

Application for Federal Assistance SF-424

Version 02

* 1. Type of Submission: <input type="radio"/> Preapplication <input checked="" type="radio"/> Application <input type="radio"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="radio"/> New <input type="radio"/> Continuation <input type="radio"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify) _____
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* 3. Date Received: 05/02/2007	4. Applicant Identifier: _____
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5a. Federal Entity Identifier: _____	* 5b. Federal Award Identifier: _____
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State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
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8. APPLICANT INFORMATION:

* a. Legal Name: Brandeis University	
* b. Employer/Taxpayer Identification Number (EIN/TIN): 04-2103552	* c. Organizational DUNS: _____

d. Address:

* Street1: 415 South Street
Street2: _____
* City: Waltham
County: _____
* State: MA: Massachusetts
Province: _____
* Country: USA: UNITED STATES
* Zip / Postal Code: 02454-9110

e. Organizational Unit:

Department Name: Heller School	Division Name: IASP
---------------------------------------	----------------------------

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.	* First Name: Stanley
Middle Name: M.	_____
* Last Name: Bolotin	_____
Suffix: CRA	_____
Title: Assoc. Director, Office of Sponsored Programs	_____
Organizational Affiliation:	_____

* Telephone Number: _____	Fax Number: 7817362123
* Email: _____	_____

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9. Type of Applicant 1: Select Applicant Type:

Private Institution of Higher Education

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

US Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.517

CFDA Title:

Early Doctoral Student Research Grants

*** 12. Funding Opportunity Number:**

FR-5100-N-27

* Title:

Early Doctoral Student Research Grant Program

13. Competition Identification Number:

EDSR-27

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Cities

*** 15. Descriptive Title of Applicant's Project:**

How did I get to foreclosure? A qualitative study of the processes leading to foreclosure.

Attach supporting documents as specified in agency instructions.

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16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="13,580.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="13,580.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

- Yes
- No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

**** I AGREE**

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: * Date Signed:

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Standard Form 424 (Revised 10/2005)
Prescribed by OMB Circular A-102

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*** Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

[Empty text input field]

Attachments

AdditionalCongressionalDistricts

File Name

Mime Type

AdditionalProjectTitle

File Name

Mime Type

**BRANDEIS UNIVERSITY
BUDGET JUSTIFICATION**

How did I get to Foreclosure? A qualitative study of the processes leading to foreclosure.

Stipend: The current stipend request is for \$10,200, which is an average of \$850 per month for the 12 month period of October 1, 2007 through September 30, 2008. [REDACTED] will devote 30% of [REDACTED] time to [REDACTED] research during Semesters, and 100% of [REDACTED] time during vacations in the grant period. This stipend covers living expenses while conducting interviews, analyzing and transcribing data and preparing final documents.

Travel Expenses:

Conference Travel: \$1,200 has been budgeted for travel to two scientific meetings. This cost includes registration, airfare, accommodations (2 evenings per conference), per diem and ground transportation.

Interview Expenses: \$1,200 has been budgeted for local transportation to conduct 15 interviews. This includes car rental at approximately \$80 per day to include rental fees, gas, taxes and required insurance.

Supplies:

Interview/dissertation supplies are budgeted at \$675. This includes the cost of a tape recorder for recording interviews (\$150), a transcription machine for transcribing the interviews (\$250), tapes for the transcription machine and tape recorder (\$100) and qualitative analysis software (Atlas TI) for coding interview data (\$175).

Other Direct Costs:

Other costs to complete the project (\$305) include the use of a personal cell phone and printing/copying costs. The cell phone is estimated to cost \$180, representing \$15 per month for 12 months. Printing and copying costs are \$125, consisting of \$.10 per page for approximately 1,000 pages, including the distribution of the report at conferences.

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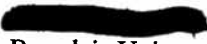
Rating Factor 1

a. Skills and expertise possess to conduct research.

During the last two years I have built upon my academic methodological and statistical skill base and enhanced my sophistication and capacity for conducting research:

Research design skills: During the Fall Semester 2006, I took a course on research methods gaining expertise in designing good qualitative and quantitative research methodologies. The two courses on applied econometrics I took in the Fall and Spring Semesters this year built my quantitative research design skills. These courses built on capabilities developed as a research associate at Coastal Enterprises, Inc. (CEI), a community development organization in Maine. While at CEI I designed and conducted research on sub prime mortgages in Maine. I explored possible data sources and data collection instruments for this project, and in collaboration with the co-authors of the report, developed a research strategy that incorporated interviews, collection of foreclosure records from district courts, and analysis of a loan servicing database. I also completed an evaluation of a Department of Labor funded project to provide business assistance to immigrants and refugees. Based on the initial grant proposal, I designed an evaluation strategy that included telephone and personal interviews, meeting observation, and program outcomes analysis.

Data collection skills and expertise: While at CEI I developed expertise in managing and collecting data, particularly in understanding limitations of data, and the data structure of data management systems. Examples of my work during the last two years include: managing collection of data and associated storage systems for the predatory mortgage lending project, as well as doing direct data collection; managing data collection and analysis for the annual portfolio study, a survey of CEI's loan portfolio businesses; revamping the annual portfolio


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survey to make it more manageable for businesses and to increase the response rate; and revising the data collection and data management systems at CEI, an ongoing process to improve data structure. My work at the Institute on Assets and Social Policy (IASP) during the last six months has extended this data collection and management skill set. This includes mapping community assets, demographic data collection and analysis and coding of reports and interviews. I have a strong working knowledge of both Access and Excel for purposes of data collection and storage.

Analytical skills: Harder to quantify, analytical skills are key to conducting research. I have developed clear analytical skills during my academic and working career. I drew on these skills in many different projects, in the research on predatory mortgage lending, in papers required for courses, and in writing a chapter for a book on community development finance. I have put these skills to use in my course work, and in research for the IASP, helping to write a findings and recommendations report for a community asset mapping project in Florida.

Qualitative research skills: During the last two years I have developed qualitative research skills through direct research completed at CEI. I drew on qualitative research courses taken and skills gained at the undergraduate level for the qualitative research I completed for the predatory mortgage lending and workforce evaluation research. During this process I was mentored by my supervisor who holds a PhD from the University of Pennsylvania and has excellent training in qualitative skills. She offered guidance and advice on my interviewing skills, much like an apprenticeship. During both the Fall and Summer semesters of the coming year I will take two applied qualitative research courses to further build my qualitative research skill set particularly around participant observation.

Writing skills: I have developed excellent writing skills during the course of my academic training and work life. I have written several large research and evaluation reports in conjunction

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with co-authors, and most recently, I am writing a chapter for a book to be published by the CDFI Fund, a department of the US Treasury. I also presented a paper during April of this year, at a refereed graduate student conference on subprime mortgages and their impact on wealth. Each of the courses that I take requires a written paper of at least 20 pages at the end of the semester. In addition, most courses require regular written assignments during the semester.

b. Knowledge and experience to undertake the research proposed

Both the courses that I have taken this year, and work experience during the past four years have prepared me well for the proposed research. Following are details of specific experience and knowledge possessed to undertake the proposed research:

Qualitative interview research experience: While at CEI I was involved in three separate research studies that involved interview research. The first was an evaluation of a Department of Labor funded workforce development and economic development collaborative project in Western Maine ([REDACTED] 2004). I conducted telephone interviews with key stakeholders in the collaborative, and collected data through participant observation during collaborative meetings and work sessions. The second was a research study looking at the prevalence of predatory mortgage lending in the subprime mortgage market in Maine ([REDACTED] [REDACTED] 2006). This involved in depth structured interviews, based on key questions concerning the process of obtaining the loan and trying to understand how much about the loan the individual understood at the time the loan was made. These interviews were often very difficult since they required the borrower to relive the experience, with significant risk of drastically lowering the borrower's self-esteem. As a result, the interviewer needed to strike a careful balance ethically in exploring particularly sensitive topics. The third research project was an evaluation of a Department of Labor funded project to provide self-employment options for

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refugees and immigrants in Portland, Maine. This required telephone and in person interviews with immigrant and refugee business owners who had received assistance through the program. Prior to working at CEI, I had an internship at the Institute for Global Ethics in 2002, where I did research on how minority groups in Maine interpreted core values promoted through Maine's school curriculum. This research involved focus group interviews combined with a survey instrument, with Cambodian, Native American, and white high- and middle- school students in Maine.

Knowledge on subprime mortgages and foreclosures and housing counseling: At CEI, my research on predatory mortgage lending, followed by the legislative initiative and coalition education work, provided me with an excellent grounding in the literature on predatory mortgage lending, as well as active experience as a practitioner working with service-providers such as legal services and housing counseling programs. During this time I attended four National Consumer Reinvestment Coalition conferences, and a mortgage lending legal training provided by the National Consumer Law Center. I have built on this expertise since arriving at graduate school, focusing my course work on developing a thorough knowledge of the subprime mortgage and foreclosure literature. The end product of a course this term is a paper "*The history of the US mortgage market: evidence of a dual tiered class based system?*" which I presented at a refereed graduate student conference at the University of Massachusetts, Boston on April 24. Last semester for the research methods class mentioned earlier, I conducted a literature review on post-purchase housing counseling and foreclosure prevention programs. Also during the fall semester, 2006, I took a course on "asset-building" or wealth building strategies that looked at ways to help build families' wealth, and the related theory, as well as ways to protect families' wealth. I attended the Federal Reserve Community Affairs conference in Washington DC in


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March of this year, which helped me stay up to date on the research at the cutting edge of this field. I stay in touch with colleagues around the country through listservs and telephone conversations.

c. Preliminary steps taken to identify proposed research

I identified the proposed research in conjunction with the Department of Neighborhood Development in the City of Boston. Currently the City of Boston is experiencing an alarming increase in foreclosures, thought to be part of the broader trend of increasing foreclosures in the subprime mortgage market across the country. The City wishes to be proactive in addressing this increase in foreclosures and to do so they want to understand what the reasons are for people reaching foreclosure. I will be working at the Department of Neighborhood Development over the summer as an intern, specifically researching the reasons that borrowers are ending up in foreclosure in relation to their foreclosure program. As such the proposed research has a very practical orientation to it. However, the research over the summer will be insufficient to be a contribution to the field, since the sample will be so small and there will be no control group. This proposal will build on the research with the City to establish a larger sample, including a control group and borrowers outside of the City of Boston.

