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# Benefits and Barriers of HUD Neighborhood Stabilization Program As Perceived by Stakeholders

L. Diane Bennett  
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# Walden University

College of Social and Behavioral Sciences

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L. Diane Bennett

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2015

Abstract

Benefits and Barriers of HUD Neighborhood Stabilization Program

As Perceived by Stakeholders

by

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MRP, University of North Carolina at Chapel Hill, 1980

BA, University of North Carolina at Charlotte, 1978

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy & Administration

Walden University

August 2015

## Abstract

Devalued homes and weakened economic conditions of 2008 led to lost property tax revenues, more vacant and abandoned properties, and destabilized neighborhoods. The first Neighborhood Stabilization Program (NSP1) was a federal intervention designed to mitigate the damage of the recession, but there is scant evidence of program effectiveness. A phenomenological study, using a method outlined by Moustakas, answered questions on the benefits and barriers of NSP1 as perceived by stakeholders in a Mid-Atlantic city. Stakeholders included nonprofit housing advocates, residents, business partners, and government officials. Theories of collaborative governance and community stakeholders were used to guide the investigation of NSP1 processes and stakeholders' perceptions. Ten stakeholders responded to 9 compound interview questions derived from the research question and 4 subquestions in semi-structured interviews. Responses were transcribed, verified for accuracy, and then coded and analyzed for recurring themes. Five prominent themes emerged: (1) challenges with NSP1 guidelines, (2) importance of partner capacity, (3) positive results in targeted neighborhoods, (4) city's approach to community development, and (5) sustaining positive results. Findings were that NSP1's benefits for residents outweighed procedural barriers and NSP1's short duration still yielded positive results in neighborhoods. This study has policy and social change implications for all stakeholders involved. Recommendations include continuous city involvement to stabilize neighborhoods during future recessions and better entrepreneurial strategies to integrate private and non-profit stakeholders in all phases of collaborative governance.

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## Dedication

This dissertation is dedicated to my beautiful, supportive, wise, and caring mother, the late Mary Eva Bennett, a truly phenomenal woman who exposed me to cultural experiences that changed me forever, and whose life of self-sacrifice and service I strive daily to emulate. Likewise, to my “one of a kind,” adventurous, and inquisitive father, the late Joe David Bennett, who instilled in my brothers and me a ferocious passion for reading, intellectual curiosity, and understanding the rewards of taking risks. Next, to my godfather, the late Bishop J. Howard Sherman, Sr., who, very early in my life, recognized and nurtured my gifts and talents and always pushed me to be better and more purposeful by sharing his vast wisdom and access to the inner workings of his calling. Equally, to my wise and generous godmother, Dr. Altheria S. Patton, whose love of literature, writing, and commitment to public service are the reasons I remain so dedicated. In those days of fatigue and frustration, her steady voice of calm guided me in ways that only a mother could. To my generous and kind former pastor, the late Bishop C. E. Anderson, Sr. and his strong-willed, compassionate wife, Barbara Ann Anderson who always believed in me and gave me a solid start in this process and constantly reminded me of my destiny. Always, to Doris Glymph Greene, my sister-mother, whose unconditional love and practical wisdom are true blessings to me. Finally, to Dr. Bertha Maxwell Roddey, my sage, who first saw my academic promise and provided the pivotal opportunities that set me on this course. I am of all women most blessed to have such positive and significant influences in my life. Thank you all from the depths of my heart.

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## Chapter 1: Introduction to the Study

### **Introduction**

The aftermath of the 2008 economic downturn led to destabilized housing markets, reduced property values, and increased vacant and abandoned properties to levels not seen since the early 1970s (Immergluck, 2010). Financial institutions foreclosed on 1.2 million homes in 2007 and 2 million homes in 2008, an increase of nearly 75%. These data indicated sustained instability of housing markets in municipalities around the country (Herbert & Apgar, 2009).

In July 2008, Congress established the Housing and Economic Recovery Act (HERA) to address the negative impacts of foreclosures through neighborhood stabilization (GAO, 2010; Goldstein, 2010; Immergluck, 2010; Joice, 2008). Neighborhood stabilization as defined by Congress referred to a series of government interventions designed to arrest the rate of foreclosures and redress the impact on areas hardest hit by the housing market crisis (Decker, 2011; GAO, 2010; Joice, 2008). The Neighborhood Stabilization Program (NSP1) provided resources to local governments and its partners to purchase foreclosed, vacant, and abandoned properties for rehabilitation and redevelopment for housing or other uses (GAO, 2010; Immergluck, 2010; Joice, 2008). NSP1 was the inaugural phase of the program and has faced considerable implementation challenges that have dominated much of the research conducted to date.

My study was designed to identify, describe, and analyze the perceived benefits and barriers of NSP1 by stakeholders comprised of government agencies, nonprofit



organizations, businesses, and citizens. In particular, I investigated whether stakeholder engagement, trust, joint value creation, communications, decision-making, or other factors affected NSP1 implementation.

Social change implications of this research may result from the evaluative outcomes derived from the first-hand perspectives of stakeholder experiences with NSP1 for similar government interventions and public-private partnerships. Grantee action plan outcomes reported in the Disaster Recovery Grant Reporting (DRGR) system would benefit from the additional value added of stakeholders' perceptions of program application and implementation processes. Specifically, I offer a companion evaluation of the City of Charlotte's NSP1 action plan to amplify its DRGR report. Finally, according to the GAO, NSP1 funding allocations did not include resources for evaluation (GAO, 2010); as a result, this study provides additional information to better understand NSP1 consistency between policy intent and implementation.

### **Background**

Every American society since the 1950s has faced the complex social and public policy issues of affordable and decent housing, homeownership, citizen participation, and neighborhood stability (Graves, 2012; Mallach, 2008; Mossberger, 2010). The respective administrations and legislatures have responded with federal interventions to address those issues, advance families and communities closer to stability, and support growth and expansion in municipalities. These interventions can be categorized into three areas of emphasis. First, physical emphasis focused on the built environment, namely, Urban Renewal (1950-55) and involved slum clearing, renovating and replacing dilapidated

buildings with new housing, and adding parks and other public services to renew cities (Carmon, 1999). Second, neighborhood rehabilitation emphasis was a comprehensive approach focused on social problems and was entitled the Model Cities Program (1966-1974) that built upon progress made through Urban Renewal (Carmon, 1999). Model Cities was a key element of new legislation advanced by the Johnson Administration's War on Poverty and Great Society efforts (Weber & Wallace, 2012).

Third, revitalization emphasis focused on economic development, especially in city and urban centers (Carmon, 1999). Legislation during the Clinton Administration established Empowerment Zones and Enterprise Communities targeting areas of pervasive poverty, unemployment, and distress for economic redevelopment and community revitalization (Hetzl, 1994). Likewise, in 2007, the Bush Administration established the Foreclosure Prevention Initiative that offered a series of options to assist homeowners retain their homes and expand homeownership (U. S. Dept. of Housing & Urban Development [HUD], 2007). Initiatives included *FHASecure*, Housing Counseling grants, HOPE NOW alliance and other program adjustments to "fix the housing market" (HUD, 2007, p.1) by stabilizing the real estate industry, educating consumers and supporting homeowner investments (HUD, 2007).

Furthermore, the Obama Administration has continued many of the same housing and neighborhood stabilization interventions initiated by the Bush Administration and also expanded HUD's HOME (federally assisted decent and affordable housing for low and very low income households) programs. Notably, HOME is one of the largest federal block grant programs allocated through municipalities and includes programs such as

public housing, Section 8, and housing for veterans, the elderly, the disabled, and the homeless. In the wake of the Great Recession, Congress passed the HERA that created the NSP.

The NSP was an ambitious government intervention to arrest the negative effects of the economic recession by providing resources for local governments and its partners to purchase foreclosed, vacant properties for rehabilitation and reuse to stabilize the housing market and affected neighborhoods (GAO, 2010; Immergluck, 2010; Joice, 2008). NSP1 was the first iteration of this intervention that focused on repurposing a municipality's vacant and abandoned housing inventory as a means to instill confidence in the market (HUD, 2010; Immergluck, 2010; Joice, 2008). Municipalities were encouraged to partner with local stakeholders to customize solutions to address community needs.

As the inaugural phase, NSP1 had considerable implementation challenges that stemmed largely from the abbreviated timeframes between conception, design, award, and implementation. In fact, neither the NSP1 policy intent nor program strategy was equipped to respond to the volume of foreclosures, the accelerated pace of the housing market destabilization, and the widespread economic impact that precipitated neighborhood destabilization around the country (Immergluck, 2010; Newburger, 2010).

Despite the potentiality of NSP1, it was evident that a more innovative governance approach was needed to address implementation and management challenges municipalities and grantees faced (Gass, 2010; Nickerson, 2010; Searfoss, 2011). The most common challenges included (a) identifying partners with the capacity to assist in

the design and implementation of an action plan, (b) establishing relationships with resource and network partners to leverage NSP1 funding, and (c) creating governance structure conducive for government-nongovernmental collaboration (Decker, 2011; Newburger, 2010; Searfoss, 2011).

Conversely, some municipalities engaged nongovernmental partners to maximize allocations and advance local affordable housing and homelessness goals (Goldstein, 2010; Searfoss, 2011). Likewise, the insightfulness of local governments to collaborate with innovative nongovernmental partners was an important factor that enhanced its NSP1 success. The city of Charlotte was one of the municipalities that demonstrated measurable success by targeting stakeholders to include in an innovative collaborative approach that improved conditions in 11 destabilized neighborhoods, added to the affordable housing inventory, and addressed homeless needs (U.S. Department of HUD, 2010).

In this study, I interviewed stakeholders comprised of government agencies, nonprofit organizations, businesses, and citizens to determine their perceived benefits and barriers of HUD's NSP1 and to collect their ideas on how to overcome those barriers and expand the benefits. The results provided a first-hand assessment of NSP1 from stakeholders and may offer assessments of the collaboration strategy and targeted inclusion of stakeholders to maximize impact and sustainability for similar federal programs.

A phenomenological approach using interviews was the most appropriate method for this study because the lived experiences and personal stories of study participants

provided in-depth information about the phenomenon (NSP1) from stakeholders by giving them “voice” (Creswell, 2009; Lester, 1999; Patton, 2002). Additionally, it is important that researchers gain insight into participants’ views and impressions, as these perspectives can relate to public policy issues and concerns (Creswell, 2013).

### **Problem Statement**

Devalued homes and weakened economic conditions of 2008 led to increased foreclosures that resulted in lost property tax revenue and increases in vacant and abandoned properties that destabilized neighborhoods (GAO, 2010; Immergluck, 2010; Newburger, 2010). To address these challenges, the U.S. Congress established the HERA in July 2008 that produced the NSP. NSP was implemented in three phases, which were NSP1, NSP2, and NSP3. The U. S. Department of HUD was tasked with program management. The initial phase of NSP1 allocation was \$3.9 billion, distributed through HUD’s formulaic Community Development Block Grant (CDBG) processes (Herbert & Apgar, 2009; Joice, 2008).

Research was conducted to determine reactions to the impact of foreclosures, bailouts, TARP (Troubled Assets Recovery Program), and REO (Real Estate Owned) acquisitions. However, since the final phase of NSP1 ended in 2013, there is a gap in the literature examining stakeholder experiences with NSP and themes and patterns that might be performance indicators for NSP and similar housing and stakeholder-based programs. In this phenomenological research study, I addressed this gap using detail rich accounts from stakeholders directly involved in a local NSP1 effort.

### **Purpose of the Study**

The purpose of this qualitative phenomenological study was to describe and analyze the attitudes towards the benefits and barriers of Phase 1 of HUD's NSP1 in Charlotte, North Carolina. NSP1 was a government intervention to provide funding to local governments and their partners to purchase vacant or foreclosed properties to then rehabilitate or repurpose and to abate the impact upon neighborhoods and municipal tax bases (Immergluck, 2010; Joice, 2008; Newburger, 2010). Additionally, NSP was a program that municipalities used to preserve existing housing stock and an increase the affordable housing inventory, while also providing viable housing solutions for the homeless (Carr & Mulcahy, 2010). The results of my study highlight the innovative partner engagement tools used in NSP1 to offer public policy practitioners a guide for designing more effective and sustainable governance solutions to address complex public issues.

This study adds details and meanings to the body of knowledge regarding NSP1 and contributes in-depth understanding of the obstacles of NSP as a whole and NSP1, in particular. The perspectives of the participants in this study describe previously unknown benefits and barriers as well as those documented in the literature. According to Donahue and Zeckhauser (2011), as economic paradigms shift and resource and efficiency challenges increase, more municipalities turn to public-private partnerships to address service delivery and other complex social issues because government alone can no longer manage them. A collaborative governance opportunity like NSP1 is one of the models available to government reflective of the current economic environment (Alexander &

Nank, 2009). Thus, this study provides public policymakers a guide to establish policies that increase the efficacy of interventions similar to NSP1.

### **Nature of the Study**

In order to address the problem, a qualitative phenomenological study was conducted to explore the perceptions of stakeholders participating in the HUD NSP in Charlotte, North Carolina. I used a descriptive approach by obtaining data from in-depth interviews of 10 research participants. A sample size of 10 is the norm for qualitative phenomenological studies because saturation of the collected data is typically reached with this number of participants (Creswell, 2013). Chapter 3 contains a more detailed explanation of the sample size.

Charlotte stakeholders chosen for this study were those selected by the city as NSP1 partners, using a targeted inclusion process based upon involvement in targeted neighborhoods, stakeholder capacity, resource base, and affordable housing past performances. The main research question along with four subquestions served as the basis for the study and for devising the interview questions. A comprehensive discussion of this study's methodology is provided in Chapter 3.

### **Research Question**

The research was guided by one main research question: To what extent did benefits and barriers affect stakeholders' perspectives of the HUD NSP1, such as level of involvement in decision-making, agreement with NSP policy, action plan development, implementation, and other issues in targeted neighborhoods? The following subquestions follow from this inquiry:

1. What are stakeholders' perceptions of the NSP's resources in targeted neighborhoods?
2. What are stakeholders' perceptions of the NSP's leadership and management in targeted neighborhoods?
3. What are stakeholders' perceptions of the NSP's implementation strategy?
4. What are the stakeholders' perceptions of the NSP's results and continuance?

### **Conceptual Framework**

The conceptual framework for this study provided the foundation to analyze the decisions of stakeholders to engage in NSP1 and is supported by two contrasting theories. Theory of collaborative governance offered one theoretical perspective for this study. Collaborative governance is used to explain partner perspectives of the mutual engagement experiences with NSP1. Traditionally, collaborative governance referred to consensus government because a partner's role was viewed as a consultant only and not as a bona fide participant in planning and decision making, leading some to refer to it as open-source government (Ansell & Gash, 2008; Gazley, 2010). However, scholars such as Donahue and Zeckhauser (2011) and Ansell and Gash (2008) posited that economic paradigm shifts have reframed collaborative governance into a sustainable and efficient service delivery tool for governments.

The theory of collaborative governance is applicable to this study for several reasons. Collaborative governance does not describe individual behavior but defines organizational behaviors relative to public-private cooperation. Collaborative governance evolved from citizen participation and civic engagement models that advanced the level



and context of public involvement in decision-making processes that impact their lives (Ansell & Gash, 2008). According to Donahue and Zeckhauser (2011), collaborative governance is the most logical and productive public management tool in these times of economic uncertainty. Currently, it is one of the few governance instruments that offer the platform to engage socially conscious entrepreneurs, progressive nonprofits, and socially responsible corporations to design innovative and creative solutions to perplexing social issues (Ansell & Gash, 2008; Donahue & Zeckhauser, 2011). Six social innovation assumptions frame the theory of collaborative governance:

1. Mutual trust is a foundational ingredient in an integrative framework of co-management where “trust is the moral exchange” (Greenwood & Van Buren III, 2010, p. 425) between partners.
2. Mutual mission, goals, and strategies are the overarching elements that operationalize and guide the collaborative process that allows partners to focus on individual responsibilities that support efforts of the whole (Ansell & Gash, 2008).
3. Balanced idea exchange is the forum for open, facilitative dialogue that encourages stakeholders to freely share new ideas and innovative perspectives that generate solutions to complex problems (Silvia, 2011).
4. Decision-making processes are shared-power interactions that are organic, transparent, and free flowing to ensure that all participants have an equal voice in the processes that impact them (Silvia, 2011).

5. Communication is the conduit that supports and sustains the collaborative process and focuses partners' efforts on the methods and strategies that ensure impactful interactions (Silvia, 2010).
6. Responsibility and accountability are the evaluative metrics that define and legitimize partner involvement in the collaborative process by providing clear delineation of goals, tasks, and the expected outcomes (Silvia, 2010).

According to Phills, Deiglmeier, and Miller (2008), social innovation is the preeminent paradigm for understanding and addressing sustainable social change. The social innovation concept is the most applicable construct upon which to base this study's research. Likewise, the theory of collaborative governance is the platform that supports the social innovation solutions used in NSP1, and value is created for the public good rather than select individuals (Phills, Deiglmeier & Miller, 2008). In essence, my research could lead to expanded use of collaborative governance as a feasible public management option, which is a proposition of this research study.

The other theoretical perspective of the conceptual framework for this study is the stakeholder theory. Stakeholder theory was developed by Freeman and McVea (2001) and is an often used business management concept that redefined the role and influence of stakeholders in decision-making processes that impact their lives and communities by creating joint value with the corporation. Specifically, the applicability of this theory offers a viable governance alternative to address social challenges and public policy issues that government is unable to manage in isolation (Donahue & Zeckhauser, 2011).

Accordingly, Crane and Ruebottom (2011) were among the first to expand the stakeholder theory to give “voice” to diverse socioeconomic, geographic, and interest groups, thereby making it more applicable for use in government, healthcare, and education. As such, the joint value creation component is critical to the cross-functionality of the theory, as it expands the platform to address a range of complex social and engagement challenges in a variety of disciplines (Fassin, 2012). The basic principles of the stakeholder theory are relevant to the participants of this study.

There are three principles that demonstrate the efficacy of stakeholder theory in the NSP: (a) involvement of a diverse cross-section of stakeholders (Crane & Ruebottom, 2010), (b) joint value creation enables all partners the opportunity to benefit from involvement (Crane & Ruebottom, 2010; Freeman & McVea, 2001), and (c) targeted inclusion of stakeholders is an effective way to manage engagement and ensure involvement of the most productive partners (Johnston, Hicks, Nan, & Auer, 2010). These elements were significant to the successful implementation of a public-private collaborative like NSP1 where stakeholder engagement was a success measurement and compliance element.

### **Definitions**

*Abandoned:* Property surrendered, voluntarily relinquished or repossessed; property no longer occupied (HUD, 2013).

*Acquisition:* The act of procuring foreclosed, abandoned, or vacant properties (HUD, 2013).

*Affordable housing:* Housing and associated costs that require no more than 30% of annual household income (HUD, 2013).

*AMI:* Eligibility threshold for households participating in NSP1 projects; represents households with an income at or below 120% of AMI (HUD, 2013).

*Anchor projects:* An existing, stable community development or government project that provides support, credibility, and likelihood of success for newer, unproven projects (Searfoss, 2011).

*CDBG:* The Community Development Block Grant is a form of flexible funding allocation that provides municipalities with resources to address community development needs (HUD, 2013; Immergluck, 2010).

*Citizen participation:* A tool, process, or mechanism to engage individuals in governmental planning and decision-making processes (Nkhoma, 2011).

*Civic engagement:* Combined efforts of individuals, groups, and organizations focused on positive social change and community building efforts (Hauptmann, 2005).

*Collaboration:* The process of bringing together knowledge, resources, skills, and networks to maximize individual and collective productivity to accomplish mutual goals (Senge, Lichtenstein, Kaeufer, Bradbury, & Carroll, 2010). This process also implies interdependence and codependence among stakeholders (Zomorrodian, 2011).

*Collaborative governance:* Collaborative governance is a form of governing where government agencies directly partner with citizens and nongovernmental organizations in policy planning, decision-making, implementation, and management (Ansell & Gash, 2008; Bevir, 2011; Gazley, 2010; Silvia, 2011).

*Economic downturn:* A slow-down or worsening of fiscal conditions that adversely impact investment, spending, household income, and business profits over a period of time (Immergluck, 2006).

*Foreclosure:* Legal action taken by a lender or lending institution to recover the loan balance on property for nonpayment; repossession of the asset or property by the lien holder (HUD, 2013).

*FRB:* The Federal Reserve Bank is the nation's central bank that provides a safer, more stable monetary system (Nickerson, 2010).

*Freeman's stakeholder theory:* The theory that defines a stakeholder group vested in a corporation's outcomes; have something to gain or lose from the outcomes of the process; stakeholders and corporations achieve joint value through collaboration (Fassin, 2012; Freeman & McVea, 2001).

*GAO:* The General Accounting Office is the investigative arm of Congress, charged with audit and evaluation of government programs and activities (GAO, 2010).

*HERA:* The Housing and Economic Recovery Act of 2008 is the legislation enacted to create the NSP (Joice, 2008).

*Homeless:* Defined as having no stable living arrangement.

*HUD:* The U.S. Department of Housing and Urban Development is the cabinet-level department responsible for design, management, and oversight of housing and community development programs and projects administered by local and state governments (GAO, 2010). *Joint value creation:* Joint value creation is the mutual benefit

derived from commonly accepted goals, business propositions, or ventures (Freeman & McVea, 2001).

*NCST*: National Community Stabilization Trust is a national nonprofit created to connect servers and investors holding real estate owned properties with local organizations and coalitions committed to stabilize neighborhoods with high concentrations of foreclosures (NeighborWorks, 2014).

*Neighborhood stabilization*: Neighborhood stabilization refers to government intervention to mitigate the negative impacts of the housing crisis (Decker, 2011).

*NeighborWorks*: NeighborWorks is an affordable housing and community development organization comprised of a network of affiliates that provide community-focused programs, services, and training to support and sustain healthy neighborhoods (NeighborWorks of America [NeighborWorks], 2014).

*NPO*: NPO refers to nonprofit organizations that include community-based, faith-based, education institution, or not-for-profit organization (Donahue & Zeckhauser, 2011).

*NSP*: Neighborhood Stabilization Program created by Congress (HERA) to help states, counties, and cities mitigate the impact of the housing crisis; implemented in three phases, NSP1, NSP2, and NSP3 (Joice, 2008).

*NSP1*: NSP1 is the first iteration of the NSP initiated with \$3.92 billion allocation (GAO, 2010).

*Partner*: A partner is an individual, organization, or business working with others towards a common or shared goal (Ansell & Gash, 2008).

*Public policy:* Public policy is an approach government uses to address issues, problems, or challenges, typically done by creating an action plan that consists of decisions, laws, and regulations to accomplish positive solutions for the common good (Donahue & Zeckhauser, 2011).

*Public-private partnership:* Collaboration between government and nongovernmental entities using their respective expertise and networks to address complex social issues to benefit the general public (Donahue & Zeckhauser, 2011).

*REO:* REO is real estate owned, foreclosed property in the possession of the lender, bank, government, or loan insurer, after unsuccessful sale at foreclosure auction (Graves, 2012).

*Social capital:* Social capital is the collective value of all social networks that enable that community to operate effectively (Sanders, 2010).

*Social innovation:* Social innovation is a unique solution to a social problem or issue that is more “effective, efficient, sustainable or just than existing solutions” (p. 36) and creates value for society and not private interests (Phills et al., 2008).

*Stakeholder in stakeholder theory:* In the stakeholder theory, a stakeholder is an individual, organization, business, or government entity invested in the mutual process, project, program, or venture (Crane & Ruebottom, 2011).

*Subrecipient:* Subrecipient refers to an eligible organization or entity that receives funds from the primary NSP grantee or is a beneficiary of secondary funding from the government to perform NSP tasks (GAO, 2010).

*TARP*: The Troubled Assets Recovery Program is part of the Emergency Economic Stabilization Act of 2008 established by the U.S. Treasury Department under the Bush Administration and is the precursor to NSP (GAO, 2010; Goldstein, 2010).

*Trust*: Trust is the belief that someone or some entity is reliable, good, and honest in their dealings and interactions (Purdy, 2010).

*Vacant*: Vacant refers to property that is no longer occupied; it also refers to property that homeowners were unable to make mortgage payments and “walked-away” from (Immergluck, 2010).

### **Assumptions**

The first assumption is that interview participants responded to the questions honestly, voluntarily, and to the best of their knowledge and recollection. This was accomplished by obtaining informed consent from participants; defining the parameters for the interview, meaning there were no right or wrong answers; and encouraging free expression. The second assumption was that the study participants were capable of understanding the questions and accurately expressing their opinions about HUD NSP1, its benefits and barriers, and its use to mitigate the negative impact of foreclosures and address affordable housing and homelessness issues.

### **Limitations of the Study**

In this study, the first limitation is that a purposeful sampling strategy was used from one city in the United States. The perceptions of these stakeholders may have differed from those in other cities or states. Although many of the barriers faced by



stakeholders who partnered with a local government in NSP1 may be experienced in other cities, no generalization was attempted.

Second, it was not possible to interview the entire population of stakeholders who participated in or were impacted by all aspects of NSP1 due to time and resource constraints. A sample of the participant database that included neighborhood residents, other government agencies, and nongovernmental representatives was received from the city of Charlotte's Neighborhood & Business Services department.

Third, NSP1 was the initial phase of the NSP and was replaced by subsequent iterations, NSP2 and NSP3 that used different design and implementation plans (GAO, 2010). Therefore, the relevance of this study's findings is limited to the evaluation and historical reference of NSP1.

### **Scope and Delimitations**

The scope and delimitations of this study included obtaining research participants from among stakeholders who were directly involved in NSP1 and those impacted in the targeted neighborhoods. In other words, stakeholders who were not directly involved in NSP1 were not included in this study. The rationale for this decision was that stakeholders directly involvement in NSP1 were more likely to have engaged in all aspects of the design and implementation processes. Stakeholders were identified as citizens in the target neighborhoods, NPOs, businesses, and governmental agencies. NPOs were selected based upon their capacity, resource network, and proven ability to perform activities within the time constraints specified by HUD. Due to these criteria, a targeted inclusion approach was used to pinpoint stakeholders that met these

qualifications, thereby excluding NPOs and businesses interested in participating but who did not possess the qualifications to perform as prescribed. Lastly, this study is limited to the perceived benefits and barriers of NSP1 by stakeholders that participated in Charlotte, North Carolina. Some of the benefits and barriers may be artificial, meaning any not derived from specific NSP1 experiences. For example, one barrier might have been a cultural aversion to seeking financial help. More information about the population and sample size is provided in Chapter 3.

