Out of Harm’s Way?
Implementing Floodplain Land Acquisition Programs in Urban Localities

For most of the twentieth century, flood control policy in the U.S. has focused on taming rivers with structures such as dams, floodwalls and levees. More recently, the Federal Emergency Management Agency (FEMA) has adopted a policy of voluntarily buying property located in hazard-prone areas. Less than full participation in a buyout program, however, means that some homes remain vulnerable to flooding and that local governments must continue to provide services to those that remain. Homeowner decision making about whether or not to participate in a buyout depends on a host of social, economic, cultural and political factors including the extent of the flood damage, the likelihood of future flooding and homeowners’ ties to the neighborhood. Given the increased role of land acquisition programs that are designed to relocate people out of floodplains, it is important to examine the factors that impede or facilitate this process. Moreover, we need to understand the full set of costs and benefits associated with participation in buyout programs.

With funding from FEMA, the Center for Urban and Regional Studies (CURS) conducted the study, Implementing Floodplain Land Acquisition Programs in Urban Localities, to examine how four different urban areas conducted buyout programs after a flood event, what factors influenced homeowners’ decisions about participating in the buyout, and how residents and program staff viewed the process and final outcomes. The study was conducted by a project team comprised of Principal Investigator Dr. James Fraser, Co-Principal Investigators Dr. William Rohe and Dr. David Godschalk, and Research Coordinator, Rebecca Elmore.

Methodology

The study sites were Greenville and Kinston, North Carolina, Grand Forks, North Dakota, and San Antonio, Texas. Each site had experienced a major flood and subsequently participated in a land acquisition (buy-out) program. The sites chosen represented different geographical regions of the country, were different sizes, had large buy-out programs (over 300) still in operation, and began within two years of each other. At the four sites, researchers conducted 60 interviews with key informants at the state and local level; these informants included city planners, town managers, continued on page 3
The articles in this issue of CURS Update reflect the wide range of research being conducted at CURS. Each describes recently completed research on a pressing social issue facing the state and the nation and contains findings that should be of considerable use to policy makers and practitioners alike.

Eastern North Carolina and many other communities across the country have experienced severe flooding in recent years. Many of the properties affected by these floods have been inundated before and there is growing consensus that the best way to avoid future flooding in particularly vulnerable areas is to buy the properties and relocate residents out of harm’s way. Flood buy-out programs, however, are voluntary. Property owners must agree to participate. Yet little is known about how potential participants make the decision to stay or go. The study described on page 1 was designed to identify the factors that people consider in making their decisions to participate in flood buyout programs. It also assesses participant satisfaction with buyout programs in four communities around the country. This information should be very useful in planning and implementing flood buyout programs.

Over the last several years there has been an alarming increase in mortgage default rates due to changes in underwriting standards, a soft economy and an increase in predatory lending. Even in a relatively prosperous area like the Research Triangle, North Carolina, last year 4,662 mortgages were foreclosed, a 42 percent increase from the year before. A number of nonprofit community organizations have responded to this problem by offering default prevention and sustainable homeownership counseling and training to local residents. Given the newness of these programs, however, very little is known about this fledgling industry and effective program practices. The study described on page 4 was designed to fill this gap.

The issue of suburban sprawl—and the related problems of traffic congestion, air and water pollution, and central–city decline—continues to be of great concern to many communities. One often overlooked contributor to suburban sprawl is the design and location of new public schools, which due to their size and the ease of acquiring land, are often located on the periphery of urbanizing areas. One of the consequences of this is that children are less likely to be able to walk to school, contributing to obesity and related health problems. The study described on page 6 describes this problem and what local governments, school boards and state departments of public instruction can do to encourage more centrally located, walkable schools.

Bill Rohe
mayors, directors of public works and public health, tax assessors, building inspectors, business owners, emergency management personnel, and staff members of various social service agencies and faith-based organizations. Concurrently, a telephone survey was conducted with a probability sample of households that were eligible to participate in the buyout in each city. The total sample size from all of the cities was 316 respondents, with a response rate of just over 70 percent. The survey asked respondents about: their attachment to their neighborhood prior to the flood; the amount and type of flood damage that they experienced; perceptions of the future risk of flooding; whether they sought advice in making their decision from neighbors, family, government officials, city planners, faith-based organizations, and other community-based groups; their experiences with staff operating the buy-out programs; and demographic information on the individual household respondents.

Findings

• Various stakeholders perceived “risk” in substantially different ways. For the majority of buyout program administrators, the perception of “risk” was primarily constituted by the probability of future flooding as indicated by 100-year floodplain maps. Residents’ perceptions of risk included concerns over future debt, finding affordable housing, and losing neighborhood-based social networks.

• Many residents reported feeling a great deal of pressure to participate in the buyout. Almost all of the city officials and program staff reported high levels of empathy for flooded residents as well as the multiple issues that this population faced as a result of having to relocate. While the buyout programs were all voluntary and eminent domain was not used to remove people from the floodplain, the vast majority of residents reported that they were provided no practical alternatives to participating in the buyout, and in fact, felt a great deal of pressure to participate.

• The majority of flooded residents felt they had little input in the buyout process. The majority of respondents reported that they had little input in the actual design and implementation of the buy-out programs. In part, this is a reflection on the extreme demands that natural disasters create for planners and officials, the quality of already existing relationships between community leaders and government agencies, as well as willingness on the part of all to work together. Findings suggest that the ideal situation would be to foster positive relationships prior to the onset of a flood and to attempt to devise buyout programs that might be implemented prior to flooding. This would not only serve to get people out of harm’s way in terms of flooding, but could also be an opportunity to truly engage in urban planning with groups of citizens who are not usually “sitting at the table.”

• Residents’ levels of neighborhood attachment proved to be a significant factor in the decision-making process. Residents considered neighborhood attachment to be as important, if not more important, than the probability of future flooding in making their decision to participate in a buyout. While residents reported that being a part of their neighborhood had both positive and negative aspects, residents with stronger positive neighborhood attachment levels were reluctant to participate in the buyout. Characteristics of strong neighborhood attachment included a sense of community, physical and social resources to manage their everyday lives, and having a long-standing claim to a certain area of a city. Nearly half of the homeowners inter-viewed reported that, if given the opportunity, they would have stayed and rebuilt rather than participate in the buyout.

