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## AARP Foundation Reverse Mortgage Education Project (RMEP) Custom Database Project Case Study

*The AARP Foundation engaged Community IT Innovators (CITI) to develop a distributed management system supporting exam-qualified counselors that work for local organizations that provide information to senior citizens inquiring about a Home Equity Conversion Mortgage (HECM). A HECM is the most widely available "reverse mortgage," where a homeowner borrows a portion of the accumulated equity in their home and they don't have to pay anything back for as long as they live there. The AARP RMEP project provides training and technical assistance to network counselors and consumer information to homeowners who are considering this type of loan to help them remain independent in their homes and communities.*

### Profile: The RMEP office at the AARP Foundation

AARP Foundation programs and legal advocacy efforts address issues that affect people age 50 and over on a daily basis, as well as emerging trends that will affect people more and more as they age. In addition to direct service and programs, the Foundation also offers numerous volunteer and charitable giving opportunities.

The RMEP office at the AARP Foundation supports local organizations that provide reverse mortgage counseling to senior citizens. The RMEP office monitors the outcomes of the counseling and communicates frequently with the local agencies.

### Project Context & Goal

As part of the operations, the RMEP office at the AARP Foundation needed to maintain standards for the quality of the counseling, compensate the local agencies for their work, and report outcomes to HUD in order to justify their funding of the project.

The goal was to make the most productive use possible of U.S. Department of Housing and Urban Development (HUD) funds and of AARP Foundation staff's time while supporting as large a number of exam-qualified counselors working for local agencies as needed.

### The Challenge

At the time they contacted Community IT Innovators, the RMEP office at the AARP Foundation was sub-granting much of its HUD grant award to local agencies, training counselors in those agencies, monitoring the quality of the counseling, and reporting back to HUD on outcomes. RMEP staff were managing these processes through a variety of means: communication with the agencies was managed through an online bulletin board, information was passed back and forth through the uploading and downloading of word processing documents and spreadsheets, and client and counselor records were stored in an Access database at the AARP RMEP office.

None of these components was related to any of the others. The approach for managing data was awkward to use and did not scale easily. "We were struggling with a free online collaboration software, and we couldn't customize anything to meet our needs," said Bronwyn Belling, Project Manager for the AARP Foundation. "We tried a paid subscription service for reporting but again this was also still a struggle to get the data we needed." Reporting required manual compilation of information. As additional counselors joined the project, the system became more and more unwieldy to manage.



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## Our Approach

This type of problem is ideal for an online database application: Each local agency can track its own information and the data is organized in a standard way. Because the data from all the local agencies is in a single database it is easy for AARP to monitor data quality, analyze data and aggregate it into reports for HUD.

After detailed consultation with AARP Foundation we decided to build a web-enabled database. Since it is on the Web, the database can be accessed by anyone who has an Internet connection. Each member of a local agency's staff has their own login and can enter information about the clients they are working with. Local administrators at each agency assign logins to their staff as necessary. RMEP staff can view the information of all the agencies and can analyze it individually or in aggregate.

## Impact

The new system was able to scale up in size and complexity as required. "We invited them to sit down and go over our business processes," Bronwyn says. "We made some changes since then. The beauty, and the curse, of these kind of systems is that you can do whatever you want, however you have to remember how you are using them, and then document it."

With the database RMEP staff were able to refine their business process and add services such as an interactive script for first-time contact with clients. Specialized reports for local agencies were easily generated. A sophisticated data-dependent reimbursement system was also put in place.

In the year that the HECM database was launched, the number of counselors in the program went from 30 to 80, and went on to add between 30 and 50 agencies per year without needing to add any staff to the RMEP office at the AARP Foundation. ☘

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Community IT Innovators (CITI) is an employee-owned company committed to helping socially responsible organizations. We provide objective consulting for software selection, end-to-end implementation services, online engagement strategies, relationship-driven technology support, website and database development and a complete range of network support solutions.