### **Significance of the Study**

HUD's NSP was an important government intervention to research and examine, especially in light of the negative effects of the 2008 economic downturn. NSP1 was the initial iteration of this three-part government sponsored effort to mitigate the impact of the financial crisis on homeowners, neighborhoods, businesses, and cities. The intent of the program policy was to address the immediacy of the housing crisis with a platform to inhibit its long term effects (Goldstein, 2010). Additionally, the NSP1 implementation concept was based upon a collaboration design that provided municipalities the resources to engage, support, and expand relationships with NPOs to achieve their goals. This concept also used innovative entrepreneurial approaches to problem solving with stakeholders in prominent roles throughout the design, planning, and implementation processes. A more detailed discussion of the benefits of NSP1 is provided in Chapter 2, but this study is significant for several other reasons as well.

First, the data generated from this study may fill an important gap in the literature on NSP1 by illuminating the program from different stakeholders' perspectives. These

stakeholders can potentially provide valuable information, which might expand the role of stakeholders in similar government efforts. Second, the findings of this study may advance purposeful engagement of stakeholder expertise, problem solving skills, and networks to complement the results of the quantitative studies on the NSP. Third, HERA did not allocate funding to evaluate NSP1, and this study provides a stakeholder assessment of the program that does not currently exist (GAO, 2010).

Fourth, the participants in this study may directly benefit from involvement. After the interview process, participants were invited to participate in private interviews to share “best practices” with a wider audience of stakeholders. Finally, the findings of this study may provide practical solutions to overcome barriers and to increase the benefits of stakeholder engagement with similar HOME programs and with other government programs yet to be considered or attempted.

### **Social Change Implications**

NSP1 is a medium for promoting social action through purposeful engagement of nongovernmental stakeholders to address affordable housing issues and social inclusion through homeownership (Landis & McClure, 2010). Affordable housing and homeownership are cornerstones of a strong society (Landis & McClure, 2010). Individuals negatively impacted by the 2008 economic downturn should not be excluded from access to affordable housing. NSP1 supported municipalities’ efforts to expand their affordable housing inventory, increase the number of new homeowners, and reduce the number of homeless by creative reuse of REO and abandoned properties (Newburger, 2010).

The effects of deflated property values on local economies placed additional stress on government's capacity to respond to one of the most basic responsibilities it has to citizens--affordable housing. As government adjusts to diminishing revenue streams and reduced program budgets, there is a growing need to explore the efficacy of collaborative governance tools to maximize options with NPOs, cities, citizens, and businesses. NSP1 was the platform to engage stakeholders with the capacity, resources, and networks to operationalize viable social change solutions to affordable housing and homelessness.

Municipalities and stakeholders may continue to use traditional programs and governance tools, but current paradigm shifts in funding and program management have diminished their effectiveness. Once the barriers to NSP1 were reduced or removed, governmental and nongovernmental stakeholders designed creative strategies that expanded program benefits to neighborhoods (Decker, 2011; Johnson, 2010). Stable living arrangements, new homebuyer programs, neighborhood capacity building, crime reduction, neighborhood beautification, and youth programming are examples of the joint value created through NSP1 (Gass, 2010; Goldstein, 2010; Immergluck, 2008; Longworth, 2012).

These and other benefits may promote positive social change for government and its stakeholders. Likewise, this research may offer a framework from which government agencies could base management adjustments that could result in more efficiency. Additionally, stakeholders may become more engaged in public-private collaborations to help resolve social problems.

## **Summary**

Many types of government programs exist to address social issues, with well-documented benefits. Despite the increased number of public-private initiatives to support social programs, the use of collaborative governance strategies such as with NSP1 was met with skepticism from some municipalities (Ansell & Gash, 2008; Bingham, Nabatchi, & O’Leary, 2005; Longworth, 2012). Although NPO partnerships increased with NSP1, few municipalities benefitted from the entrepreneurial solutions generated from NSP1 (Carr & Mulcahy, 2010; Decker, 2011; Immergluck, 2008). The purpose of this study was to identify, describe, and analyze the benefits and barriers of NSP1 and thereby highlight some of those solutions. The perceptions of NSP1 stakeholders may help to identify unknown barriers to the design and implementation of the program and may provide strategies for how to reduce these barriers and increase benefits of similar and future programs.

## **Organization of the Study**

Chapter 2 includes a review of the literature relevant to the NSP1, similar interventions, stakeholder involvement, and identified benefits and barriers of NSP1. The main areas of focus include federal policy establishing NSP mission and goals, NSP1 implementation guidelines and expectations, target neighborhood impact, evolution of the collaborative governance theory, stakeholder theory, and NSP1 bureaucratic and leadership issues. In addition, I discuss NSP1 policy versus program implementation and public policy issues surrounding NSP1 and affordable housing and homelessness.

Chapter 2 concludes with a discussion of the research methods used in other NSP1 studies.

Chapter 3 has a description of the research design and approach of this study. A qualitative phenomenological design was the most appropriate methodology for this study. Additionally, Chapter 3 provides a rationale for choosing qualitative method over other research designs as well as a critique of the other designs. Finally, Chapter 3 contains detailed explanations of the sample size; eligibility criteria; reliability, validity, and trustworthiness of the data; the researcher's role; and the protection of research participants.

Chapter 4 contains a summary of the data collection analysis processes, results of responses to research questions and interview questions, and discrepant cases. Additionally, recurring themes are presented using direct quotes and excerpts from participants.

Finally, in Chapter 5, specific study results and findings are revealed and more detail interpretation of the findings as they relate to the literature review and the conceptual framework. Likewise, the limitations of the study, recommendations for further research, implications for positive social change, and practical applications of the study findings are also included in this chapter. Chapter 5 contains the relevance of my study, my experiences as the researcher, study conclusions, and recommendations.

## Chapter 2: Literature Review

### **Introduction**

The purpose of this study was to identify and describe the benefits and barriers of HUD's NSP as perceived by stakeholders who participated in the program. NSP is one of several initiatives implemented by the U.S. Congress and the Obama Administration to address negative housing market issues precipitated by the 2008 economic downturn (GAO, 2010; Joice, 2008). In this chapter, I offer a comprehensive discussion of academic and expert work relevant to NSP1 and the identified benefits and barriers from citizen, nonprofit, government, and business stakeholder perspectives.

Over the past 2 decades, HUD implemented the HOME Investment Participants Program that consisted of several affordable housing and community investment initiatives targeting low and very low-income families and their neighborhoods (U.S. Department of HUD, 2014). HOME is the largest federal block grants program allocated through state and local governments, known as participating jurisdictions, in conjunction with the CDBG (U.S. Department of HUD, 2014). HOME programs include Housing Choice Voucher Section 8, Project-Based Rental Assistance Program, Section 202 Supportive Housing for the Elderly Program, HOPWA (Housing Opportunities for People with AIDS), and HUD-VASH (Veterans Affairs Supportive Housing), to name a few (U.S. Department of HUD, 2014). The NSP is also a HOME program initiative.

Most of the previous research on NSP1 focused on implementation procedures, REO inventory acquisition and disposition, and community responses to foreclosures in targeted urban areas (GAO, 2010; Goldstein, 2010; Immergluck, 2008, 2012; Lee, 2010).

Likewise, the Federal Reserve Banks of Boston, Cleveland, and Philadelphia also coordinated research that assessed the overarching impact of foreclosures and REO on housing markets in hardest hit urban areas (Federal Reserve Banks of Boston and Cleveland and the Federal Reserve Board, 2010). These studies addressed challenges highlighted in Chapter 1, which included initiation and implementation timeframe conflicts, inadequate training and technical support for grantees and HUD support staff, and consistent compliance guidelines. Addressing these challenges was the basis for implementation modifications reflected in NSP2 and NSP3 (Immergluck, 2010; Joice, 2008; Nickerson, 2010). Although useful, this dominant research is static and offers a narrow probative value in understanding the complete NSP1 implementation experience for stakeholders. The preponderance of available literature reflects this research focus.

However, common themes emerged in the literature on stakeholder perceptions of NSP1 and similar housing intervention benefits and barriers including regulatory requirements, trust, timing, expectations, capacity, satisfaction, and infrastructure (GAO, 2010; Searfoss, 2011). Benefits and barriers of stakeholder perceptions of NSP1 should be addressed, and gaps in the literature should be filled for the efficacy of comparable federal programs and to identify more productive stakeholder engagement strategies. Weaknesses in the literature included a lack of details regarding stakeholder engagement experiences and the dearth of in-depth stakeholder perspectives of NSP1 processes.

### **Research Strategy**

Articles for this review were obtained from the following databases: Google Scholar, ProQuest, Academic Search Complete Premier, Policy, Administration and



Security, Political Science Complete, Thoreau, and Business Management. Articles were also obtained from the following secondary data and reference sources: U.S. Department of Housing & Urban Development – Community Planning & Development (CPD), NeighborWorks of America, IssueLab, Federal Reserve Banks, the General Accounting Office and the U. S. Department of Housing & Urban Development – Office of the Inspector General. The following key words were used: *NSP, NSP1, neighborhood stabilization, stakeholders, stakeholder theory, collaborative governance theory, NSP perspectives, barriers, benefits, community stabilization, foreclosure prevention, HOME Investment Participants Program, HAMP, HARP, Urban Renewal, Model Cities, Empowerment Zones, and Enterprise Zones.*

Database searches produced approximately 27,373 results between 2008 and 2013; when narrowed to the years 2009 to 2014 the results were 25,073. The number declined sharply to 373 when the search was refined to NSP1 between 2009 and 2014, with 368 of those articles focused on NSP1 and REO acquisition challenges and the foreclosure impact upon neighborhoods. However, there were only five articles relating to NSP1 and stakeholder perspectives and experiences for that same period. The results for peer-reviewed research were limited to full text articles and primarily publications within the last 5 years.

This review also included local and state government websites for Charlotte and North Carolina, respectively, and federal government websites, in addition to organizational and university websites. These sites contained valuable information related to the housing market crisis, HERA regulatory requirements, and NSP implementation

processes. The city of Charlotte government website provided detailed information on housing and engagement policies and NSP1 program details. These websites provided information that could not be found in academic journals, and therefore was essential to this research. Although specific research and literature on NSP1 was limited, research on related HUD programs such as HOME Investment Participants Programs, Model Cities, and Empowerment and Enterprise Zones provided useful context reference.

### **Structure of the Review**

The following topics will be covered in this chapter: an overview of similar federal intervention programs, NSP design, affordable housing policy, a conceptual framework for the theory of collaborative governance and stakeholder theory, stakeholder views, government views, and public policy discussions on stakeholder engagement and affordable housing. In addition, a critique of the research methods used in other NSP1 stakeholder studies will be included. Each topic in this review also contains a summary at the end of each section. It should be noted that since the NSP is such a new program, there is inadequate research to extract any meaningful program conclusions based on themes in the literature (Decker, 2011; Immergluck, 2010; Joice, 2008; Nickerson, 2010). Therefore, research on similar intervention programs was used to provide historical reference and context.

### **HUD Neighborhood Stabilization Program (NSP)**

The NSP was the most significant federal intervention to reduce disinvestment from foreclosures, stabilize neighborhoods adversely affected by the housing market crisis of 2008, and instill confidence in the market (Decker, 2011; GAO, 2010; Goldstein,

2010; Immergluck, 2010; Joice, 2008). The purpose of NSP was to provide funding to local governments and their partners to purchase vacant or foreclosed properties, to then rehabilitate or reuse, and to abate the impact upon neighborhoods and municipal tax bases (Goldstein, 2010; Immergluck, 2010; Joice, 2008; Newburger, 2010). In addition, the NSP took advantage of deflated property values to increase the affordable housing inventory and support local affordable housing and homeless policy goals (Carr & Mulcahy, 2010).

The NSP was implemented in three phases, namely NSP1 established in 2008, NSP2 followed in 2009, and NSP3 launched in 2010 (GAO, 2010; Goldstein, 2010; Immergluck, 2010; Joice, 2008). In this section, I discuss the federal policy, mission, and goals of the NSP, the implementation guidelines and expectations, and the NSP1 strategy framed around affordable housing policy and citizen participation plans of Charlotte, North Carolina that provide the context for this research.

### **Federal Policy Establishing NSP Mission and Goals**

In July 2008, the U.S. Congress passed the HERA to stabilize neighborhoods impacted by foreclosures and abandonments precipitated by the housing market downturn (GAO, 2010; Goldstein, 2010; Immergluck, 2008; Joice, 2008; Nickerson, 2010; Reid, 2010). Joice (2008) concluded that the policy justification for NSP was based on the “premise that the foreclosure crisis was both caused and exacerbated partially by the failure in the housing markets” (p. 136). The mission of the NSP was to reclaim neighborhoods hard hit by foreclosures and abandonment (Goldstein, 2010; Immergluck, 2010; Nickerson, 2010).

NSP goals were to provide funding to state and local governments and their partners to acquire foreclosed, abandoned, and vacant property to either rehabilitate for housing or other acceptable purposes, stabilize neighborhoods adversely affected, and instill confidence in the housing market (GAO, 2010; Gass, 2008; Goldstein, 2010; Immergluck, 2010; Joice, 2008).

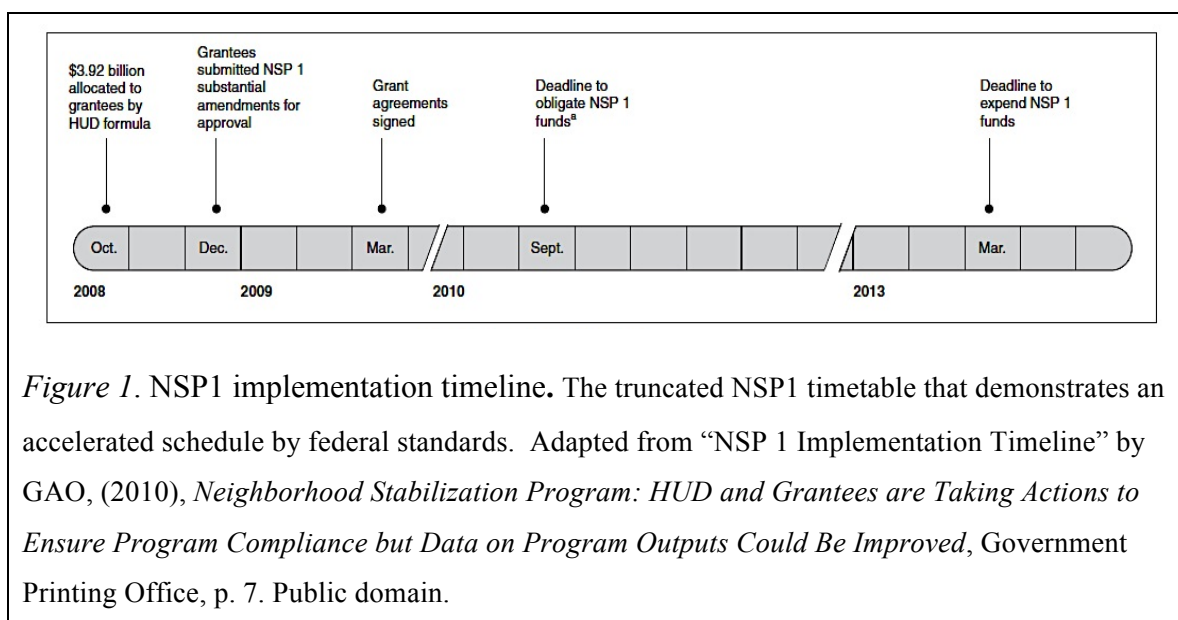
### **Implementation Guidelines and Expectations**

Under the HERA – Division B, Title III, HUD was allocated \$3.92 billion and tasked with the design and implementation of NSP using the formulaic need-based structure of the CDBG program (Goldstein, 2010; Immergluck, 2010; Joice, 2008). Following the passage of the HERA, HUD was given 60 days to design and implement NSP1 allocation structure; use and eligibility standards were to begin implementation in fiscal year 2009, October 2008, (Immergluck, 2010; Joice, 2008). Within 3 months, most NSP1 recipients had fully approved action plans, legal documentation to acquire REO properties, and an 18-month timetable to obligate funds (GAO, 2010). HUD provided grants to all 55 states and territories with the option to use the funds directly or reallocate funds to 88 counties and 166 local governments for a total of 309 NSP1 grantees (Decker, 2011; GAO, 2010; NeighborWorks of America, 2014). Both the state of North Carolina and the city of Charlotte received individual NSP1 funding (grantees), with the state reallocating additional funds to supplement the Charlotte allocation.

HERA criteria eligible funding allowed grantees to acquire foreclosed homes and abandoned residential properties for rehabilitation, reuse, demolition, resale, or establishing land banks for foreclosed homes (GAO, 2010; Goldstein, 2010; Immergluck,

2010, NeighborWorks of America, 2014). In addition, in February 2009, President Obama signed the American Recovery and Reinvestment Act, providing an additional \$2 billion for NSP and also introducing major adjustments to the program, some retroactive to NSP1 but most for NSP2 allocations (GAO, 2010; Immergluck, 2010; Rubin, 2009).

Figure 1 shows the NSP1 implementation timeline.



*Figure 1.* NSP1 implementation timeline. The truncated NSP1 timetable that demonstrates an accelerated schedule by federal standards. Adapted from “NSP 1 Implementation Timeline” by GAO, (2010), *Neighborhood Stabilization Program: HUD and Grantees are Taking Actions to Ensure Program Compliance but Data on Program Outputs Could Be Improved*, Government Printing Office, p. 7. Public domain.

Specifically, within 18 months of receiving funds, grantees were required to use or obligate funds in “areas of greatest need,” thereby benefiting households at or below 120% of the area medium income (AMI) and those with incomes at or below 50% of AMI, satisfying the 25% program participation requirement (Immergluck, 2010; NeighborWorks of America, 2014; NSP, 2010). Additionally, foreclosed properties must be purchased at a discount or a minimum of 5% up to 15% of market price and program administration could not exceed 10% of NSP1 funding (Decker, 2011; GAO, 2010; NeighborWorks of America, 2014; NSP, 2010). Likewise, NSP1 funds could not be used

to prevent foreclosure, fund activities deemed ineligible by CDBG standards, purchase properties not foreclosed or abandoned, or demolish nonblighted or abandoned structures. Finally, NSP1 allocations were based upon a percentage of foreclosures, many of which were the by-product of homes financed by subprime loans, and the likelihood of a significant rise in the rate of foreclosures was a defining factor (Decker, 2011; GAO, 2010; Lee, 2010; NSP, 2010).

First and foremost, HERA expectations for NSP1 were to stabilize neighborhoods through acquisition and reuse of abandoned, vacant, and foreclosed properties (GAO, 2010; Immergluck, 2010; Joice, 2008). By federal program standards, NSP1 was designed and implemented very rapidly with funds in the hands of recipients less than 9 months from the adoption of HERA (Goldstein, 2010; GAO, 2010; Nickerson, 2010). Although the implementation process was rapid, timing was only one of several major challenges of NSP1 (Decker, 2011; Goldstein, 2010; GAO, 2010). Newburger (2010), in her research with the Federal Reserve, noted stabilization and redevelopment efforts of local governments were slowed by NSP funding obligations, environmental requirements, and the competitive buying market. Despite expectations, other program challenges included lack of written guidelines and outcome measurements, lack of understanding of program structure, lack of program training, and lack of a financial management system (GAO, 2010; Nickerson, 2010).

HUD addressed these challenges by modifying implementation requirements within 30 days, establishing performance and financial monitoring systems, providing ongoing technical support, and providing detailed written guidelines in the form of

PowerPoint presentations and Frequently Asked Questions (GAO, 2010; NeighborWorks of America, 2014). In addition, HUD ramped up NSP training to address the steep learning curve among regional staff that provided support to grantees and their partners (GAO, 2010; NSP, 2010). Likewise, in the GAO's (2010) evaluation of NSP1, it was also noted that some grantees modified implementation strategies to comply with obligation deadlines and achieve action plan goals. Unfortunately, despite HUD's efforts, grantees and program administrators were not fully prepared to address the rapidly changing foreclosure crisis and the acquisition competition from private developers (Goldstein, 2010; Immergluck, 2010; Newburger, 2010). These observations are detailed in the preponderance of literature on the subject.

Finally, to facilitate NSP1 funding, eligible grantees were allowed to establish joint agreements with partners, referred to as subrecipients, or other municipalities to accomplish action plan goals and to comply with HERA requirements within the specified timetable (U. S. Department of HUD, 2009; NSP, 2010). A joint agreement allowed grantees to provide secondary funding to subrecipients (GAO, 2010). NSP1 studies and program reports indicated that the most successful projects were collaborative efforts planned and implemented using this strategy, which was also a recommended implementation option (Graves, 2012; Searfoss, 2011). The effectiveness of partnerships and collaborative plan designs are pivotal elements of this study and are explored in this chapter.

The city of Charlotte's NSP1 action plan identified several census blocks meeting the eligibility criteria and encompassed eight neighborhoods previously identified as

“areas of greatest need” (HUD, 2010, p. 1). Likewise, these areas were consistent with the three key NSP criteria for inclusion: (a) estimated foreclosure/abandonment risk scores as determined by HUD to determine national funding scale (HUD, 2010, p. 1), (b) predicted 18-month underlying problem foreclosure rate, and (c) foreclosures filed (HUD, 2010, p. 1). Charlotte was one of three North Carolina awardees, namely, the Center for Community Self-Help and the State of North Carolina’s Division of Community Assistance (City of Charlotte, 2013, p. 20). Charlotte’s action plan included the following activities: (a) down payment assistance and rehabilitation program, consistent with an existing city program, with forgivable loans after 10 years, (b) neighborhood revitalization activities in eight of the 11 neighborhoods targeted for comprehensive revitalization efforts, and (d) new redevelopment neighborhoods that would include acquisition, demolition, and revitalization (HUD, 2010, p. 1-2). Moreover, Charlotte’s action plan also provided supplemental services such as financial literacy and foreclosure prevention counseling, neighborhood organization capacity building, employment and youth services, community safety, and code enforcement (HUD, 2010, p. 2).

Finally, the city addressed the truncated NSP1 implementation timeline by partnering with stakeholder organizations with the capacity and resources to perform the specified tasks within the allotted timeframe. Furthermore, these organizations had previously demonstrated the ability to implement innovative solutions for housing and homeless needs within the community (HUD, 2010; OPD, 2013). Charlotte-Mecklenburg Housing Partnership, Habitat for Humanity, the Charlotte Housing Authority, Self-Help



CDC, Center for Community Self-Help and Builders of Hope (2010, p. 2) were city of Charlotte subrecipients that worked along with local government officials, local housing and homeless advocates, neighborhood leaders, and representatives from the business community to achieve the collective goals for NSP1. These goals were also instrumental in addressing the city's Affordable Housing and Homelessness policy and will be discussed in more detail, later in this chapter.

### **City of Charlotte Affordable Housing Policy**

The U.S. Department of Housing Urban Development (2013) defines affordable housing as, a household paying “no more than 30 percent of its annual gross income on housing and associated utility costs” (p. 1). Families paying more than 30 percent are considered “cost burdened” and may be challenged in other areas that necessitate housing alternatives, such as sharing a residence with family or friend, that involved separating family members, paying disproportion housing costs and living in poor quality housing (HUD, 2010). Additionally, in 2011, the Working Poor Families Project concluded that 61% of low-income families had high housing cost burdens, exceeding 33% of household income (Roberts, Povich, & Mather, 2012-2013, p. 3). Likewise, 81% of working families living below the poverty threshold reported high housing cost burdens (p. 3). Affordable housing is an issue for a large segment of the population, a challenge of growing cities, and the subject of major domestic policies and legislation (Iglesias, 2012; Reiss, 2010).

Accordingly, affordable housing policy is based upon the tenets and intent of the Fair Housing Act of 1968 that states “It is the policy of the United States to provide,

within constitutional limits, fair housing throughout the United States” (U.S.C. § 45-3601, 2013, p. 100). Thereby, making housing discrimination based upon race, ethnicity, age, gender, marital status, religious or sexual orientation unlawful (HUD, 2013).

Likewise, the city of Charlotte’s Affordable Housing Policy is consistent with the “Letter and Spirit” of the national housing goal to provide an achievable living standard for all residents, and thereby, “expand economic opportunities to benefit low and moderate income households” (HUD, 2013, p. 1). The Policy also supports three key goals: 1) Preserve the existing housing stock, 2) Expand the supply of low and moderate-income housing, and 3) Supply family self-sufficiency initiatives (HUD, 2003, p. 1).

A major component of Charlotte’s Affordable Housing Policy is the Housing Locational Policy that directs the development and financing for new, rehabilitated or converted multi-family rental housing projects. Multi-family rental housing was a part of Charlotte’s NSP1 action plan and targets households that meet the affordable housing criteria of earned income of 60% or less than the area medium income (AMI) (City of Charlotte - Neighborhood & Business Services [Neighborhood & Business Services], 2011). The city of Charlotte (2011) designed its NSP1 implementation strategy to address persistent destabilization in 11 distressed neighborhoods and to augment its Affordable Housing and Housing Locational policies through methodical selection of partner organizations.

### **City of Charlotte Citizen Participation Policy**

Citizen participation is a key component of all local government programs and a requirement of Charlotte’s Consolidated Plan, Action Plan and Consolidated Annual

Performance and Evaluation reporting process (HUD, 2013). The Citizen Participation Policy ensures that residents are included in ongoing processes regarding the Citizen Participation Plan through regular notifications of meetings, public hearing notifications comment periods and program status are published in local newspapers and via government media outlets (HUD, 2013). The Policy is especially attentive to communicating with the public whenever a project could potentially displace or relocate residencies or businesses, such as in Charlotte's NSP1 Action Plan.