• While a little over half the household respondents reported satisfaction and gratitude for being able to participate in the buyout programs, however, mistrust proved to be a barrier to the overall implementation and success of buyout initiatives in three of the four sites. Over half the respondents in our study reported that they were satisfied and grateful for the way the buyout programs were operated as well as the initial results. That said, there were significant issues related to resident’s mistrust of the buyout process as well as the city staff and officials that operated the programs. The stated reasons for this mistrust included the perceived lack of commitment by the city to address existing concerns in low-income neighborhoods, the lack of representation of community leaders at the buyout decision-making “table,” and being fearful of what the future would hold after relocation. It should be stressed that many people, including residents and staff, recognized that there was some mistrust produced by the very fact that people were being asked to literally move from their homes.

In sum, this study found that buyout programs involved more than simply moving people out of the 100-year floodplain. A wide variety of issues including neighborhood attachment, relationships between citizens and local government, and even the ways in which different people perceived risk, were all important factors in the success of buyout programs.
Effective Practices in Post-Purchase Foreclosure Prevention and Sustainable Homeownership Programs

The last decade has been characterized by an aggressive expansion of homeownership opportunities to populations considered underserved by the mainstream mortgage industry, particularly low- and moderate-income and minority families. As part of this commitment to increasing the homeownership rate, counseling and training programs have been developed by non-profit housing organizations to assist families to access home mortgage financing and to assume the responsibilities of homeownership.

Because of the focus on getting families into homes, these non-profit counseling and education programs have emphasized pre-purchase activities such as qualifying families for mortgage loans. However, interest is growing in providing more post-purchase assistance to homeowners once they are in their homes, especially given concerns about the sustainability of homeownership during economic slowdowns. The recent increase in the national home mortgage foreclosure rate justifies this concern. For all mortgage types, the foreclosure rate for the third quarter of 2002 was the highest ever recorded.

Dr. Lucy Gorham and Dr. Roberto Quercia, Department of City and Regional Planning and Dr. Bill Rohe, CURS, with assistance from Jonathan Toppen and Jessica Treat, conducted a study for the Fannie Mae Foundation that documents the current state of the post-purchase services industry, identifies the essential components of comprehensive post-purchase programs, and describes best practices in the field. The investigation was conducted through a review of the literature; interviews with national experts in the field; and site visits or extensive phone interviews with nine non-profit organizations that operate post-purchase homeownership programs.

The study categorizes post-purchase programs into two major types: programs for preventing foreclosure and programs for sustaining homeownership. Foreclosure prevention programs address the needs of homeowners once they have encountered problems meeting their mortgage obligations with the goal of keeping homeowners in their homes. Sustainable homeownership services offer homeowners the necessary knowledge and skills to maintain the value of their housing investment. These services help homeowners maintain their homes, select the right insurance coverage, manage their finances and avoid predatory lenders.

The Current State of the Post-Purchase Services Industry

Interviews with national experts and program service providers allowed the research team to identify the current issues in the post-purchase services industry. The study’s key findings include the following:

- The reasons for the increase in delinquencies and foreclosures are changes in mortgage lending practices including lower down payments and more liberal underwriting standards; a soft economy; family financial issues such as increased health care and other debt; and an increase in sub-prime lending.
- In spite of some very strong local programs, experts and service providers agree that post-purchase services are provided piecemeal and are uneven in terms of geographic availability and quality.
- Post-purchase programs are severely under-funded at a time when demand has increased significantly. Inadequate funding is a major constraint on how many people can be served and the range of services offered.
- Even though players in the mortgage industry save a significant amount of money when a delinquent borrower avoids default and foreclosure, many do not see the direct benefit of providing funding for post-purchase services. We need to know who really profits from post-purchase services and thus who should fund them.

Please contact Dr. Bill Rohe, at brohe@unc.edu for more information. To order hard copies of this report, please call 919-843-9708 or email urbanstudies@unc.edu.
The increased use of new loan servicing technology is a major development in the field. One dimension of this issue is the impact of the growing use of automated servicing technology on the mortgage industry as a whole and on community-based providers of post-purchase services in particular. A second dimension concerns the impact of the increasing use of telephone and internet technology to deliver post-purchase services and what this implies for non-profit organizations involved in default counseling.

Best Practice Model of Post-Purchase Services

In spite of a challenging environment, many local programs have developed effective programs that provide the basis for a model of high-quality, post-purchase services. Rather than there being one organizational model suitable for all areas, however, it is necessary to think in terms of areas of expertise to which clients need access, provided either in-house or through community partnerships. The study identifies key components that local programs should include in comprehensive foreclosure prevention and sustainable homeownership programs. Major components of foreclosure prevention are: early notification of delinquency; high-quality budget and debt management services; legal and financial assistance; the ability of counseling staff to negotiate successfully with loan servicers; and a loan product to use to refinance qualified borrowers out of predatory loans.

Key components for sustainable homeownership training programs include: effective outreach and marketing with incentives for participation; a comprehensive and appealing list of topics with clearly-written materials for participants; effective trainers; and a means to provide hands-on training. The report provides numerous examples of best practices under each of these program components.

Program Innovations

In the course of the study, two program innovations in sustainable homeownership services also emerged: new homeowner counseling and neighborhood stabilization. The growth of new homeowner counseling reflects a growing recognition that one-on-one counseling support for new homeowners can head off delinquency and default problems as well as steer homeowners away from predatory lenders and questionable credit counseling. Neighborhood stabilization involves encouraging new and existing residents to get involved in their neighborhoods. Such involvement can develop a sense of community, steer homeowners away from predatory lenders, and head off crime and property abandonment that contributes to problems of neighborhood decline and increased foreclosures.

