at Chapel Hill is a multi-disciplinary research center focusing on issues and problems faced by our nation’s cities and regions. It is one of the oldest university-based research centers of its kind in the country. Created in 1957, the Center supports research activity and collaboration across campus through its Faculty Fellows program that draws on the expertise of ninety faculty members from twenty-four schools, departments, curricula, and research centers across the campus. The Center’s mission is to promote and support high-quality basic and applied research on planning, policy, and interdisciplinary social issues and challenges we face in urban, regional, and rural settings in North Carolina and around the world.

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Ph.D. Candidate  
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Hye-Sung Han  
Ph.D. Candidate  
City & Regional Planning

Joshu Shih  
Ph.D. Candidate  
City & Regional Planning

Qing Feng  
Ph.D. Candidate  
Statistics & Operations Research

Carly Sieff  
Master’s Degree  
Candidate  
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Thomas Dworetzky  
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Epidemiology

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