The primary goal of the city's Citizen Participation Plan is to provide every citizen the opportunity to participate in an advisory capacity of all phases of planning, development and assessment of projects and programs (HUD, 2013). Likewise, nonprofit organizations, citizens, businesses, other government agencies and interested parties are also encouraged to participate. The implementation plan is comprised of public forums, public hearings, participation accessibility, and publication of notices (HUD, 2013). Specifically, citizens are members of advisory committees are active in site selection, provide neighborhood perspective and input during planning and design phases, and are involved in decision-making processes (HUD, 2013). Evaluation and monitoring of the Citizen Participation Plan was conducted using the Consolidated Plan and One Year Action Plan.

The Consolidated Plan is a "five-year comprehensive plan that outlined strategies to address housing, homelessness, and recommendations for eliminating homelessness, increasing homeownership, and non-housing community development needs" (HUD, 2013 p. 4). Specifically, the Consolidated Plan reflects timelines, projects, and funding of

the four federal housing and community development entitlement programs: 1) Community Development Block Grant (CDBG), 2) HOME Investment Partnerships Program, 3) Emergency Shelter Grants (ESG) and 4) Housing Opportunities for People with Aids (HOPWA) (Morris, 2010, p. 5; City of Charlotte - [Neighborhood & Business Services], 2011).

Finally, the Consolidated Annual Performance Evaluation Report (CAPER) is the “evaluation tool or program report card” (2013, p. 6). This document is the progress report on how the city has administered the aforementioned HUD’s program allocations. It is important to note that, although federal agencies and federally funded programs mandate citizen participation, local municipalities identify the specific strategies and activities that ensure meaningful involvement.

Mossberger (2010) posited that the effectiveness of citizen participation efforts is determined by a government entity’s ability to clearly outline involvement touch-points, expectations and evaluation tools to measure impact (Iglesias, 2012). Correspondingly, similar citizen participation requirements and assessments are present in past government interventions such as Urban Renewal, Model Cities and Empowerment Zones, and current programs like HOME, HOPWA, HUD-VASH, ESG, CDBG and NSP that each have a partnership or engagement component as a program requirement (Bright, 2000; Carr & Mulcahy, 2010; Ting, 2013).

The city of Charlotte documents a long history of meaningful commitment to citizen involvement and maintains that commitment with an organic process that continues to evolve through input, dialogue and evaluation, as outlined in the Citizen

Participation Policy and Plan and detailed at all phases of the NSP1 action plan (Carr & Mulcahy, 2010; Ting, 2013; Watkins, 2003). Likewise, all of the city's housing and community development programs are based upon HUD engagement guidelines and are reflected in the Consolidated Five-Year program plans for HOME, HOPWA, ESG, CDBG and NSP (Morris, 2010; City of Charlotte - Neighborhood & Business Services [Neighborhood & Business Services], 2011).

### **Conceptual Framework**

Two theories provide the conceptual framework for this research study. These theories are the theory of collaborative governance and the stakeholder theory. As referenced in Chapter 1, the theory of collaborative governance is a mode of governance that brings together multiple stakeholder groups in common forums with public agencies to engage in consensus-oriented decision-making and service delivery (Alexander & Nank, 2009; Ansell & Gash, 2008; Donahue & Zeckhauser, 2011; Emerson, Nabatchi, & Balogh, 2011; Gazley, 2010; Silvia, 2011). The theory of collaborative governance is frequently referenced in research and literature as a practical cross disciplinary alternative to address public problems traditionally managed exclusively by government (Alexander & Nank, 2009; Bryson, Quick, Slotterback, & Crosby, 2012; Donahue & Zeckhauser, 2011; Gazley, 2010).

The stakeholder theory is based upon Freeman's stakeholder model that postulates greater economic and moral benefits are achieved when stakeholder and business interests are integrated to create joint value (Carson, 1993; Crane & Ruebottom, 2012; Freeman, 2010; Freeman & McVea, 2001; Hillman & Klein, 2001). Although this theory

is commonly used in business management, it is relevant to and indicative of the approach taken by the city of Charlotte with stakeholder organizations, homeowners, community and business leaders, advocates, and local government representatives that help achieve NSP1 goals. These theories are the basis for this study and offer plausible explanations for stakeholder outcomes achieved from the city of Charlotte's NSP1 implementation strategy.

### **Theory of Collaborative Governance: Evolution as Seen in Recent Literature**

Collaboration as a governance tool has been a part of public policy and public administration since the early 20<sup>th</sup> century and has evolved to reflect changes in society. A variety of scholars have contributed to the research and literature that addresses the practical benefits of citizen participation, civic engagement and collaborative governance to the governance process; and the impact of political support, leadership, bureaucracy, trust, and hierarchy upon the likelihood and effectiveness of citizen involvement (Alexander & Nank, 2009; Arnstein, 1969; Bajracharya & Khan, 2010; Carmon, 1999; Cooper, Bryer, & Meek, 2006; King, Feltey, & O'Neill Susel, 1998; Moynihan, 2003; Yang, & Pandey, 2011). While these and other scholars proposed varying methodologies and strategies to achieve optimal engagement, there is agreement that the collaborative process must continue to evolve to remain a relevant governance option (Ansell & Gash, 2008; Chen, 2010; D'Agostino & Kloby, 2012; Easterling, 2009; Moynihan, 2003; Yang & Callahan, 2005; Yang & Pandey, 2011).

Although the collaborative governance nomenclature is relatively new, the strategy is not new but rather a proven public policy and management approach based

upon the principles and evolution of citizen participation, citizen involvement and civic engagement governance strategies (Ansell & Gash, 2008; Donahue & Zeckhauser, 2011; Emerson, Nabatchi, & Balogh, 2011; Gazley, 2010; Silvia, 2011). Accordingly, a definition of collaborative governance is dependent upon elements such as trust, leadership, transparency, capacity, and common goals to partner effectively (Emerson, Nabatchi, & Balogh, 2011; Silvia, 2011). Likewise, the viability of collaborative governance is contingent upon the ability of potential partners to efficiently meet the government entity's need, whether goods or service delivery (Chen, 2010). In addition, the level and type of partnership that was required for a productive collaborative arrangement frames the parameters for this study (Ansell & Gash, 2008; Chen, 2010; Donahue & Zeckhauser, 2011).

Additionally, Donahue and Zeckhauser's (2011) definition is framed by an essential question of collaborative governance: why is it necessary for government to collaborate with private sector partners? The most obvious response is that government is unable to efficiently and effectively provide services to its constituents using traditional methods; and collaboration is the most logical response (Ansell & Gash, 2008; Gazley, 2010).

Further, Donahue and Zeckhauser (2011) and Johnston, Hicks, Nan and Auer (2010) posited that collaborative governance is the preferred public-private engagement mechanism in uncertain economic times that require purposeful inclusion. Specifically, the aforementioned research suggests pervasive government assessments and evaluations of the mutual benefits of public-private collaborations have reshaped this public policy

debate. In 2008, then-candidate Obama promoted public-private collaboration and civic engagement as the answer to challenges facing the nation (Donahue & Zeckhauser, 2011). Likewise, the Obama Administration promulgated collaborative governance by utilizing creative and progressive approaches from private sector partners to assist government address many of the difficult issues it faced (Donahue & Zeckhauser, 2011; Hicks, Nan, & Auer, 2010). Donahue and Zeckhauser (2011) concluded that turbulent financial times, unstable housing markets, and resource scarcity demand that government leverage the entrepreneurial innovation and ingenuity of the private sector to better manage public crises.

Various scholars and public policy experts have concluded that collaborative problem solving is logical, more effective and more efficient for the challenges and paradigm shifts all governments faced (Ansell & Gash, 2008; Bryson et al., 2012; Emerson et al., 2011; Gazley, 2010; Linden, 2010; McKinney & Johnson, 2009; Sanders & Putnam, 2010; Silvia, 2011).

### **Stakeholder Theory As Seen in Recent Literature**

This study also explores the experiences of the stakeholder groups selected to partner with the city to design and implement NSP1 and their perceptions of that process. Correspondingly, to adhere to NSP1 time constraints, the city of Charlotte utilized a targeted inclusion approach to stakeholder engagement (Johnston et al., 2010). Freeman's stakeholder theory is a business management model that transformed the relationship between corporations and their shareholders to the concept of "stakeholder management" (Freeman & McVea, 2001, p. 1). Freeman's theory (2001) defines the framework for this



study that is based on the premise that joint value creation among stakeholders is the impetus for collaborative efforts and the mutual benefits of those involved (Fassin, 2012).

Crane and Ruebottom (2011) expanded the theory from its economic foundation to a conceptualization of social identity to include demographic, cultural, and issue diversity. This research enhanced understanding of stakeholder roles beyond the corporate framework of consumer or market segmentation to recognize stakeholders as constituents (Crane & Ruebottom, 2011). Expanding the stakeholder designation ensured that individuals who could impact and be impacted by corporate decisions and policies were also included, thereby, representing their respective race, gender, religious or interest groups (Brickson, 2000; Crane & Kazmi, 2010; Fassin, 2012). Crane and Ruebottom (2011) also provided context for the cross functionality of the stakeholder theory beyond its original construct for use in other disciplines. For example, the stakeholder theory is used to raise awareness about women's issues, education and social problems to create joint value for the corporation and partners. Likewise, Johnston, Hicks, Nan, and Auer's (2010) designation of targeted inclusion of stakeholders is a viable strategy to more effectively manage this type of cross functionality.

This tactic provided the contextual reference for the city of Charlotte's approach to stakeholder involvement in NSP1 implementation. Specifically, Habitat for Humanity's overarching mission is to eliminate substandard and inadequate housing, and the partnership with the city of Charlotte and NSP1 was a joint value opportunity to address the organization's commitment to providing affordable housing, and address homelessness, which are also goals of the city. Likewise, Self-Help CDC's partnership

created joint value with the city by providing down payment assistance to socioeconomically disadvantaged individuals and families to become homeowners. Local housing construction businesses, paint, plumbing, electrical, and dry wall subcontractors working with partners also jointly benefited from NSP1. Charlotte's targeted inclusion strategy also created joint value for businesses, suppliers and NPOs providing support to partners.

Similarly, various scholars examined the saliency of the stakeholder theory to governance, public policy and citizen involvement and that research validates use of the framework for this study (Bingham, Nabatchi & O'Leary, 2005; Crane & Kazmi, 2010; Crane, Matten, & Moon, 2004; Kaler, 2009). Specifically, Bingham et al. (2005) assessed the efficacy of the processes and practices of stakeholders and citizen participation in governance by close examination of public agencies that engage citizens as stakeholders vested in the success of the government program or entity. This research confirmed that government programs that observed higher rates of active citizen participation and interaction with government staff and other partners also reported more efficient and effective programs (Bingham et al., 2005; Gazley, 2010).

The literature review produced similar observations with other HUD HOME programs such as public housing, Housing Choice – Section 8 voucher, Rent Reduction voucher, and the Foreclosure Mitigation Counseling Program (Ting, 2013). However, very few studies existed that specifically examined stakeholder experiences in the NSP1 implementation process. Rather the preponderance of NSP1 studies focused on REO processes and the impact of foreclosures upon economic and housing market stability.

Notwithstanding the value of earlier stakeholder research, the aforementioned studies are limited in scope and contextual reference for purposes of this study. Freeman's stakeholder theory provides a utilitarian framework to examine the use of stakeholders in a quasi-governmental context enhanced by entrepreneurial innovation (Crane & Kazmi, 2010; Fassin, 2012). Therefore, the city of Charlotte's use of a targeted stakeholder approach was different from prior research, while remaining true to the components of the typology of Freeman's stakeholder theory (2001).

### **Key Components of Collaborative Governance**

#### **Mutual Trust**

Collaborative governance is an integrative framework requiring multi-partner involvement sustained through mutual trust, commitment to common goals and co-management (Ansell & Gash, 2008; Emerson, Nabatchi, & Balogh, 2011; Johnston et al., 2010). Yang (2005) posited that mutual trust is "a significant ingredient for democratic governance, a key factor for network creation and maintenance" (Yang, 2005, p. 273). As such, government and nongovernmental partners are committed to efforts that build and maintain a level of mutual trust as the foundation for growth and expansion of mutually agreed upon mission and goals.

Furthermore, partners that feel confident in the equity and transparency of the governance process are more trustful and willing to invest resources, time and talent (Ansell & Gash, 2008; Emerson et al., 2011; Johnston et al., 2010). Additionally, Lind and Tyler (2001) posited that partners who believed in the integrity and credibility of a

system are more inclined to actively participate in the design and implementation when they see reasonable opportunities to impact the outcome.

In the case of the city of Charlotte, the five partner organizations engaged in NSP1 were long term affordable housing and homeless advocates and providers. Specifically, “Habitat for Humanity, Charlotte-Mecklenburg Housing Partnership, Self-Help Community Development Corporation, Builders of Hope and the Charlotte Housing Authority have a decades long history of collaboration with the city that developed housing policy and provided inventory” (HUD, 2010, p. 1). Johnson et al. (2010) described this relationship as the engagement of government, citizens, community groups and organizational partners in consensus building to design and implement effective public policies and procedures to efficiently manage public resources (Ansell & Gash, 2008).

Finally, Greenwood and Van Buren III (2010) referred to trust as fundamental to the moral treatment of partners within the organization-partner relationship, and defined “trust as moral exchange” (p. 425) in that process. The city of Charlotte and its five partner organizations have collaborated on past housing and homeless advocacy issues and well established trustworthiness in each other.

### **Mutual Mission, Goals, and Strategies**

As an integrative governance tool, agreement on overarching mission, goals, and strategies is critical to the effectiveness of public policy and the participatory process (Ansell & Gash, 2008; Emerson et al., 2011; Johnston et al., 2010). Collaborative governance research further suggests that several variables encompass the framework that

operationalizes this tool, specifically organizational dynamics and capacity and consensus-based mission, goals and strategies (Ansell & Gash, 2008; Emerson et al., 2011; Gazley, 2010; Johnston et al., 2010).

Each of the NSP1 partner organizations is a part of the Charlotte-Mecklenburg Housing Coalition, which is a “community-based board appointed to implement the Charlotte-Mecklenburg Ten Year Plan to End and Prevent Homelessness. The board is comprised of individuals with experience in housing sectors representing the community, affordable housing, philanthropy, finance, legal services, education, real estate development, human services and public safety” (Charlotte Neighborhood & Business Services, 2013, p. 2). Therefore, the NSP1 mission, goals and strategies were consistent with Charlotte-Mecklenburg’s Ten-Year Plan to end and prevent homelessness and also reflected the core values, mission, goals and strategies of the partner organizations, making mutuality seamless. Listed below are the NSP1 action plan goals from the Fourth Program Year of the Consolidated Plan Management Process (CMP). Details of the action plan are described later in this chapter.

- Implementation of More Than Shelter, Charlotte-Mecklenburg’s Ten-Year Plan to end and prevent homelessness: To create new, supportive housing opportunities for homeless individuals and families, including those who are chronically homeless.
- Increasing affordable rental housing for priority needs households: Targeted particularly for extremely low-income (30% or less of AMI), very low-income (31-50% of AMI) households and special needs populations.

- Revitalizing Neighborhoods: The City will continue targeting assistance in four Service Delivery areas that are closely aligned to the Charlotte-Mecklenburg Police Service Delivery areas.
- Revitalizing Distress Business Corridors: The City will continue to identify employment, and tax base improvement within the Business Corridor Geography.
- Promoting Economic Growth: The City will increase its focus implementing a Small Business Strategy to help small businesses grow by strengthening a group of community resource partners and improving the CBR.com web portal (City of Charlotte, 2013, pp. 1-2).

Additionally, Charlotte's NSP1 Action Plan was consistent with overarching HUD objectives and expected outcomes to provide decent, affordable housing, create economic development opportunities, and achieve sustainability (City of Charlotte, 2013, pp. 2-3).

### **Idea Exchange**

Collaborative governance is defined by cooperation between governmental and nongovernmental partners working together and exchanging ideas to address issues that government alone is unable to manage (Ansell & Gash, 2008; Gazley, 2010). For this governance tool to be effective, there are several components that must be supported within each organization to maintain the integrative framework of collaboration (Emerson, Nabatchi, & Balogh, 2011). Silvia's (2011) research on the influence of collaborative governance in the leadership dynamic recognized the trending paradigm in

public management. He posited that state and local governments' use of collaborative governance as a primary public policy and management tool redefined leadership from hierarchical to network leadership (Johnston et al., 2010; Silvia, 2011).

Network leadership research also frames the discussion of collaborative governance in the service delivery context and, as such, requires full and equal engagement by NPOs, businesses, citizens and other governmental agencies to effectively respond to public issues and challenges (Donahue & Zeckhauser, 2011; Emerson, Nabatchi, & Balogh, 2011). Additionally, balance among partners must be authentic and parallel, though not identical or 50-50, to efficiently address issues (Emerson, Nabatchi, & Balogh 2011; Gazley, 2010; Silvia, 2011).

Effective collaboration governance consists of four key elements also present in the city of Charlotte's action plan, namely, idea exchange, decision-making process, communications and responsibility and accountability. First, idea exchange is open and facilitative dialogue that embraces new ideas and encourages partners to freely share possible solutions to complex social problems (Ansell & Gash, 2008; Gazley, 2010; Koschmann, Kuhn, & Pfarrer, 2012). This process is based upon a consensus-oriented approach to define the issue, develop mutual mission, goals and strategies in a "shared-power world" (Crosby & Bryson, 2005, p. 35).

The city of Charlotte's partner organizations were veteran housing advocates and service providers that were also a part of the Charlotte Mecklenburg Housing Coalition and understood the housing issues to be addressed using NSP1 funding. Therefore, their input in the idea exchange process was credible based upon the network-level approach

to collaboration used in the past. For example, stakeholders recommended that modifications be made to address slow market response for down payment assistance, and the city made the necessary changes promptly (City of Charlotte, 2013).

### **Decision-Making Process**

Second, the decision-making process is both a powerful and tenuous component of the collaborative governance tool that raises procedural questions regarding responsibility, accountability and the veracity of any collaboration between government and nongovernmental entities (Ansell & Gash, 2008; Crosby & Bryson, 2005; Gazley, 2010; Silvia, 2011). The network level challenge to collaboration is in response to the issue of power equity among partners and whether stakeholders are realistically involved in and invested in the decision-making process (Crosby & Bryson, 2005; Huxham & Vangen, 2000). For collaborative governance to be authentic, partners must be active participants in the policymaking and strategic development phases to address the issue and not relegated to simply “observing” the government’s decisions (Crosby & Bryson, 2005; Huxham & Vangen, 2000; Ospina & Saz-Carranza, 2010).

Crosby and Bryson (2005) discussed this governance, power, and leadership dilemma in their research of leadership in the current public administration environment, defined as a “shared-power world” (p. 35). Partners must have a voice in decision-making and be confident that there is equal opportunity to influence those proceedings in order to believe in the integrity of the collaborative process (Johnston et al., 2010). Likewise, Huxham and Vangen (2000) also concluded that participants, structure and processes are the key leadership requirements for substantive deliberation that leads to



effective collaborative decision-making. The city of Charlotte's NSP1 action plan design was based upon a shared-power approach to leadership and management through the targeted inclusion of experienced partners, banks and citizens at each level of the process.

### **Communications**

Third, communications is the thread that powers collaboration and the management linchpin for addressing social policy issues (Ansell & Gash, 2008; Gazley, 2010; Koschmann et al., 2012). Specifically, Koschmann et al. (2012) concluded that organizational success of cross-sector partnerships is based upon the communication theory and the premise that communications is not merely connecting individuals or sharing information but rather how we share, influence, plan, enact and manage the information transmitted and received (Dainton & Zelley, 2005). Clear, consistent communications provide participants with critical information in the format and context that allows them to be most productive, thereby validating organizational legitimacy in the collaborative governance process (Chen, 2010; Silvia, 2011). Likewise, the city of Charlotte designed a NSP1 communications protocol based on the city's Citizen Participation Plan and the existing communications strategy and compliant with HUD requirements and local government expectations (City of Charlotte, 2013; Charlotte Neighborhood & Business Services, 2013).

### **Responsibility and Accountability**

Fourth, responsibility and accountability are the metrics that define the sustainability of collaborative governance, and that nurtures the relationships between partners (Silvia & McGuire, 2010). Responsibility and accountability legitimize the

efficacy of the collaborative process for participants through clear delineation of tasks, mutually agreed upon expected outcomes and milestones, and transparency between the public and nongovernmental stakeholders (Emerson et al., 2011; Gazley, 2010; Silvia, 2011). Authenticity is the foundation for the collaborative governance process that is a level of engagement that combines both citizen participation and civic engagement and also request interdependence between government and partners to be effective (Ansell & Emerson et al., 2011; Gash, 2008; Silvia, 2011). Partners must depend upon each other to accept responsibility for the mission, goals, and strategies; to be accountable for their performance on tasks; and to have others trust in the validity to those commitments (Ansell & Gash, 2008; Huxham & Vangen, 2000; Koschmann et al., 2012; Silvia, 2011).

The city of Charlotte and its partners expanded on a history of federal and local government accountability and transparency. By using existing city and HUD monitoring and reporting instruments they were able to seamlessly communicate action plan components, success measurements and performance progress to the public and external partners (City of Charlotte, 2013; Charlotte Neighborhood & Business Services, 2013; HUD, 2010).

### **Key Components of Stakeholder Theory**

#### **Defining Stakeholder Theory**

For purposes of this study, an abridged version of Freeman's stakeholder theory is used to highlight joint value creation to address public policy issues involving affordable housing (Fassin, 2012; Freeman & McVea, 2001). Likewise, this definition combines Crane and Ruebottom's (2011) expanded stakeholder definition that includes

demographic, social and issue diversity with Johnston et al.'s (2010) recognition of targeted inclusion of stakeholders and citizens as an effective means of addressing complex public policy issues (Crane et al., 2004; Fassin, 2012; Freeman & McVea, 2001; Johnston et al., 2010). This hybrid definition functions as the framework for NSP1 stakeholder efforts on affordable housing and homelessness.

This integrated definition also supports the scope of Charlotte's engagement process and was recognized as the critical difference between approaches undertaken by other municipalities. Although collaboration was an NSP requirement, engagement levels and strategies varied widely by municipality to comply with HUD's overarching program guidelines (Decker, 2011; GAO, 2010; Goldstein, 2010; Immergluck, 2010; Joice, 2008; Mallach, 2009; Searfoss, 2011).

The city of Charlotte engaged an array of stakeholders to support the NSP1 action plan that included community and resident groups in the 11-targeted neighborhoods, NPOs like the University of North Carolina at Charlotte, businesses and affordable housing advocates. Coordinating the Charlotte action plan required input and commitment from designated stakeholders and others that assisted in plan implementation and supported NSP1 in the "court of public opinion."

### **Interconnectivity of relationships**

The interconnectivity and purposefulness of the stakeholder theory is key to the efficacy of the city of Charlotte's NSP1 implementation strategy. Correspondingly, in this stakeholder paradigm, government is required to use different tools and strategies to establish meaningful partner participation. These tools are open dialogue, active

involvement in planning, design, and implementation of programs; and opportunities to influence the decision-making process (Bingham et al., 2005; Huxham & Vangen, 2000; Johnston et al., 2010; Searfoss, 2011; Silvia, 2011). Bingham et al.'s (2005) study concluded that governance through networks or public and private organizations are most effective when people are involved, with the view that people are the “tool makers and tool users” (p. 547). Likewise, a range of stakeholder theorists enhanced the relevancy of the relational concept between public and private stakeholders. Specifically, the significance of the citizens and clients of these entities and the importance of the processes are the interconnected threads between the stakeholder theory and the theory of collaborative governance for this study (Johnston et al., 2010; Silvia, 2011; Stieb, 2009).

The significance of the interconnectivity between stakeholder groups and the city of Charlotte is another key factor that increased the productivity of Charlotte's implementation strategy. For decades, these stakeholders collaborated on the complex public issues of affordable housing and homelessness, and their commitments to finding viable solutions to these problems are evident in the design and implementation of Charlotte's NSP1 action plan.

### **Stakeholder Engagement**

Searfoss (2011) concluded there is no standard implementation template to address every NSP scenario but posited that municipalities that integrated NSP efforts with current consolidated planning strategies or other existing projects were more effective than those that attempted to utilize NSP funds for new or independent projects. Longworth (2012) determined that partnerships created solely to compete for funding

encountered issues of mutual trust, consistent communications, and mutual goals just as independent, stand-alone projects experienced. In many cases, these factors diminished the projected impact of partnership efforts. Additionally, Johnston et al. (2010) advanced the concept of targeted inclusion of stakeholders as a productive component of public-private partnerships. The city of Charlotte applied this concept for stakeholder engagement with NSP1. Specifically, stakeholder organizations with the capacity and resources to perform, with housing industry and citizen credibility were deemed viable partners.

### **Joint Value Creation**

Joint value creation is a key component of the stakeholder theory, and as Freeman et al. (2001) posited, it is focused on and committed to the common goals of business management such as increased profits and expanded market share. Similarly, in NSP1 and past HUD HOME programs as a quasi-business model is used to expand the available market of affordable housing through REO acquisition, Rent Reduction and Housing Choice --Section 8 Voucher programs, to name a few (Weber & Wallace, 2012). Then, through partner agreements among government, property owners, and local developers, mutual business arrangements are created and these provide more affordable housing units and increased profits (Weber & Wallace, 2012).

Scholars Crane and Ruebottom (2011) also enhanced Freeman's definition to include the evolving social responsibility of corporations and businesses to constituents and communities and the need to cooperate to create joint value for diverse constituents (Scherer & Palazzo, 2011; Yeoh, 2012). Likewise, Buchholz and Rosenthal (2005)

advanced the discussion of stakeholder theory to include “social issues in management” (p. 137) as a pragmatic approach to balance corporate and constituent interests and reinforce the reciprocal relationship between them for the success of the entire community in which both function (Carrol, 1999; Orts & Strudler, 2009; Scherer & Palazzo, 2011; Smith, 2008; Yeoh, 2012).

Correspondingly, Stieb (2009) assessed a range of applications of joint value creation within management and government by examining the moral directive in that context. In particular, he examined the importance of joint value creation from the perspective of Rawls’ theory of justice and the “question of distributive justice” (Stieb, 2009, p. 403). Rawls posited that inequalities are justified only in the favor of the disadvantaged and concluded that resources, goods and talent should be used for common good and thereby create joint value for all, regardless of socioeconomic station.