Conclusion

The investigation of best practices in foreclosure prevention and sustainable homeownership programs found a variety of effective organizational models. These ranged from large, full-service organizations to smaller, more narrowly-focused organizations that relied on a network of community partners to provide a greater range of services. Across these organizational models, essential components for effective service provision in both foreclosure prevention and sustainable homeownership were identified. Taken together, these components comprise a best practice model that can be used to assess strengths and weaknesses in local service provision and then to undertake strategic planning and investment to build local capacity.
Not long ago, schools were built to stand as the cornerstones of their communities, many of which still can be found in small towns and large cities across North Carolina and the nation. “Neighborhood” schools were housed in proud civic buildings, occupied small sites, and were built for a less auto-dependent age. Forty years ago, half of all students walked to school.

Today only one in ten students walk or bike to school.

Current interest in promoting more walkable schools is not based on nostalgia—a throwback to the woebegone days when most kids walked to school and everyone knew their neighbors. It is based instead on preserving the character and vitality of existing neighborhoods. Why is this important? In many communities, the local school serves as the social, recreational and cultural center. When a neighborhood loses its center, it suffers.

Today, many new schools are built not in the center of communities, but on the periphery, far from the neighborhoods they serve. Newer schools occupy larger sites and tend to be located on the periphery of town—some schools in North Carolina occupy sites of more than 100 acres. The modernization of schools has come at a price: the loss of neighborhood, human-scale schools in favor of larger, more remote “campuses” reached by school bus or chauffeuring parents.

Studies show that children are getting heavier and are experiencing higher rates of Type II diabetes, partly due to lack of exercise. Providing opportunities for children to walk or bike to school encourages kids to integrate exercise into their daily routines. In addition, smaller schools may improve academic performance. Numerous studies have shown that children tend to perform better in smaller schools.

**Methodology**

This study, funded by the Z. Smith Reynolds Foundation, summarizes research conducted by Dr. David Salvesen, CURS Senior Research Associate and Philip Hervey, Senior Planner with the Town of Chapel Hill. The report outlines trends in school construction in North Carolina, identifies key factors affecting the location and design of schools, and suggests solutions for overcoming obstacles to building and maintaining walkable, neighborhood-scale schools. The research strategy consisted of gathering data from participants in six focus groups and reviewing the N.C. Department of Public Instruction’s (DPI) school board policies. Five focus groups were held in Cabarrus, Wake, Pitt, Henderson and Buncombe counties with local school boards and planners. One focus group was held in Raleigh with DPI officials.

**Key Findings**

Several factors influence school location and design, and encourage communities to “super-size” new schools. These factors include:

- **Suburbanization.** For more than 50 years, Americans have been leaving cities for the low-density lifestyle of the suburbs. As residents left, retailers, employers and schools followed. New schools were constructed primarily in suburban areas where the children reside. Low-density suburbs often mean that relatively few kids live within walking distance of a school.

- **Economics.** Cost-per-student is a key factor behind the trend toward building larger schools. A DPI study, *Making Current Trends in School Design Feasible* (2000), estimated the construction cost of small schools to be about 20 percent higher per student in comparison with large and medium-sized schools.

- **Local land-use regulations.** Local policies and plans, e.g. zoning and subdivision regulations, can also influence school site
decisions. If a community is to integrate a school into new neighborhoods, it is essential that plans for a school are incorporated early in the design phases of planned developments.

- **Policies and guidelines** of the North Carolina Department of Public Instruction (DPI). Many states have adopted school construction guidelines based on the Arizona-based Council of Educational Facility Planners International (CEFPI) model rules which state, for example, that a high school for 2,000 needs at least 50 acres. In North Carolina, the Department of Public Instruction’s School Planning Office reviews local school district’s plans for new schools, additions and renovations “to ensure that school facilities accommodate and facilitate educational programs” (DPI, 2003).

**Key Recommendations**

The results of the study led to key recommendations that could be utilized by groups who influence and establish policy in the design and location of schools:

**Local Governments**

- Adopt land-use regulations to allow more compact development adjacent to schools
- Promote joint use of school and public facilities
- Encourage the creation of racially and economically integrated neighborhoods (to promote diversity in schools)

**School Boards**

- Select school sites that maximize bicycle and pedestrian access
- Build smaller schools on more compact sites

**Department of Public Instruction**

- Develop small school prototypes and examples of school renovation for the school design clearinghouse
- Promote the renovation of old schools that serve as community anchors
- Revise guidelines to encourage greater flexibility in school design

Some school systems in North Carolina have found ways to renovate existing schools rather than build new ones and integrate new schools into new neighborhoods. The payoff for students and the community makes the effort worth it.

**Conclusion**

The predominant land-use pattern in North Carolina, and indeed the nation, is characterized by low-density development segregated by use—e.g., office in one area, residential in another, retail in yet another. Building a walkable school in such an environment is no small challenge.

Economics, land-use patterns, state and local policies and politics, and the lack of coordination among school boards and local governments are but a few of the issues affecting the design and location decisions of schools in North Carolina. Many of those involved in planning schools believe that bigger and newer is better. Although not all new schools in North Carolina are mega-structures built on the edge of town, the prevailing trend is to build big schools on large parcels of land away from city or town centers. That means that most students arrive at school by bus or private automobile. In North Carolina, only about one in ten school children walk to school.

There are some wonderful examples of new schools built on compact sites and a growing number of old schools in existing neighborhoods are being renovated and restored rather than demolished. These schools allow a large share of students to walk or bike to school.

The location of schools can have a strong influence on the pattern of growth in a community. Schools located on a remote site likely will promote low-density development nearby. Schools closely integrated with adjacent neighborhoods can strengthen and support more compact, walkable communities. As many communities seek to grow in ways that expand the range of options of where people live, work, shop and how they get around, they are working to integrate rather than segregate land uses and allow more compact development that reduces the dependence on automobiles. That is, they are trying to grow smarter.

Building walkable schools requires that we first build walkable communities. For that to happen, local governments will have to create the conditions that allow more compact, mixed-use communities to be built, through revisions to existing zoning and subdivision ordinances. In addition, they will need to require the construction of sidewalks that connect neighborhoods to local schools. And these routes must be safe, or parents will simply drive their children to school.