Rating Factor 2

a. Need for funding of research

This request covers expenses for the period of one year for costs associated with completing the research outlined, since there are no other available funding sources at Brandeis University for this work. Without funding from the HUD early doctoral research grant, the research will be limited to the 20 interviews at the City of Boston, with no control group and will be insufficient to allow any kind of generalizability. Without funding from HUD, the research will have

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restricted reliability and validity, and thus will not be suitable for journal publication. In order to improve the representativeness of the sample, and provide a control group, additional interviews are needed. Funding will cover the costs of completing these additional interviews during the Fall 2007 and Spring 2008 semesters and allow for the necessary time for writing during the spring semester and summer vacation of 2008, in preparation for presentation at a conference, and publication of the manuscript in the same year. Without funding for this project I will need to take a part-time research assistant job to cover the cost of living which would preclude the research from being completed. The initial part of the project at the City of Boston is independently funded outside of the rubric of this grant and should be considered as leverage for the HUD early doctoral research grant.

b. Impact in providing information accepted in research community

Two main constituents will find the information from this research useful: (1) practitioners and policy makers; and (2) community development/homeownership researchers.

(1) Practitioners: Information provided by this research will have a direct impact for the City of Boston, since it is directly related to their needs in establishing the processes and dynamics leading to foreclosures. Practitioners around the country are grappling with the question of foreclosure, and the dynamics and processes surrounding it. This research will be helpful in providing insights into the questions of how to prevent foreclosure rises, particularly in urban areas. Information for this audience will be presented in a clear and concise fashion.

[REDACTED] Director of Homeownership Programs, and [REDACTED] Director of Research, at the City of Boston will provide important guidance on ensuring the report, publication and presentation of this information is impactful for practitioners.

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(2) *Researchers:* [REDACTED] Director at the IASP, a [REDACTED], and advisor to the student, will ensure that a high quality research design is established and provide ongoing feedback and mentoring during the research and writing period. The research will also be vetted by the Institutional Review Board at Brandeis University, to ensure ethical and research standards are at the highest level in the proposed research design. This, combined with my own high standards, will ensure that the manuscript produced for dissemination is robust in methodology, analysis and presentation, and that it will be accepted by academic peers.

c. Direct relationship between research and HUD goal


For the last three years I have been engaged in research and policy work to better understand the processes involved in preserving homeownership in the context of a mortgage market that often does not meet the needs of low and moderate income families. The research proposed will allow me to further this research, specifically in understanding the processes leading up to foreclosure. Fortunately HUD's policy priorities and goals directly match my own research interests offering a unique opportunity to complete this research while meeting HUD's needs around the goal "*to help low-income homeowners avoid default and foreclosure*".

Rating Factor 3

a. Quality of research

1. Proposed research design and methodology

The research question driving the research design is: why do families in the current context, end up in foreclosure and is foreclosure an active or a passive decision? There are many sub questions to be answered such as: what are the delivery mechanisms for the mortgage? i.e. was the loan broker originated or whole sale lender originated and were trusted advisors involved in the origination process?; what are the terms of the loan and are they recognized as higher risk by


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quantitative research?; are there trigger events that made the borrower vulnerable to foreclosure?; was there a single event, such as medical crisis or job loss, that resulted in the foreclosure?; has the borrower attempted a work-out with the lender?; has the borrower taken homeownership education classes?; has the borrower contacted a housing counselor since being in default, or prior to being in default?; if the borrower knowingly entered an unaffordable loan, what motivated them?; has the borrower drawn on any networks of wealth, i.e. received money to help with financial difficulties?; and is the borrower networked with any community organizations that could help protect their house?

To answer these questions the research design will use qualitative semi-structured interviews with borrowers in foreclosure and borrowers in the same neighborhoods who are not in foreclosure. Many of the questions will be built into the interview design. Getting at the question of whether foreclosure was an active decision will be a hard task. During the interview I will probe the processes leading (or not) to foreclosure which will reveal the social milieu of the borrower's decision-making and their perceived role in reaching their current financial situation. Three different groups of families will be recruited. The first group will consist of twenty to thirty families recruited from the City of Boston foreclosure program. This first group will provide key insights into the processes leading to foreclosure. Participants will be randomly selected from different ethnic groups to ensure that there is representation of white, African American, Hispanic, and Asian individuals. The second group will consist of an additional 10 to 20 families who are not in financial difficulty, referred from the City of Boston foreclosure program participants, and located in the same neighborhoods as the referees. These families will serve as a control group. The third group will address the question of generalizability, and will consist of another 10 families from two other middle/working class cities in Massachusetts, such


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as [REDACTED] The purpose of these interviews will be to assess whether borrowers' experiences outside Boston are similar to those in Boston. These families will be recruited through housing counseling agencies. All families will be asked to provide mortgage documents for analysis, and evidence of certain key financial events, as relevant.

As noted above, interviews will be semi-structured and recorded for transcription. Atlas TI qualitative software will be used for coding of interviews. Information on mortgages will be stored using Microsoft Excel. Confidentiality of data will be maintained at all times on a secure computer. Information from the interviews will be verified where possible from publicly available documents at the registry of deeds and other similar sources. Information from interviews with City of Boston program participants will be verified from housing counseling records. Contextual information on the neighborhood characteristics will be gathered from the US Census Bureau, and local city sources, such as demographic breakdowns of neighborhoods, historical foreclosure rates, socio-economic characteristics, and housing market trends.

Generalizability is limited in this research, as with much qualitative research. The focus of the research will be Boston and two smaller cities in Massachusetts. So for programs in cities of a similar size, demographic characteristics and housing market, this research may be generalizable. The addition of two cities outside of Boston, but still in Massachusetts, will allow some testing of the generalizability of the Boston interview experiences to other parts of Massachusetts. Establishing causality with qualitative research is hard in the best of circumstances. However, I will use inductive analysis to review the data and explore questions of causality between certain processes, events and characteristics that may trigger or lead to foreclosure.

2. How will the research design and methodology provide data to address hypothesis?


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The research design and methodology use semi-structured interviews to get data on processes relevant to understanding why a family enters foreclosure and specifically whether entering foreclosure is an active decision or a passive event. Data collected will include: information on the mortgage including mortgage documentation where available, e.g. lender, interest rate, terms of mortgage, refinancing if any, amount of mortgage payment, size of mortgage, more than one mortgage etc.; the value of the house and area housing values; attachment levels to the community, i.e. what is keeping people in the community?; trigger events in the last 12 months e.g. lost job, medical debt, mortgage rate adjustment; financial information about the family – income, assets, inter-vivo gifts from family and friends; credit scores where possible; history of foreclosure process including any action taken with mortgage company when late on payment; previous foreclosures; self-assessment of why in foreclosure; and when, exactly, did the family realize it was at great risk for losing their home?

This data will be used to provide context and to assess what processes led up to the family being in foreclosure (or not) and answer the question of possible causes of the foreclosure. Some of these causes will be clearer than others. Understanding the context of how families end up in a loan, the experience during the life of the loan, and the events leading up to a foreclosure enables us to answer the question of whether entering foreclosure is an active decision to lose the house, or whether it is a process out of the control of a family, representing loss of financial control. The only way to access this form of nuanced process data is through qualitative interviews. Most economic data collected on foreclosures concerns the increase in likelihood of a family entering foreclosure as a result of loan terms. This qualitative research would allow us to answer questions previously unanswerable from large datasets collected by the mortgage industry.

b. Specific activities - Major tasks of plan

1. Sequence of proposed activities

- Pre grant period – Brandeis Institutional Review Board approval of research design
- Fall Semester – 15 control group Boston interviews. Coding and transcription with further analysis (September to December 2007).
- Spring Semester to complete final 10 to 15 interviews from towns outside Boston, transcription and analysis (January to June 2008). Deliverable at end of semester (June 2008) will be a draft paper for submission to a journal and to the Federal Reserve Community Development conference held in the spring/summer of 2009.
- Dissemination of research (August and September 2008).

2. Milestone chart in 3 month periods

		Q1			Q2			Q3			Q4		
	Pre-grant	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug	Sept
IRB approval													
20-30 Interviews completed													
Interviews transcribed and coded													
Analysis and Preliminary Paper													
Submission of paper to Journal													
Submission of paper outline for Federal Reserve Board conference													
Practitioner dissemination													
Ongoing program feedback													
HUD report													
Final evaluation													

3. Identify key individuals participating in proposed activities

There will be two main advising methods for this research project. I will have a faculty advisor from Brandeis University, along with an advising committee from staff at the City of Boston. The faculty advisor will be [redacted] who is currently my program advisor. [redacted]

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[REDACTED] will be on the advising committee. Both are located at the Department of Neighborhood Development at the City of Boston. [REDACTED] Director of Homeownership programs, will supervise the internship over the Summer of 2007, and will remain an advisor to the project. [REDACTED] Director of Research at the City of Boston Department of Neighborhoods will also provide advice to the project.

c. HUD policy priorities

This research will address two of HUD's policy priorities: 1(e) help low-income homeowners avoid default and foreclosure; and 1(f) evaluate housing counseling. The research will assist with 1(e) in providing information on the processes that lead up to families getting into default and foreclosure. The information will be more in depth and contextual than information provided by quantitative data and will inform program design and outreach strategies. The research will address 1(f) less directly, providing information about how families reach housing counseling and foreclosure prevention projects. This is important to know since many housing counselors and lawyers state that families in foreclosure do not contact people who can help soon enough, and so the opportunity to prevent foreclosure is often lost.

d. Dissemination strategy

There are two audiences to whom the research will be disseminated: (1) academic audience; (2) practitioners. (1) Academic Audience: Every effort will be made to gain publication in one of the following journals: Fannie Mae Foundation journal, Housing Policy Debate; Journal of Urban Affairs; Urban Affairs Review. (2) Practitioners: A report designed for practitioners will be disseminated through two key methods: (a) Websites: dissemination through the websites of the IASP and the City of Boston. (b) Non-profit meetings – dissemination through meetings and

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events at the National Consumer Law Center, Neighborworks, community development network, Federal Reserve Board community affairs conference (if accepted).