By Rawls’ account, government had a responsibility to the disadvantaged and an obligation to exercise distributive justice to provide all citizens equal access to services (Rawls, 1999; Rawls, 2001). This theory of distributive justice is reflected in NSP goals to provide low and middle-income households ways to attain affordable housing and homeownership. Additionally, Stieb (2009) advanced that “creating value for stakeholders, likewise implies the moral demand to use one’s resources for the good of the less fortunate” (p. 403). Likewise, Charlotte engaged banks, private sector partners, and private developers to identify multifamily properties on the cusp of foreclosure and facilitating expedited sales. These and similar actions were vital to the city’s ability to add bulk housing units to the affordable housing inventory.

The city of Charlotte's decision to utilize targeted inclusion of stakeholders allowed for improved time and resource management to work together for the joint value of affordable and accessible housing for the economic and moral health of the community. The evolution of Freeman's stakeholder theory (2001) beyond the corporate environment to management, government, and ethics is a logical transition for the strategies Charlotte found most effective (Orts & Strudler, 2009; Scherer & Palazzo, 2011).

### **Stakeholder Interests**

As noted, the stakeholder theory was designed to advance corporate interactions with shareholders and the expanded role of stakeholders in the decision-making processes of the corporation (Buchholz and Rosen, 2005; Freeman et al., 2001; Scherer & Palazzo, 2011; Searfoss, 2011; Stieb, 2009). Crane and Ruebottom (2011) determined that stakeholder roles should be reassessed to recognize nontraditional constituents and to also understand the importance of allowing active participation in the processes that impacted stakeholders' lives (Orts & Strudler, 2009). Likewise, the basis of this theory is the integration of stakeholders' interests and perspectives in the processes that affected them, as problem-solvers and equals in shared pursuits, and not merely people that were "consulted" (Ansell & Gash, 2008, p. 544) by corporations or by government (Ansell & Gash, 2008; Orts & Strudler, 2009; Searfoss, 2011; Yeoh, 2012).

Furthermore, the efficacy of the public-private partnerships is defined by the deliberative role of stakeholders to share their interests and to participate in the consensus building processes as vested partners with joint responsibilities and value (Ansell &

Gash, 2008; Johnston et al., 2010; Robertson & Choi, 2012). Within this context, the interests of people and communities could differ from those of stakeholder organizations and government, resulting in conflict that would require greater investment of time and resources from all parties.

For example, the city of Charlotte's action plan was to include as many homeowners as possible. Even those who had defaulted on mortgages were assisted through loan modifications or restructures that preserved their homes and diminished the impact of a foreclosure on neighborhood property values (Gass, 2010). In these instances, homeowners' involvement was within the plan's sustainability framework that required financial literacy and credit counseling programs managed by Self-Help CDC and the Center for Community Self-Help (HUD, 2010).

Charlotte and its stakeholder organizations had a shared history on affordable and accessible housing policy and therefore, operated with mutuality and confidence in the other's expertise to support NSP1 action plan components. Stakeholders were selected based upon past performance with either single or multifamily development, acquisition, loan and down payment assistance, or rehabilitation (City of Charlotte, 2013; Charlotte Neighborhood & Business Services, 2013; HUD, 2010). This confirmed that the City could comply fully with NSP1 requirements and could advance local housing policy.

### **Accessibility and Transparency**

Using stakeholder theory as a strategic planning and management tool requires consensus on key elements such as accessibility and transparency, as they are the normative basis for communications in partnerships (Crosby & Bryson, 2005;



Silvia, 2011). Accessibility is a theme central to both theories in this study and denotes level of openness, ease to engage and communicate, and capacity to be influenced. Likewise, transparency is another central theme of both theories and represents the capacity of all partners to view processes and systems without obstruction. Both terms relate to the interaction and understanding between stakeholders that ensures open and direct participation in decisions, policies and planning that impact everyone. It should be noted that organizations, like individuals, are more likely to collaborate when they have interacted effectively in the past and have developed a level of trust created through mutual accessibility and transparency (Heinmiller, 2009; Ostrom, 2000). Accessibility and transparency are key items to building trust and joint value creation when organizational culture, leadership, and management styles differ. Stakeholders must feel confident that at any time, actions and transactions of the process are visible (Gazley, 2010)

Confidence in the trustworthiness of the engagement process is especially significant to stakeholders involved in joint projects with government, where trust in the system is critical to the performance of all parties (Bingham et al., 2005; Greenwood et al., 2010). This was particularly germane following the 2008 economic downturn. Notably, the city of Charlotte's track record with NSP1 stakeholders ensured that accessibility and transparency were not an issue (City of Charlotte, 2013). Specifically, existing communications networks were expanded to include NSP1 timelines and milestones, as well as integration with the city's Citizen Engagement Policy protocol (City of Charlotte, 2013; Charlotte Neighborhood & Business Services, 2013).

Additionally, the city's NSP1 success was inextricably connected to the success of stakeholders, as it reflected the commitment of local elected officials and public policy practitioners to affordable and accessible housing for all Charlotte-Mecklenburg residents (City of Charlotte, 2013; HUD, 2013).

### **Local, State, and Federal Stakeholder Expectations**

Donahue and Zeckhauser (2011) posited that clearly articulated expectations “distinguish between success and outline the terms by which performance is judged” (p. 102). They further concluded that expectations are based upon a partner or stakeholder's past performance and legitimacy was derived from those expectations as opposed to the experience. Harding, (2010) posited that the creativity of leadership should inspire courage and creativity in others to attempt new ideas and innovation, thereby raising stakeholder expectations in return. Likewise, clearly defined stakeholder expectations should be represented as a measure of creativity through performance (Rabe, 2006).

The mandate to mitigate the impact of foreclosures on housing markets, through acquisition and repurposing abandoned and vacant properties framed the overarching federal stakeholder expectations (Goldstein, 2010; Immergluck, 2010; Joice, 2008; Nickerson, 2010). Likewise, the HERA legislation to initiate NSP further reinforced local, state and federal implementation expectations (Goldstein, 2010; Mallach, 2009). Mallach (2009) concluded that neighborhood stability could be defined in many ways, physical, economic, or environmental; however, performance measurements are framed by the expectations of local stakeholders.

City of Charlotte's NSP1 action plan defined local and state expectations based on local affordable housing policy and the Consolidated Planning document that outlined strategies to increase affordable housing and a ten-year plan to eradicate and prevent homelessness (City of Charlotte, 2013). Finally, it is important to note that Charlotte's NSP1 expectations were consistent with HUD affordable housing policy and long-term local and state government housing policy commitments (Charlotte Neighborhood & Business Services, 2013).

### **Local Management of Federal Policy**

Landis and McClure's research, *Rethinking Federal Housing Policy (2010)*, concluded that the United States government must reassess and redesign federal housing policy and federal housing programs to better address burgeoning affordable housing crises and to stabilize housing markets in all communities. NSP1 was one of the programs designed to facilitate that process with funding to acquire foreclosed, abandoned and vacant properties (Decker, 2011; GAO, 2010; Immergluck, 2010; Joice, 2008). Despite numerous challenges concomitant to the NSP1, grantees, subrecipients and citizen groups developed action plans and engagement strategies appropriate for their municipalities (GAO, 2010; Goldstein, 2010; Immergluck, 2010).

The city of Charlotte integrated NSP1 into existing local housing policy consistent with HUD requirements to provide affordable housing and prevent homelessness using a plan titled "More than Shelter, Charlotte-Mecklenburg's Ten-Year Plan to End and Prevent Homelessness" (City of Charlotte, 2013, p. 1). Nearly 15 months prior to the creation of NSP1, the city of Charlotte determined revitalization efforts were

needed in 11 neighborhoods it deemed unstable and further exacerbated by foreclosures and abandonment; the city had already initiated revitalization efforts in eight of these neighborhoods (HUD, 2010).

Furthermore, NSP1 grantees were offered two procedures for program administration. Either a joint agreement with the state to administer the entire allocation or the local government establishes a subrecipient agreement with the state where the state is responsible for a specific action (HUD - Office of Block Grant Assistance [CPD], 2010). Charlotte chose the subrecipient option. The city of Charlotte was allocated \$8,056,777 (federal allocation - \$5,431,777 and state allocation - \$2,625,000) (City of Charlotte, 2013, p. 3).

The city of Charlotte designed a system that incorporated NSP1 action plan activities with existing HUD housing projects and local affordable housing and homeless housing projects using existing infrastructure that included stakeholders in aspects of management (City of Charlotte, 2013). In addition, businesses hard hit by the economic impact on the housing market expected the action plan to address some of their concerns, namely, loss revenue and decreased property values. The action plan required appropriate government agencies to identify developments and properties eligible to be included in NSP1. Although, community expectations for more affordable housing were addressed in the plan, residents in the 11-targeted neighborhoods sought individual mortgage remedies and assurances that NSP1 efforts could be sustained after the program ended. Resident and community organizations expressed concerns that the plan should include an infrastructure to ensure sustainability.

## **Equity and Empowerment**

Balance and equity among partners are impediments to engagement processes when the goal is to harmonize organizational missions, goals, strategies and leadership (Andolina, 2010; Johnston et al., 2010; Page, 2010). Typically, in these instances, there is an imbalance of power, resource capacity, organizational culture, and leader empowerment that disrupts the process and alienates partners (Andolina, 2010; Gazley, 2010). As a matter of fact, Gazley (2010) determined that these factors are among the primary reasons nonprofits and other private organizations were hesitant to engage with government.

Therefore, partners in collaborative governance arrangements purposefully sought solutions to mitigate these obstacles. In many cases, municipalities provide technical support and training to partners, and HUD offered supplemental learning options with mentors and coaches to ensure each recipient and subrecipient understood the procedures and requirements involved (Ansell & Gash, 2008; Gazley, 2010; Page, 2010).

Conversely, some scholars have posited that collaborative governance is a misnomer, as nongovernmental partners are not equal partners with government (Crosby & Bryson, 2005; Parent & Deephouse, 2007; Purdy, 2012). There is only a semblance of power and influence in the decision-making process because reliance on government eliminates any opportunity for autonomous power (Crosby & Bryson, 2005; Parent & Deephouse, 2007; Purdy, 2012). Warner (2006) and Walter and Petr (2000) believed equity and empowerment were contradictions in terms, as many nongovernmental partners feel powerless to disagree, powerless to impact decision-making, or powerless to

counter a government position, thereby, diminishing the possibility of equity and empowerment. Additionally, Purdy (2012) determined that using power as a factor in legitimacy, resource capacity, and expertise is critical to achieving the consensus goal but may also alienate or even exclude other partners with fewer resources from collaborative governance processes all together.

Accordingly, city of Charlotte selected partner organizations that possessed the expertise, past performance; resource capacity and affordable housing industry reputation to fulfill action plan tasks within the NSP1 timeframe (City of Charlotte, 2013, p. 1). Partner organizations also possessed comparable qualifications and industry experience, thereby addressing any issues of equity and empowerment.

### **Public Policy Issues**

#### **Policy Intent Versus Program Implementation**

The U.S. Congress established Housing and Economic Recovery Act (HERA) in July 2008 with the policy intent to address the negative impacts of foreclosures on the housing market (GAO, 2010; Goldstein, 2010; Immergluck, 2010; Joice, 2008). HERA, through HUD established the Neighborhood Stabilization Program (NSP) as the program implementation infrastructure to stabilize housing markets, restore public confidence, and stabilize neighborhoods (Decker, 2011; GAO, 2010; Immergluck, 2010; Joice, 2008; Mallach, 2008; Nickerson, 2010). Unfortunately, the NSP policy intent and allocations were insufficient to keep pace with the rapidly destabilizing housing market and competition from private developers for REO properties (GAO, 2010; Goldstein, 2010; Immergluck, 2010; Joice 2008).

NSP1 implementation was complicated by challenges inherent in the policy that could not be prevented, namely, inadequate funding, timeframe, and eligibility guidelines (Goldstein, 2010; HUD, 2010; Immergluck, 2010; Joice, 2008; Mallach, 2009; Newburger, 2010; Nickerson, 2010). Likewise, initial technical support and guidance for NSP1 grantees were inadequate and changed frequently to address unexpected obstacles encountered during implementation, and grantee efforts were compounded by mandated funding obligation timelines (Decker, 2011; GAO, 2010; Goldstein, 2010; Immergluck, 2010; Nickerson, 2010). Moreover, NSP allocation formulas were designed based on the CDBG program with concomitant compliance adjustments to address suburban specific scenarios, as the CDBG program was used predominately in urban cities (Decker, 2011; Goldstein, 2010; Immergluck, 2010).

Finally, Decker (2011) concluded that incongruence between NSP policy and program implementation resulted from the two NSP policy goals of quickly discharging funds to diminish the impact on the flailing housing market and stipulating that funding could only be spent on foreclosed properties. The fact that both goals were in conflict with community development procedures made NSP1 implementation a challenge (Decker, 2011; Gass, 2008; Goldstein, 2010; Immergluck, 2010; Nickerson, 2010). Effective community development is based upon the creation of partnerships within communities, and the NSP's truncated timeline presented numerous obstacles to that fact (Gass, 2008; Goldstein, 2010; Graves, 2012; Immergluck, 2010; Newburger, 2010).

To mitigate NSP1 policy and implementation tensions, the city of Charlotte targeted 11 distressed neighborhoods that were previously approved by HUD to expand

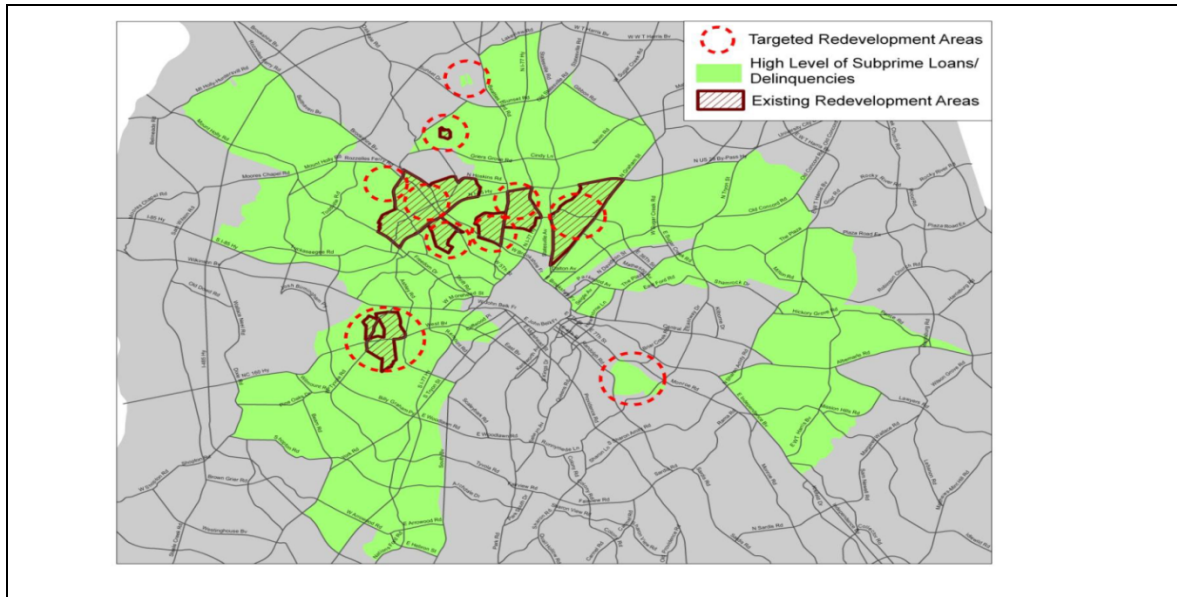
ongoing revitalization efforts there. Community leaders and organizational partners supported this selection process because of existing relationships and ongoing and past performance in these areas. This strategy ensured that collaboration was seamless and more engaged. Likewise, anchoring NSP1 activities with established partner organizations and ongoing efforts was more prudent than creating projects for the sole purpose of obligating funds (City of Charlotte, 2013).

### **Target Neighborhood Impact**

NSP1 guidelines defined neighborhoods eligible for funding and provided specific income and area median income criteria consistent with HERA requirements. In addition to NSP1 funding guidelines, the city of Charlotte used supplemental metrics for added “area of greatest need” (City of Charlotte, 2013, p. 5) qualification and verification. For example, the number and percent of subprime loans identified “areas of greatest need” by zip code and census block data. In addition, RealtyTrac, a national foreclosure tracking company provided additional verification that selected areas complied with NSP1 standards by combining estimated foreclosures, abandonment risk scores and number of foreclosures filed. (HUD, 2010; City of Charlotte, 2013, p. 1). From that data, the city selected 11 neighborhoods, eight of which were already targeted for comprehensive redevelopment using other HOME programs.

The targeted neighborhoods were Reid Park, Washington Heights, Wingate, Lincoln Heights, Barrington, Druid Hills, Grier Heights, Lakewood, Peachtree/Grass Meadows, Thomasboro/Hoskins, and Windy Ridge/Todd Park (City of Charlotte, 2013). Figure 2 shows a map of the NSP1 targeted neighborhoods.





**Figure 2.** Map of NSP1 target neighborhoods. **This adaptation represents Targeted Redevelopment Areas (red dotted circles), High Level of Subprime Loans (shaded in green) and Delinquencies and Existing Redevelopment Areas (bold bordered, cross hatched) included in the City of Charlotte’s action plan. Map adapted from the *City of Charlotte FY09 Action Plan – NSP Grant Application (2010)*. In public domain.**

### **Affordable Housing and Homeless Impact**

The Obama Administration renewed the federal government’s commitment to affordable housing and eradicating homelessness by expanding many of the housing interventions initiated in previous administrations (Ting, 2013). Namely, Foreclosure Prevention, HOPE NOW, Housing Counseling grants, Home Affordable Modification Program (HAMP), Home Affordable Refinance Program (HARP), HARP 2.0, Making Home Affordable (MHA), National Foreclosure Mitigation Counseling Program,

Housing Choice Voucher Program, HUD – Veteran Affairs Supported Housing (VASH), Homelessness Prevention and Rapid Re-Housing Program, Rent Reduction Voucher, public housing, Section 8, and other programs designed to support families and stabilize communities (U. S. Dept. of HUD [HUD], 2014). The Neighborhood Stabilization Program (NSP1, NSP2 and NSP3) was created by Congress and HERA legislation as the most recent extension of HOME programs to address the federal government’s long-standing commitment to affordable housing and neighborhood stability (Ting, 2013; HUD, 2014).

Municipalities viewed NSP as an opportunity to acquire foreclosed properties to expand their affordable housing inventory and address the immediate housing needs of families in the areas of greatest need (FRB, 2010; Gass, 2010; Goldstein, 2010; Graves, 2012). Likewise, families and individuals were interested in the most expedited means to maintain current residences, access funding to refinance current mortgages or rescue homes from foreclosure, and identify alternative housing solutions in lieu of foreclosure (Decker, 2011; Graves, 2012). In addition, homeowners who were not at risk were concerned about property values and the stability of their neighborhood as foreclosures and abandonments increased (Goldstein, 2010; Immergluck, 2010; Immergluck & Smith, 2006).

Likewise, the city of Charlotte integrated NSP activities into its Affordable Housing Policy, Annual Consolidated Plan, and More than Shelterplan and used the acquired properties to expand the affordable housing inventory by 413 (City of Charlotte, 2013; HUD, 2010). Achieving this goal addressed observations from the city’s

assessment of affordable housing, entitled, *Analysis of Impediments to Fair Housing – City of Charlotte*. This document identified the lack of consistency between affordable housing policy and fair housing law as one of the major impediments to adding to the affordable housing inventory and access for residents (TDA, Inc., 2010). The research recommended reuse and marketing of foreclosed properties and down-payment assistance as keys to expanding affordable housing inventory in Charlotte-Mecklenburg (TDA, Inc., 2010). Charlotte's NSP1 strategy incorporated these findings with program requirements to address the needs of families with AMIs targeted by NSP and local affordable housing eligibility goals in the 11 distressed neighborhoods (City of Charlotte, 2013; TDA, Inc., 2010).

### **Bureaucratic Issues**

Historically, bureaucratic issues that could affect engagement and stakeholders are inherent in most public-private collaborations (Gazley, 2010; Nickerson, 2010). Whether those issues involve goals, communications, equity, or resources, they can inhibit dialogue and jeopardize the collaborative process (Nickerson, 2010; Silvia, 2011). Any of these issues could have impeded the potentiality of NSP and its impact on affordable housing and homelessness. In addition, for some municipalities, the uncertainty of collaborating with private developers on NSP projects was such a significant issue that many declined to even pursue it (FRB, 2010; Gass, 2010; Neighborhood Transformation - South Florida Redevelopment, 2009).

In NSP1 REO scenarios, private developers were better able to create innovative profit-sharing opportunities that incentivized partnering with government in ways that

government had not considered. As a result, the impact on the affordable housing market and vulnerable families and neighborhoods could have been greater had developers been engaged more effectively (FRB, 2010; Gass, 2008; Gass, 2010; Goldstein, 2010; Immergluck, 2010; Neighborhood Transformation - South Florida Redevelopment, 2009). Specifically, some municipalities considered private developers as stakeholders, while others viewed them as competitors for REO properties.

Silverman (2009) examined housing consequences following 2008 and the resulting housing industry deficits, and he emphasized the need for government to connect with nongovernmental organizations like businesses, entrepreneurs, and nonprofits to access the energy, creativity, and advocacy available through collaboration. By contrast, the hesitancy of local government officials to collaborate with experienced private partners and the complexities of NSP regulatory requirements, many grantees created action plans in a vacuum that limited the potential effectiveness of the program for long term neighborhood stabilization (Goldstein, 2010; Graves, 2012; Immergluck, 2010; Neighborhood Transformation - South Florida Redevelopment, 2009; Newburger, 2010; Page, 2010).

Notably, the city of Charlotte used NSP1 to extend partnerships with NPOs, citizens, and entrepreneurs skilled in development and affordable housing. These partnerships increased the affordable housing inventory, strengthened local affordable housing networks, and incorporated a market-based element to NSP1 development that generated revenue for continued expansion (City of Charlotte, 2013; HUD, 2010). Additionally, as of June 30, 2013, Charlotte's NSP program income generated "\$491,147

that was utilized to acquire other NSP1 eligible homes for reuse” (City of Charlotte - Neighborhood & Business Services, 2013, p. 1). Likewise, other city NSP1 projects are on pace to generate revenue for other affordable housing and homeless projects (City of Charlotte - Neighborhood & Business Services, 2013). Consequently, the city of Charlotte and its partners created a collaborative arrangement that benefited all partners and 11 neighborhoods.

### **Leadership Issues**

Silvia (2011) posited that the success of collaborative governance scenarios requires public managers to provide an effective leadership plan for government agencies, NPOs and other stakeholders to ensure efficient and reliable service and program delivery. He concluded that to do so, managers must resolve to lead differently, in a shared power world. Specifically, Silvia (2010) recognized the paradigm shift from “hierarchical leadership to network leadership” (p. 66), which is a requirement for productive collaborative governance configurations. Additionally, network leadership is most appropriate to strengthen the interconnectivity of public-private partnerships, where trust, adaptability, and people-oriented skills are so vital (McGuire & Silvia, 2009; Silvia & McGuire, 2010).

HUD headquarters and regional staff provided guidance and technical support critical to implementation of NSP1 and encouraged grantees to be receptive to the benefits of collaboration (GAO, 2010; HUD, 2010). Accordingly, NSP1 regulatory specifications cited partnerships as a program requirement for more effective

management of the acquisition and reuse processes (Gass, 2008; Gass, 2010; Goldstein, 2010; Graves, 2012; Newburger, 2010).

Consequently, the city of Charlotte employed collaborative relationships with leaders in the affordable housing, homeless advocates and private developers to design, plan, and implement NSP1 action plan activities. As Silvia (2010) noted, collaborative structures have transcended traditional leadership frameworks and was demonstrated by the city's NSP1 partner network with citizens, businesses, Habitat for Humanity, Charlotte Housing Authority, Charlotte Mecklenburg Housing Partnership, Self-Help Community Development Corporation, and Builders of Hope (City of Charlotte - Neighborhood & Business Services, 2013; HUD, 2010).

### **Research Methods Used in Literature**

The research conducted on HUD's REO acquisition, Foreclosure Prevention, Making Home Affordable (MHA), HOME, HOPWA, and NSP1 have included quantitative methods and qualitative methods to study this general topic. No singular or more preferred method was used to research NSP1 benefits and barriers, although the method chosen should be based upon the study's research questions. In the literature reviewed, quantitative studies utilizing surveys and multivariate analysis were the most commonly used methods. The multivariate method appeared to be used frequently to determine the immediate and potential impact of foreclosures and REOs on housing markets without providing significantly new information on the subject. I was unable to locate studies that included in-depth perspectives of the research participants (Decker, 2011; Gass, 2010; Graves, 2012; Immergluck, 2010; Mallach, 2009; Newburger, 2010).

It is important to note that initial quantitative research provided the basis for later qualitative study of foreclosure impact on the social viability and neighborhood stability (Newburger, 2010), and this is different than the standard qualitative to quantitative research progression

Specifically, Immergluck and Smith (2006) researched the impact of foreclosures in low-income neighborhoods leading to “physical disorder” (p. i) that precipitated increases in criminal activities, loss of social capital and the eventuality of disinvestment in neighborhoods. Initial findings also indicated the influence of foreclosures on property values in nearby neighborhoods (Immergluck, 2008; Newburger, 2010). These studies stimulated similar research that provided quantifiable evidence of the widespread negative effects of subprime lending and foreclosures on stability and quality of life in primary neighborhoods and property values in secondary neighborhoods within an eighth of a mile (city block) (Immergluck & Smith, 2006, p. ii) of foreclosed property (Goldstein, 2010; Immergluck, 2008; Newburger, 2010).