Finally, if a diverse student population is one of the main objectives of school boards, then we should encourage the creation of more racially and economically integrated communities. Otherwise, building a neighborhood school could result in a homogeneous student body. Building smaller schools provides greater flexibility in finding in-town school sites that are walkable to a portion of the student body and near, one would hope, a diverse student population base.

Opportunities for finding these sites will vary from community to community and depend on available land and proximity of diverse populations. However, researchers conclude that neighborhood schools would help achieve diversity and limit the amount of busing needed.

The solution rests in many hands—local school boards, the Department of Public Instruction, local planning departments, municipal elected officials and, most of all, members of the community.
Sixty-seven faculty members from twenty-three academic departments are currently affiliated with the Center as Faculty Fellows. The Center Fellows collectively have an active interest in conducting basic and applied research designed to better understand our cities and regions and conduct extensive research to improve them. The Center provides opportunities for collaboration and ongoing communication for this diverse and accomplished group.

The Center welcomes three new Faculty Fellows:

**Larry Band**
**Professor and Chair Geography**

Professor Band focuses on the interactions of hydrologic and ecosystem processes in mixed land-use watersheds. His current work concerns a nested set of watersheds in Baltimore, which is part of the Baltimore Ecosystem Study, one of twenty-four Long Term Ecological Research (LTER) sites funded by the National Science Foundation. In North Carolina, Dr. Band is leading an interdisciplinary group studying drought vulnerability in the Catawba River Basin using a combination of GIS, remote sensing, and watershed modeling approaches. Dr. Band earned his undergraduate degree in Geography from the State University of New York at Buffalo. He earned his M.A. (1979) and Ph.D. (1983) at the University of California at Los Angeles.

**Thomas Whitmore**
**Professor Geography**

Dr. Whitmore’s primary research focus — the geographic cultural ecology, demography, and agriculture of pre-Columbian and contact-era Amerindian populations in Latin America — lies within the broad intersection of the fields of population, medical, and agricultural geography. He received his B.A. in Geography from the University of Colorado in 1983. In 1990, Dr. Whitmore received his Ph.D. from Clark University where he studied with B.L. Turner II, and has been teaching at UNC-Chapel Hill since 1991. Past research includes using System Dynamics computer simulation methods to re-examine scale and other aspects of the Amerindian population losses that followed the Spanish Conquest in early Colonial Mexico. This fall Dr. Whitmore will collaborate with a post-doctoral student on a project to examine 16th-century agriculture, population and famine issues in a region of the Peruvian Andes.

**Leo Zonn**
**Professor Geography**

Dr. Zonn holds a B.A. in History from California State University, Northridge, an M.A. in Geography from the same university, and a Ph.D. in Geography from the University of Wisconsin, Milwaukee. He has been teaching since 1975 and has been with UNC-Chapel Hill’s Department of Geography since 1997. Dr. Zonn’s current research is concerned with the many ways represented spaces and places in film are integrated with the world around us—the intriguing and imaginative realms of cinematic geography. His two immediate research directions are space and place imaginaries of national cinema, particularly Third and Fourth Worlds, especially as they are framed within the discourses and intersections of globalization, hegemony, and nationalism; and American Indian narratives in contemporary identity constructions.
Recent accomplishments of the Center’s Faculty Fellows:


Tom Campanella, Assistant Professor, City and Regional Planning, recently published *Republic of Shade: New England and the American Elm,* Yale University Press, 2003. In 2002 Dr. Campanella wrote “The Pearl River Delta: An Evolving Region,” a chapter in *Building a Competitive Pearl River Delta Region*, edited by Anthony Gar-on Yeh, et al., University of Hong Kong. Recent research activities include a grant from the New England Regional Fellowship Consortium (March 2003) and the Graham Foundation for Advance Study in the Fine Arts (June 2003). During spring semester 2003 he taught a new course, “Making the American Urban Landscape,” a course he developed for the Department of City and Regional Planning.

Altha J. Cravey, Associate Professor, Geography, published several papers in 2003 on globalization’s impact on ordinary people. Of particular interest to Dr. Cravey is documenting geographies of work in order to understand the regulatory regimes that shape them. Extensive research in Mexico led Dr. Cravey to explore contemporary migration in North America, with special concern for the migration of Mexicans to the U.S. South. This fall Dr. Cravey is teaching a graduate seminar on migration and transnationalism. Recent work includes: “Toque una Ranchera Por Favor,” 2003


Ed Feser, Associate Professor, City and Regional Planning, served as Executive Director of Policy, Research and Strategic Planning at the North Carolina Department of Commerce from January 1 to December 31, 2003.

Wil Gesler, Professor (retired), Geography, published *Healing Places* (Lanham, MD: Rowman & Littlefield, 2003), a book that examines how four environments—the natural, built, social, and symbolic—have contributed to making Epidaurus in Greece, Bath, England, Lourdes, France, and modern hospitals therapeutic landscapes. Dr. Gesler recently moved to England.

Daniel Gitterman, Assistant Professor, Public Policy, continues an ongoing project that represents an effort to examine the aggregate economic and fiscal impact of federal health spending (Medicare, Medicaid, Defense, Veteran’s Administration). With support from (and partnership between) the Brookings Institute’s Center for Urban and Metropolitan Policy, the Annie E. Casey Foundation, the California Health Care Foundation, the Milbank Memorial Fund, UNC-CH and UCSF, the project brings multiple sources of data together (CMS, Census, AHA, BLS) to demonstrate empirically the impact and further bolster the argument about the importance of federal health spending and the health sector on urban, rural and regional economies across the United States.

David Godschalk, Professor, City and Regional Planning, received an award at the North Carolina Disaster Studies Workshop in May 2003 for his leadership in the establishment of the North Carolina Institute of Disaster Studies. His article, “Urban Hazard Mitigation: Creating Resilient Cities,” was published in the August 2003 issue of *Natural Hazards Review*, and his article (co-authored with Samuel Brody and Raymond Burby), “Mandating Citizen Participation in Plan Making: Six Strategic Planning Choices,” was published in the Summer 2003 issue of the *Journal of the American Planning Association*.