Rating Factor 4

The evaluation plan will be an ongoing assessment and reflection strategy based around the relationship with my faculty advisor and the advising committee from the City of Boston.

(1) ***Outcomes/Benchmarks***: The specific outcomes of the research project will be: (1) Development of qualitative research skills – I will further cultivate qualitative research skills, specifically for semi-structured interviewing techniques in a difficult subject area, namely people's finances. (2) Development of qualitative analysis skills - I will further cultivate skills of analysis and interview coding in conjunction with two qualitative research classes. (3) Professional skills - I will develop skills for preparing and publishing a research manuscript in a journal. I will develop research conference presentation skills. (4) Completion of research manuscript for appropriate audiences – I will complete research manuscripts for both a practitioner audience and an academic audience. I will submit the research manuscript to at least one journal. (5) Dissemination of research findings to academic and practitioner audiences – I will disseminate the findings as detailed in the plan of dissemination. The following benchmarks will be used to track activities: number of interviews completed; number of interviews transcribed; research paper draft; final manuscript; number of organizations and individuals to whom the research is distributed; number of publications obtained; number of presentations.

(2) ***Sequence of Proposed Activities***: Interviews, transcription and coding will be completed between September 2007 and June 2008, with ongoing concurrent preliminary analysis of the interviews. In depth analysis and writing will occur between June and July 2008 with distribution of the research in August and September of 2008. Evaluation will be ongoing with monthly

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meetings with Thomas Shapiro, faculty advisor and quarterly progress evaluation meetings with the advising committee from the City of Boston. In the last month of the project, i.e. September 2008, I will write a brief research evaluation report detailing achievements and challenges throughout the research process. The document will inform a final evaluation meeting with my faculty advisor and advising committee. The results of this meeting will be included in the final research evaluation report sent to HUD.

(3) *Potential Obstacles:* The likely obstacles that this research project will encounter are: (1) Recruiting sufficient families through the City of Boston foreclosure prevention project. Most of the families entering the foreclosure prevention project are in financial distress and therefore have a limited amount of available time to sit down for an interview. To overcome this potential obstacle, I will aim to draw participants after they have gone through the counseling process and may be in a more stable position to complete the interview. (2) Recruiting housing counselors from towns outside of Boston for interview referrals. There may be difficulties in recruiting housing counselors from outside of Boston who can refer individuals for interviews. I will use contacts from the City of Boston foreclosure prevention program and from IASP, where my faculty advisor is the director, to reach out to housing counseling programs in four working class cities in Massachusetts. Specifically, IASP has good working relationships with many housing organizations in Massachusetts including Massachusetts Affordable Housing Alliance (MAHA) and Massachusetts Association of CDCs, all of whom may be helpful in recruiting housing counselors for interview referrals. This strategy will help reduce the potential for difficulties associated with establishing a working relationship with housing counseling programs in these cities. (3) The potential for the Fannie Mae journal to close down. The ideal journal to publish a manuscript would be the Fannie Mae journal, Housing Policy Debate, but there is some risk that

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this journal will no longer exist. In such a situation, I have proposed two other potential journals:
the Journal of Urban Affairs and Urban Affairs Review.

Selected Bibliography from Literature Review

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Calder, A. and E. Belsky (2004). Credit Matters: Low-Income Asset Building Challenges in a Dual Financial Services System. Building Assets Building Credit: A Symposium on Improving Financial Services in Low-Income Communities. Harvard University, Joint Center for Housing Studies.

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Center. for. Responsible Lending. (2007). Case Study in Subprime Hybrid ARM Refinance Outcomes.

Mallach, A. (2001). Homeownership Education and Counseling: Issues in Research and Definition. Philadelphia, Federal Reserve Bank of Philadelphia.

Quercia, R. G. and S. M. Wachter (1996). "Homeownership Counseling Performance: How Can it Be Measured?" Housing Policy Debate 7(1): 175-200.

Staten, M., J. Steinbuks, et al. (2007). The Effect of Prepayment Penalties on the Pricing of Subprime Mortgages. Federal Reserve System Community Affairs Research Conference 2007. Washington DC.

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[REDACTED]
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Student Name: [REDACTED]

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PO Box 549110

Waltham, MA 02454-9110

Tel: [REDACTED]

Fax: [REDACTED]

E-mail: [REDACTED]

Faculty Advisor: [REDACTED]

Title: Director of the Institute on Assets and Social Policy and Pokross Professor
of Law and Social Policy

Department: The Heller School for Social Policy and Management

Address: The Heller School for Social Policy and Management

Brandeis University, Mailstop 077

PO Box 549110

Waltham, MA 02454-9110

Tel: [REDACTED]

Fax: [REDACTED]

E-mail: [REDACTED]


[REDACTED]
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How did I get to Foreclosure? A qualitative study of the processes leading to foreclosure

Executive Summary

The research proposed in this grant application would address a long-term need for a deeper understanding of the processes surrounding how borrowers end up in foreclosure. The specific purpose of the proposed manuscript is to answer the question: what are the processes that lead a borrower to enter foreclosure from the origination of the loan to the point of foreclosure? The literature on foreclosures to date has largely focused on analyzing large databases ([REDACTED] et al. 2006; [REDACTED] 2007) using econometric techniques to analyze what factors increase the risk for foreclosure, and anticipated rates of foreclosure. There have been some studies that have attempted to look at foreclosures at a community level ([REDACTED] 2006; [REDACTED] 2007). However, most of these have focused on predatory mortgages, only one segment of the mortgage market. Very few have attempted to look at the specific processes leading up to a foreclosure, starting from the origination of the loan. Processes of interest include whether borrowers have inappropriate loans, and if they do how they are gaining these loans. It is also important to understand whether there is a single event that triggers foreclosure, or a series of events. Most importantly for developing theoretical insights, this research will help reveal whether the borrower is an active participant in the route towards foreclosure, or a passive recipient of the outcome. Understanding these processes is of critical importance as foreclosure prevention programs, homeownership education programs, financial regulators and lenders all attempt to respond to spiraling foreclosure rates across the country ([REDACTED] 2007; [REDACTED] 2007; [REDACTED] 2007).

These questions cannot be answered using large databases and econometric estimation techniques alone. A qualitative, interview based study is needed to supplement quantitative


Brandeis University

analyses to provide the "thick description" and rich contextual information for a better understanding of the processes leading up to foreclosure. Consequently, the proposed research will consist of a series of in-depth interviews with borrowers entering the City of Boston's foreclosure prevention initiative, a control group, and borrowers in two other working cities in Massachusetts. Some initial research will occur over the summer months during an internship with the Department of Neighborhood Development in the City of Boston. During this time period, an in depth interview instrument will be created and tested, and then used to conduct up to 20 interviews with borrowers in the foreclosure counseling program. If HUD funding is received, control group interviews will continue during the Fall of 2007 and Winter of 2008.

As a first year doctoral student at the Heller School for Social Policy, at Brandeis University, I have completed two semesters of courses. I am currently a legal permanent resident of the United States. I have not completed my comprehensive examinations which take place at the end of my second year. As such I meet all of the eligibility requirements of the HUD early doctoral research program. Further I am well qualified to complete the proposed research and manuscript. I have experience doing research on foreclosures in Maine with my former employer, Coastal Enterprises, Inc. (CEI), which included in depth interviews with borrowers who had experienced predatory mortgage lending.

In sum, this research will add to the growing field of academic study on patterns of mortgage lending and outcomes, particularly in adding a qualitative study to an area of research dominated by quantitative analysis. Notably this research will provide theoretical insights into the processes leading to foreclosure, and provide practical information to assist practitioners and policy makers in responding to spiraling foreclosure rates.

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Attachments Form

Instructions: On this form, you will attach the various files that make up your grant application. Please consult with the appropriate Agency Guidelines for more information about each needed file. Please remember that any files you attach must be in the document format and named as specified in the Guidelines.

Important: Please attach your files in the proper sequence. See the appropriate Agency Guidelines for details.

- | | | |
|---------------------------------|---------------------------|-------------------------------------|
| 1) Please attach Attachment 1 | 2608-BudNarrative.doc | Mime Type: application/msword |
| 2) Please attach Attachment 2 | 5163-HUD-96010.xls | Mime Type: application/vnd.ms-excel |
| 3) Please attach Attachment 3 | 8731-HUDNarrative.doc | Mime Type: application/msword |
| 4) Please attach Attachment 4 | 8775-ExecutiveSummary.doc | Mime Type: application/msword |
| 5) Please attach Attachment 5 | 9506-TableOfContents.doc | Mime Type: application/msword |
| 6) Please attach Attachment 6 | | |
| 7) Please attach Attachment 7 | | |
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| 10) Please attach Attachment 10 | | |
| 11) Please attach Attachment 11 | | |
| 12) Please attach Attachment 12 | | |
| 13) Please attach Attachment 13 | | |
| 14) Please attach Attachment 14 | | |
| 15) Please attach Attachment 15 | | |

Survey on Ensuring Equal Opportunity for Applicants

OMB NO. 1890-0014 EXP. 2/28/2009

Purpose: The Federal government is committed to ensuring that all qualified applicants, small or large, non-religious or faith-based, have an equal opportunity to compete for Federal funding. In order for us to better understand the population of applicants for Federal funds, we are asking nonprofit private organizations (not including private universities) to fill out this survey.

Upon receipt, the survey will be separated from the application. Information provided on the survey will not be considered in any way in making funding decisions and will not be included in the Federal grants database. While your help in this data collection process is greatly appreciated, completion of this survey is voluntary.

Instructions for Submitting the Survey: If you are applying using a hard copy application, please place the completed survey in an envelope labeled "Applicant Survey." Seal the envelope and include it along with your application package. If you are applying electronically, please submit this survey along with your application.

