

A Proposal to the  
Academy of Research, Scholarship, and Creative Activity  
*Division of Social Sciences, College of Arts & Sciences*  
The University of Alabama

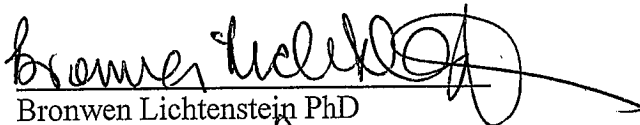
**Tornado Impacts on Home Mortgage Foreclosure Activity in Tuscaloosa County**

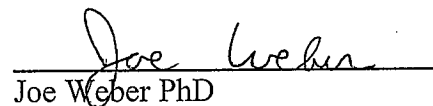
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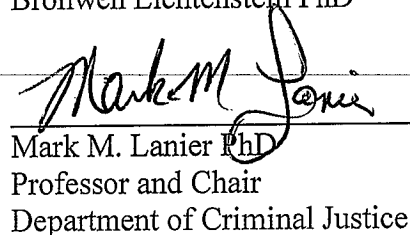
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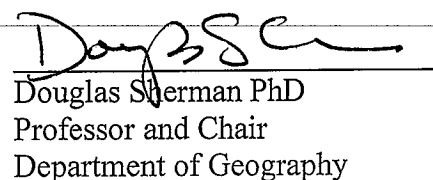
**Abstract**

Mortgage foreclosures have played a crucial role in the current U.S. housing crisis. Foreclosure activity began to spike in Tuscaloosa County during 2007 and may have been exacerbated by the Ef-4 tornado that caused widespread damage to homes and businesses on April 27, 2011. The proposed study will compare post-tornado foreclosure activity in low- and middle-income neighborhoods that suffered a direct hit from the tornado. The study presents a unique opportunity to "catch the wave" of new directions in research about how disaster intersects with economic distress, especially for weather-related events that appear to have become more damaging and numerous in recent years. The proposed research is important because innovative methods will be used to track pre- and post tornado foreclosure activity and the study is applicable to broader concerns about the "recovery divide" and income inequality in the wake of disaster. Methods of inquiry include: 1) Key informant interviews, 2) Data collection from legal notices in *The Tuscaloosa News* and the *Northport Gazette*, and 3) Cross-matching with property data from eMapsPlus.com, a public access website. U.S. census tract data will be used for a Geographic Information Systems (GIS) analysis to identify affected neighborhoods and foreclosure "hot spots" by zip code, home values, race/ethnicity, and income levels. The results will be presented at an academic conference, written up for publication, and used for an application for external funding to study the long-term effects of intersecting crises on neighborhood ecology.

  
Bronwen Lichtenstein PhD

  
Joe Weber PhD

  
Mark M. Lanier PhD  
Professor and Chair  
Department of Criminal Justice

  
Douglas Sherman PhD  
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Department of Geography

**A) What is the Aim of the Proposed Work? Why is it Important?**

Research Goal: The proposed study will examine foreclosure activity in Tuscaloosa County to see if home repossessions have increased in the wake of the EF-4 tornado of April 4, 2011, especially in low-income, racially diverse neighborhoods that were in the path of the storm. Data will be collected from four sources: key informants, legal notices, property records, and U.S. census records for a spatial analysis of foreclosures and the compounding effects of economic distress and natural disaster. We will analyze foreclosure activity from April 2009 to April 2013, a four-year period that will illuminate before-and-after effects of the tornado on neighborhood stability.

Importance: The study is important in several respects. First, we will address the foreclosure aftermath of two pivotal events: The economic recession that began in 2007 and the swarm of tornados that hit the Southeast with particular ferocity in 2011. This focus presents a unique opportunity to "catch the wave" of new directions in research on extreme weather events that intersect with economic trends, neighborhood status, race/ethnicity, and place. A nascent psychosocial literature (e.g., Bolin, Jackson, & Crist, 1998; Brunnsma, Overfelt, & Picou, 2007; Evans & Lewis, 2009; Green, Kleiner, & Montgomery, 2007; Simmons & Sutter, 2011) indicates that low-income *people* are disproportionately affected by weather-related disasters such as Hurricane Katrina. Our study will identify how *entire neighborhoods* have fared two years after a catastrophic event that coincided with the Great Recession. The research is interdisciplinary because it involves a UA sociologist (Dr. Lichtenstein) and a UA social geographer (Dr. Weber), collaborators on foreclosure research at the University.

Second, we will use innovative methods to collect pre-/and post disaster data on economic trends in a small city that faces a challenging recovery. Small cities and rural areas of the Midwest

and South are important to study for this purpose because they are located in “Tornado Alley” and are likely to experience similar challenges. However, unlike major urban centers, many small to mid-sized cities are excluded from national databases or studies on foreclosure and other indicators of economic distress. We will address this issue in the proposed study by using information from property records and legal notices in Tuscaloosa County – a method we developed in order to study the spatial distribution of foreclosure activity in relation to national trends. This method is unique and may be useful to other researchers.