Asad Khattak, Professor, City and Regional Planning, recently co-authored with Y. Yim “Traveler Response to Innovative Personalized Demand Responsive Transit System in the San Francisco Bay Area,” in the *ASCE Journal of Urban Planning and Development*. With support from the Southeastern Transportation Center, Dr. Khattak presented and/or co-presented seven papers at the 2003 Transportation Research Board’s annual meeting.


Roberto Quercia, Associate Professor, City and Regional Planning, published “The Impacts of Affordable Lending Efforts on Homeownership Rates,” *Journal of Housing Economics*, 12 (1): 29-59, and “The Fortunes of Poor Neighborhoods,” *Urban Affairs Review*, 38 (X): 1-22. In addition, Dr. Quercia was awarded a grant to perform an “Analysis of Subprime Mortgage Lending” by the Center for Responsible Lending.

continued on page 10
Daniel Rodriguez, Assistant Professor, City and Regional Planning, presented two papers at the 82nd Annual Transportation Board Meeting, Washington, D.C.: “The Accessibility and Proximity-related Impacts of Commuter Rail in Massachusetts” and “Truck Driver Compensation and Safety Outcomes.”

John B. Stephens, Assistant Professor, School of Government. With a grant from the William and Flora Hewlett Foundation, Dr. Stephens and Christine Carlson recently co-authored one of seven critical issues papers for the environmental and public policy section of the Association for Conflict Resolution entitled “Governance and Institutionalization: Sustaining Consensus-based Processes for Improved Stakeholder Collaboration on Public Issues.” In July of this year he became editor of Popular Government, a public administration periodical for N.C. officials.


Catherine Marshall, Professor, School of Education, received the 2003 Willystine Goodsell Award from the American Educational Research Association for her service through scholarship, activism, and community building. Since its inception in 1981, the Willystine Goodsell Award has been presented at the AERA Annual Conference. In 2001, it became an AERA-endorsed award to be presented at the Presidential Address and Awards Recognitions ceremony during the Annual Meeting. The award recipient is selected by members of the Committee on the Role and Status of Women in Educational R&D and the SIG/Research on Women in Education. AERA is the most prominent international professional organization with the primary goal of improving the educational process by encouraging scholarly inquiry related to education and by promoting the dissemination and practical application of research results.

Our Fall 2003 Scholar in Residence was Dr. Philip Berke, Professor, City and Regional Planning. Dr. Berke received his Ph.D. in Urban and Regional Science from Texas A&M University.

Dr. Berke prepared two research proposals during his sojourn at CURS. The first focuses on how well natural hazard mitigation measures are integrated into the design of compact and low-density development patterns. The second addresses the influence of local land–use plans and plan implementation programs on coastal development patterns.

Dr. Scott Kirsh, Geography, is the Spring 2004 Scholar in Residence.

The CURS Scholar-in-Residence Program is designed to facilitate research proposal development by social and behavioral researchers in the College of Arts and Sciences at UNC-Chapel Hill. The competitive program has been made possible by support from the Dean’s Office, College of Arts and Sciences, and provides for a course buy-out ($7,000) so that faculty members can devote concentrated time to develop interdisciplinary research proposals. In addition, the program provides $1,000 for graduate student assistance or for other proposal development costs such as travel or editorial services. A new scholar is selected each fall and spring semester.
This House is Home Conference:
New Perspectives
on the American Dream

As described in earlier newsletters, the This House is Home initiative is a multifaceted photography, oral history, and educational initiative designed to foster enhanced understanding of the affordable home ownership issue. This project was organized by CURS and the Center for the Study of the American South at UNC-Chapel Hill, in partnership with the Enterprise Foundation and the National Building Museum. The project concludes with two major events: a multidisciplinary conference held on the UNC-CH campus, and an exhibition at the NationalBuilding Museum in Washington, DC.

From October 30 to November 1, 2003 the conference, This House is Home: Multidisciplinary Perspectives on Affordable Home Ownership, was held on the UNC campus. Six papers were presented on topics that included the history of homeownership policies; photographic depictions of home; local and national politics of home ownership; social impacts of homeownership; and affordable home architecture and planning. Conference attendees viewed a DVD presentation showing the mobile gallery in San Antonio featuring the photography of Bill Bamberger and an original theatrical production based on oral histories taken for the project created and performed by UNC-CH–based Street Signs Theater. The conference was attended by over 100 academics, policy makers and practitioners from across the country. Conference papers will be published.

On December 4, an exhibition of the This House is Home project photographs opened at the National Building Museum in Washington, D.C. The show will run through March 7, 2004. This exhibition highlights the work of project photographer Bill Bamberger and includes photographs of new or aspiring home owners in three cities: Chattanooga, Tennessee, San Antonio, Texas and areas around eastern North Carolina. In addition, Bamberger collected oral histories of his subjects to provide additional insight into the aspirations and achievements of those he photographed. To showcase Bamberger’s work a mobile gallery was designed and constructed by Greg Snyder, Associate Professor of Architecture at UNC-Charlotte. The gallery was then moved to a neighborhood in west San Antonio, where Bamberger worked and shared his photography with local residents.

Major funding for this project was provided by G.E. Mortgage Insurance and the Ford Foundation with additional funding provided by the Annie E. Casey Foundation, Fannie Mae Foundation, Federal Home Loan Bank of Atlanta, Freddie Mac, the National Endowment for the Arts, Washington Mutual Corporation, Neighborhood Reinvestment Corporation and the Federal Home Loan Bank of Dallas.

Staff news

Spencer Cowan, Senior Research Associate, presented “Making the Connection: Economic Growth through Neighborhood Investment” to the Fifth Annual Community Development Forum in October 2002. The forum is co-sponsored by the Richmond Community Development Alliance and the Community Affairs Office of the Federal Reserve Bank of Richmond. In March of this year Dr. Cowan published two papers through the Community Affairs Office of the Federal Reserve Bank of Richmond as part of its MarketWise Topics series: Achieving Greater Economic and Social Integration: A Discussion with Richmond Community Development Leaders and Bringing the Middle Class Back to Central Cities: Is It Feasible?, co-authored by William M. Rohe.