Applicant's (Organization) Name:

Brandeis University

Applicant's DUNS Name:

Federal Program:

Early Doctoral Student Research Grant Program

CFDA Number:

14.517

- | | |
|--|---|
| 1. Has the applicant ever received a grant or contract from the Federal government?
<input checked="" type="radio"/> Yes <input type="radio"/> No | 5. Is the applicant a local affiliate of a national organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No |
| 2. Is the applicant a faith-based organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No | 6. How many full-time equivalent employees does the applicant have? (Check only one box).
<input type="radio"/> 3 or Fewer <input type="radio"/> 15 - 50
<input type="radio"/> 4 - 5 <input type="radio"/> 51 - 100
<input type="radio"/> 6 - 14 <input checked="" type="radio"/> Over 1000 |
| 3. Is the applicant a secular organization?
<input checked="" type="radio"/> Yes <input type="radio"/> No | 7. What is the size of the applicant's annual budget? (Check only one box.)
<input type="radio"/> Less Than \$150,000
<input type="radio"/> \$150,000 - \$299,999
<input type="radio"/> \$300,000 - \$499,999
<input type="radio"/> \$500,000 - \$999,999
<input type="radio"/> \$1,000,000 - \$4,999,999
<input type="radio"/> \$5,000,000 or more |
| 4. Does the applicant have 501(c)(3) status?
<input checked="" type="radio"/> Yes <input type="radio"/> No | |

Survey on Ensuring Equal Opportunity for Applicants

OMB NO. 1890-0014 EXP. 2/28/2009

Provide the applicant's (organization) name and number and the grant name and CFDA number.

1. Self-explanatory.

2. Self-identify.

3. Self-identify.

4. 501(c)(3) status is a legal designation provided on application to the Internal Revenue Service by eligible organizations. Some grant programs may require nonprofit applicants to have 501(c)(3) status. Other grant programs do not.

5. Self-explanatory.

6. For example, two part-time employees who each work half-time equal one full-time equivalent employee. If the applicant is a local affiliate of a national organization, the responses to survey questions 2 and 3 should reflect the staff and budget size of the local affiliate.

7. Annual budget means the amount of money your organization spends each year on all of its activities.

Paperwork Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is **1890-0014**. The time required to complete this information collection is estimated to average five (5) minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: The Agency Contact listed in this grant application package.

Detailed Budget

U.S. Department of Housing and Urban Development

OMB Approval No. 2501-0017 (expires 03/31/2005)

* Organization Name: Brandeis University

* Project/Activity Name: Early Doctoral Student Research Grants

	Functional Categories							Year 1: <input checked="" type="radio"/> Year 2: <input type="radio"/> Year 3: <input type="radio"/> All Years: <input type="radio"/>	
	Column 1 HUD Share (\$)	Column 2 Applicant Match (\$)	Column 3 Other HUD Funds (\$)	Column 4 Other Fed Share (\$)	Column 5 State Share (\$)	Column 6 Local/ Tribal Share (\$)	Column 7 Other Share (\$)	Column 8 Program Income (\$)	Column 9 Total (\$)
a. Personnel (Direct Labor)	10,200.00								10,200.00
b. Fringe Benefits	0.00								0.00
c. Travel	2,400.00								2,400.00
d. Equipment (only items > \$5,000 depreciated value)	0.00								0.00
e. Supplies (only items < \$5,000 depreciated value)	675.00								675.00
f. Contractual	0.00								0.00
g. Construction	0.00								0.00
1. Administration and Legal Expenses	0.00								0.00
2. Land, Structures, Rights-of-Way, Appraisals, etc.	0.00								0.00
3. Relocation Expenses and Payments	0.00								0.00
4. Architectural and Engineering Fees	0.00								0.00
5. Other Architectural and Engineering Fees	0.00								0.00
6. Project Inspection Fees	0.00								0.00
7. Site Work	0.00								0.00
8. Demolition and Removal	0.00								0.00
9. Construction	0.00								0.00
10. Equipment	0.00								0.00
11. Contingencies	0.00								0.00
12. Miscellaneous	0.00								0.00
h. Other Direct Costs	305.00								305.00
i. Subtotal of Direct Costs	13,580.00								13,580.00
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text"/> %)									0.00
Grand Total (Year <input type="text"/>):									13,580.00
Grand Total (All Years):									13,580.00

Tracking Number: GRANT00256487

* Organization Name: Brandeis University

* Project/Activity Name: Early Doctoral Student Research Grants

Functional Categories	Year 1: <input type="radio"/> Year 2: <input checked="" type="radio"/> Year 3: <input type="radio"/> All Years: <input type="radio"/>									
	Column 1 HUD Share (\$)	Column 2 Applicant Match (\$)	Column 3 Other HUD Funds (\$)	Column 4 Other Fed Share (\$)	Column 5 State Share (\$)	Column 6 Local/Fed Share (\$)	Column 7 Other Share (\$)	Column 8 Program Income (\$)	Column 9 Total (\$)	
a. Personnel (Direct Labor)										
b. Fringe Benefits										
c. Travel										
d. Equipment (only items > \$5,000 depreciated value)										
e. Supplies (only items < \$5,000 depreciated value)										
f. Contractual										
g. Construction										
1. Administration and Legal Expenses										
2. Land, Structures, Rights-of-Way, Appraisals, etc.										
3. Relocation Expenses and Payments										
4. Architectural and Engineering Fees										
5. Other Architectural and Engineering Fees										
6. Project Inspection Fees										
7. Site Work										
8. Demolition and Removal										
9. Construction										
10. Equipment										
11. Contingencies										
12. Miscellaneous										
h. Other Direct Costs										
i. Subtotal of Direct Costs										
j. Indirect Costs (% Approved)										
Indirect Cost Rate: <input type="text" value="3"/>										
Grand Total (Year <input 865="" 925="" 945="" 985"="" data-label="Text" type="text" value="3>):</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Grand Total (All Years):</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>13,580.00</td> </tr> </tbody> </table> </div> <div data-bbox="/> <p>Tracking Number: GRANT00256467</p>										

Detailed Budget

U.S. Department of Housing and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: Brandeis University

* Project/Activity Name: Early Doctoral Student Research Grants

Functional Categories	Year 1: <input type="radio"/> Year 2: <input type="radio"/> Year 3: <input type="radio"/> All Years: <input type="radio"/>							Column 9 Total (\$)
	Column 1 HUD Share (\$)	Column 2 Applicant Match (\$)	Column 3 Other HUD Funds (\$)	Column 4 Other Fed Share (\$)	Column 5 State Share (\$)	Column 6 Local/ Tribal Share (\$)	Column 7 Other Share (\$)	
a. Personnel (Direct Labor)								
b. Fringe Benefits								
c. Travel								
d. Equipment (only items > \$5,000 depreciated value)								
e. Supplies (only items < \$5,000 depreciated value)								
f. Contractual								
g. Construction								
1. Administration and Legal Expenses								
2. Land, Structures, Rights-of-Way, Appraisals, etc.								
3. Relocation Expenses and Payments								
4. Architectural and Engineering Fees								
5. Other Architectural and Engineering Fees								
6. Project Inspection Fees								
7. Site Work								
8. Demolition and Removal								
9. Construction								
10. Equipment								
11. Contingencies								
12. Miscellaneous								
h. Other Direct Costs								
i. Subtotal of Direct Costs								
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text"/> %)								
Grand Total (Year <input type="text"/> 3):								
Grand Total (All Years):								13,580.00

Tracking Number: GRANT00256447

Detailed Budget

U.S. Department of Housing and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: Brandeis University

* Project/Activity Name: Early Doctoral Student Research Grants

Functional Categories	Year 1: <input type="radio"/> Year 2: <input type="radio"/> Year 3: <input type="radio"/> All Years: <input checked="" type="radio"/>										Column 9 Total (\$)
	Column 1 HUD Share (\$)	Column 2 Applicant Match (\$)	Column 3 Other HUD Funds (\$)	Column 4 Other Fed Share (\$)	Column 5 State Share (\$)	Column 6 Local/Federal Share (\$)	Column 7 Other Share (\$)	Column 8 Program Income (\$)	Column 9 Total (\$)		
a. Personnel (Direct Labor)											
b. Fringe Benefits											
c. Travel											
d. Equipment (only items > \$5,000 depreciated value)											
e. Supplies (only items < \$5,000 depreciated value)											
f. Contractual											
g. Construction											
1. Administration and Legal Expenses											
2. Land, Structures, Rights-of-Way, Appraisals, etc.											
3. Relocation Expenses and Payments											
4. Architectural and Engineering Fees											
5. Other Architectural and Engineering Fees											
6. Project Inspection Fees											
7. Site Work											
8. Demolition and Removal											
9. Construction											
10. Equipment											
11. Contingencies											
12. Miscellaneous											
ii. Other Direct Costs											
i. Subtotal of Direct Costs											
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text"/> %)											
Grand Total (Year <input type="text"/> All):											
Grand Total (All Years):											13,580.00

Tracking Number: GRANT00256467

**Applicant/Recipient
Disclosure/Update Report**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2510-0011
(exp. 12/31/2006)

Applicant/Recipient Information

* Duns Number: [REDACTED]

* Report Type: INITIAL

1. Applicant/Recipient Name, Address, and Phone (include area code):

* Applicant Name:

Brandeis University

* Street1: 415 South Street

Street2: [REDACTED]

* City: Waltham

County: [REDACTED]

* State: MA: Massachusetts

* Zip Code: 02454-9110

* Country: USA: UNITED STATES

* Phone: [REDACTED]

2. Social Security Number or Employer ID Number: 04-2103552

* 3. HUD Program Name:
Early Doctoral Student Research Grants

* 4. Amount of HUD Assistance Requested/Received: \$ 13,580.00

5. State the name and location (street address, City and State) of the project or activity:

* Project Name: Early Doctoral Student Research Grants

* Street1: 415 South Street

Street2: [REDACTED]

* City: Waltham

County: [REDACTED]

* State: MA: Massachusetts

* Zip Code: 02454-9110

* Country: USA: UNITED STATES

Part I Threshold Determinations

* 1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3).