After the tornado, we realized that many of the foreclosed properties in Tuscaloosa were both in the poorest areas of the city (e.g., Alberta City, West Tuscaloosa) and were directly hit by the storm. In conceptualizing the present study, we hypothesized that a “recovery divide” would exist between low-income and middle-income neighborhoods that suffered substantial damage. If a recovery divide exists, then we would expect foreclosure rates to be higher in low-income, racially diverse neighborhoods, with obvious implications for their recovery. Since there is no shortage of extreme weather events such as tornadoes, hurricanes, drought, and heat waves to study in tandem with economic trends, the research topic and study design will have broad applicability to social geographic research in many disaster-affected areas of the United States.

**B) On What Will the Funds Be Expended?**

The funding will support: (1) A half-time graduate research assistant (GRA) for Spring 2013, and (2) Interview compensation for key informants. These items are described and justified in the Budget.

**C) How Does Funding from the Academy Relate to Future Funding for the Work?**

The proposed work is a new, exciting direction in our programmatic research. Support for the project will facilitate a grant application to the National Science Foundation for disaster research (the NSF is

the main funding agency for this type of work). The CARSCA funding will enable us to collect and analyze sufficient information to make a convincing case for research on the compounding effects of twin disasters in relation to foreclosure activity, neighborhood stability, and progress toward recovery.

**D) How will Funding from the Academy Specifically Enhance the Activity Proposed?**

The research will not be possible if it is not undertaken in a timely manner, nor will it be possible without interview compensation. The requested funding of \$5,730.50 will support a .25 FTE graduate student for one semester in Spring 2013. Under Dr. Weber's supervision, the student will learn essential skills for GIS analysis such as geocoding, spatial interpolation, hot spot analysis, and mapping. A smaller amount of funding (\$500) will be used to compensate key informants for the personal interviews. This support will also allow Dr. Lichtenstein and Dr. Weber to focus on the main study, which requires daily maintenance and attention to a detailed spatial analysis of broader concerns in relation to foreclosure and national economic trends.

**E) What are the Criteria for the Success of the Work? How Will It Be Evaluated?**

| CRITERIA FOR SUCCESS   | HOW WORK WILL BE EVALUATED   |
|--|--|
| The graduate student will learn how to code foreclosure and census tract data, perform GIS analyses, and produce geographical maps of affected areas | The student's efforts will be guided by Dr. Lichtenstein and supervised by Dr. Weber. The student will produce a series of maps showing pre-/post tornado foreclosures and spatial analyses of foreclosure density |
| Conference presentation (First-authored by student)  | Results of the GIS analysis of pre- and post-tornado foreclosures will be presented at a professional conference   |
| Publishable results, co-authored by the PIs and graduate student   | Results of pre- and post tornado GIS mapping and spatial analysis will be submitted for publication in a scholarly journal   |
| Application for external funding (Drs. Lichtenstein and Weber)   | Sufficient data will be collected to make a convincing case for external funding to study the long-term effects of twin disasters on neighborhood ecology  |

**BUDGET AND BUDGET JUSTIFICATION**1. Graduate Assistant. \$5,730.50

A half-time graduate assistant will code data for GIS analysis, measure foreclosure density, and will generate GIS and census tract maps during Spring 2013. The requested amount will cover a GA stipend of \$3,091.50, tuition of \$2,300.00, and health insurance of \$339.00 for one semester.

2. Interview expenses. \$500.00

Up to 10 key informants will be interviewed about pre-and post- tornado foreclosure activity (10 x \$50.00 per interview = \$500). The informants will include two banking executives, two realtors, two commercial attorneys, a courthouse clerk, a financial counselor, and a professional auctioneer. Ideally, we would like to interview people who have experienced foreclosure. However, disconnected phones and empty or repossessed properties will preclude this activity.

**TOTAL AMOUNT REQUESTED: \$6,230.50**

**TIMELINE**

| <b>Spring 2013 – GRA – Funding Request</b>  | <b>Fall 2013 (No Funding Request)</b>  | <b>Spring 2014 (No Funding Request)</b>  |
|---|--|--|
| - Code foreclosure data, obtain census tract data, measure densities, and generate maps | - Present results at a conference<br><br>- Write paper for submission to an academic journal | - Write a proposal for funding to support a multi-year study of post-disaster foreclosure activity<br><br>- Submit proposal to NSF or related funding source |

## Curriculum Vitae

**Bronwen Lichtenstein PhD, Associate Professor**

**Department of Criminal Justice, 430 Farrah Hall, Box 870320**

### Publications Related to Study

Lichtenstein, B., & Weber, J. (Revise and Resubmit). "Old Ways, New Impacts: Race, Residential Patterns, and the Home Foreclosure Crisis in the American South."  
*Professional Geographer*.

### Other Publications of Interest

Lichtenstein, B. (2012). *Social Stigma in the Sexual Epidemics: Dangerous Dynamics*. Boulder, CO: Lynne Rienner.

Lichtenstein, B. (2012). "Internet Advice on HIV status to Sexual Partners in an Era of Criminalization." *International Public Health Journal*, 14(4), 14-22.

Martin, J., Lichtenstein, B., Forde, D.F., & Jenkot R. J. (2012). "They Can Take Us Over Any Time: Correctional Officers' Responses to Prison Crowding." *The Prison Journal* 92(1): 88-105.