Jim Fraser, Senior Research Associate, recently published “Public and Private Partnerships in Neighborhood Change: Addressing Housing in Downtown Chattanooga,” in Urban Land. “The Uses of Knowledge in Neighborhood Revitalization” will appear in Community Development Journal in January 2004. He has presented his work at two conferences this past summer: the American Sociological Association’s annual meeting, held in Atlanta, GA in August (“Developing a Theory of Community Building”) and the Society for the Study of Social Problems, also held in Atlanta in August (“Urban Revitalization, Building Community, and Cultural Displacement”). Jim is also teaching a course in urban social geography in the Department of Geography.

Bill Rohe, Director. In June, Bill gave a presentation on homeownership programs at the Buffalo Housing Conference and in August he spoke at the Neighborworks Campaign for Homeownership meeting in Washington D.C. Bill has received a Fulbright Research Award to study urban revitalization in Barcelona, Spain, where he will spend the spring semester of 2004.

David Salvesen, Senior Research Associate, recently attended the Higher Education Conference at the National Emergency Training Center in Emmitsburg, Maryland and has given presentations on building walkable schools at the annual conferences of the NC chapter of the American Planning Association and Preservation. He continues to serve as book review editor for Urban Land magazine, published by the Urban Land Institute. David is also teaching land use and environmental planning in the Department of City and Regional Planning.
Threshold Effects of Neighborhood Homeownership Rates & the Impact on Property Values and Rental Prices

MICHAEL STEGMAN and WILLIAM EWELL—CO-PIs. The goal of this research funded by the U.S. Department of Housing and Urban Development, is to examine the threshold effects of neighborhood homeownership rates and their impacts on owner-occupied housing values and rental prices. A handful of studies have examined the impact of homeownership rates on neighborhood housing values and rental prices; however, studies analyzing neighborhood homeownership rate. This study will provide evidence to the question: As homeownership rates increase or decline in a neighborhood are there certain critical thresholds which cause significant non-linear impacts on housing values and rental values. This empirical analysis will have practical benefits for policymakers in determining the direction of US national housing policy and for state and local neighborhood planners to direct neighborhood revitalization strategies.

Building Community Through Partnerships: The Impact of Renewal Community Designation on Local Revitalization

JOHN PICKLES and JON LEPOFSKY—CO-PIs. Funded by the U.S. Department of Housing and Urban Development, this study examines the impact of Renewal Community (RC) designation on an on-going local neighborhood revitalization initiative in Chattanooga, Tennessee. The RC program is the latest addition to the Empowerment Zone/Enterprise Communities initiative sponsored by the US Department of Housing and Urban Development (HUD). The purpose of the Renewal Communities program is twofold: 1) HUD hopes to increase the economic viability of distressed communities through tax incentives and wage controls; and, 2) HUD wishes to build on existing and stimulate new partnerships between government and communities to encourage investment within the RC designated zone. This study will provide an initial assessment of the RC program.

A Structural Model of Individual’s Decisions on TANF, Public Housing, Food Stamps, and Work Participation

MICHAEL STEGMAN and OSWALDO URDAPILLETA—CO-PIs. Policymakers have been grappling for decades with the problem of work disincentives and welfare dependence associated with means-tested transfer programs. However, studies on public housing and multiple program participation are inadequate. This study, funded by the U.S. Department of Housing and Urban Development, will develop a model of the effects of policy alternatives in the context of multiple social programs and local variation. It applies labor economics theory to a rich dataset collected from federal and state governments to forecast individuals’ transitions towards self-sufficiency. The model takes into account much of the complexity of the real world in which social policy operates, including the interacting effects of multiple means-tested transfer programs, and the heterogeneity of local conditions and eligible populations. This research helps to achieve two strategic goals described within the HUD Strategic Plan FY2003-FY2008: to increase homeownership opportunities and promote affordable housing. A necessary condition for homeownership is self-sufficiency.

Political and Organizational Analysis of Maintenance Therapy for Opioid Dependence

DANIEL GITTERMAN and ELIZABETH FOURNIER—CO-PIs. This substance abuse services research will investigate the political and economic factors associated with Medicaid coverage for methadone maintenance therapy (MMT) and the outcomes of substance abuse treatment clients who are opioid dependent. First developed in 1965 in response to a post-WWII epidemic of heroin addiction, MMT has proven an effective treatment for opioid-dependent clients. As recently as 1998, the National Institutes of Health convened a Consensus Panel to evaluate the evidence; and it reported that methadone maintenance was the most effective therapy for this treatment group. However, there is considerable variation in coverage, delivery, and utilization of MMT in treating substance abuse treatment clients who are opioid-dependent. Further, we know little about how the effectiveness of MMT compares to other treatments as practiced in the field. By aggregating and merging SAMHSA-collected N-SSATS data describing substance abuse treatment facilities with state-level political and economic descriptors, this dissertation research will study MMT policy and practice and seeks to inform our understanding of the policy determinants, how policy affects access to MMT services and the ultimate effect on health and well being. Sustainable Development

Testing Associations Between Physical Activity and the Built Environment

DANIEL RODRIGUEZ—PI. Dr. Rodriguez, Assistant Professor, City and Regional Planning, has been awarded a grant from the Robert Wood Johnson Foundation to study human physical activity in the contemporary urban environment. Sedentary activity patterns in the U.S. are contributing over 100,000 deaths every year. By limiting the opportunities for physical activity in everyday life, contemporary urban areas are believed to play a role in encouraging these sedentary activity patterns. This research will combine objective measurements, rich primary and secondary data, and the application of a rigorous behavioral framework to study how the built environment affects our behavior and our health. “Testing Associations between Physical Activity and the Built Environment” will utilize the socio-ecologic model for identifying relevant variables and an economic model for examining the relationship with physical activity.