Yes No

* 2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1 - Sep. 30)? For further information, see 24 CFR Sec. 4.9

Yes No

If you answered "No" to either question 1 or 2, **Stop!** You do not need to complete the remainder of this form.

However, you must sign the certification at the end of the report.

Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds.

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

Department/State/Local Agency Name:

* Government Agency Name:

Government Agency Address:

* Street1:

Street2:

* City:

County:

* State:

* Zip Code:

* Country:

* Type of Assistance:

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

Department/State/Local Agency Name:

* Government Agency Name:

Government Agency Address:

* Street1:

Street2:

* City:

County:

* State:

* Zip Code:

* Country:

* Type of Assistance:

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

(Note: Use Additional pages if necessary.)

Part III Interested Parties. You must disclose:

1. All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and
2. any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	* Social Security No. or Employee ID No.	* Type of Participation in Project/Activity	* Financial Interest in Project/Activity (\$ and %)
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> %

(Note: Use Additional pages if necessary.)

Certification

Warning: If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed \$10,000 for each violation. I certify that this information is true and complete.

* Signature:
Stanley Bolotin

* Date: (mm/dd/yyyy)
05/02/2007

Attachments

AdditionalInfo_attDataGroup0
File Name

Mime Type

AdditionalInfo1_attDataGroup0
File Name

Mime Type

Facsimile Transmittal

1177428338 - 4197

**U. S. Department of Housing
and Urban Development**

Office of Department Grants
Management and Oversight

OMB Approval No. 2525-0118
exp. Date (04/30/2005)

* Name of Document Transmitting: No documents to transmit.

1. Applicant Information:

* Legal Name: Brandeis University

* Address:

* Street1: 415 South Street

Street2: _____

* City: Waltham

County: _____

* State: MA: Massachusetts

* Zip Code: 02454-9110 * Country: USA: UNITED STATES

2. Catalog of Federal Domestic Assistance Number:

* Organizational DUNS: _____ CFDA No.: 14.517

Title: Early Doctoral Student Research Grants

Program Component: _____

3. Facsimile Contact Information:

Department: Heller School

Division: IASP

4. Name and telephone number of person to be contacted on matters involving this facsimile.

Prefix: Mr. * First Name: Stanley

Middle Name: M.

* Last Name: Bolotin

Suffix: CRA

* Phone Number: _____

Fax Number: 781-736-2123

* 5. Email: _____

*** 6. What is your Transmittal? (Check one box per fax)**

- a. Certification b. Document c. Match/Leverage Letter d. Other

* 7. How many pages (including cover) are being faxed? 1

INSTRUCTIONS FOR REPORTING PERFORMANCE TO HUD

Do not change the integrity of the form by adding additional tabs or worksheets. The instructions and the worksheets provided in your eLogic Model™ will meet your needs.

If your project is selected for funding, the eLogic Model™ will be used as a monitoring and reporting tool upon final approval from the HUD program office. Upon approval, HUD will open the reporting side of the eLogic Model™ allowing you to submit actual outputs and outcomes against approved activities and projected outcomes. HUD will also open the Reporting TAB for you to meet the reporting requirements that are discussed below. The HUD program office will send you the approved eLogic Model™ to be used for reporting purposes. Identify the reporting period covered by the report in Column "I" of the worksheet lines 1, 2 and 3.

To the right of the Applicant and Project fields, there are fields labeled Period and Start Date and End Date. When actually reporting performance on your approved eLogic Model™ form, enter a Start Date and End Date that reflects the reporting period you will be submitting in accordance with required reporting time frames, e.g.; quarterly, semiannually, annually, final. For the Start Date, enter the start date of the reporting period. For End Date enter the End Date for the reporting period. When entering the dates, use the format MM/DD/YYYY.

The Reporting TAB serves two functions: 1) If applicable, use it to describe or explain actual performance as compared to what was projected and provide an explanation of any deviation (positive or negative) from the projections in your approved eLogic Model™, 2); and to respond to the Management Questions identified in the Evaluation TAB.

The worksheet labeled "Reporting" contains three large text boxes to be used by grantees when reporting. Use the reporting worksheet to add any further description or explanation about actual performance or to explain variances between projected Services or Activities and Outcomes vs. Actual Services or Activities and Outcomes.

When responding to the Management Questions, first write the Management Question followed by the response.

COMPLETING PERFORMANCE INFORMATION in YEAR1, YEAR2, YEAR3, AND TOTAL TABS.

The HUD approved eLogic Model™ will be used as a monitoring and reporting tool for your grant award. HUD will open the reporting side of the eLogic Model™ allowing you to submit actual outputs and outcomes against approved activities and projected outcomes. The HUD program office will send you the approved eLogic Model™ to be used for reporting purposes. **Identify the reporting period covered by the report in Column "I" of the worksheet lines 1, 2 and 3.**

Narrative Description - Positive/Negative Deviation from Approved Logic Model Projections

In addition to your submission of your eLogic Model™ results, you must include a narrative indicating any positive or negative deviations from projected outputs and outcomes as contained in your approved eLogic Model™ and explain the basis for the actual performance as compared to what was projected. In your narrative be sure to identify the output and outcome that you are describing from your approved eLogic Model™ and the reason why this deviation occurred. When doing this, create a paragraph header labeled, "Narrative Description - Positive/Negative Deviation from Approved Logic Model Projections".

Save the eLogic Model™ file you receive from HUD. Each time you submit your report to HUD, add the reporting period and year to the file name, e.g. HBCU-Dillard-Affordable Housing16qtr107 for a 1st quarter report, HBCU-Dillard-Affordable Housing16qtr207 for a 2nd quarter or semi-annual report, HBCU-Dillard-Affordable Housing16qtr307 for a 3rd quarter report, and HBCU-Dillard-Affordable Housing 16qtr407 for a 4th quarter or annual report. When reporting for a multiple year award, use the same format but change the year, e.g HBCU-Dillard-Affordable Housing16qtr108.

Response to Management Questions

The Management Questions are located in the Evaluation TAB. It lists the Management Questions that apply to your proposed program. Applicants who receive awards will be notified about which Management Questions will be used for monitoring accountability throughout the project. The data in your eLogic Model™ should enable you to address most or all of these Management Questions. The data collected during the course of your work and captured in the eLogic Model™ will also be useful to you in evaluating the effectiveness of your program. For eLogic Model™ Training via webcast, consult the webcast schedule found at HUD's website at <http://www.hud.gov/offices/adm/grants/fundsavail.cfm>. If you have any questions regarding reporting requirements, please contact your HUD program representative.

In your report and in accordance with your NOFA instructions and grant agreement, respond to the Management Questions found in the Evaluation TAB. When responding to the Management Questions, use the text box in the Reporting TAB and write the Management Question followed by the response for all Management Questions applicable to your activities.

Submission Requirements

In addition to following the reporting requirements in your award agreement, you must also submit an electronic copy. (See the FY2007 General Section of the NOFA for the HUD approved electronic formats)

IT IS RECOMMENDED THAT YOU PRINT THESE INSTRUCTIONS BEFORE CONTINUING

It may be helpful to print out a copy of the instructions and have them on hand while creating your eLOGIC MODEL™. These instructions may not look exactly as displayed on your screen. To print any of the 12 Worksheets, select the TAB with your cursor at the bottom of screen and use your print function (usually File | Print).

Do not modify the workbook. Do not change the integrity of the form by adding additional tabs or worksheets. The instructions provided here will meet your needs.

SECURITY AND THE USE OF "MACROS"

The 2007 HUD eLogic Model™ when downloaded and opened may prompt a "Macro" alert on your screen. "Macros" are a form of programming used in Excel to enable additional functionality. You will need to "enable" the "Macros" to use all functions on your eLOGIC MODEL™. After submission of your eLogic Model™ grant application, you may reset your security levels to their original settings. Depending on your version of Excel™, there are several steps you must take in order to use the eLogic Model™. A description is provided below for three most common versions of Excel™ in use today, one of which is probably installed on your computer.

NOTE: If you do not enable the "Macros" your eLogic Model™ will not function properly. If you are working in a network, and you cannot control your desktop settings, contact your system administrator for support. Some of you may already be very familiar with Macros. If you are not, here are some easy step-by-step instructions for you to follow to enable the Macros.

Excel™ 2003 - There are four levels of security regarding the use of "Macros": Very High, High, Medium, and Low. If upon opening the eLogic Model™ the dialog box states that you must change your Security setting to enable "Macros", your security settings are either set to Very High or High and you must take the following steps: Go to the toolbar at the top of the screen and click on "Tools". Then click "Options" and then click the tab labeled "Security" located on the top right of the window. At the bottom right of the window, click the button that says "Macro Security" and select Medium as your setting. Click "OK" and then click "OK" in the Options window. Close your eLogic Model™. Re-open your eLogic Model™. You will now receive a dialog box with the message "Security Warning". Click on the button at the bottom that says "Enable Macros". Your eLogic Model™ will open and be fully functional.

If upon opening the eLogic Model™ the dialog box gives you an option to enable "Macros" at that moment, it means that Security is set to Medium. All you need to do is to click the button at the bottom of the dialog box that says "Enable Macros". Your eLogic Model™ will open and be fully functional.

If upon opening the eLogic Model™ there is no dialog box, your Security setting is set on "Low" and your Macros are already enabled. There is no additional step needed.

Excel™ 2000 - There are three levels of security regarding the use of "Macros": High, Medium, and Low. The High security setting automatically disables most Macros and does not alert you to the action. If, when entering Services/Activities in Column 3, or Outcomes in Column 5, you select "other," the word "other" appears and remains in the cell, the Macro is not functioning. Save and close changes you have made thus far. Then from the menu, select "Tools," "Macro," "Security". A dialog box will open. Click on the "Security" TAB and select "Medium," then click "OK." Reopen your eLogic Model™. A dialog box will open. Select "Enable Macros". Your eLogic Model™ will open and be fully functional.