Immergluck and Smith (2006) were among the first to verify the role of subprime lending in the destabilization of low and middle income neighborhoods that led to government intervention such as loan modifications, refinancing, and housing counselor programs through the Federal Housing Administration’s (FHA) loan programs for homeowners facing foreclosure and loan default (2006). This research was the harbinger of the 2008 economic recession that was widespread in the housing industry and led to Fannie Mae and Freddie Mac buying high-risk loans. Despite these actions, additional intervention was needed to keep pace with the rapidly declining housing market and

resulted in the creation of the NSP in 2009 (Immergluck, 2008; Immergluck & Smith, 2006; Newburger, 2010). As a result, NSP1 literature is replete with regression and multivariate research of the cause and effect and physical and fiscal impact of the housing market collapse but is lacking in the number of comparable qualitative research studies.

Quantitative research methodologies, like those referenced, collect data from a large population of participants that may not always produce the most useful or informative outcomes. However, qualitative research methods provide more appropriate ways to ascertain “what people know, think, and feel by interviewing, observing and analyzing documents” (Patton, 2002, p. 145). Qualitative research methods can add a more comprehensive and in-depth element to public policy issues.

There is a limited range and focus of qualitative research of stakeholder perspectives of NSP1 processes and outcomes of their involvement. However, a few studies provide a qualitative research baseline relative to my topic. For example, Searfoss (2011) conducted case studies of municipal stakeholders and the impact of management capacity on stakeholders’ participation in NSP1, and Graves’ (2010) survey of neighborhood residents provided context for quality of life perceptions from individuals living in targeted neighborhoods. Next, Mallach (2009) researched the secondary impacts of the foreclosure crisis from the perspective of residents in NSP1 target neighborhoods and adjacent neighborhoods, and Gass (2010) conducted post-foreclosure case studies of NeighborWorks affiliate efforts in 13 areas to determine the impact of NSP1 on neighborhood stability from affiliate and resident perspectives.



As a result, I used the qualitative method for my study with a phenomenological approach including a comprehensive interview technique to gain a better understanding of the complex social phenomena of stakeholder perceptions of phase one of the Neighborhood Stabilization Program (NSP1). Existing qualitative research provided a practical strategy to utilize inputs from the range of stakeholders involved with the city of Charlotte.

First, Gass (2008) noted in *Post-Foreclosure Community Stabilization Strategies: Case Studies and Early Lessons 2008*, that NeighborWorks was a major NSP1 partner with numerous governmental entities, and as the lead organization in other instances, used an interview approach to determine the impact of NSP1 on NeighborWorks affiliate activities (Gass, 2010; ShelterForce, 2010). ShelterForce's (2010) research of NeighborWorks concluded that NSP1 time constraints and narrow funding scope did not provide the policy framework or operational latitude for NeighborWorks and other nonprofit housing organizations to leverage NSP1 funds for more long term neighborhood stabilization and homeownership strategies (Gass, 2010; Immergluck, 2010; Newburger, 2010). This study identified interconnectivity as a key success factor for NeighborWorks affiliated efforts to maximize NSP1 funding.

Second, Searfoss (2011) used a case study approach of localities to examine stakeholder capacity to plan and implement NSP, and stakeholder capacity was the variable. This research revealed that the local municipalities in the study did not have the business or community-based networks, adequate staff, or resources needed to manage

and effectively utilize NSP1 funds. In which case, the program did not achieve its basic intent, to mitigate the impact of foreclosures on neighborhoods.

Third, Graves (2010) used a survey approach to determine resident perceptions of the impact of NSP1 efforts on the neighborhood, and perception was the key factor. This research examined the community impact of foreclosure intervention policy from the perspective of residents, both renters and homeowners, living in “high-foreclosure neighborhoods” (p. 1). The goal of this qualitative study was to capture the perspectives and experiences of residents about the impact of NSP1 efforts in their neighborhoods.

The dearth of qualitative research of organizational partners, grantees, subrecipients or citizens’ perspectives of NSP1 is the reason I elected to use the phenomenological qualitative method with in-depth interviews instead of a case study approach that specifically explained research participants’ points of view. The preponderance of research of NSP1 is narrowly focused quantitative studies that can be enhanced and amplified by a qualitative research study.

Johnson (2010) noted that in-person interviews allow researchers to collect large volumes of data, ask more probative or sensitive questions, and engage populations that are otherwise unreachable. It was not appropriate to use a quantitative survey method in my study, as closed-ended responses would have missed the required details on benefits and barriers. A mixed method approach was not used, as there are insufficient amounts of empirical stakeholder data available on HOME programs, MHA, REO and NSP1.

## Summary

This chapter concentrated on a comprehensive review of the common themes in the literature concerning the benefits and barriers of HUD's NSP1. The theory of collaborative governance and the stakeholder theory provide the framework to examine these themes. Collaborative governance was used to assess the effectiveness of the NSP1 governing process and the stakeholder theory provided the context to define stakeholder engagement processes. Additionally, the benefits, barriers, and common themes were based on the perspectives of stakeholders who were involved in the designing, planning and implementation of NSP1. This review also included views of stakeholders at the local, state and federal level. The public policy decisions and program modifications regarding NSP were also discussed. NSP1 reporting documented a range of issues that framed perceptions of the program, and the need for government intervention to mitigate the impact of the 2008 economic downturn on housing markets and neighborhood stabilization was never in dispute.

Phase one of the NSP had the potential to provide a framework for more strategic decision-making that involves consistency between values orientation and evaluation criteria for future federal funding and interventions. Patton (2010) concluded that greater relevance; understanding, use and interest are generated when government and stakeholders share values about program methods and expected outcomes. The conceptual framework for this study is based on the theory of collaborative governance and the stakeholder theory, and explains stakeholder motivation for participating in NSP1. Trust, leadership, joint value creation, decision-making processes and stakeholder

equity may all play roles in whether a stakeholder continues to collaborate or only choose to engage in federally funded programs that are managed by a collaborative of stakeholders.

Additionally, this chapter contained a discussion of other participant views of NSP1. More specifically, the U.S. Congress and HUD were aware of the issues and challenges that influenced NSP1 outcomes and grantee experiences, and they made modifications that were reflected in the latter stages of NSP1, and for NSP2 and NSP3. The government realized that NSP1 was a hastily conceived, designed and implemented program whose policy requirements presented inadvertent obstacles for grantees. Although the initial iteration of NSP was viewed as inadequate for the pace and breadth of the housing crisis; municipalities were provided support to begin or expand existing local mitigation efforts. By all accounts, NSP1 was not the success that HUD or Congress intended, but it did provide the framework for more proactive strategies going forward. Likewise, NSP1 provided municipalities a strategy baseline to also begin or improve collaborative governance techniques to benefit more neighborhoods and families negatively impacted by the housing collapse.

Conflicting views on the efficacy and management of NSP1, and the perceptions of grantee and stakeholder capacity, technical support, monitoring and evaluation are stated in the literature; These perceptions depended upon whether government staff members and stakeholders who reported successes or failures with the program were queried. Some of these barriers included inadequate training and technical support, bureaucracy, grantee capacity and poor leadership (Mallach, 2009; Newburger, 2010).

Many aspects of NSP1 were encompassed in the literature, and I did not cover every aspect. I covered stakeholder capacity, collaborative governance tactics, interconnectivity of federal policy goals, and local program implementation strategies that affected use of NSP1 from the stakeholders' perspectives. These aspects were components of the research and subquestions that my research addressed. Finally, this chapter concluded with a discussion of various research methods that have been used in studying NSP1. Next, Chapter 3 contains a discussion and explanation for the methodology chosen for this study.

## Chapter 3: Research Method

### **Introduction**

HUD's NSP1 was conceptualized as a government intervention to reduce foreclosures, stabilize neighborhoods, and instill confidence in the market (HUD, 2010; Immergluck, 2010; Joice, 2008). My study was designed to identify, describe, and analyze the perceived benefits and barriers of NSP1 by stakeholders comprised of government agencies, nonprofit organizations, businesses, and citizens. In particular, I investigated whether stakeholder engagement, trust, joint value creation, collaboration, communications, decision-making, or other factors affected NSP1 implementation.

This chapter includes a discussion of the methodology used and an explanation of why the qualitative phenomenological method was the most appropriate method to address the research questions. A description of the sample, how the sample was chosen, and the sample size are provided. The data collection and data analysis methods are explained to ensure easy replication of this study and to understand exactly how it was conducted.

In this study, I examined key concepts of the theory of collaborative governance such as mutual trust, transparency, communications, and responsibility and accountability and examined stakeholder theory by investigating whether targeted inclusion of stakeholders and joint value creation views influenced NSP1. Using the responses to the interview questions, the participants suggested whether there were benefits and barriers of NSP1, to what extent, and how the barriers might have been reduced and the benefits

might have been increased. The final section of Chapter 3 shows how ethical guidelines and considerations were ensured for all research participants involved in this study.

The qualitative phenomenological approach was used to address the primary research question for this study, in addition to four subquestions. Interview responses were used to answer this study's research question and subquestions through the lived experiences of stakeholders who participated in NSP1.

### **Research Question**

The primary question was as follows: To what extent did benefits and barriers affect stakeholders' perceptions of the HUD NSP1, such as level of involvement in decision-making, agreement with NSP policy, action plan development, implementation, and other issues in targeted neighborhoods? The following subquestions arose from this inquiry:

1. What are the stakeholder's perceptions of the NSP's resources in targeted neighborhoods?
2. What are the stakeholders' perceptions of the NSP's leadership and management in targeted neighborhoods?
3. What are the stakeholders' perceptions of the NSP's implementation strategy?
4. What are the stakeholders' perceptions of the NSP's results and continuance?

### **Research Design and Approach**

As indicated in Chapter 2, researchers on the subject of NSP1 and similar HUD HOME programs such as Foreclosure Prevention, MHA, HOPWA and others have extensively used quantitative research designs and primarily survey data. In order to use a

more novel approach and to contribute new information to the knowledge base on NSP1, I have chosen to use a qualitative research design. Likewise, Joice (2008) in his HUD Policy Brief of NSP advanced five possible questions for continued research and debate regarding the program's context. I attempted to answer the subquestion that arose from my main research question. These questions required input from grantees, subrecipients, citizens, and community partners and focused on NSP1 experiences and program effectiveness. The answers were enhanced using a qualitative methodology.

Qualitative inquiry focuses in-depth on small samples while quantitative research is based upon larger, randomly selected samples (Patton, 2002). Additionally, qualitative research is more often used in program evaluations because they provide a framework to "tell the program's story" (Patton, 2002, p. 10) by allowing participants to share their experiences and perceptions, many times through their stories as well. A large sample is commonly used to answer research questions presented in quantitative research. A quantitative research design could also be used for this study but would be less effective for reasons noted by Frankfort-Nachmias and Nachmias (2008). For example, quantitative data are numerically summarized, are compared by variables, and do not produce personal explanations from in-depth information. Moreover, in cases where researchers seek more detailed information about the why and how explanation of behaviors, quantitative research is inadequate.

My research encompassed the phenomenon of NSP1 implementation and I sought to understand and describe the experiences of stakeholders who participated and captured their perceptions about NSP1. This type of detailed information could not be fully



described or explained effectively or efficiently using a quantitative framework.

Qualitative designs offer five different approaches that could have been applied. In this study, I used the phenomenological approach for several reasons, as described by each approach type.

### **Qualitative Approaches**

Ethnography, grounded theory, case study, narrative research, and phenomenology are five qualitative approaches. Although each approach can meet specific research needs, I determined that the phenomenological approach was the most appropriate for this research study. First, the focus of ethnography is to describe and interpret a culture-sharing group and the themes and patterns of that group (Creswell, 2013). Participants in this study were from different ethnic and cultural backgrounds and were indicative of the diverse population and stakeholder based in Charlotte, North Carolina. Ethnography was not the most appropriate for this study.

Second, in the grounded theory approach, a theory is developed from the researcher's data when a theory does not already exist to adequately explain a process or system (Creswell, 2013). The theory of collaborative governance and the stakeholder theory have existed for several decades and thoroughly explain public-private engagement and governance tools. Thus, the grounded theory approach was inappropriate for this study.

Third, the case study approach develops a detailed description of an event, activity, or program of one or more individuals (Creswell, 2013). Case studies focus on specific individuals rather than an event or evaluation of a program or event. While this

approach could have been dramatically modified for use in this study, case studies are more useful with a few dominant participants.

Fourth, narrative research's focus is to explore one individual's life experiences (Creswell, 2013). In this study, one research participant would not have adequately determined the challenges NSP1 stakeholders faced in regards to a collaborative governance framework. Specifically, stakeholders had different perceived benefits and barriers or varying experiences with NSP1; therefore, it was important to interview more than one research participant or one group of stakeholders.

This study was conducted to understand the challenges of participating in NSP1, which is the chosen phenomenon, by studying several stakeholder groups that share commonalities with public-private engagement efforts and possible benefits and barriers of NSP1. The focus of the phenomenological approach, as described by Creswell (2009), is to understand the essence of an experience and the need to describe the essence of that lived phenomenon from the individual's vantage point. Hence, the phenomenological approach was the most appropriate for my research.

### **Phenomenological Approach**

Creswell (2013) concluded that the phenomenology approach captures the common meaning for several individuals of their lived experiences of a phenomenon, how they personalize it or describe it. Like Patton (2002), Creswell (2009) also referenced Husserl's assumption that a person can only know what he or she experiences. Therefore, although many stakeholders can discuss what they perceived NSP1 benefits and barriers to be, only stakeholders who were actually involved in the program can

describe what their specific experiences, barriers, and benefits were. It is important to understand the shared or common experiences of stakeholders in order to develop policies or to develop a deeper understanding about the features of the phenomenon (Moustakas, 1994).

Phenomenological research studies are becoming more common in public policy and social science research, as they provide understanding of the lived experiences of stakeholders who encounter diverse social circumstances (Moustakas, 1994). For example, Benjamin (2012) interviewed 10 female African American Section 8 homeowners to examine parent perceptions of the relationship between homeownership and their children's school attendance and performance. Likewise, Kincaid (2014) interviewed nine teachers in professional learning communities in high schools in West Virginia to determine attitudes, perceptions, and barriers to professional learning communities. These qualitative phenomenological studies provided the justification for my study because the phenomenological approach has been used to study and explain the lived experiences of 10 or fewer participants to study or accurately capture the lived experiences of participants (Benjamin, 2012; Kincaid, 2014; Owusu-Achiaw, 2013; Russell, 2013).

### **Sample Selection Process**

Frankfort-Nachmias and Nachmias (2008) defined a population as the total number or complete set of all cases that share chosen conditions. The populations in this study were stakeholder organizations that participated in NSP1 and citizens who lived in

one of the 11 distressed neighborhoods targeted in the NSP1 action plan in Charlotte, North Carolina.

I reviewed the NSP1 action plan to identify the six NPOs that participated in the program and accessed the Neighborhood & Business Services (NBS) division website for a list of those partners. The University of North Carolina at Charlotte participated in a limited, yet critical, capacity with neighborhood organization and was also included with the two local, one state, and one federal government partners in the sample population. Likewise, either neighborhood organizations or citizen representatives from the 11 distressed neighborhoods targeted in the action plan were also a part of the population, and NBS provided contact information for the neighborhood organizations as well. The goal was to compile a database of participants and elicit participation from a minimum of four nonprofit partners, two citizens, two businesses, and two government partners for a total of 10 research participants.

An initial email was sent from the NSP1 project manager to all stakeholders to describe the study, introduce me, provide my contact information, and encourage participation (see Appendix A). I then transmitted three follow-up emails to (a) describe the study and provide the interview protocol that included an informed consent form, confidentiality agreement, interview scheduling form, and researcher contact information (see Appendix B); (b) remind stakeholders of study importance and encourage participation, and (c) thank them and remind them with a brief overview of the “next steps” (see Appendix C).

The first 10 individuals to respond by stakeholder category who were involved in either NSP1 plan design or implementation were selected to participate in the study. Two prequalification questions were asked of each participant who responded: (a) Are you 18 years of age or older? and (b) Were you actively involved in NSP1 management, leadership, communications, planning, or finance, etc.? The participation criteria for this study were as follows: Participants must be 18 years old or older, must speak English fluently, and must be receptive to answering questions about NSP1. I purposefully selected three nonprofit partners, three citizens, and three business partners and one government representative to ensure a mix of respondents and perspectives. Respondents were receptive and were eager to participate and give “voice” to their experiences.

In qualitative studies, samples are usually small and selected purposefully. In this research study, a purposeful sampling strategy was employed. The logic of purposeful sampling is to select participants based on specific characteristics and to select participants who are information-rich about the phenomenon (Patton, 2002). The shared characteristic for this study was participation in NSP1 and the benefits and barriers associated with the program.

### **Sample Size**

Creswell (2013) concluded there are no rules that exist for sample size in qualitative inquiry, and in-depth information from a small number of people can be very beneficial, particularly when cases or phenomenon are information-rich. Selecting a sample size is also based upon the type of data to be collected, the study’s purpose and credibility, and the researcher’s time and resources (Nastasi, 2013). The sample size in

this research study consisted of interviewing 10 research participants from the prescribed population of NSP1 stakeholders.

According to Creswell (2009), researchers conducting qualitative phenomenological studies typically interview 10 respondents who have all experienced the phenomenon and share a common quality. A qualitative study similar to this study was conducted using personal interviews to determine older adults' perspectives on livability in one HUD 202 – Supportive Housing for the Elderly Program. In the research study, the researcher conducted 30 interviews and found that common themes were present with 12 (Brynes, 2011). Likewise, other researchers reached saturation between nine (Kincaid, 2014) and 10 participants (Benjamin, 2012). Saturation was reached before 10 interviews in the last study. Saturation occurs when researchers are no longer able to find new information or themes essential to understanding the topic (Creswell, 2009).

Thirty research subjects is considered a high-end sample size for phenomenology, and 10 participants as more the norm (Benjamin, 2012) for phenomenology. My sample size of 10 is consistent with the recommendation of other researchers and used by experts. Based on this, the number of participants in my study was 10.

### **Data Collection**

A semistructured interview protocol with open-ended questions was digitally recorded and transcribed verbatim with the participant's permission. Researchers conducting semistructured interviews use interview protocols and have a specific order to ask questions (Creswell, 2013). Semistructured interviews are interviews that allow

researchers to ask additional follow-up and probative questions that are not a part of the interview protocol; responses to these follow-up questions may provide useful information that elucidates the topic by adding another dimension or different perspective (Patton, 2002). All digital interview recordings were transcribed verbatim with participants' permission. Participants were informed that recordings were used strictly for efficient data capture, accuracy, coding, and analysis purposes and would not be publicized or shared without prior written consent.

The purpose of the study was explained to all research participants, and they were informed that they could withdraw from the study at any time if they no longer wished to be included. Participants were also informed that they could decline responding to any interview question without providing an explanation. This information was also included on the informed consent form (see Appendix A), which contains background information on the study, study procedures, risks and benefits of participating in the study confidentiality, contact for questions, and a statement of consent to participants in the study. Informed consent was obtained from each participant prior to the interview, and each participant had the opportunity to ask questions before the interview began.

Interviews lasted less than 60 minutes, on average, and participants could determine the schedule and location, which were at participants' offices, conference rooms, community centers, public library conference rooms, or city offices or conference rooms. This information was included in the interview guide (see Appendix B). The interview protocol was designed to ensure the legitimacy and credibility of the data and

to ensure data collection; coding, analysis and evaluation processes can withstand scrutiny.

A key component of interview processes in a phenomenological study are participants' comfort level with procedures and expectations and rapport with the researcher. Indeed, researchers should define the study's possibilities and ensure participants understand there is something to be gained from participating (Moustakas, 1994). Equally as important is the researcher's "gift" of trust that is the conduit through which the participants' stories are told, freely, accurately, and genuinely, and his or her "voice" is heard (Janesick, 2011). Janesick further concluded that by establishing trust with participants, researchers were assured greater access to participant experiences and deeper insights into their perspective and thoughts about the phenomenon. This makes for a richer and more fluid interview experience for both.

To ensure that data collection was seamless, I conducted pre-interview tests of the digital recorders to verify devices were working properly and were located in optimal positions. A pre-test check was conducted with each participant to determine volume control and recorder position. Each device served as a backup for the other with extra batteries, digital cards and cables on hand. I brought my MacBook Pro laptop and iPad both with audio capabilities as a precaution. I was punctual with the start and end times for each interview without the appearance of impatience, yet respectful of participants' time. My role was to facilitate the interview process in such a way that participants were relaxed and at ease sharing their lived experience. As researcher, I was a key component of my study, and I only spoke to ask a follow-up question for application or clarification,



and not to influence with my biases, which could affect bracketing. I designed an interview protocol to ensure participants clearly understand the interview process, my procedures and expectations, and my role in this process as conduit.

Notably, epoché, the process of blocking or isolating researcher biases and assumptions in order to explain or define a phenomenon using its inherent meaning was used (Patton, 2002; Tufford & Newman, 2010). Epoché involves intense analysis and dissection of the phenomenon as though from someone totally unfamiliar with the research topic (Moustakas, 1994, Tufford & Newman, 2010). Although I took field notes during interviews, my note taking did not distract participants and was confined to key points or statements for follow-up or clarification and not verbatim. Participants' body language and tone were important indicators to note, which I recorded in my field notes. By documenting these observations and other key points, I was careful to follow the bracketing process and not interject my personal interpretation or explanations of the interview responses and critique of reactions (Creswell, 2013). It should also be noted that the audio recorder was strategically placed to capture the interview without distracting from it.

During interviews, when a participant wandered off topic or a response required more clarification or elaboration, I asked prompt questions to facilitate the flow. For example, "can you give me an example of what you mean by that" or "say more about that" were the types of prompt questions helpful to the participant. In addition, data were gathered during my personal interviews with each participant.

At the start of the interview, I stated the significance of NSP1 to Charlotte's capacity to mitigate the impact of foreclosures and abandoned homes on our neighborhoods and to stabilize vulnerable neighborhoods. Additionally, I mentioned the impact of the program on the city of Charlotte's affordable housing and homeless efforts. Likewise, I emphasized that currently, there is no research that gives "voice" to stakeholders that participated in this process and how their participation will provide valuable information that can be used to improve current and future public-private collaborations. Each participant was asked the following interview questions, in this exact order, about their lived experiences as it relates to involvement with NSP1.

1. Was NSP1 your first public-private collaboration with the city of Charlotte? You may respond yes or no. If no, how were the stakeholders different than prior collaborations?
2. Were you involved in NSP1 as a citizen, government agency member, nonprofit organization member, or business member?
3. Describe your and your organization's role in the development of the NSP1 action plan.
4. How were you and your organization involved in the NSP1 implementation strategy? What were your or your organization's experiences understanding or implementing program guidelines?
5. In what ways did the NSP1 implementation strategy fit with your organization's plans or views for the target areas? If the strategy was different or inconsistent with your organization's plans, how were concerns addressed?

6. Describe the NSP1 engagement “experience” from your perspective. How was it different from other public-private collaborations you have been a part of in terms of stakeholders, resources, and decision-making?
7. How would you describe “life” – home values, crime, appearance, etc. in the target neighborhoods before NSP1? How would you describe “life” in the target neighborhoods after NSP1?
8. Do you believe that positive change occurred in the target neighborhoods? If yes, what do you believe will need to happen to sustain the positive change? If no, what challenges exist that would disrupt the positive change?
9. What is the one thing you would change to improve the NSP1 experience?  
What made the NSP1 experience worthwhile for you?

At the conclusion of the interview, I thanked the participant and asked if there was anything else they would like to add, and if they had any questions.

Survey participant demographics reflected the diverse stakeholder base that included gender, race, and educational representation the stakeholders involved with the city of Charlotte’s NSP1 action plan. Likewise, the employment composition of participants was equally representative of stakeholders. Demographic data was collected to include gender, ethnic identity, education and socioeconomic status. Participant data provided valuable context for the perceptions of shared NSP1 experiences.

The research questions shaped the literature review that identified possible themes from which the interview questions were developed. Emergent themes that arose provided answers to the research questions. Interview Questions 1 and 2 were about

assessing public-private collaborations and interactions with the City of Charlotte. Next, Interview Questions, 3, 4 and 5 addressed the Research Question and Subquestion 3. Likewise, Interview Question 6 addressed research Subquestions 1, 2 and 3, in addition to the decision-making portion of the Research Question. Interview Question 7 was focused on research Subquestions 1 and 2. Additionally, Interview Questions 8 and 9 addressed research Subquestion 4 directly and Subquestion 2 to a partial degree. Finally, interview question 9 also addressed the benefits and barriers of NSP1 in the Research Question.

These interview and research questions are directly consistent with the key words that were generated from the literature review, which are trust, accountability, communications, mutual goals, leadership, decision-making process and expectations. Themes that emerged from the interview data should be similar to the key words. New themes related to the key words may also arise. In addition, participants related leadership and communications elements of the theory of collaborative governance to the perceived benefits and barriers.

Additionally, stakeholder engagement, stakeholder interests and stakeholder expectations were elements of the stakeholder theory that correlated to local management of federal policy and equity and empowerment. Preliminary stakeholder demographics indicated a balance of males and females; their ages' range from mid-20s to early 70s; the majority of stakeholders are college educated and employed by the organizations they represented during NSP1.

### **Validity and Reliability**

According to Creswell (2009), validity in qualitative research occurs when the researcher verifies the accuracy of the findings and also refers to researcher consistency throughout the study. The validity of my research included using digital recordings and field notes to authenticate nonverbal cues to substantiate the accuracy of the data and to elucidate the use of the participant's responses quotes. A procedure to ensure the reliability of this study was to use a coding scheme that was clearly based upon participants' responses to the interview questions. Additionally, I used participant verification to ensure precision by asking participants to confirm the accuracy of their statements in their transcripts and referred back to the digital recordings for exactness. Correspondingly, I contacted participants and read portions of the transcripts that required clarification and confirmed their responses were accurately interpreted.

### **Trustworthiness**

Maxwell (2013) concluded that in qualitative research, trustworthiness is a significant element of the methodology that is enhanced by validity and reliability. Bracketing is one of the most common methods for researchers to ensure trustworthiness (Creswell, 2009). For bracketing to occur properly, researchers, as much as possible, must set aside their personal experiences and possible biases for the phenomenon of the study (Creswell, 2009). Although I recorded thoughts in field notes, I reserved judgments and assessments until all data were collected. A brief description of my personal experiences and biases as they relate to the NSP1 is in Chapter 4.