Training Model/Smart Growth Training Program

DAVID SALVESEN—PI. Dr. Salvesen has received a grant from the Marion Studman Covington Foundation to create a Historic Preservation Training Model as a component of the Center’s Smart Growth Training Program that was developed in 2002-2003 with support from the Z. Smith Reynolds Foundation (see CURS Update, page 8, July 2002 issue). The Historic Preservation module will help communities better understand the importance of historic preservation and provide them with the tools necessary to convert knowledge into action.
The following research projects are complete. Please visit our website for reports that are available as downloadable pdf files at www.unc.edu/depts/curs.

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ECONOMIC DEVELOPMENT

Non-local Forces in the Historical Evolution and Current Transformation of North Carolina’s Furniture Industry Regional

MEENU TEWARI–PI. Dr. Tewari recently completed two papers as part of her ongoing project on the transformation of mature industries in the U.S. South: “Non-local Forces in the Historical Evolution and Current Transformation of North Carolina’s Furniture Industry” and “Regional Re-positioning and the Emergence of Quasi-bu...” The project is funded by a Junior Faculty Development Award, a University Research Council Award, and a grant from the Odum Institute’s Latane Fund. For further information contact Dr. Tewari at 919-962-4758 or via email at mtewari@email.unc.edu.

HOUSING AND COMMUNITY DEVELOPMENT

Achieving the American Dream: The Impact of Homeownership on Opportunity for Low- and Moderate-Income Individuals

SHANNON VAN ZANDT and WILLIAM ROHE—CO-PIs. Homeownership may form a foundation from which other opportunities may be realized for low-income and minority households. This analysis of homeownership and opportunity focuses on three aspects of opportunity which homeownership might be expected to affect—perceptions of opportunity, social resources and neighborhood quality. The findings indicate that becoming a home owner had little if any causal impact on perceptions of opportunity, the size of the social network or the quality of neighborhood in which one located. For more information contact Shannon Van Zandt at vanzandt@email.unc.edu.

ENVIRONMENTAL PROTECTION

New Directions in Hazard Mitigation: Breaking the Disaster Cycle

DAVID GODSHALK–PI. Developed by Dr. David Godshalk, City and Regional Planning, and David Salvesen, CURS senior research associate, this graduate seminar addresses ways to reduce damage from natural hazards. The seminar provides a critical review of policies and programs aimed at interrupting the vicious cycle in which those rebuilding after a disaster seek to get back to normal as soon as possible without considering the need to mitigate the hazards which could lead to the next disaster. Students will analyze proactive approaches to stem the tide of losses incurred by development in known hazard zones, such as flood plains, storm surge areas, and earthquake fault zones. Course materials include lectures, case examples, exercises, and role playing simulations and will be made available by the Emergency Management Institute for use by college and university instructors. For further information contact Dr. David Godshalk at 962-5012 or via email at dgod@email.unc.edu.

Effective Practices in Post-Purchase Foreclosure Prevention and Sustainable Homeownership Programs

LUCY GORHAM, WILLIAM ROHE and ROBERTO QUERCIA—CO–PIs. This study, conducted for the Fannie Mae Foundation, documents the current state of the post-purchase services industry, identifies the essential components of comprehensive post-purchase programs, and describes best practices in the field. The investigation involved a review of the literature, interviews with national experts in the field, and site visits or extensive phone interviews with nine non-profit organizations that operate post-purchase homeownership programs. The study categorizes post-purchase programs into two major types: programs for preventing foreclosure and programs for sustaining homeownership. Foreclosure continued on page 14
prevention programs address the needs of homeowners once they have encountered problems meeting their mortgage obligations with the goal of keeping homeowners in their homes. Sustainable homeownership services offer homeowners the necessary knowledge and skills to maintain the value of their housing investment. These services help homeowners maintain their homes, select the right insurance coverage, manage their finances and avoid predatory lenders. Looking beyond current best practices in the provision of post-purchase services, a number of intriguing issues warrant further study. The first is that better documentation is needed of the effectiveness of post-purchase programs in reducing foreclosure and in assisting low-to-moderate income families to realize the full benefits of homeownership. In addition, a thorough analysis should be conducted of the full set of costs, including loss of capital, disposition costs and staff time, associated with foreclosure and who bears those costs. Lastly, the increased use of technology is already changing the mortgage industry in profound ways. For further information, contact Dr. William Rohe at 919-843-9708 or brohe@unc.edu.

Neighborhood Construction Company: “Building Capacity–Building Community”

MARY BETH POWELL—PI. Funded by the Durham Department of Housing and Community Development, this project laid the groundwork for establishing a neighborhood-based construction company, Bull City Neighborhood Builders (BCNB).

Utilizing the services of the Community Development Law Clinic at UNC, the company was incorporated, established a neighborhood board and adopted bylaws, developed a business plan and marketing materials, undertook a strategic planning process and developed and submitted additional funding proposals to ensure its continued operation. For further information contact Mary Beth Powell at 962-3076 or mbpowell@email.unc.edu.

Good Schools, Good Neighborhoods: The Impacts of State and Local School Board Policies on the Design and Location of Schools in North Carolina

DAVID SALVESEN—PI. Funded by the Z. Smith Reynolds Foundation, this project was completed in June 2003. For more information see the complete article on page 6. Contact David Salvesen at 919-962-7045 or via email at dsalv@email.unc.edu.

Out of Harm’s Way? The Impact of Property Acquisition Programs on Post-Flood Communities

JAMES FRASER—PI. For most of the twentieth century, flood control policy in the U.S. has focused on taming rivers with structures such as dams, floodwalls and levees. More recently, the Federal Emergency Management Agency (FEMA) has adopted a policy of voluntarily buying property located in hazard-prone areas. Less than full participation in a buyout program, however, means that some homes remain vulnerable to flooding and that local governments must continue to provide services to those that remain. Homeowner decision making about whether or not to participate in a buyout depends on a host of social, economic, cultural and political factors including the extent of the flood damage, the likelihood of future flooding and homeowners’ ties to the neighborhood. Given the increased role of land acquisition programs that are designed to relocate people out of floodplains, it is important to examine the factors that impede or facilitate this process. Moreover, since the underlying goal of these efforts is to move people out of harm’s way, we need to understand how participating in a buyout effort can be of more benefit to potential participants. This study found that buyout programs are far more complex than simply moving people out of the 100-year floodplain. A wide variety of issues including neighborhood attachment, relationships between citizens and local government, and even the ways in which different people perceived risk, were all important factors in the conduct of buy-out programs. The study provided needed information as to the factors that affect resident decision-making when faced with a choice of relocating outside of the floodplain or staying in a home that faces potential risk of future flooding. This information will be used by FEMA to consider initiatives that will work through these concerns and build upon a promising tool for hazard mitigation. For further information, please contact Dr. James Fraser at 919-962-6835 or email him at pavement@unc.edu.