If your copy of Excel is already set to "Medium" security, the enable Macros dialog box will appear and you can proceed as above.

The low security setting automatically enables all Macros and you will not receive any message. The eLogic Model™ will open and be fully functional.

Excel™ 1997 - If you are using this version of Excel, please contact HUD's NOFA Information Center for assistance at (800) HUD-8929. Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339. The NOFA Information Center is open between the hours of 10 a.m. and 6:30 p.m. eastern time, Monday through Friday, except federal holidays.

eLOGIC MODEL™ SPECIAL FEATURES

There are several new features available in this year's eLOGIC MODEL™:

Populate Worksheets - When identifying information is entered in the Year1 worksheet, e.g. Applicant Name, Project Name, and Component Name, this information will automatically populate or carryover into the Year2, Year 3, and Total worksheets. Activities and Outcomes do not populate as there are any number of combinations of activities that can be performed over the life of an award.

Expand Worksheet Columns for Better Viewing - The Need (Column 2), Service or Activity (Column 3) and Outcome (Column 3) columns can be expanded for better viewing. See additional details under, COLUMNS OF THE eLOGIC MODEL™ (1-7).

Use of "Other" in the Dropdown List for "Services or Activities/Output" and "Outcome"

The dropdown lists for "Services or Activities/Output" and "Outcome" can be expanded to include up to three additional entries. If a service/activity and outcome in the existing dropdown lists do not adequately reflect your project, you may select "other" and add up to three additional entries for "Services or Activities/Output" and three additional entries for "Outcome". These entries are for the total duration of the project, not each year. For example, if you want to add one "other" activity and associated outcome in Year1, Year2 and Year3 you will not be able to add any additional "other" items. Please bear this in mind when determining the need to select "other" rather than an item already identified in the drop down menu. See additional details under, COLUMNS OF THE eLOGIC MODEL™ (1-7).

A Reporting TAB Has Been Added

The worksheets of the eLogic Model™ contain projections of services or activities and outcomes in support of your proposed project. If you are selected for funding, your approved eLogic Model™ will lock the approved activities/output and proposed projections of your eLogic Model™ and also open up the post reporting functionality. You will be provided a copy of your approved eLogic Model™ with your award agreement. The approved eLogic Model™ will allow you to report actual numbers in the space provided in the "post" column.

A "Reporting" TAB has been designed to contain two text boxes. Use the text boxes provided. The first provides an area for reporting any positive/negative deviations from the approved eLogic Model™ projections and the basis for the deviations. The second text box is to be used to report responses to the Management Questions negotiated by the HUD program offices as part of your award. See additional details under, INSTRUCTIONS FOR REPORTING PERFORMANCE TO HUD.

This ends the highlights section. The following are detailed instructions for completing the eLogic Model™.

INSTRUCTIONS FOR COMPLETING THE eLOGIC MODEL™

BACKGROUND

The eLogic Model™ form (4 copies, Year1 Year2 Year3 and Total) is contained within this Excel™ Workbook. The Workbook has 12 separate worksheets and each worksheet is identified by a TAB at the bottom of the page. **If you cannot see all the TABS, be sure to maximize the workbook by clicking the middle button in the top right corner of the workbook to expand your window or move your bottom scroll bar so all the TABS appear. Usually this situation does not occur. If it does, the Reporting TAB and the Evaluation TAB may be hidden until you follow the above procedure.** The worksheet(s) labeled "Year1 Year2 Year3 and Total" contain the actual form that you should complete. The other Worksheet(s) provide supportive and reporting information. The TABs are:

Instructions	} 12 - Worksheets
Year1	
Year2	
Year3	
Total	
GoalsPriorities	
Needs	
Services	
Outcomes	
Tools	
Reporting	
Evaluation	

ACCESSING THE eLOGIC MODEL™

Select the TAB labeled "Year1." This is the first copy of the eLogic Model™ form. The additional copies of the form labeled Year2 Year3 and Total are used for multiple year grants to specify Activities and Outcomes for each year of the proposed program. Year2, for example, would contain Activities and Outcomes projected for the second year ONLY (not a cumulative total from Year1). Applicants applying for a multiple year grant must complete a worksheet for each year of performance, plus a total worksheet showing a cumulative total for all years covered by the award. The "Total" worksheet must reflect the sum of all years of the grant. For example, a two-year grant would include Year1 and Year2 and Total. A three-year grant would include Year1 Year2 Year3 and Total. A one-year grant would include ONLY Year1. A Total worksheet is not required for one year grants.

NOTE: Each cell of the worksheet is "lock protected" so you can only make entries in cells that are for input as directed by these instructions.

To complete the eLogic Model™ form, in the first row there is a label, "Applicant Name", cell [E1]. Enter the name of the applicant organization applying for funding. Enter the Applicant Name exactly as it appears in box 15 of the SF-424. Once you have entered your "Applicant Name" in the worksheet labeled Year1, the Year2, Year3, and Total worksheets will automatically populate the same information.

In the second row there is a label, "Project Name." Enter the name of your project in cell [E2]. Use exactly the same name as you did on box 8a. of the form SF-424. If you are submitting multiple applications under the same applicant name for the same HUD program, you must include a project name that can distinguish between the two applications and logic models submitted, e.g. HBCU-Dillard-Affordable Housing15, HBCU-Dillard-Affordable Housing16. If the project name is not known at time of application then insert TBD1, TBD2, etc, e.g. HBCU-Dillard-TBD1, HBCU-Dillard-TBD2. Once you have entered your "Project Name" in the worksheet labeled Year1, the Year2, Year3, and Total worksheets will automatically populate the same information.

Immediately below "Project Name," there is a field for "Term," which corresponds to worksheets for Year1, or Year2, or Year3, or Total. This field is already pre-filled. Immediately below TERM is a field designated for the HUD Program Name. This field is already pre-filled; please verify that it matches the program for which you are applying. You will also see a field labeled "Component Name:", cell [L-4]. If the program under which you are applying has components, e.g., EO1 or PE1 under the Fair Housing Initiatives Program, or a TA Program under the CDTA NOFA, enter the name of the program component for which you are applying. If there are no components in the funding opportunity for which you are seeking funding, leave this field blank. Once you have entered your "Component Name" in the worksheet labeled Year1, Year2, Year3, and Total will automatically populate the same information.

To the right of the Applicant and Project fields, there are fields labeled Period and Start Date and End Date. Leave these fields blank. They are for reporting purposes. See additional details under, INSTRUCTIONS FOR REPORTING PERFORMANCE TO HUD.

COLUMNS OF THE eLOGIC MODEL™ (1-7)

Column 1 – Policy

Under the "Policy" Column (1), there are actually two columns; one for HUD Goals, and one for Policy Priority. Review the HUD Goals and Policy Priorities by clicking on the TAB labeled "GoalsPriorities" at the bottom of the workbook. For each of the eLogic Model™ worksheets used in your application (Year1 Year2 Year3 Total) select the HUD Goals and Policy Priorities that your program will address. You do this by clicking the mouse in one of the cells in column (1) of the worksheets labeled (Year1 Year2 Year3 Total). A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of letters and numbers that correspond to the HUD Goals and Policy Priority will appear. Select one of the HUD Goals and Policy Priority letter/number in the list by clicking it. Repeat this process in other cells of the HUD Goals column and the Policy Priority column until you have selected all that apply to your application.

Column 2 – Planning

Under the "Planning" Column (2), select a Problem, Need, Situation statement. Do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Need Statements appears. Select one or more of the Need Statements in the list by clicking it. Because the column is too narrow to show the full Need Statement in the dropdown list, you may wish to refer to the TAB labeled "Needs" to see the full Need Statement or you can (using your mouse) click on the shaded cell [D5] labeled **Problem, Need, Situation** and this will expand the cell. To return the cell to its original size, click again on cell [D5] labeled **Problem, Need, Situation**.

NOTE: When expanding and returning the cell to its original size, click once. Do not double click.

When you select a Need Statement, the full Need Statement will fill the cell. If you don't want this Need Statement, you can simply click the dropdown arrow again and select another item. Or, you can delete a Need Statement by selecting the cell and clicking the DELETE KEY on your keyboard. If you want to select more than one Need Statement, go to the next cell in the column and repeat the process, selecting the appropriate Need Statement. You can do this until you have selected all the Needs Statements that are appropriate to your proposed program. The selections should reflect the needs identified in your response to your Rating factor narratives. There is no need to select all the Need Statements if they do not apply to what you plan to address or accomplish with the funding requested.

Column 3 – Programming

Under the "Programming" Column (3), select a Service or Activity. You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of eligible Services or Activities appears. Select one of the Services or Activities in the list by clicking it. List Year1 Services or Activities using the Year1 worksheet of the form. List Year2 Services or Activities using the Year2 worksheet of the form. List Year3 Activities using the Year3 worksheet of the form. Make a composite Logic Model of all years on the Total worksheet. If you are only applying for one year grant, you do not need to create a composite Logic Model on the Total TAB. Because the column is too narrow to show the full Services or Activities/Outputs Statement in the dropdown list, you may wish to refer to the TAB labeled "Services" to see the full range of eligible Services or Activities/Outputs or you can (using your mouse) click on the shaded cell [E5] **Service or Activities/Outputs**. This will expand the cell. To return the cell to its original size, click on shaded cell [E5] **Service or Activities/Outputs**.

NOTE: When expanding and returning the cell to its original size, click once. Do not double click.