### **Data Management Techniques**

It is essential that researchers have additional or back-up copies of all data, raw and transcribed (Patton, 2002). I organized electronic and hardcopy files for all participants in this study, which included field notes, interview protocol documents, transcripts of interview recordings, and raw digital files. In addition, all digital files were organized on my computer and an external hard drive, partitioned by individual participant.

I have sole access to participant identification and interview data. Participants were each assigned a pseudonym for respondent reference, and no name identifiers were used in participant responses or quoted text. For example, Study Respondent 1 was referred to as SR 1. The data collected electronically was stored and maintained on a password-protected computer and on an external drive. Print and electronic data storage media are stored in a fireproof media protection system in my home office. All data will be kept and stored for 5 years after the conclusion of this study and can be accessed only by me. At the end of the 5 years, all print documents will be shredded, and to permanently destroy the electronic files that include digital recordings the external drive will be erased and reformatted.

### **Data Analysis Methods**

At the conclusion of the interviews, the digital files were transcribed manually to create, and separate themes from the data. The software was then used to create an individual transcript for each participant and a separate file was created for each participant. According to Creswell (2013), coding involves the aggregate of visual, audio

and text data from “small categories of information, seeking evidence for the code from different databases then designate a code” (p. 184). Despite the use of NVivo as a common tool for qualitative data analysis, I chose to manually code the data to better manage the data and the uniqueness of the interviews. Although I considered using NVivo, I decided that the efficiency of manual analysis far outweighed the speed of the software. Furthermore, I decided what was actually coded, what and how themes became formal and determined the meanings derived from the data. Additionally, some researchers choose not to use NVivo or similar software because they prefer to hand code small data sets. I also believe the manual process offers greater richness that otherwise would not be possible, which is the aim of this study. Janesick (2011) concluded that the functionality of qualitative research is its holistic nature that allows researchers to better examine and understand the whole picture of the social context being studied.

Additionally, I used the steps outlined in Creswell’s (2013) data analysis spiral to guide the process. First, I organized and reviewed all participant transcripts and digital files to familiarize myself with the interviews. Second, I identified key words, phrases and sentences that related to participants’ lived experiences. Third, noteworthy and recurring ideas and meanings were clustered into common themes expressed in most participants’ data. Fourth, I examined the themes that emerged; used my perceptions and understanding of the NSP1 phenomenon to establish a “truth” from the interrelatedness of these experiences and offered interpretive responses to the data (Moustakas, 1994).

As referenced previously, member checking was used to verify the accuracy of individual participant responses. Field notes were also used to confirm data collected

from digital recordings data files. Field notes were an important part of the bracketing process and allowed me to fully understand the participants' perspectives and to detach any of my biases about NSP1.

To share credible findings, I used participant quotes and collated common responses in Chapter 4. Suspicion that the researcher or analyst has manipulated findings according to biases is one of the main threats to credible findings in qualitative research (Patton, 2002). I was able to reduce this threat by not inserting my personal opinions and by using epoché to process, reintegrate, and interpret the data (Moustakas, 1994). In my analysis of the data, I compared the similarities and differences among participant responses by examining the preliminary and emerging themes. Additionally, I noted and addressed variant responses.

### **Presentation of Results**

The results of this study are presented in Chapter 4 as interview excerpts, descriptions and interpretations of data, direct quotes, and identification of variant cases. In order to address the research questions and determine stakeholder engagement in NSP1 using nine interview questions, the following measures were taken:

1. Identify categories of stakeholders and specific roles with NSP1.
2. Identify strategies that created engagement opportunities for stakeholders.
3. Determine the format and process to collect participant interviews.
4. Define the structure and framework to identify key words, phrase and sentences that allow themes to emerge.



5. Identify processes that address the interconnectivity of preliminary and emergent themes to support the research questions.

Additionally, discussion of the comparisons between common themes and the key words found in the literature was included. Adjustments made to the interview protocol and data collection process are also mentioned in Chapter 4.

### **Ethical Protection of Research Participants**

My responsibility as researcher in this study was to ensure that participants were not harmed or compromised and that necessary precautions were taken to ensure the safety and wellbeing of all research participants. Approval from the Walden University Institutional Review Board (IRB) and informed consent from all participants was obtained for this study. Walden University IRB approval number for this study was 12-11-14-03076 and the expiration date was December 10, 2015. The ethics principle of respect for subjects was not breached because a thorough explanation of the study was provided to every subject, and subjects had the option and right to choose whether or not to participate in the study. In addition, research participants were independent and had complete control over their involvement in the study and could terminate participation at any time during the study.

There were no issues with the ethics and principles of beneficence because no harm is anticipated and participant risk should be low. The benefits of the study should offset the minimal potential risks. There was no loss of privacy and no significant loss of time or inconvenience by any participants. Notably, the major benefits of this study are results that may be useful to stakeholders that participated in this study and may also

benefit other citizens and stakeholders engaged in similar HUD neighborhood stabilization programs. Moreover, this study may lead to modifications or improvements to similar HUD HOME programs and enhancements to collaborative governance policies and procedures.

Finally, the ethics principle of justice was satisfied because all participants were treated equitably, fairly, and without bias. Any citizen and private or public stakeholder that participated in NSP1 was eligible to participate in this study and had an equal opportunity to do so. Additionally, all study respondents were provided a copy of the study's executive summary for participating.

### **Summary**

A phenomenological approach was the research method and design used for this study. The study components included selecting a population sample; collecting data using in-depth and semi-structured interviews; and ensuring the validity, reliability and trustworthiness of the data collection and analysis processes. A brief description of the analysis procedures and the importance of the procedures used to ensure the ethical protection of all participants in this study were detailed. Next, Chapter 4 contains a summary of the results and responses to the research and interview questions and also a presentation of themes using direct quotes and excerpts from participants.

## Chapter 4: Results

### Introduction

The purpose of this qualitative phenomenological study was to investigate the lived experiences of stakeholders who participated in NSP1 and their perceived benefits and barriers of the federal intervention to the housing crisis. This study was designed to answer the following primary research question and four subquestions. These research questions provided the bases for the interview questions asked in the study. The main research question is as follows: To what extent did benefits and barriers affect stakeholders' perspectives of the HUD NSP1, such as level of involvement in decision-making, agreement with NSP policy, action plan development, implementation, and other issues in targeted neighborhoods? The subquestions were the following:

1. What are stakeholders' perceptions of the NSP1's resources in targeted neighborhoods?
2. What are stakeholders' perceptions of the NSP1's leadership and management in targeted neighborhoods?
3. What are stakeholders' perceptions of the NSP1 implementation strategy?
4. What are the stakeholders' perceptions of the NSP1's results and continuance?

This chapter consists of the following sections: (a) description of the research participants, (b) the data collection process, (c) the data analysis process, (d) the results of the research question and subquestions as linked to the interview questions, (e) the emergent themes from the raw data, (f) the evidence of quality of this study, and (g) a summary of the chapter.

### **Research Participants**

The research population in this study consisted of individuals who participated in NSP1 in Charlotte, North Carolina. Specifically, I interviewed six females and four males, for a total of 10 participants. I identified the represented race of each participant, which included one African, five Blacks, and four Whites. Six of the participants chose to self-identify their ages. Ages of the participants included a 42-year-old, 49-year-old, 59-year-old, 61-year-old, 64-year-old, and 72-year-old and were disclosed in the prequalification phase of the study, when asked if they were 18 years old or older. The other four participants were researcher-identified as being 50 years of age or older. Additionally, based on responses from the initial interview inquiry, it was determined that nine out of the 10 research participants were employed at the time of the interview. One participant was retired and one was eligible for and considering retirement. Seven of the participants had a bachelor's degree or higher.

For the purposes of anonymity and confidentiality, study respondents in this chapter are referred to as SR1 through SR10. From my field notes and audio recordings, I determined that each participant was comfortable being interviewed. Each participant was talkative and offered additional clarification and commentary to their initial responses. Four of the 10 participants involved in NSP1 were not formally aware of the program but understood that funding was from a "federal program" to mitigate the impact of the foreclosure crisis and were comfortable being involved. SR1, SR2, SR3, SR4, SR5, and SR6 were knowledgeable about NSP1 and eager to share their experiences about the program. SR3, SR4, and SR5 were very talkative and confident discussing their

experiences in context and as compared to similar programs. SR6 was comfortable and effusive about the work she and community partners accomplished and readily shared program materials. SR2 was talkative and eager to share, she often mused aloud about “how timely this project was.” Even though SR1 was knowledgeable and confident, I observed that she was more reserved with her responses than others. Her interview did however go as expected, given her explanation of when she joined the NSP1 management team. Conversely, although SR7, SR8, SR9, and SR10 were not as engaged in NSP1 operations as other participants, they were conversational and noticeably animated when responding to some questions.

Largely, the participants were very open and willing to participate in the study through sharing their viewpoints and ideas about NSP1. No participant issues were experienced during the study. SR1, SR2, SR3, SR4, SR5, and SR6 were involved with NSP1 at similar levels and understood question context and overall program objectives, as demonstrated by their relaxed tone and demeanor during the interviews. On the contrary, SR7, SR8, SR9, and SR10 had little understanding of NSP1 processes but were aware of the overarching program objectives. Initially, I was concerned about including these individuals in the study for this reason. However, after discussing this with my dissertation chair, he assured me that they should be included and would add value, even though they were not fully aware of program or operational specifics.

Specifically, SR7, SR8, and SR10 were somewhat jovial and noted that “whatever you call the program, it was from the government; and it was good for our neighborhood; so, let’s go with the questions.” SR8 informed me that she and others had worked with

the city on previous target neighborhood projects, and although they were unfamiliar with the specifics of NSP1, they could articulate their experiences. SR9 was more cautious in the interview but still open and relaxed. She stated several times that she wanted to be sure about her answers. I reassured her that her responses were neither right nor wrong because they were her experiences and perceptions.

It should be noted that finding participants for this study was more difficult than expected because many of the individuals who worked directly with NSP1 were either full-time staff on “loan” from other divisions or temporary staff hired exclusively for NSP1. As a result, three quarters of these individuals were either no longer with the city, agency, or organization, living in different cities, unavailable, or unwilling to make time to be interviewed. Likewise, it should be understood that the timeframe for this study reflects actions and experiences with NSP1 that occurred between 2009 and 2013, and interviews for this study began in late 2014. Participants were recruited from the list of partner agencies, organizations, and target neighborhoods that participated in NSP1 and published on the city of Charlotte’s Neighborhood and Business Services webpage. Recruitment went smoothly and quickly for six of the 10 interviews but more slowly and required multiple attempts to obtain the remaining four. However, once I was able to contact the last four participants, those interviews went smoothly as well.

Overall, the research participants were very receptive and eager to participate in the study, as evidenced by their willingness to share their perspectives. There were no participant issues during this study. Specifically, SR2, SR3, and SR4 appeared to be very comfortable with the interview questions and often provided interesting examples to

clarify their points about NSP1. They also apologized for “taking too much time” with their responses, but I assured them that their comments were beneficial in a phenomenological study.

### **Data Collection Process**

The data collection process for this study began when Walden University’s IRB gave its approval. The primary data collection challenge involved locating and contacting program participants no longer employed by partner organizations. I sent invitation letters to organizations and individuals listed in the city’s NSP1 planning documents, on the Neighborhood & Business Services website and in the HUD DRGR system (website deactivated 2014). I also asked organizations for contact information on individuals now working elsewhere to whom I could send an invitation letter. Once I found 10 individuals who participated in NSP1, it was not necessary to continue attempts to locate others since all interviews were productive.

Once individuals contacted me to indicate their interest in the study and willingness to participate, I asked the prequalification questions to determine eligibility. Two of the questions, (a) Are you 18 years of age or older and (b) were you actively involved in NSP1 management, leadership, communications, planning or finance, etc., were referenced in Chapter 3. Once eligibility was determined, I immediately scheduled the date, time, and place of the interview.

This study involved interviews with a total of 10 participants and all were conducted between December 12, 2014 and January 16, 2015. Two of the interviews were conducted in the public area of community centers, three in organizations’

conference rooms (open to the general public), and one in a church conference room (four participants in a shared interview); one interview was conducted via telephone. Prior to the start of the interview, each participant was given the informed consent to review and ask questions before signing. Participants were advised that they could withdraw from the study at any time. The participant who was interviewed by telephone was emailed the informed consent and also provided the opportunity to ask questions before signing. All participants were given a copy of the informed consent for their records. Participants were then asked nine compound questions and reminded that they were not obligated to answer any question that either made them uncomfortable or any of which they had no direct experience or knowledge.

Before interviewing, I established rapport by asking participants to discuss their organization's work and to describe their community prior to the economic downturn or their partnership with the city. No participants withdrew from the study or refrained or refused to answer questions. However, four participants could not provide details for the two questions regarding the overarching NSP1 implementation strategy, as they were not aware of the program by name. At the end of the interviews, all participants were thanked and told that they would be provided a copy of the study's executive summary, once completed.

Nine of the research participants were interviewed face-to-face and one in a telephone interview. I used a digital recorder to capture each interview and also took field notes to record nonverbal cues, tone, body language, and any significant context for responses. The shortest interview was 20 minutes and the longest was approximately 40



minutes. Only one participant was contacted a second time by telephone to verify a particular response that was inaudible on the recording. Participants not contacted had their responses verified at the time of the interview when I asked for clarification or additional information. All face-to-face interviews were recorded using an Olympus digital voice recorder, and the audio recording feature on my iPhone 5 was available for back up. I only needed to use the back-up option once when one interview lasted 40 minutes and another was scheduled 15 minutes later without enough time to recharge the batteries. There was no loss of content, flow, or time, as I made the switch after the participant completed a response and during a brief pause.

Nine compound interview questions were used to collect data to answer the research question and the four subquestions of this study. The interview guide (Appendix B) ensured consistency in all of the semistructured interviews. Additionally, I asked probing and follow-up questions to clarify responses and to encourage participants to elaborate on their responses. Although every participant was eager to provide details of his or her experiences, the follow-up questions varied by the interview, participant perspective, and level of engagement. Essentially, all questions were answered, participants were thanked for participating, and the recording was stopped. However, there were two occasions when participants offered additional pertinent insights, and I restarted the recorder.

### **Data Analysis Process**

The data analyzed in this study consisted of 10 transcribed sets of participant responses. I followed the four data analysis steps presented by Creswell (2009) that were

described in Chapter 3 and are explained later in this section. I transcribed the digital audio recordings into a transcript for each participant before coding and deconstructing the data into themes. Transcripts included verbatim interview questions and responses. Data were coded after the transcription process was completed.

### **Bracketing**

As referenced in Chapter 3, bracketing is the process in which researchers must set aside their personal experiences with the phenomenon of the study as much as possible (Creswell, 2013). I relinquished my judgments of the program until all data were collected, and I was then able to form an objective perspective. I was cautious not to mention any predetermine themes or keywords from the literature in interview questions. Additionally, to effectively bracket my biases towards participant perceptions, I acknowledged my prior knowledge, beliefs, and perceptions about NSP1.

To further ensure objectivity, I relied upon reflexivity, as defined by Creswell (2009), as the process in which researchers disclose and reflect on how their biases, personal background, and values influenced their interpretations formed during the study. I do not believe that my biases about NSP1 influenced the research participants or the study at all. However, Creswell (2009) posited that it is unreasonable to believe that researchers can remove all of their biases when conducting a study.

### **Manual Data Coding**

Coding is defined by Creswell (2013) as the process of breaking down interview responses into smaller, more manageable clusters or bits of information. First, I transcribed the digital audio recordings from each participant interview, integrated my

field notes, and typed the full transcript. Second, to manually code the data, I read and reread the transcripts and reviewed the audio files for clarity and consistency to identify any initial themes and key words in the data. Using different color markers, I highlighted key words, phrases, quotes, and responses. Third, I began my analysis and coding by developing a matrix to manage participant responses about their experiences with NSP1 and subsequently created a list of anomalies in the form of inconsistent and nonrepetitive statements (Creswell, 2009). Fourth, coded data were used to generate common ideas to convert into themes. To generate themes, I noted recurring words, phrases, and keywords I observed, the context in which these recurrences appeared, and identifying correlations between the words and their meanings to denote causative relationships.

The fifth step was important to explaining the phenomenon. This step involved the essence of their lived experiences, an examination of the themes, and the relationship between the themes and the phenomenon of NSP1 to the research question and subquestions to present as narrative. To interpret the data fully, I was able to “debracket” and absorb the data. In the final step of this process, I explained all of the data and connected the themes and results together with the Chapter 2 literature review and conceptual framework in Chapter 5. It should be noted that the steps in this data analysis were recursive. Patton (2002) suggested that the description of the data, themes, and concepts must not be so superficial that context or meaning is removed; rather, the qualitative analysis should be grounded in a “thick description” (p. 503). To enable this, Creswell’s phenomenological analysis steps were easily altered to suit my research purposes.

For my data analysis process, I completed the following steps. I used a Microsoft Excel spreadsheet for data coding and analysis. One spreadsheet for each interview question was essential for managing each response, to code the data, to record my field notes, and to identify themes. I also used Microsoft Word to create a matrix of the themes, phrases, and keywords extracted from the spreadsheet to access and verify linkages more efficiently. For example, key responses to Interview Question 2 reflected that participants were involved in NSP1 as a government agency representative, nonprofit partner, business, partner, or citizen. These responses to Interview Question 2 were coded as Category of Participation (COP). The theme that derived from this interview question was “We Were Active Partners.” I further noted the central responses to the interview questions and eliminated responses that did not answer the questions. Additionally, I identified the number of times certain key responses were mentioned, and then compared and contrasted the participants’ responses to develop the themes, to determine discrepant cases, and to find meaning within the data.

The described benefits and barriers of NSP1 through the lived experiences of the study respondents were critical to answering the research questions and filling gaps in the literature review. The themes created centered on the common perceptions, experiences, values, beliefs, and feelings of the study respondents about NSP1 benefits and barriers. Furthermore, the themes were determined based on the frequency, consistency and commonalities by most or all of the study respondents. Although new themes did emerge from the study data, some of the themes were synonymous with preliminary themes

found in the literature. A description and interpretation of the themes are explained later in this chapter.

### **Discrepant Cases**

Discrepant cases, as described by Creswell (2009), are variations or exceptions in the data that run counter to the themes. Collecting data on lived experiences includes different perspectives that do not always blend but add credibility to a phenomenon; and therefore, should be included. Therefore, I sought responses and cases that were mixed or contrary to those found in the literature. Any differences and contradictory positions among the aggregate or individual participant responses were also highlighted. Lastly, I reexamined participant responses for any inconsistencies. Specifically, if a participant gave one response to an interview question, gave a contradictory response to another interview question, or when they provided conflicting statements in a contextual explanation, then this would be considered inconsistent and a discrepant case. Additionally, if one or two participants out of the survey sample of 10 gave answers that none of the other participants provided then these responses would also be considered discrepant cases. Discrepant cases are summarized in the themes section.

### **Results by Research Questions**

The research questions in this study were based on preliminary categories of stakeholder engagement including trust, joint venture creation, communications and decision-making. The data analysis and findings revealed that the study respondents' responses about NSP1 were consistent with other research participants' responses reported in similar federal intervention research projects. However, there were variations,

emergent themes and several gaps filled in the NSP1 literature reviewed. My goal was to find value from current data to gain an understanding of the lived experiences of stakeholders' perceptions of NSP1.

The overall comprehension of NSP1 could be increased by several of the general results derived from this study. First, several of the stakeholders involved in this study were not involved with NSP1 from the start but had similar experiences to those that were. Second, the stakeholder types of government, nonprofit, business, or citizen were not a factor in the level of trust or engagement with NSP1. Third, stakeholders noted that the success of NSP1 was due in large part to the city of Charlotte's commitment to community development and past experience working with them. Fourth, several community stakeholders were not fully aware of NSP1 and often referred to it as "the federal program." Therefore, they could not answer specific program questions but could articulate the benefits they saw and their experiences with "the process." Fifth, for the participants who were aware of NSP1 specifics, the benefits outweighed the barriers. Even for those without specific program knowledge, the benefits surpassed the barriers. A detailed explanation of the results by research question is offered next. This section defines the themes that emerged from this study. Both sections contain respondent interview excerpts and direct quotes from respondents.

### **Research Question**

This main research question was the catalyst for this study: To what extent did benefits and barriers affect stakeholders' perspectives of the HUD NSP1, such as level of involvement in decision-making, agreement with NSP policy, action plan development,

implementation and other issues in targeted neighborhoods? Interview Questions 4 and 6 provided most of the data to answer the research question. Interview Question 4 offered insight into the respondent's individual and their organization's involvement in the NSP1 implementation strategy and their understanding and implementation of program guidelines. Interview Question 6 related to respondents' NSP1 engagement experiences and a comparison and contrast to other public-private collaborations and the effect on their level of involvement.

The common concerns about NSP1 were regarding the rapid speed at which the process moved and the steep compliance "learning curve." However, these issues were addressed through the city of Charlotte's collaborative engagement process, adherence to communications procedures and HUD's responsive technical support protocol. Likewise, respondents often referred to the credible relationships forged by the city of Charlotte with stakeholders that fostered transparency, trust and engagement, even when there were disagreements or misunderstandings. The parties reached consensus quickly and amicably, which enhanced participants' NSP1 experiences.

Contrastingly, three of the respondents stated their initial concern that no African American community-based organizations participated as subgrantees. However, they admitted that once the NSP1 expectations, parameters, timeline, and resource necessities were fully explained, they conceded that none of the organizations considered were prepared to participate at this level. It is important to note that this perception was noted as a possible deterrent for future engagement between African American organizations and the city and could therefore, be perceived as a barrier. As a result, the city of

Charlotte provided program compliance details that especially described NSP1 timelines and the need for organizational capacity in order to comply. Finally, all respondents agreed that their initial concerns were minimized because of the trust, communications, and joint value created between the parties.

### **Subquestion 1**

What are stakeholders' perceptions of the Neighborhood Stabilization Program's resources in target neighborhoods? Interview Questions 6 and 7 provided data to answer this subquestion. Interview Question 6 was posed to allow respondents to relate the NSP1 resource impact on the targeted neighborhoods. This question was designed to elicit participants' responses related to the grantee and subgrantee interactions in target neighborhoods. Six of the 10 respondents were closely involved in this phase either through program management, acquisition, implementation or compliance. Interview Question 6 also allowed respondents to provide answers that highlight the resource process from their organizations' grant management perspective.

With Interview Question 7, respondents described their perceptions of NSP1 resource investment in target neighborhoods by sharing positive changes and innovative strategies initiated in target neighborhoods as a direct result of the resources. Specifically, all of the respondents suggested that for the neighborhoods to continue this positive trajectory there must be continued commitment to provide resources. According to SR3, government and residents of the neighborhoods have a vested interest in saving target neighborhoods. When asked to expound, he stated the following:



These neighborhoods need a continued flow of resources to sustain the positive changes we've seen with NSP1. You can't expect to reverse 30 years of neglect with 3 years of investment. The investment must be created and nurtured with government resources and sustained by residents through viable neighborhood associations, financial literacy and job skills training. Residents must take ownership of their neighborhoods.

The other nine respondents offered variations of this assessment and concluded that: "As good as NSP1 was, more money from federal programs is needed to even make a dent in our neighborhood stabilization issues." Additionally, all respondents were encouraged and motivated by the progress that was made in such a short period and felt that similar programs would be beneficial.

In addition, both a nonprofit and business respondent felt that the results could have been even more impactful had the resources been better leveraged to increase NSP1 funding in target neighborhoods. To note, it was felt that the matching component of the NSP1 guidelines was not emphasize as forcefully as it could have been. Further, SR3 and SR 6 also believed that NSP1 could have had greater impact if subgrantees were held more accountable to generate matching funds.

In Interview Question 2, regarding respondents' category of participation, specifically, each was very clear about whether they were involved as nonprofit partner, business owner, resident or government agency representative. However, all chose to clarify how they were involved, and invariably (without being asked), explained the NSP1 process stage at which they became involved. SR1 explained that she became

involved after the grant package was submitted; the initial grant awarded and after two start-up team members retired and one team member was reassigned. So, her role was in fact program manager, although not her official title, and was tasked to coordinate with partners, manage resources, and ensure proper reporting and compliance. SR2 had a similar involvement explanation, as she was an AmeriCorp volunteer with one of the partners and was moved into her role as grant coordinator when the NSP1 workload became too much for two people. SR3, SR4, SR5, and SR6 represented nonprofit partner organizations with significant roles from the outset of NSP1 planning, decision-making and implementation processes.

Contrastingly, SR7, SR8, and SR10 were residents involved “on the fringe of the program and didn’t really know about NSP1, per se but participated like we would on any City neighborhood redevelopment program.” It was interesting that although these participants were not aware of NSP1, specifically, they relied more upon their relationships with Neighborhood & Business Services (NBS). SR9 was familiar with NSP1 and thought she remembered attending a meeting to discuss the program. She pointed out that she “keeps up with what’s going on with the city and in her neighborhood; and I read everything I get my hands on. Somebody in the neighborhood needs to be abreast.” SR9 jokingly implied that her fellow neighbors “should do the same.” I found it interesting that the context each respondent offered related back to their relationships and past partnership with the city and NBS as the basis for their confidence in the process.

Nonprofit partners in particular, talked about the city's "commitment to community development" and how their "dealings on NSP1 were consistent with previous dealings with the city." Partners maintained this perspective, even when things did not go as planned, nor as they had hoped. Residents and the business partner referred to the city's past redevelopment and revitalization efforts in the target neighborhoods and SR 8 and SR9 said "the city has never given up on our neighborhoods, and some of them are pretty rough; that says a lot about Charlotte." Refer to Table 1 for a detailed breakdown of respondents' areas of involvement in NSP1.

Table 1

*Category of Participation*

<b>Respondent</b>	<b>Nonprofit partner</b>	<b>Business partner</b>	<b>Resident</b>	<b>Government agency</b>
<b>SR1</b>				✓
<b>SR2</b>	✓			
<b>SR3</b>	✓			
<b>SR4</b>		✓		
<b>SR5</b>		✓		
<b>SR6</b>	✓			
<b>SR7</b>		✓		
<b>SR8</b>			✓	
<b>SR9</b>			✓	
<b>SR10</b>			✓	

*Note.* Denotes respondent roles in NSP1

**Subquestion 2**

What are stakeholders' perceptions of the Neighborhood Stabilization Program's leadership and management in the target neighborhoods? Interview Questions 6, 7, and 9 provided the data to answer this subquestion. Interview Question 6 was designed to capture respondents' experiences with local NSP1 leaders and their management processes in the target areas. This information assessed partners' levels of engagement to determine the type and timing of interactions with program leaders. Respondents were involved in NSP1 planning, decision-making, and implementation through meetings,

electronic communications, and teleconferences. This information provided a comprehensive view of how government agency leaders managed processes and partner engagement while adhering to NSP1 compliance and timeline requirements.