### Prior External Funding

*Funding related to the present topic:* I have not received external funding for research on the sociology of mortgage foreclosure. In 2010, I received \$5,000 from the University's Research Grants Committee (RGC) for a research project titled: "The Social Impact of Home Mortgage Foreclosure."

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*External funding:* I am currently the UA Principal Investigator of two externally funded grants.

One award for \$399,000 is from the National Institute of Mental Health (NIMH). This three-year study will analyze sexual communication among young black men who have sex with men

(YBMSM) in California and Alabama. The other grant for \$40,000 from the UAB Center for AIDS Research (CFAR) is for a one-year study of HIV-related stigma among employees in the public health sector in Alabama. I have been Principal Investigator, Co-Principal Investigator, or Investigator of 12 externally funded grants from agencies such as NIH/National Institute on Mental Health, National Institute of Child and Health Development, and the Centers for Disease Control and Prevention (CDC).

### Synergistic Activities

#### *Conference Presentations:*

Lichtenstein, B., & Musick, J.A. "The American Dream Goes South: The Psychosocial Effects of Home Foreclosure in Alabama." Mid-South Sociological Association Annual Meeting, Mobile, AL: November 10-17, 2012.

Lichtenstein, B., & Weber, J. "Race, Income Disparities, and Mortgage Foreclosure in Tuscaloosa County, Alabama." Southeastern Division of the American Association of Geographers, Savannah, GA: November 20-22, 2011.

#### *Transfer of Knowledge:*

Rupinski, P. (2011). "Tuscaloosa-area foreclosures have hit poor, mostly black areas the hardest." *The Tuscaloosa News*, July 31. Retrieved from:

<http://www.tuscaloosaneews.com/article/20110731/NEWS/110729677>

Rupinski, P. (2009). "Home foreclosures hit locally and are continuing to rise." *The Tuscaloosa News*, September 20. Retrieved from:

<http://www.tuscaloosaneews.com/article/20090920/news/909189944?Title=Home-foreclosures-hit-locally-and-are-continuing-to-rise>

**Curriculum Vitae**

**Joe Weber PhD, Associate Professor**

**Department of Geography, 202 Farrah Hall, Box 870322**

Publications Related to Study

Lichtenstein, B., & Weber, J. (Revise and Resubmit). "Old Ways, New Impacts: Race, Residential Patterns, and the Home Foreclosure Crisis in the American South." *The Professor Geographer*.

Other Publications of Interest

Weber, J., & Sultana, S. (Forthcoming). "Why Do So Few Minority People Visit National Parks? Visitation and the Accessibility of 'America's Best Idea.'" *Annals of the Association of American Geographers*.

Weber, J., & Sultana, S. (2008). "Race, Employment Sprawl, and the Journey to Work in Birmingham, Alabama." *Southeastern Geographer*, 48, 53-74.

Sultana, S., & Weber, J. (2007). "Journey-to-Work Patterns in the Age of Sprawl: Evidence from Two Midsize Southern Metropolitan Areas." *Professional Geographer*, 59, 193-208.

Weber, J., Sultana, S., & Maret, I. (2006). "Urban Sprawl, Commuting, and Access to Public Transportation in the Southeast." *Papers of the Applied Geography Conference*, 29, 282-291.

Weber, J., Sultana, S., & Maret I. (2006). "Urban Sprawl, Commuting, and Access to Public Transportation in the Southeast." *Papers of the Applied Geography Conference*, 29, 282-291.



Prior External Funding

*Funding related to the present topic:* I have not received external funding for the research on mortgage foreclosure.

*External funding:* I was Co-PI of an externally funded grant in 2008 from the National Institutes of Health. This two year study examined environmental factors giving rise to alcohol use and misuse by Alabama students.

Synergistic Activities

*Conference Presentations:*

Lichtenstein, B., & Weber, J. "Race, Income Disparities, and Mortgage Foreclosure in Tuscaloosa County, Alabama." Southeastern Division of the American Association of Geographers, Savannah, GA: November 20-22, 2011.

*Transfer of Knowledge:*

Rupinski, P. (2011). "Tuscaloosa-area foreclosures have hit poor, mostly black areas the hardest." The Tuscaloosa News, July 31. Retrieved from:  
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- Brusma, D., Overfelt, D., & Picou, A. (2007). *The Sociology of Katrina: Perspectives on a Modern Catastrophe*. Lanham, MD: Rowman & Littlefield.
- Evans, P., & Lewis, S. (2009). "A Reciprocity of Tears: Community Engagement after a Disaster." In Amy Koritz and George J. Sanchez (Eds.), *Civic Engagement in the Wake of Katrina*. Ann Arbor, MI: University of Michigan Press.
- Green, J., Kleiner, A.M., & Montgomery, J.P. (2007). "The Texture of Local Disaster Response: Service Providers' Views Following Hurricane Katrina." *Rural Sociology* 22(2): 28-44.
- Simmons, K., & Sutter, D. (2011). *The Economic and Societal Impacts of Tornadoes*. Boston: American Meteorological Society.