NOTE: If the Service or Activity/Outputs that you are looking for does not appear on the dropdown list, choose "Other" from the dropdown list. A dialog box will appear that says "Year1". Click "OK" and another dialog box will appear that says "You have selected "Other" which means that "you must create a new Activity or Outcome and a Unit of Measure, are you prepared to do this Now?", click "Yes" if you wish to continue. You will see an input window that says "Enter a new Activity or Outcome to your selection list". Enter your Service or Activity in the field provided and click "OK". A second window will appear that says "Specify a Unit of Measure for the Activity or Outcome you entered". Enter the unit of measure in the field provided and click "OK". The new Service or Activity will appear in the Logic Model cell and it will be added to the dropdown list. **YOU ARE ONLY PERMITTED TO ADD A TOTAL OF THREE NEW SERVICES OR ACTIVITIES PER LOGIC MODEL.**

In the event that you want to delete, or change your newly created Service or Activity, click the TAB labeled Services at the bottom of your screen and then click cell [B1] **"Click here to allow deletion of New Activities" at the top right of the window.** A dialog box will appear that says "Click on a new Activity to delete it from your Logic Model", click "OK". A dialog box will appear that says "Caution! This will delete all instances of new services or activities in your Logic Model, do you wish to continue?" Click "Yes". The new Activity you added will be displayed with the prefix "new". You can only delete new Services or Activities.

Column 4 – Measure

Notice that as the Service or Activity you selected appears in the cell, a corresponding unit of measure appears or populates in the Measure column. The unit of measure could be "persons", "dollars", "square feet", "houses", or some other unit of measure that relates to the selected Service or Activity. Immediately below the unit of measure are two blank cells. Enter the projected number of units you are proposing to deliver or accomplish in the "Pre" column. The "Post" column is locked to be used later for reporting purposes.

Column 5 – Impact

Under the "Impact" Column (5), select the Outcome that best corresponds to the Need and Service or Activity that you just previously identified and selected for your logic model. Do this the same way as previously described for Needs and Services or Activities. Select an Outcome from the dropdown list. Notice that once again, a unit of measure automatically appears in the next column "Measure". Because the column is too narrow to show the full Outcome Statement in the dropdown list, you may wish to refer to the TAB labeled "Outcomes" to see the full range of Outcomes or you can (using your mouse) click on the shaded cell [I5] **Outcome**. This will expand the cell. To return the cell to its original size, click on shaded cell [I5] **Outcome**.

NOTE: When expanding and returning the cell to its original size, click once. Do not double click.

NOTE: If the Outcome that you are looking for does not appear on the dropdown list, choose "Other" from the dropdown list. A dialog box will appear that says "Year1". Click "OK" and another dialog box will appear that says "You have selected "Other" which means that "you must create a new Activity or Outcome and a Unit of Measure, are you prepared to do this Now?", click "Yes" if you wish to continue. You will see an input window that says "Enter a new Activity or Outcome to your selection list". Enter your Outcome in the field provided and click "OK". A second window will appear that says "Specify a Unit of Measure for the Activity or Outcome you entered". Enter the unit of measure in the field provided and click "OK". The new Outcome will appear in the Logic Model cell and it will be added to the dropdown list. **YOU ARE ONLY PERMITTED TO ADD A TOTAL OF THREE NEW OUTCOMES PER LOGIC MODEL.**

In the event that you want to delete, or change your newly created Outcome, click the TAB labeled Outcomes at the bottom of your screen and then click cell [B1] "Click here to allow deletion of New Outcomes" at the top right of the window. A dialog box will appear that says "Click on a new Outcome to delete it from your Logic Model", click "OK". A dialog box will appear that says "Caution! This will delete all instances of new outcomes in your Logic Model, do you wish to continue?" Click "Yes". The new Outcome you added will be displayed with the prefix "new". You can only delete new Outcomes.

Column 6 – Measure

Under the "Measure" Column 6, specify a projected number of Outcome units you are proposing.

Repeat the process of specifying a Need, a Service or Activity, and an Outcome using as many rows as is necessary to fully describe your proposal. The eLogic Model™ form extends to about three pages when printed out. You may view a preprint of your model at any time by selecting from the Menu bar at the very top of the Excel Window: FILES | Print Preview. It is recommended that you do this periodically to get a better view of the logic model you are creating.

NOTE: You can adjust the look of your logic model by skipping rows, so that Needs, Activities, and Outcomes are grouped appropriately.

CAUTION, DO NOT CUT & PASTE ITEMS FROM ONE COLUMN TO ANOTHER. For example, do not cut and paste an item from the Needs column to the Service or Activity column, or the Activity column to the Outcome column. You will produce an unstable worksheet which will behave erratically, requiring you to start over with a new blank eLogic Model™ workbook.

Column 7 – Accountability

Under the "Accountability" column (7), enter the tools and the process of collection and processing of data in your organization to support all project management, reporting, and responding to the Management Questions. This column provides the framework for structuring your data collection efforts. If the collection and processing of data is not well planned, the likelihood of its use to further the management of the program and support evaluation activity is limited. If data are collected inconsistently, or if data are missing, or if data are not retrievable, or if data are mishandled, the validity of any conclusions is weakened.

The structure of Column 7 contains five components in the form of dropdown fields that address the Evaluation Process. You are responsible for addressing each of the five steps that address the process of managing the critical information about your project.

- A. Tools for Measurement
- B. Where Data Maintained
- C. Source of Data
- D. Frequency Collection
- E. Processing of Data

You may select up to five choices for each of the five processes (A-E) that supports Accountability and tracks Outputs and Outcomes. Given the limited space, please identify the most frequent sources for the processes (A-E). As you proceed through the remaining components, B through E, specify those components in the same order as you selected the "Tools For Measurement" listed under item A. That is, if the first Tool is "Pre-post Test," then the first item under B "Where Data Maintained" must identify where the pre-post test data is maintained, and so

A. Tools for Measurement. A device is needed for collecting data; e.g., a test, a survey, an attendance log, an inspection report, etc. The tool "holds" the evidence of the realized Output or Outcome specified in the logic model. At times, there could be multiple tools for a given event. A choice can be made to use several tools, or rely on one that is most reliable, or most efficient but still reliable. Whatever the tool, it is important to remain consistent throughout the project.

Instructions: Under the Accountability column, select your choices of Tools to Track Outputs and Outcomes. You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Tools appears. Select one or more of the Tools in the list by clicking it.

B. Where Data Maintained. A record of where the data or data tool resides must be maintained. It is not required that all tools and all data are kept in one single place. You may keep attendance logs at the main office files, but keep other tools or data such as a "case record" in the case files at the service site. It is important to designate where tools and/or data are to be maintained. For example, if your program has a sophisticated computer system and all data is entered into a custom-designed database, it is necessary to designate where the original or source documents will be maintained.

Instructions: Under the Accountability column, select your choices of Where Data Maintained. You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Where Data Maintained appears. Select one or more of the Where Data Maintained in the list by clicking it.

C. Source of Data. This is the source where the data originates. Identify the source and make sure that it is appropriate.

Instructions: Under the Accountability column, select your choices of Source of Data. You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Source of Data appears. Select one or more of the Source of Data in the list by clicking it.

D. Frequency of Collection. Timing matters in data collection. In most instances, you want to get it while it occurs. Collect data at the time of the encounter; if impossible, when it is most opportune immediately thereafter. For example, collect report card data immediately upon the issuance of report cards. Do not wait until after the school year is over. Collect feedback surveys at the conclusion of the event, not a few months later when clients may be difficult to reach. Reporting can be done at anytime if the data is already collected. Another important aspect of this dimension is consistency. If some post tests are collected soon after the event, but others are attempted months later, the data are confounded by the differences in the timing. If some financial data are collected at the middle of the month and others at the end of the month, the data may be confounded by systematic timing bias.

Instructions: Under the Accountability column select your choices of Frequency of Collection. You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Frequency of Collection appears. Select one or more of the Frequency of Collection in the list by clicking it.

E. Processing of Data. This is where you identify the mechanism that will be employed to process the data. Some possibilities are: manual tallies, computer spreadsheets, flat file database, relational database, statistical database, etc. The eLogic Model™ is only a summary of the program and it cannot accommodate a full description of your management information system. There is an implicit assumption that the grantee has thought through the process to assure that the mechanism is adequate to the task(s).

Instructions: Under the Accountability column, select your choices of Processing Data. You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Processing of Data appears. Select one or more of the Process of Data in the list by clicking it.

SAVING YOUR eLOGIC MODEL™

When you are finished completing the eLogic Model™ form, or wish to stop and continue later, save the file by going to Excel's™ Menu bar and choosing FILE | Save As. Then specify a name for the file, and note where you save the file on your hard drive. Use the name of the HUD Program and your organization name to form a file name for your eLogic Model™, e.g., HBCU-Dillard.xls or HCP-UrbanLeague.xls. Excel™ automatically adds the file extension ".xls" to your file name. Make sure the file extension .xls is not capitalized. In following these directions, if your organizational name exceeds the 50 character limit for space, you should abbreviate your organizational name by either using its initials or a recognizable acronym, e.g. South Carolina State University maybe written as SCSU; Howard University maybe written as HOWDU.

If you are submitting multiple applications under the same applicant name for the same HUD program, you must include a project name that can distinguish between the two applications and logic models submitted, e.g. HBCU-Dillard-Affordable Housing15.xls, HBCU-Dillard-Affordable Housing16.xls. Please be sure to review the file formats and naming requirements contained in the General Section.

Later, you will "Attach" this file to your application. Please remember the name of the file that you are saving. Be sure to delete any earlier version so that when you go to attach the file to your application you select the appropriate and final file.

A single workbook will be adequate for completing your eLogic Model™.

This ends the instructions for completing your Logic Model for application submission.