Additionally, this question provided specific detail about the NSP1 phenomenon from four different respondent perspectives: nonprofit partner, business owner, resident and government agency representative. Their responses addressed the main research question and offer necessary detail on NSP1 engagement procedures through their lenses. Interview Questions 7 and 9 explained how this experience complemented their organizational, business or neighborhood goals. Specifically, in Question 7, respondents' perceptions of NSP1 leaders and management are reflected in their observations of the positive environmental and emotional changes in the target neighborhoods as they described "life in the target areas before and after NSP1."

Although respondent perspectives were different, all 10 used similar phrases to describe the period before NSP1. For example, these terms were as follows: High crime rates, high foreclosure rates, visible signs of neglect, large numbers of boarded-up, abandoned homes used by squatters, remaining homeowners reported feeling anxious and hopeless. Contrastingly, phrases used to describe after NSP1 included the following:

- Crime reduced and crime and neighborhood watch programs operating
- Neighborhoods are stable and growing. Kaboom built a neighborhood playground. Neighborhood change is noticeable. Neighborhood associations are currently operating; neighbors and families are more engaged.

- This program addressed several issues in these neighborhoods. NSP1 built on long-time redevelopment efforts. This program, whatever it's called saved some people's homes and gave others a chance to have a home.

Moreover, Interview Question 9 was intended to assess how the NSP1 management experience could be improved by asking respondents to “name one thing you would change to improve the NSP1 experience.” Six out of 10 respondents made similar observations related to program timing, streamlining compliance and reporting challenges. Specifically, SR2 stated that although the program provided much needed funding at a critical time it would have been helpful to “have a clearer understanding of what the grant would look like over time, from spending the money to close-out and managing program income.” SR4 and SR5 also offered similar observations.

Likewise, SR1 noted how “knowing the end game would have been helpful because we were all learning as we went” which captured the sentiment of nonprofit partners, as well. SR3 posited that: “had greater emphasis been placed on grantees and subgrantees leveraging their relationships, we could have helped more families.” He believed that even though engagement and relationship building were key components of the NSP1 guidelines, they were not stressed as much as they could have been.

On the other hand, SR7, SR8, and SR10 were not aware of NSP1 management or processes, so their responses were too generic to add value. However, SR9 was more familiar because she participated in initial planning meetings and as she described it, she: “took it upon myself to try to understand as much as I could about this program.” Additionally, SR9 noted that city leaders used the same engagement and communications

strategies with NSP1 that were used in previous neighborhood development programs. She concluded that one of the reasons residents and fellow respondents may have been less concerned with details of the program was because NBS staff used management and engagement procedures consistent with past programs. It should be noted that all respondents used the words “leaders” and “staff” interchangeably to refer to those individuals that provided direction, managed programs and ensured that engagement was maintain at all levels.

Accordingly, Interview Questions 6 and 7 were designed to gather data on partner involvement in the decision-making elements of NSP1 planning, management and implementation. Five of the 10 respondents represented nonprofit partners and expressed support and gratitude for the manner in which Charlotte included them in the decision-making processes. It was clear from each response that they were involved in discussions and provided input on decisions that enabled their organization to perform at its best. SR3 noted that: “I’ve worked with many city governments around the country and working with Charlotte is just great; because Charlotte GETS community development and is genuinely committed to it and they’ll do whatever it takes to help an organization do its best work.” Even respondents that were less familiar with the NSP1 guidelines and requirements consistently acknowledged positive experiences in discussions and decision-making processes.

In summary, all 10 respondents agreed that their experiences with NSP1 leaders and management activities were positive overall. Respondents acknowledged leader

responsiveness and the city's commitment to meaningful partnerships as factors that contributed to their positive experiences.

### **Subquestion 3**

What are stakeholders' perceptions of the Neighborhood Stabilization Program implementation strategy? Interview Questions 6, 7, and 9 provided data to answer this subquestion. Interview Questions 6 and 7 allowed respondents to share accounts of their experiences with the implementation strategy and an assessment of the results of the strategy on the neighborhoods. While Interview Question 9 was designed for respondents to critique the implementation process. Notwithstanding a few specific personal preferences shared by SR3 and noted in the answers to Subquestion 1, all other respondents are addressed herein.

Overwhelmingly, respondents identified collaboration, transparency, communications and trust, as keys to the success of the NSP1 implementation strategy. Specifically, all 10 respondents stated that established relationships with the city provided a comfort level and assurance that the implementation strategy would be similar to other projects. Although many of the guidelines and requirements were expedited and reporting meticulously detailed, partners consistently highlighted city staffs' commitment to communications and transparency as the basis for their success. SR2 specifically stated the following:

Yes, NSP1 was a huge help to us during this housing crisis but the speed with which it was implemented did impact how we did business. Initially, our organization had one person working with the City; then, we had to add more



staff to deal with the compliance requirements and the reporting guidelines. NSP1 guidelines were a work in progress that we all were learning as we went along. For example, reporting became a full-time job for a member of our staff but we couldn't have been as successful without the help of city staff.

There was definitely a commitment on the part of the city to ensure that every partner was successful and compliant. This further demonstrated the importance of the constant communications and trust between them and their partners.

Other respondents echoed these sentiments and stressed that the city made a conscious decision to engage only partners that had a proven performance history and capable of producing results within the NSP1 timeframe and compliance requirements. Respondents concluded that a key to the success of the implementation strategy was based upon partners' past performance. Conversely, SR10 admitted that initially, he had a different perception of the implementation strategy and the "obvious, to him, at least," omission of African American organizations. He was very open, as shown in the following statement:

To be honest, I thought this program was another maneuver on the part of the "powers that be" to exclude African American-lead organizations, AGAIN. As a matter of fact, I said this to city officials. They assured me and others that this was not the case but rather they engaged partners with the capacity to complete the work in the short time they had and with the "bench strength" to produce for our community. I had to admit that although I would have liked to have seen at least one Black group be "in the mix." This was MORE about the people that were

hurting and getting them some help, than it was about giving Black groups a “piece of the pie.” I must admit, I can’t think of a Black organization that could have “hit the ground running” like these groups did.

Likewise, SR7, SR8 and SR9 responded similarly to this point. They also noted that “buy-in” was reflective of the manner in which the city of Charlotte interacts with all of its external partners. Any concerns about the implementation strategy regarded NSP1 guidelines overall and even these concerns were addressed promptly by the city and HUD technical support teams.

#### **Subquestion 4**

What are the stakeholders’ perceptions of the Neighborhood Stabilization Programs’ results and continuance? Interview Questions 7 and 8 were designed to provide the data to answer this Subquestion. There are two elements of Interview Question 7: describe life before NSP1 and describe life after NSP1 that allowed respondents to offer assessments of visual evidence of the program’s results. All 10 respondents noted similar descriptions of life in the neighborhoods prior to NSP1 that included the following: High crime rates, high foreclosure rates, high vandalism rate, neglect, hearing neighbors’ feelings of despair. Additionally, all respondents noted similar observations to describe life after NSP1 such as crime rate is down, number of abandoned properties were reduced, active neighborhood watch and operating neighborhood association, change is noticeable, and mood and feeling among residents are more positive and hopeful. These responses capture the intent of Subquestion 4 from

partners' perspectives and highlight consistent perceptions, regardless of their roles and engagement levels in NSP1.

Interview Question 8 targeted participants' assessments of the variables and the input needed to continue the progress made in the target neighborhoods through NSP1. For example, all 10 respondents answered, "yes" when asked if they believed that the results produced through NSP1 would continue. However, respondents agreed that for these results to continue there must be continued infusion of funds to stabilize the neighborhoods. Additionally, they submitted that residents must be empowered to take ownership of their neighborhoods' futures for progress to be sustained.

Specifically, SR3 noted that: "these neighborhoods did not decline in 2-3 years but rather other 20-30 years, and a full reversal would require more time and commitment; not moving onto the next project without looking back." In addition, SR6 explained that "Many residents were thrust into homeownership when they were not ready for the financial and technical requirements to maintain a home. They needed very basic assistance and guidance and didn't get it." She further stated that "the importance of homeownership training and counseling provided through this program ensures continued success of the homeowners and the neighborhoods."

SR3 shared a comment that reflected all respondents' assessments to the program, with this statement:

Yes, there were very positive changes. We greatly improved the lives of families and started the process of turning neighborhoods around but continued investment is needed. It's like having a patient in recovery but he needs continued treatment

in order to stabilize, sustain and eventually be released. This “patient” is NOT ready to be released; as a matter of fact, the “patient” is NOT even stabilized. We were able to make some noticeable progress. Yes, we were able to give some families hope. Yes, but we’re not ready to pat ourselves on the back and move on to the next “patient.” That’s how I see NSP1 and our efforts in these target neighborhoods. We did some very good work through NSP1 but there’s so much more to do.

Respondents’ view of NSP1 (or a similar program) continuance is summarized by a quote from Miyamoto Musashi, a Japanese warrior and strategist, who said “Perception is strong and sight weak. In strategy it is important to see distant things as if they were close and to take a distanced view of close things” (Patton, 2002, p. 38).

### **Summation of Results**

Respondents noted many benefits and a few barriers to HUD’s Neighborhood Stabilization Program. A more detailed examination of which benefits and barriers are similar to previous research is discussed in Chapter 5. Program implementation, timeframes and compliance guidelines were mentioned by each of the nonprofit, business and government agency representative as challenges. Despite these challenges, all respondents agreed that the implementation strategy helped them to produce positive results for target neighborhoods. Residents who were involved without having full knowledge of NSP1 program requirements agreed that the concept was similar to previous neighborhood stabilization programs that required strong partnerships. Charlotte

made a calculated decision to engage select partners with the capacity to produce the positive results noted, and also expanded Charlotte's affordable housing inventory.

Correspondingly, all of the respondents indicated that mutual trust and mutual mission, goals and strategies were elements of the NSP1 process that enabled them to fully engage and for the program to succeed. Although the housing crisis impacted everyone involved, the effects of that impact were different but no less impactful. For example, nonprofit organizations experienced declines in charitable giving that impacted construction and renovations, and fewer opportunities for new homeowners. Financial partners were also more cautious about investing, which further inhibited growth and recovery. However, mutual trust guided partners to their shared goals and mission to utilize NSP1 to stabilize targeted neighborhoods. Study respondents referred often to this mutuality and their efforts to support NSP1 within this context.

Data from interview questions described the essence of respondents' perceptions of and experiences with NSP1. Some of the findings suggested that there were few variations in respondents' experiences and several commonalities within respondent groups. A thorough and detailed review of the data and the analysis produced emergent themes.

### **Themes**

Initially, I uncovered nearly 12 themes, but I was able to combine mutual themes and eliminate others that were not common. This process produced five prominent themes that are the essence of the phenomenon being investigated (Saldana, 2013). Creswell (2013) noted that in qualitative studies, themes offer the researcher a basis for

analyzing content to understand the complexity of the case but states that the researcher should narrow those themes to five or six main themes. Several of the interview questions in this study overlapped, and it should be noted that several themes also interconnect with more than one research and interview question. Therefore, for clarity, I defined and described each theme in separate sections. This section also provides select respondent quotes within Tables 2 through 7, which support their associated themes. Discrepant cases are also examined in sections with the most logical relationship.

The survey respondents' lived experiences were captured during the data collection phase of this study. The data analysis process generated five common themes and patterns that occurred in most or all of the interviews conducted. Frankfort-Nachmias and Nachmias (2008) noted that data analysis and qualitative field research is an ongoing process that produces numerous hypotheses and important themes but it is the responsibility of the researcher to discard some, refine others and select the most important to the study. Additionally, Creswell (2013) concluded that data analysis takes place when the researcher combines data into larger clusters of ideas and attitudes that support the final themes the study produced. Themes that emerged from this study are the outcomes of the lived experiences of survey respondents and their perceptions of NSP1. Table 2 presents the themes derived from interview data analysis.

Table 2

*Themes Derived From the Data Analysis of Interviews*

Themes	Respondents	Percentage
Challenges with NSP1 compliance guidelines	6	60%
Partner capacity key to implementation success	10	100%
Positive results in target neighborhoods	10	100%
Charlotte's approach to community development	10	100%
Sustaining positive results in target neighborhoods.	10	100%

**Challenges With NSP1 Compliance Guidelines**

The theme of “Challenges with NSP1 compliance guidelines” emerged from responses collected through Interview Questions 4 and 6, which also provided data to answer Subquestion 1 and the research question of this study. This theme recurred in interviews with the six individuals directly involved in planning, management and implementation; namely, nonprofit and business partners and government agency representative. See Table 3 for common responses related to the theme Challenges with NSP1 Guidelines.

Table 3

*Challenges With NSP1 Compliance Guidelines*

Participant responses	Perceptions	Observations
SR1: NSP1 was timely and needed but it would have nice to understand the “end game” from the beginning. There were a lot of guidelines to learn. We hit some snags on reporting compliance. Additionally, the software used for NSP1 was antiquated. Even though HUD has a very good support system, it was cumbersome. Closeout processes were not well thought out but we were required to “comply.”	<p>Components not well conceived.</p> <p>Conflict between reporting requirements and how data was collected.</p> <p>Outdated software.</p> <p>Closeout not well thought out.</p> <p>Great HUD technical support.</p>	Respondent did not appear angry or frustrated when discussing challenges.
SR2 Compliance was more tedious and confusing than difficult. Initially, we thought that one person could manage NSP1 but quickly reassigned staff to deal with compliance requirements. City staff facilitated compromises acceptable to HUD and eased workloads. Also, the NSP1 homebuyer processes were different from what we use, so, our staff and homebuyers had to learn, as well. HUD was a great partner and shepherded us through but it was “a process.”	<p>Compliance issues addressed quickly.</p> <p>Initial confusion about reporting outcomes and expectations.</p> <p>Data collection and reporting sometimes incompatible.</p> <p>Compliance adjustments required for NSP1 homebuyers.</p> <p>HUD and NBS provided outstanding technical support.</p>	Respondent smiled and gave the “thumbs up” sign.
SR5: Although NSP1 was similar to other HOME and CDBG programs. There were nuances unique to NSP1. Guidelines were tedious and sometimes confusing but Charlotte’s management team was supportive and very helpful. Despite the fact that compliance was a full-time job for me. It was well worth it.	<p>Compliance was tedious and time consuming but worth the effort.</p> <p>Ongoing support from NBS staff and HUD technical support critical to success.</p>	Respondent was eager and engaged and spoke confidently.



After reviewing interview transcripts and field notes thoroughly, I observed that although six respondents discussed challenges with NSP1 guidelines, none of them stated or implied that the program was negatively impacted. Additionally, they did recognize the similarities between these compliance requirements and other HUD programs. The respondents stated how helpful it would have been to have more information prior to launch but acknowledged the time constraints. Respondents credited the city of Charlotte staff, HUD regional staff and HQ technical support teams with providing responsive and helpful assistance that reduced the impact of these challenges.

### **Partner Capacity Key to Implementation Success**

The next theme of “Partner capacity key to implementation success” was derived from Interview Questions 1 and 6 and also produced data that addressed the Research Question and Subquestions 1, 2, and 3 of this study. It should be noted that partner capacity and leveraging partner networks were frequently mentioned by all respondents, and consistently referred to as a key success component of NSP1. This theme also amplified the overarching themes of mutual trust, responsibility and accountability. Admittedly, a few respondents stated that initially they were concerned that other community-based organizations were excluded as partners. African American organizations in particular were mentioned. Later in their interviews, these respondents also noted that after better understanding NSP1 guidelines and partner requirements agreed that the selected partners were best suited for this project.

SR7, SR8, and SR10 could have been considered discrepant cases relative to the question of partner capacity being key to implementation success theme, had their

responses remained inconsistent with others on this subject. However, their concerns about the partner selection process were addressed once they became fully aware of the NSP1 requirements. Overall, this theme of partner capacity as key to implementation success was acknowledged by every respondent at various points in their interviews, especially when responding to Subquestions 2 and 3. See Table 4 for respondent data for this theme.

Table 4

*Partner Capacity Key to Implementation Success*

Respondent statements	Perceptions	Observations
SR1: We selected experienced housing partners with past performance and capacity. We were never concerned about this. Every phase of our NSP1 process went smoothly because of our stakeholders' networks and ongoing work in the community.	Partners' expertise and networks and stakeholders ensured implementation was seamless.  Partner capacity added value.	Respondent spoke confidently with few nonverbal cues.
SR2: NSP1 was a tremendous experience for our organization because it allowed us to rehab foreclosed homes for low-income families and also gave us the financial means to positively impact hard hit neighborhoods.	Each partner was unique, so there was no duplication of efforts.  Partners' infrastructure enabled them to comply with NSP1 timeframes.	Respondent was eager and talkative; using her hands to emphasize her points.
SR3: I totally agree that selecting the "right" partners was critical to NSP1 success. Charlotte understands community development and "gets" how to leverage their partners' networks. Each partner had a specialization that didn't conflict or compete with the other.	Partners performed specific implementation efforts.  Partner selection process was key to our NSP1 success.  Partners' infrastructure contributed to overall success.	Respondent was confident and matter-of-fact; smiled occasionally.

**Positive Results in Target Neighborhoods**

The theme of “Positive results in target neighborhoods” emerged from Interview Questions 7 and 8. This theme targeted the data to answer Subquestions 3 and 4. Positive results in target neighborhoods embodied the purpose and essence of NSP1 as captured through respondents’ perspectives and observations. This theme examines NSP1 results as determined by change in foreclosure rates, crime rates, vacancy rates and neighborhood aesthetics as reported by respondents. Six of 10 respondents discussed the importance of program income to expanding rehabilitation and stabilization work in the target neighborhoods. This theme also highlights the influence of these results on continuing positive change in the target neighborhoods. See Table 5 for the aggregation of responses associated with this theme.

Table 5

*Positive Results in Target Neighborhoods*

Respondent statements	Perceptions	Observations
SR2: Well, there are several positive results. Positive resident reactions to abandoned homes renovated and occupied. Also, to see taking pride in their neighborhood. Finally, residents built fences to deter criminal elements and reactivated Neighborhood Watch and Neighborhood Associations.	Reduced crime and foreclosure rate. Newly renovated homes. Program income used to rehabilitate other homes. Neighborhood associations and Neighborhood Watch operating	Respondent was very expressive and used her hands to make her points. Respondent shared photos of positive results in the target neighborhoods.
SR3: Neighborhoods are definitely on the “mend.” Crime is reduced and neighborhood watch is active. Residents are more hopeful that neighborhoods are turning around. Homeowners can remain in their homes. Program income makes used for more affordable housing.	Increased safety in neighborhoods. More homeowners able to retain homes. Residents more hopeful. Program Income generated.	Respondent was excited to share observations; he frequently pointing and raising his arms.
SR8: I live in this neighborhood and have seen it at its peak and at its low point. There was the time, it seemed like every other family was being foreclosed on. There was a feeling of shame that you lived in this “ghost town.” People participated in cleanups and the neighborhood watch again. Kaboom built a neighborhood park and the kids were able to play outside again. This started to feel like “our neighborhood” again. Man, NSP1 was a lifesaver for many of my neighbors and definitely for this neighborhood.	More hopeful attitude among residents. Kaboom built neighborhood park for the kids. Neighbors taking more pride in the neighborhood. NSP1 saved this neighborhood.	Respondent was excited to share his thoughts. He laughed aloud and used his hands and stretched his eyes to make his points

All respondents in this study observed positive results in the target neighborhoods at various points. Four of the 10 respondents live in one of the target neighborhoods and experienced the positive results first-hand. In those cases, their perspectives and observations were more heartfelt and personal. It should be noted that respondents also

acknowledged the positive results in response to questions about “life before and after” NSP1. Correspondingly, all 10 respondents expanded their observations with insights that offer context for the results. All conceded that these results might seem small within the overall housing crisis framework, NSP1 resources helped stabilize these neighborhoods. Refer to Figure 3 for graphic representation of respondent observations of positive results in target neighborhoods.

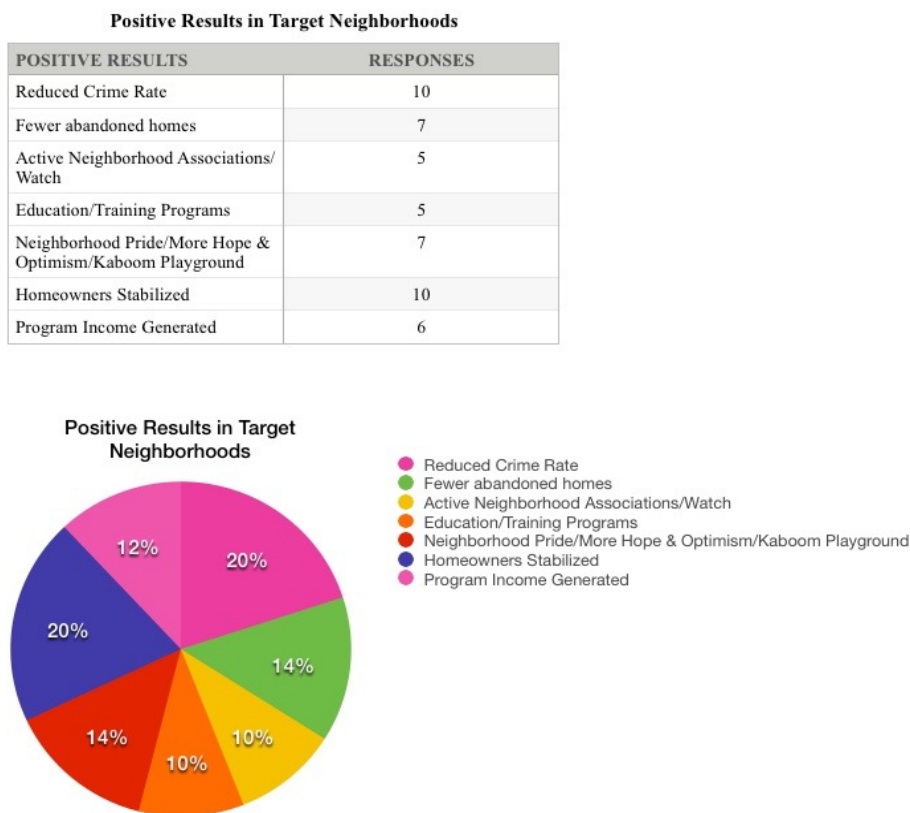


Figure 3. Positive results in target neighborhoods.

### **Charlotte's Approach to Community Development**

The theme of “Charlotte’s approach to community development” emerged from respondents’ answers to Interview Questions 1, 6, and 9, which also provided the data to answer Subquestion 2. There is a connection between this theme and the main Research Question and Subquestion 2 that assesses the effectiveness of NSP1 partners and the city of Charlotte’s approach to community development. Respondents consistently referred to Charlotte’s support and “creative approaches” as reasons NSP1 was as successful as it was. Whether using words such as supportive, understanding, risk-taker, forward-thinking or phrases such as “they just get it,” “they understand partnerships,” or “they MADE this happen,” respondents were eager to discuss their experiences with the city of Charlotte. The challenges of a new program and learning new reporting and compliance requirements were less daunting with the support and consistency of the Neighborhood & Business Services (NBS) staff.

Nonprofit and business partners, five of the 10 respondents, reported that NBS operated from a long-established collaborative approach to partnering with community-based organizations that continued with NSP1. Each stated that NBS was diligent about communications, beyond the traditional public meetings and hearings. The staff committed to in-person follow-up meetings, ongoing electronic updates, and teleconferences to ensure that partners were aware of program requirements, fully understood expectations, and were clear that this project was a joint endeavor. Nine of the 10 respondents were impressed with the trust that existed between NBS and other government staff critical to the implementation strategy. SR6 suggested that she expected

this from Charlotte and was not necessarily impress. SR7, a resident, noted that “Residents were always made to feel a part of the team, we were asked our opinions and we felt included, AND they took our comments into account.”

Additionally, nonprofit and business partners noted the assistance they received throughout the NSP1 process, such as technical support with acquisitions; reporting and compliance, as further support of this theme. These responses were also provided in their answers to subquestion 2 and interview questions 1 and 6. Likewise, other respondents used similar phrases: “Charlotte’s not afraid to operate outside the community development box,” “Charlotte really understands how to turn communities around,” and “Charlotte is committed to true partnership,” all of which summarized the designation of this theme. See Table 6 for respondent observations associated with this theme, and refer to Figure 4 for more elements to support this theme.