2003 Triangle Regional Smart Growth Report Card

MARY BETH POWELL—PI. The ‘Triangle has plenty of “regional success stories”—the formation of and challenging work conducted by regional organizations such as the Triangle Transit Authority, the Greater Triangle Regional Council and the RDU Airport Authority plus the excellent planning capabilities of the Triangle J Council of Governments, the bold conservation efforts of the Triangle Land Conservancy and many other regional organizations too numerous to name. As a region, however, we have our work cut out for us if we are to avoid what one local journalist dubbed, the “Atlantification” of the Triangle. The issuance of the 2003 Triangle Regional Smart Growth Report Card is intended as a first step in helping Triangle residents recognize where we stand and then do what is necessary to excel and “make the honor roll” rather than accepting the status quo in areas where we know we can do better. We must accommodate new growth in a manner that...
maintains and enhances the physical environment, the health of Triangle residents, and the economy, as well as provides an affordable living environment. Grades were assigned in seven major categories ranging from a B+ in Economic Vitality to a C- in Growth Management. A copy of the report card can be downloaded from the Center’s website, http://curs.unc.edu/reportcard.pdf. This project was funded by the Z. Smith Reynolds Foundation. For more information, please contact Mary Beth Powell at 919-962-3076 or via email at mbpowell@email.unc.edu.

**Smart Growth Training Program**

**DAVID SALVESEN—PI.** The concept of smart growth has come at a time of heightened awareness and concern over the causes and consequences of unchecked and unplanned growth resulting in suburban sprawl. Funded by the Z. Smith Reynolds Foundation, the Smart Growth Training Program is designed to focus on issues such as affordable housing, big box retail, business park development, infill development, large subdivision development and school development. In addition to UNC researchers (David Salvesen, David Godschalk, and Mary Beth Powell), the training program curriculum was developed in conjunction with the NC Smart Growth Alliance (Cara Crisler and Milt Rhodes), and NCSU’s Cooperative Extension Service (David Stein). For more information on the training program contact David Salvesen at 919-962-7045 or via email at dsalv@email.unc.edu.

**TRANSPORTATION**

**Understanding the Role of Truck Driver Occupational and High-Risk Roadway Factors in Truck-Involved Collisions**

**ASAD J. KHATTAK AND DANIEL RODRIGUEZ—CO-PIS.** Drs. Khattak and Rodriguez, City and Regional Planning, recently completed “Understanding the Role of Truck Driver Occupational and High-Risk Roadway Factors in Truck-Involved Collisions.” The report develops a comprehensive understanding of two parallel safety issues by examining data from the federally-sponsored Highway Safety Information System (HSIS) and a unique dataset that contains records for more than 11,000 tractor-trailer drivers over a period of twenty-six months. The result of this research provides insights that are useful for trucking companies as well as public decision makers. For further information contact Asad Khattak at 919-962-4760 or via email at khattak@email.unc.edu. Daniel Rodriguez may be reached at 919-962-4763 or via email at danrod@email.unc.edu.

**Safety Outcomes, Driver Compensation, and Trucking Firm Financial Performances**

**DANIEL RODRIGUEZ—PI.** This study, sponsored by the U.S. Department of Transportation through the Southeastern Transportation Center, applied structural equation models to examine the relationship between the financial performance of truckload firms, truck driver compensation, and safety outcomes. This research actively supports three of the five programmatic research areas highlighted by the Federal Motor Carrier Safety Administration: Driver Safety Performance, Carrier Compliance and Safety, and Crosscutting Initiatives. The results of the study show that firms that devote more resources to compensate drivers monetarily have better safety outcomes, after controlling for other factors such as firm size, unionization, and average driver human capital characteristics. Ultimately, study results show strategies (combinations of countermeasures and policies) that can help reduce truck-involved crashes, thereby creating tangible benefits for trucking firms and for the driving public. For additional information, please contact Dr. Daniel Rodriguez at 962-4763. His email address is danrod@email.unc.edu.

**The Connection Between Land Use and Transportation in Land-Use Terms**

**DANIEL RODRIGUEZ—PI.** The purpose of this multi-staged project was to improve our understanding of the extent to which land-use plans and related land-management tools are actually being used by county and municipal governments in North Carolina. Equally important is the extent to which localities are adhering to plans when making land-use related regulatory and capital improvement decisions. This understanding improves the ability of planners to anticipate and estimate the land-use consequences of transportation projects. The results of this project are aimed at helping the NCDOT, MPOs, local planners and citizens to develop a more comprehensive view of the role played by local land-use plans in managing development in North Carolina. By characterizing the extent to which current land-use plans manage development pressures, this study intends to improve planners’ abilities to anticipate potential impacts of transportation projects, increase their capacity to communicate those impacts effectively to the community, and enhance the potential for coordination between transportation and land-use planning. For more information, please contact David Salvesen at 919-962-3076 or via email at danrod@email.unc.edu.
The Center for Urban and Regional Studies (“The Center”) in the College of Arts and Sciences at UNC-CH, is a research center focusing on issues and problems faced by our nation’s cities and regions. Created in 1957, it is one of the oldest university-based urban research centers in the country. The Center supports research activity across campus through its “Faculty Fellow” program, supporting and drawing on the expertise of 72 faculty members from 23 departments. The Center’s mission is to promote and support high-quality basic and applied research on planning and policy issues. It is uniquely situated to support the interdisciplinary research required to tackle the complex challenges faced in urban, regional and rural settings alike.

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