Applicant Name: Hannah Thomas/Brandeis University
Project Name: A qualitative study of the processes leading to the approval of HUD Goals
TERM: Year 1
HUD Program: Doctoral

Period: Start Date: _____ End Date: _____

HUD Goals	Policy Priority	Problem, Need, Situation	Service or Activities/Output	Pre	Post	Outcome	Pre	Post
A4	1	2	3	4	5	6		
		Planning	Programming	Measure	Impact	Measure		
		There is insufficient relevant research activity to support housing policy analysis.	Faculty approve statistical methods of analysis	Analysis	Study findings address one or more HUD Goals	Goals		
			Faculty approve study design	Design	Study findings published in non peer-reviewed media	Papers		
			Findings examined in relation to one or more HUD Goals	Goals	Study findings published in peer-reviewed journal	Papers		
			Manuscripts prepared	Manuscripts	Study project completed and approved by faculty	Approved Project		
			Original data collected	Data Collected	Study findings presented at conference, symposium, or other forum	Papers		
				#N/A		#N/A		
				#N/A		#N/A		
				#N/A		#N/A		
				#N/A		#N/A		
				#N/A		#N/A		
				#N/A		#N/A		
				#N/A		#N/A		
				#N/A		#N/A		
				#N/A		#N/A		
A6	1	2	3	4	5	6		
		There is insufficient relevant research activity to support housing policy analysis.	Faculty approve statistical methods of analysis	Analysis	Study findings address one or more HUD Goals	Goals		
			Faculty approve study design	Design		#N/A		
			Findings examined in relation to one or more HUD Goals	Goals	Study findings presented at conference, symposium, or other forum	Papers		
			Manuscripts prepared	Manuscripts	Study findings published in non peer-reviewed media	Papers		
			Original data collected	Data Collected	Study findings published in peer-reviewed journal	Papers		
				#N/A	Study project completed and approved by faculty	Approved Project		

Component Name:

Evaluation Tools

7

Accountability

A. Tools for Measurement

Interviews

B. Where Data Maintained

Individual records

Database

University

C. Source of Data

Interviews

D. Frequency of Collection

Other

E. Processing of Data

Other

Component Name:

Evaluation Tools

7

Accountability

Component Name:

Evaluation Tools

7

Accountability

Component Name:

0

Evaluation Tools

7

Accountability

Component Name:

0

Evaluation Tools

7

Accountability

Component Name:

0

Evaluation Tools

7

Accountability

Component Name:

0

Evaluation Tools

7

Accountability

Component Name:

0

Evaluation Tools

7

Accountability

A. Tools for Measurement

Interviews

B. Where Data Maintained

Individual records

Database

University

C. Source of Data

Interviews

D. Frequency of Collection

Weekly

E. Processing of Data

Other

Component Name:

0

Evaluation Tools

7

Accountability

Component Name:

0

Evaluation Tools

7

Accountability

HUD Goals	
A1	Increase homeownership opportunities (1) Expand national homeownership opportunities.
A2	Increase homeownership opportunities (2) Increase minority homeownership.
A3	Increase homeownership opportunities (3) Make the home-buying process less complicated and less expensive.
A4	Increase homeownership opportunities (4) Reduce predatory lending practices through reform, education and enforcement.
A5	Increase homeownership opportunities (5) Help HUD-assisted renters become homeowners.
A6	Increase homeownership opportunities (6) Keep existing homeowners from losing their homes.
B1	Promote Decent Affordable Housing. (1) Expand access to and availability of decent, affordable rental housing.
B2	Promote Decent Affordable Housing. (2) Improve the management accountability and physical quality of public and assisted housing.
B3	Promote Decent Affordable Housing. (3) Improve housing opportunities for the elderly and persons with disabilities.
B4	Promote Decent Affordable Housing. (4) Promote housing self-sufficiency.
B5	Promote Decent Affordable Housing. (5) Facilitate more effective delivery of affordable housing by reforming public housing and the Housing Choice Voucher program.
C1	Strengthen Communities. (1) Assist disaster recovery in the Gulf Coast region.
C2	Strengthen Communities. (2) Enhance sustainability of communities by expanding economic opportunities.
C3	Strengthen Communities. (3) Foster a suitable living environment in communities by improving physical conditions and quality of life.
C4	Strengthen Communities. (4) End chronic homelessness and move homeless families and individuals to permanent housing.
C5	Strengthen Communities. (5) Mitigate housing conditions that threaten health.
D1	Ensure Equal Opportunity in Housing. (1) Ensure access to a fair and effective administrative process to investigate and resolve complaints of discrimination.
D2	Ensure Equal Opportunity in Housing. (2) Improve public awareness of rights and responsibilities under fair housing laws.
D3	Ensure Equal Opportunity in Housing. (3) Improve housing accessibility for persons with disabilities.
D4	Ensure Equal Opportunity in Housing. (4) Ensure that HUD-funded entities comply with fair housing and other civil rights laws.
E1	Embrace High Standards of Ethics, Management, and Accountability. (1) Strategically manage human capital to increase employee satisfaction and improve HUD performance.
E2	Embrace High Standards of Ethics, Management, and Accountability. (2) Improve HUD's management and its internal controls to ensure program compliance and resolve audit issues.
E3	Embrace High Standards of Ethics, Management, and Accountability. (3) Improve accountability, service delivery, and customer service of HUD and its partners.

HUD Priorities	
A	Providing Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Persons with Limited English Proficiency.
B1	Improve our Nation's Communities. (1) Bring private capital into distressed communities;
B2	Improve our Nation's Communities. (2) Finance business investments to grow new businesses;
B3	Improve our Nation's Communities. (3) Maintain and expand existing businesses;
B4	Improve our Nation's Communities. (4) Create a pool of funds for new small and minority-owned businesses;
B5	Improve our Nation's Communities. (5) Create decent jobs for low-income persons.
B6	Improve our Nation's Communities. (6) Improve the environmental health and safety of families living in public and privately owned housing.
C1	Encouraging Accessible Design Features. (1) Visitability in New Construction and Substantial Rehabilitation.
C2	Encouraging Accessible Design Features. (2) Universal Design.
D1	Providing Full and Equal Access to Grassroots Faith-Based and Other Community Organizations in HUD Program Implementation.
E	Participation of Minority-Serving Institutions (MSIs) in HUD Programs.
F1	Ending Chronic Homelessness. (1) Creation of affordable housing units, supportive housing, and group homes;
F2	Ending Chronic Homelessness. (2) Establishment of a set-aside of units of affordable housing for the chronically homeless;
F3	Ending Chronic Homelessness. (3) Establishment of substance abuse treatment programs targeted to the homeless population;
F4	Ending Chronic Homelessness. (4) Establishment of job training programs that will provide opportunities for economic self-sufficiency;
F5	Ending Chronic Homelessness. (5) Establishment of counseling programs that assist homeless persons in finding housing, managing finances, managing anger, and building interpersonal relationships;
F6	Ending Chronic Homelessness. (6) Provision of supportive services, such as health care assistance that will permit homeless individuals to become productive members of society;
F7	Ending Chronic Homelessness. (7) Provision of service coordinators or one-stop assistance centers that will ensure that chronically homeless persons have access to a variety of social services.
G	Removal of Regulatory Barriers to Affordable Housing.
H	Participation in Energy Star.

E4	Embrace High Standards of Ethics, Management, and Accountability. (4) Capitalize on modernized technology to improve the delivery of HUD's core business functions.
F1	Promote Participation of Faith-Based and Other Community Organizations. (1) Reduce barriers to faith-based and other community organizations.
F2	Promote Participation of Faith-Based and Other Community Organizations. (2) Conduct outreach and provide technical assistance to strengthen the capacity of faith-based and
F3	Promote Participation of Faith-Based and Other Community Organizations. (3) Encourage partnerships between faith-based and other community organizations and HUD's grantees



CAMP

CAMP eLogic Model™

Copy to Column 2

PROBLEM, NEEDS, SITUATION

There is insufficient relevant research activity to support housing policy analysis.

There are not enough trained investigators addressing housing policy issues.



CAMP eLogic Model™

*Click here to allow
deletion of 'New'
Activities*

Copy to Column 3

SERVICES OR ACTIVITIES/OUTPUTS	UNITS
Faculty approve statistical methods of analysis	Analysis
Faculty approve study design	Design
Findings examined in relation to one or more HUD Goals	Goals
Findings examined in relation to one or more HUD Policy Priorities	Policy Priorities
Manuscripts prepared	Manuscripts
Original data collected	Data Collected
Relevant data sets acquired	Data Sets
other	other



CAMP eLogic Model™

*Click here to allow
deletion of 'New'
Outcomes*

Copy to Column 5

ACHIEVEMENT OUTCOMES GOALS AND INDICATORS	UNITS
Dissertation completed and approved	Dissertation
Dissertation published in Dissertation Abstracts or other media	Publications
Study findings address one or more HUD Goals	Goals
Study findings address one or more HUD Policy Priorities	Policy Priorities
Study findings presented at conference, symposium, or other forum	Papers
Study findings published in non peer-reviewed media	Papers
Study findings published in peer-reviewed journal	Papers
Study project completed and approved by faculty	Approved Project
other	other



CAMP eLogic Model™

A. Tools to Track Outputs and Outcomes
Interviews
Phone Logs
Questionnaire
Pre-Post test
Survey
Other
B. Where Data are Maintained
Database
Individual records
University
Grantee Agencies
Other
C. Source of Data
HUD Database
Interviews
Journals
HMS
Site Reports
Surveys
Other
D. Frequency of Data Collection
Daily
Weekly
Monthly
Quarterly
Biannually
Annually
Other
E. Process of Collection and Reporting
Computer Spreadsheets
Flat file database
Manual tables
Relational database
Statistical database
Other

Explanation of Any Deviations From the Approved eLogic Model

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Response to Management Questions

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Response to Management Questions

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Evaluation Process

These are standard requirements that HUD will expect every program manager receiving a grant to do as part of their project management.

- An evaluation process will be part of the on-going management of the program.
- Comparisons will be made between projected and actual numbers for both outputs and outcomes.
- Deviations from projected outputs and outcomes will be documented and explained on space provided on the "Reporting" tab
- Analyze data to determine relationship of outputs to outcomes:

The reporting requirements are specified in the program specific NOFA and your funding award.

HUD Will Use The Following Management Questions To Evaluate Your Program

1. How many doctoral candidates adopted housing issues as their area of research interest?
2. How many investigative projects were initiated which address housing issues?
3. How many doctoral candidates adopted strategic goals or policy priorities other than housing as their area of research interest?

Carter-Richmond Methodology

The above Management Questions developed for your program are based on the Carter-Richmond Methodology¹. A description of the Carter-Richmond Methodology appears in the General Section of the NOFA.

¹ © The Accountable Agency – How to Evaluate the Effectiveness of Public and Private Programs," Reginald Carter, ISBN Number 9780978724924.