

**ESTABLISHING A LINK AMONG SUBPRIME LENDING, PAYDAY LENDING, AND HOUSING COSTS**

Lucy Delgadillo and Craig Kelley

This study identified counties with high shares of payday businesses and high shares of subprime loans. Payday lending establishments, banks, and credit unions were inventoried in every county in Utah. The objective was to empirically analyze a potential link between high shares of payday lending and subprime lending, and between high shares of payday lending and housing cost burden. A statistically significant association was estimated by calculating Spearman's rho on the ranking of the variables. The study found a moderately strong correlation between payday lending and subprime lending and between payday lending and housing cost burden. The regression model showed that 30% of variability in subprime lending was accounted for by payday store-per-household and housing cost burden. Specifically, payday store-per-household alone accounted for 20% of the variation in subprime lending. Recommendations for payday lending and subprime lending were provided.

**PREDATORY LENDING IN MIDDLE AMERICA**

Thessalenuere Hinnant-Bernard

In this research the impact of predatory lending and discriminatory marketing techniques were examined through a qualitative review of selected household files. Citizens for Community Improvement in Des Moines, Iowa assembled the files from interviews with 27 concerned homeowners regarding their mortgages in response to an announcement of Fannie Mae's Anti-Predatory Lending Initiative. It was found that phone calls and mailings were the primary marketing strategies used by predatory lenders. Results of the homeowners' experiences push for legislation, education, and outreach.

**STUDENT PERCEPTIONS CONCERNING THE INFLUENCE OF DESIGN-RELATED REALITY SHOWS**

Lisa K. Waxman and Stephanie A. Clemons

The popularity of design-related television shows has been on the rise since 2000. Within that same time span, many interior design programs have reported significant increases in enrollment. The goals of this study were to better understand the perceptions of design students to assess if design-related reality shows impacted their choice of major, as well as lead to better overall understanding regarding their motivations for watching these shows. The study included students from two accredited interior design programs. The method involved two phases of data collection: survey and focus groups. Over 90% of participants reported that they watched a design-related show at least once a week. Fifty-three percent of freshmen responded that these shows influenced their choice of major either extremely strongly, fairly strongly, or had a slight influence while only 15% of seniors had the same response. Findings indicated that student perceptions of these shows were mixed with some positive as well as negative impressions.

## **WHY DO HOMEOWNERS MOVE? PUSH AND PULL FACTORS IN THE MOVEMENT OF REPEAT HOME BUYERS**

Hazel A. Morrow-Jones

The research for this article used a unique survey data set to examine differences between repeat home buyers who sold homes in the central city versus the suburbs, and who bought homes in the central city versus the suburbs. The literature provided background for the selection of variables reflecting life cycle concerns, flight from blight, race issues, and schools. These independent variables were used in describing the households who made these different moves and in logistic regression models to determine what factors distinguished between the movers. It was concluded that American households sold their homes and moved for similar reasons no matter where the original home was located. Their reasons for buying in different locations varied significantly, however. These findings have important implications for housing and for communities' efforts to remain or become attractive to homeowners.

## **BUILDING A BETTER NEIGHBORHOOD HOUSING PARTNERSHIP**

Kelly L. Patterson and Robert M. Silverman

Prior research has examined the role of intermediary organizations in affordable housing development and community-based housing organization (CBHO) capacity building. This article built on this work by examining an applied research project aimed at assessing the feasibility of creating a neighborhood housing partnership (NHP) organization in Buffalo, New York. NHPs are nonprofit umbrella organizations created through public-private partnerships. They provide technical assistance, training, monitoring, and funding support to local CBHOs. This research was based on case study analysis. Selected NHP best practices in western New York and northeastern Ohio were described, and CBHO capacity in Buffalo was examined. Recommendations were discussed for reforms to Buffalo's nonprofit housing sector shaped by institutional conditions in the public, private, and nonprofit sectors. This analysis highlighted how local intermediaries need to be designed in response to these conditions, and offers insights into why NHP structures vary across the U.S.

## **DESIGNING ASSISTED LIVING FACILITIES TO FOSTER A SENSE OF HOME**

Ronald L. Reed, Katharine E. Leigh, and Kenneth R. Tremblay, Jr.

Since 1993, the number of assisted living facilities have increased by 49.4%, surpassing nursing home growth (22%) and inviting a vast array of products whose purpose is to foster homelike settings within long-term care facilities. For housing and design professionals, the choice in specifying products to create the most homelike qualities in each environment can be influenced just as greatly by product familiarity, maintenance, and personal preference, as by project budget and schedule. Homelike also embodies one's ideals of family, familiarity, choice, independence, and memories, making environmental selections challenging. This study sought to uncover information related to actual preferences of residents to better inform the design process. Residents of three assisted living facilities in northern Colorado were surveyed for their perceptions of homelike qualities within their living spaces. Results showed that homelike qualities included carpet, paint, fabric drapery, upholstered furniture, incandescent lighting, fabric floral patterns, wood doors, photographs, and light color colors. Qualitative data uncovered four major themes: personal/memories, socialization, physical environment, and autonomy as indicators for the selection of favorite items and individual concepts of home.