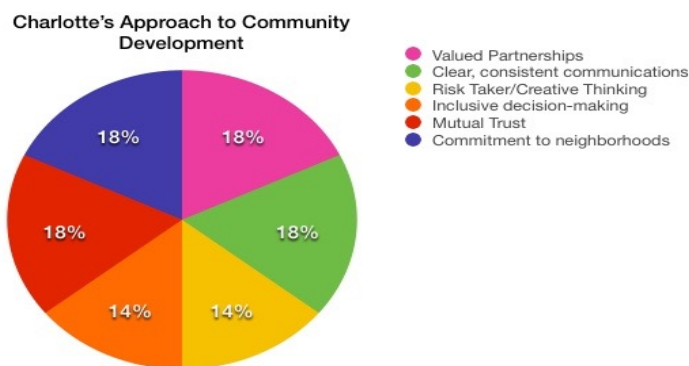
Table 6

*Charlotte's Approach to Community Development*

Respondent statements	Perceptions	Observations
<p>SR2: We have partnered with the City of Charlotte for many years. They are totally committed to helping all neighborhoods. They are constantly exploring more innovative ways to partner. Charlotte worked with housing advocates and developers to craft creative ways to address foreclosure even before NSP1. Charlotte promoted NSP1 as a joint endeavor that required full commitment from everyone involved. We were excited to be a part of the solution.</p>	<p>Charlotte's proactive approach to the housing crisis.</p> <p>Ongoing communications with key leaders and neighborhoods.</p> <p>Creative approach to rescue hard hit neighborhoods.</p> <p>Mutual strategies at work.</p> <p>NSP1 planning, implementation and decision-making were all joint ventures.</p>	<p>Respondent frequently used her hands, contorted her face when sharing stories. She smiled often and even laughed aloud when making her points. Respondent was quite engaged.</p>
<p>SR3: The City of Charlotte understands community development and doesn't just "check the box." Charlotte made difficult decisions about which partners to engage by communicating the interconnectivity of NSP1 goals with the city's affordable housing goals.</p> <p>One of the reasons they're able to perform at this level is their solid political support, top-notch staffs and a proven track record. When you have a track record, you can be a risk-taker. They took some risks in selecting their partners and with their plan. Strategic partner selection meant ruffling feathers amid intense scrutiny and they made it work. These guys are really good.</p>	<p>Creative thinking.</p> <p>Clear and consistent communications</p> <p>Targeted selection of partners.</p> <p>Political and community support.</p> <p>Joint decision-making and implementation strategies.</p> <p>Commitment to neighborhood and housing plans.</p> <p>Risk-taker. Charlotte began efforts to address housing crisis before NSP1 was implemented.</p>	<p>Respondent leaned forward in his chair a few times to make his point. He smiled and nodded, as he gave examples. He appeared very confident and comfortable.</p>
<p>SR10: I have worked with NBS and they empower their partners. Residents are respected and included. They let you know that they trust you and that your opinion We are like real partners, because we are valued. Is it perfect heck NO but we ARE a part of the process.</p>	<p>Partners are empowered and active in decision-making.</p> <p>Mutual trust between partners and the city.</p> <p>Engagement was respectful and meaningful.</p>	<p>Respondent spoke softly and seemed to measure his words carefully. He smiled often and said he was a little nervous but appeared more comfortable as he spoke.</p>

**Charlotte's Approach to Community Development**

OBSERVATIONS	RESPONSES
Valued Partnerships	10
Clear, consistent communications	10
Risk Taker/Creative Thinking	8
Inclusive decision-making	8
Mutual Trust	10
Commitment to neighborhoods	10



*Figure 4.* Charlotte's approach to community development

All respondents cited analogous actions and behaviors initiated by the NBS team, as factors that contributed to their positive experiences and the success of the program.

### **Sustaining Positive Results in Target Neighborhoods**

The theme “Sustaining positive results in target neighborhoods” emerged from respondent answers to Interview Question 8 and also supplied data for the main research question in this study. This theme allows respondents to provide their perspective on the solutions or recommendations needed to sustain the positive results seen in target neighborhoods. Respondents’ answers were either singular or a combination of factors indicative of the participants’ perspective and engagement level in the targeted neighborhoods or with community development in general.

Respondents' tones were adamant, yet hopeful, and as two individuals said: "We're cautiously optimistic about the positive results we see, because we know that without continued funding and attention to these areas; this progress could disappear faster than it appeared." Contrastingly, several respondents pointed out that the "decades of neglect and predatory lending that politicians and our so-called leaders allowed to happen here led to the decline of these neighborhoods." Although there were a variety of recommendations for methods to sustain the progress, there was consensus on a few elements that emerged to support this theme. For example, continued funding, affordable housing policies, political support, and social awareness were important elements that resonated with respondents.

Several respondents also remarked that if these neighborhoods had been "targeted" with financial literacy, homebuyer training and code enforcement 10-20 years ago, fewer families would need NSP1 now. These individuals asserted that the focused attention that NSP1 generated should be ongoing with vulnerable communities and not just during a crisis. Others insisted that neighborhood stability is "everyone's problem and not just a problem for families living in target neighborhoods." See Table 7 for specific responses regarding sustaining the positive results in target neighborhoods.

Table 7

*Sustaining Positive Results in Target Neighborhoods*

Respondent statements	Perceptions	Observations
SR3: NSP1 enabled our organization to do what we do best, rehab homes and stabilize neighborhoods. More funding and policies that allow organizations with the capacity to develop creative affordable housing solutions is needed. A more systemic approach to program income would allow partners to rehab other properties.	<p>Provide funds to support capable organizations to continue the work.</p> <p>Address affordable housing issues.</p> <p>Embrace creative ideas to reverse neighborhood decline.</p> <p>Policy to address creative use of program income.</p>	Respondent pointed his fingers and waved his hands to emphasize his points. He smiled and asked rhetorical question to stress his responses.
SR6: Homebuyer/owner education programs and financial literacy programs needed to empower families to take ownership of their financial lives. These educational programs are requirements of NSP1, and are steps in the right direction to stabilize neighborhoods. Otherwise, we'll be right back here in a year or two.	<p>Continue education programs.</p> <p>Financial literacy programs help families, their children and neighborhoods.</p>	Respondent leaned in several times to stress her points. She smiled and tapped the table to emphasize key observations.
SR7: Neighbors being engaged and involved in the decisions in their neighborhood is key. I liked how the city staff included us in this process. I think engagement should be a condition of government intervention. The time is out for "other folks" coming into our neighborhoods and to make stuff happen.	<p>Residents of target neighborhoods must be engaged.</p> <p>Continue partnerships between neighborhoods and government.</p> <p>Residents must "talk" less and "act" more.</p>	Respondent was quite animated by raising his arms, pointed his finger and even clapped his hands twice for emphasis. He was humorous and shared a joke to make a point. He smiled frequently.
SR9: Neighborhood pride and protection are important to me. When the bottom fell out and folks were being foreclosed on; some of us tried to "hold on" and protect what we had. But others just "watched it happen." When this program came, one of the first things was clean up and increased police presence. Now, we have fences and a playground for the kids. This program and the people with these organizations gave us a real good start. It's our responsibility now. We need to step up and keep this going. That's the only way this progress will last.	<p>Strengthen neighborhood pride and take personal responsibility.</p> <p>Neighbors must protect their neighborhood and families.</p> <p>Enlist law enforcement and others to ensure that progress is maintained.</p>	Resident began speaking softly but emphatically. She had a very serious look and made several points by counting with her fingers. She jokingly indicated that's she'd "seen this movie before."

Correspondingly, other responses were similar to these listed in Table 7. Although each respondent highlighted the positive results, cautions were also interjected within context. SR2 stated that her organization “appreciated” the funds and the “opportunity to continue its work to provide a path to homeownership for everyone.” She also emphasized the importance of consistency and reliability. She added “Families need a safety net that they can count on to be there, while THEY recover.”

Likewise, SR4 spoke about the tenuous nature of NSP1 funding and “what happens next.” He underscored the fact that: “With all of the positive results and “good feelings NSP1” generated, these are emergency funds addressing a very specific set of issues, conditions and households.” He questioned what happens to families that are outside of those parameters. “Who helps them?” In summary, each respondent offered perspectives using a series of rhetorical “what next” questions. This concludes the description of the five themes that emerged in this study, and the next section explains how I ensured reliability and validity in this research study.

### **Trustworthiness of the Study**

Creswell (2009) posited that there are four positions most commonly used for qualitative research evaluation and validation, namely: credibility, dependability, confirmability and transferability. In this section, I explain how I ensured each of these forms of validity and reliability in this study. First, member checking, verifying digital recordings and field notes were used to ensure data was accurately captured. I made follow-up telephone calls to a respondent to verify statements and to correct errors or mistakes in the transcripts and to also ask questions for clarification to unclear answers. I

confirmed responses during the initial interviews, as well as questions for clarification. Minor changes were made and adjustments to transcripts after member checking.

Second, using consistent methods throughout the study so that other researchers can replicate or expand the study ensured dependability. As I was the only researcher in this study, there were no conflicting interpretations of the data or coding schemes. I also used triangulation of different data sources and collection methods. The following data sources and collection methods were used in this study: previous research studies, in-depth interviews, field notes, and observations of respondents' nonverbal cues. I especially documented respondents' body language, speaking tone and speed, and vocabulary. In addition, I used an interview guide to ensure consistency in all semi-structured interviews.

Third, I ensured confirmability by checking and rechecking the data throughout the study. I listened to digitally recorded interviews multiple times and I also reviewed respondent interviews multiple times. Likewise, I reviewed the data to identify and describe discrepant cases, and referred to raw data whenever necessary when describing and determining study themes. Additionally, during the data analysis process, I used bracketing to detach my personal opinions of the phenomenon from the perceptions of the study respondents. One form of bracketing I used was reflexivity, which was described earlier in the chapter. These four elements are central qualitative research methods and each contributed to this study's research reliability, validity, and rigor.

Fourth, transferability typically is associated with being able to generalize results to other contexts or environments. However, in qualitative research, transferability

indicates that connections can be made between elements of the study and the experiences of other individuals not in the study (Kvale & Brinkman, 2009).

### **Summary**

The purpose and intent of this study and the examination of the research question and subquestions were presented in this chapter. This chapter included a description of respondents, data collection and analysis processes, evidence of trustworthiness, and the study's findings. It should be noted that this study included a modified process of bracketing which is commonly found in phenomenological studies, manual coding of data, and a description and definition of discrepant cases. Additionally, my impressions of respondents were provided for better understanding of the contexts and meanings of their answers, when relevant to the study.

The results of this study were first presented as answers to research questions and also as themes that emerged from the data collected. All results were collected through interview responses given by the research participants, field notes, and observations. There were six key outcomes extracted from the data that were relevant to my research topic. Mainly, that the benefits outweighed the barriers of HUD's Neighborhood Stabilization Program in each of the 10 cases. Next, data analysis produced five significant themes that I used to answer the study's main research question and each of the subquestions. First, that respondents experienced challenges with NSP1 guidelines but those challenges were manageable with responsive technical support from the city of Charlotte's Neighborhood & Business Services staff and HUD regional and HQ staff. Respondents described their experiences with the guidelines challenges as the following:

cumbersome; tedious, but well worth the effort; and NBS and HUD staff were readily available to help.

Second, the city of Charlotte selected partners with the infrastructure and networks to perform the program tasks within the allotted timeframe and determined that partner capacity was instrumental to the NSP1 implementation success. Several respondents reported that their initial reaction to the city's decision appeared to unfairly exclude some organizations, namely, minority and community-based. However, when the details of the program became clear to them, they agreed that the success of NSP1 was a result of selecting partners with the capacity to implement the strategy. Third, NSP1 produced positive results in target neighborhoods that included: (a) reduced crime and foreclosure rates, (b) rehabilitated homes and more stable neighborhoods, (c) homebuyer and financial literacy education programs, (d) program income generated, (f) active neighborhood associations and neighborhood watch programs, and (g) renewed neighborhood pride. Respondents highlighted these and other visible changes in target neighborhoods.

Fourth, the city of Charlotte's approach to community development was reflected in the design, planning and implementation of the NSP1 strategy. The NSP1 strategy was not viewed as a stand-alone project but was integrated into the city's overarching local housing policy consistent with HUD requirements to provide affordable housing and prevent homelessness. It should be acknowledged that 15 months before the creation of NSP1, Charlotte had identified 11 neighborhoods it deemed unstable, due to high foreclosures and abandonment, and had already initiated intervention efforts. Several



respondents highlighted that the progressive and creative approach Charlotte used in community development was unlike their experiences with other municipalities.

Finally, respondents were asked to recommend ways to sustain the positive results seen in target neighborhoods. This theme became the thread that connected all of the themes and integrated respondent concerns about the next steps and life after NSP1. All 10 respondents acknowledged that the positive results seen in the target neighborhoods were only the beginning of the full recovery that was needed to ensure sustained stabilization. Respondents' recommendations included: (a) continued funding support, (b) long-term partner commitments, and (c) neighborhood accountability and responsibility and reflected observations made in previous neighborhood revitalization and stabilization studies.

The results and findings of this study revealed more than what is listed above and a more detailed interpretation of the findings as it relates to the literature review and the conceptual framework is provided in the next chapter. Chapter 5 also includes the limitations of the study, recommendations for further research, practical applications of the study findings, and implications for positive social change. Chapter 5 closes with the essence and relative importance of the study, my experiences as the researcher, and a summary of all five chapters.

## Chapter 5: Discussion, Conclusions, and Recommendations

### **Introduction**

The 2008 economic crisis negatively impacted housing markets and destabilized neighborhoods, overwhelming homeowners, financial institutions, and municipalities at a rate unseen in 4 decades. The topic of the NSP1 was selected because it was one of the initial federal interventions specifically designed to mitigate the impact this crisis (GAO, 2010; Goldstein, 2010; Immergluck, 2010; Joice, 2008). NSP1 design and scope offered municipalities a unique mechanism to redress the housing crisis impact in hard hit areas.

The purpose of this qualitative phenomenological study was to identify, describe, and analyze the perceived benefits and barriers of NSP1 by stakeholders. Ten study respondents were recruited to participate in this research. There were three representatives of nonprofit organizations, three business representatives, three residents, and one representative from a government agency. In depth semistructured interviews were conducted to gather data for this study. One main research question and four subquestions comprised the basis for this research study and were used to devise the nine interview questions asked of each respondent.

This chapter contains an interpretation of the findings by the research question and the subquestions and describes the limitations of the study. Additionally, the conceptual framework of this research is explained in relations to the findings. Furthermore, the interpretation of the findings is compared to the literature review in Chapter 2. The implications for social change, recommendations for action, and

recommendations for further research are also examined. Finally, I have included my experiences conducting the research and my reflections on the research.

### **Interpretation of Findings**

The results from this qualitative study present comprehensive insights into the benefits and barriers of NSP1 from the perspectives of stakeholders who participated in the program in Charlotte, North Carolina. The study was directed by one main research question and four subquestions. The findings are reviewed in the upcoming section by research question. In addition to submitting answers to the research questions, the findings are examined and compared to the literature review and I determined whether the data are supported by other researchers, studies, and the conceptual framework.

### **Research Question**

To what extent did benefits and barriers affect stakeholders' perspectives of the HUD NSP1, such as level of involvement in decision-making, agreement with NSP policy, action plan development, implementation, and other issues in targeted neighborhoods? The answer to this question was that the benefits of NSP1, to a great extent, influenced stakeholders' decisions to be involved in NSP1 decision-making and implementation strategies, more so than the barriers associated with program guidelines and compliance requirements. Based on the data collected, issues with program guidelines did not determine involvement in NSP1. Readily available materials and hands-on assistance, from NBS and HUD through webinars, websites, and teleconferences had positive effects on involvement and partner experiences. Study results suggested that Mossberger (2010) was accurate when he posited that the

effectiveness of civic engagement efforts is determined by a government entity's ability to clearly outline involvement touch-points and expectations.

The data collected also contradicted particular claims by some researchers and corroborated findings by others. For example, Bingham et al. (2005) and Gazley (2010) concluded that more established government programs reported the highest rates of active citizen and stakeholder participation. This claim, however, was not supported by the data in this study. The data collected indicated that participation rates of stakeholders, citizens, and other government entities were high, despite the fact that NSP1 was new, with numerous compliance challenges and requirements. Contrastingly, the data did corroborate Yang's (2005) claim that mutual trust was the key ingredient for stakeholders and citizens to participate with government administrators when there was commitment to a mutual mission and mutual goals. In this study, I concluded that stakeholders and citizens trusted the city of Charlotte's overarching mission and goals in the targeted neighborhoods and worked with staff to resolve NSP1 program issues for their mutual benefit.

### **Subquestion 1**

What are stakeholders' perceptions of the NSP's resources in targeted neighborhoods? The answer to this question is that NSP1 resources in the targeted neighborhoods resulted in significant positive results that provided observable and immediate benefits. Respondents highlighted a variety of issues addressed: (a) reduced number of abandoned and vacant housing units, (b) number of families who retained their homes or became new homeowners, (c) number of individuals who completed financial

literacy and homebuyer education programs, and (d) active neighborhood associations and neighborhood watch programs. It should be noted that NSP1 resources in the target neighborhoods expanded neighborhood stabilization efforts that Charlotte began years earlier. Therefore, my research indicated that stakeholders viewed NSP1 resources as a benefit in efforts to advance those efforts.

Additionally, SR3 and SR4 believed that the results for target neighborhoods could have been more impactful had partners leveraged their networks more aggressively. It was their contention that had the matching aspect of NSP1 guidelines been stressed, partners could have used the NSP1 resources to generate more funds for rehabilitation and revitalization. As a matter of fact, over half of respondents discussed creative ways that the program income could be used to further stabilize target neighborhoods and increase the city's affordable housing inventory. Unfortunately, guidelines for program income had not been finalized at the time of this study. Notwithstanding this fact, this input from respondents is consistent with Crane and Ruebottom's (2011) assessment that when stakeholders are vested in a relationship, they will expand their roles to identify areas of joint value creation. This claim is supported by the respondents' discussions of ways to use NSP1 resources to address their organization and the city's goals of neighborhood stabilization and increasing the affordable housing inventory. This is a clear example of joint value creation.

### **Subquestion 2**

What are stakeholders' perceptions of the NSP's leadership and management in targeted neighborhoods? The answer to this question is that stakeholders' level of

engagement with NSP1 was influenced by the type and timing of their interactions with NSP1 leadership and management. The data collected supported the assumption that the context for stakeholder experiences with NSP1 leadership and management was based upon past involvement with city staff. Specifically, three respondents were not aware of NSP1, by name, initially, and engaged in the same manner as they always had with city staff. SR7, SR9, and SR10 stated they did not observe any distinguishable differences in how leadership and management interacted with partners. Silvia (2011) posited that the most effective collaborative governance projects are those that ensure shared power and a voice in plans and processes that impact partners. All respondents reported feeling engaged, valued, and confident that their voice was heard, regardless of their role in NSP1 processes.

However, respondents shared that the management process could have been improved with a clearer understanding of the “end game” and more specific expectations for long-term use of program income from HUD. SR1, a government agency representative, noted that the speed with which NSP1 funding was made available also posed issues with how program income would be managed. Additionally, this concern is echoed by SR4 and SR5, representing lending institutions as they pondered the process for managing program income from current projects and those completed after “close-out.” SR1 and SR5 both acknowledged that HUD was writing these procedures “even as we speak.”

Despite the positive benefits of NSP1 funding in Charlotte’s efforts to stabilization neighborhoods hard hit by the housing crisis, lack of clarity about managing

program income could be considered a barrier in the future. When asked to describe barriers to NSP1, respondents involved in program management stated that clearer directions from the outset was their main concern. Several individuals also acknowledged that “everyone was learning as this program went along,” so, this observation is not unique.

Although renovations, homebuyer programs, and other stabilization efforts continued, policy guidance regarding program income would be an important resource to expand this work. Specifically, SR5 noted that “HUD’s decision about how program income is managed is the difference between acquiring and renovating more homes, preparing new homebuyers to stabilize these neighborhoods, and repaying the government, per se. And how does that stabilize them.” SR1 and SR3 agreed that HUD officials were also “learning on the fly,” so, some things would take more time, and grantees were confident that staff was working to develop operational guidelines that would continue to support local efforts to benefit targeted neighborhoods.

Goldstein (2010), Immergluck (2010), and Newburger (2010) posited that NSP1 program administrators and grantees were not fully prepared for the rapid foreclosure and acquisition challenges they would encounter when program funding and implementation began. It should be noted that program administrators and grantees (six respondents) recognized this as a challenge but not as a barrier, as indicated from the research. Respondents also reported that Charlotte’s program administrators’ guidance and the grantees’ infrastructures ensured that their NSP1 experiences were productive. Finally, Silvia’s (2011) research indicated that when partners are not fully knowledgeable of the

project or program, they can still be productive when provided a clearly outlined strategy with delineated tasks and stated expectations. All respondents acknowledged that the clarity provided by program administrators was critical to their success.

### **Subquestion 3**

What are stakeholders' perceptions of the NSP implementation strategy? The answer to this question was that partnership techniques used in previous engagement strategies with the city of Charlotte provided a comfort level with and confidence in the NSP1 strategy implemented. The GAO's (2010) evaluation of NSP1 noted that some grantees modified HUD's implementation strategies to fit their communities' needs or to complement their partners' capabilities. Charlotte used this option to design their NSP1 implementation strategy to be consistent with previous and ongoing partner engagement strategies. Specifically, respondents identified collaboration, transparency, trust, and communications as keys to the success of the implementation strategy. The data collected indicated that respondent perceptions of the strategy centered on their experiences with program administrators during planning, decision-making, and actual implementation. Additionally, the answer was supported by all respondents' answers to the interview questions. Another key point, SR2, SR3, and SR6 highlighted was the consistency between NSP1 implementation and previous projects with the city of Charlotte.

Iglesias's (2012) research noted that effective public implementation strategies are those with a citizen engagement component and one that clearly outlines involvement touch-points, evaluation tools, and expectations. Accordingly, the Charlotte program administrators designed the implementation plan to be consistent with the existing



Citizen Participation Plan that is also used with other housing programs similar to NSP1. This decision reduced the challenges associated with learning new strategies while also learning this new program. Respondents noted that this decision enabled them to perform more effectively because they had experience with the implementation strategy framework and only needed to adjust to the nuisances of NSP1. SR2 and SR3 stated that the city's program administrators and HUD staff were responsive and provided extensive technical support to ensure that implementation went smoothly, which was another key to the success of the implementation strategy.

Finally, the fact that the city of Charlotte engaged only partners with the capacity to fulfill the NSP1 implementation requirements ensured that it would be successful and compliant. The pool of partners who met the criteria also had a past or current presence in the targeted neighborhoods. SR1 acknowledged that the city's goal was to reduce the number of potential obstacles as much as possible to ensure that partners could focus on doing "what they do best." So, partners with credibility within the neighborhoods were key to ensuring a seamless transition.

#### **Subquestion 4**

What are the stakeholders' perceptions of the NSP's results and continuance? The answer to this question was obtained from "life before and after NSP1" interview questions. All respondent answers were overwhelmingly consistent that NSP1 had positive benefits in targeted neighborhoods. Specifically, that included (a) a reduction in number of abandoned or vacant homes, (b) a reduction in crime and increased safety, (c) more operational neighborhood associations with renewed neighborhood pride, and (d)

an increase in new homeowners and programs for new homebuyers. The four respondents who lived in the targeted neighborhoods cited visual improvements and other subtle, yet positive changes in residents' attitudes, perceptions, and behaviors. All 10 respondents spent time discussing the significance of the neighborhood playground that Kaboom built and the positive impact on the morale of children and their families. SR8 stated, "It's beginning to feel more like a neighborhood now that the kids have a safe place to play. That's a good thing."

Additionally, respondents' answers to Interview Question 8 were a compilation of data that highlighted their beliefs about whether the results from NSP1 will continue in the targeted neighborhoods. As with the root question, all 10 respondents believed the results would and should continue, providing certain conditions remained in place. For example, funding and continued participation by NSP1 partners and the city's managers were cited as keys to continued positive results. As SR3 noted, "As good as these results are, they are not enough to change the course of neighborhoods that have been on the decline for 30 years. More involvement like NSP1 is needed, if this program or something similar is available."

The basis of respondents' answers regarding continuance is anchored in trust. As noted in previous sections, mutual trust is a key component to the success of Charlotte's NSP1 implementation strategy and for their partners. Likewise, both referred to their trust in the federal government's commitment to hard hit neighborhoods and its stated support to continue the positive results produced with NSP1. As important as mutual trust was, some respondents expressed uncertainty about the future of NSP1 and trepidation about

the federal government's level of commitment in hard hit neighborhoods. These stakeholder concerns were considered a challenge rather than a barrier to their participation.

According to the theory of collaborative governance, this form of governance involves multiple stakeholder groups coming together with public agencies to design and deliver products and services that address a social issue (Ansell & Gash, 2008; Donahue & Zeckhauser, 2011). In the case of the city of Charlotte and its stakeholder groups, the NSP1 strategy addressed an immediate need in the targeted neighborhoods and also supported the city's overarching affordable housing goals. My data supported conclusions derived from the theory of collaborative governance. However, whether the impact of NSP1 outcomes can be replicated to address citywide affordable housing issues in Charlotte remains to be seen.

### **Support for the Conceptual Framework**

On one hand, this research was based on the conceptual framework of the theory of collaborative governance and stakeholder theory. Interview Questions 1, 3, and 6 provided the data used to support the conceptual framework of this study. Respondent interpretations and answers to Interview Questions 4 and 9 also offered additional data. In Chapter 1, I stated a basic tenet of the theory of collaborative governance was that the effectiveness of this form of governing is based upon mutual trust and agreement on mutual goals and strategies to address a social issue (Ansell & Gash, 2008). All 10 respondents' answers to questions about their stakeholder experiences and their roles in the NSP1 engagement processes fully supported this tenet. As stated earlier in this

chapter, respondents indicated that mutual trust between stakeholders and the city of Charlotte was a key factor in their level of engagement and their commitment to NSP1.

Additionally, all participants frequently referred to their past experiences with city staff and fellow stakeholders, as the basis for trust and agreement on the goals and implementation strategies. Ansell and Gash (2008) also noted that all stakeholders should be viewed as partners, which is a tenet of collaborative governance. Public-private partners must be equally engaged through participation in decision-making, planning, implementation, and evaluation to support a collaborative governance scenario. Respondents shared their experiences in the decision-making, planning and implementation processes. Many participants also shared examples of their engagement to validate their involvement as a “partner and not just a body at the table.” Several respondents cited communications, responsiveness, and transparency as keys to their participation in a new program.” Thus, my findings suggest the collaborative governance process is most effective when mutual trust and agreement on mutual goals and strategies exists and is sustained over time, between stakeholders, citizens, and public partners.

Notably, according to Donahue and Zeckhauser (2011), the theory of collaborative governance is the result of an economic paradigm shift that reframes the government’s ability to provide goods and services to its constituents in an effective and efficient manner. In this scenario, the economic crisis of 2008 initiated the paradigm shift that negatively impacted the housing market and required a more robust public-private cooperation to meet the needs of homeowners and municipalities. Further, Donahue and Zeckhauser (2011) highlighted that public-private collaboration is necessary to address a

common social issue; and in this situation, the housing market collapse and inadequate affordable housing inventory are the common social issues. Public-private collaboration was a key element of Charlotte's NSP1 strategy and is reflected in respondent answers. In my research, all respondents suggested that Charlotte's commitment to and support of the public-private collaborative was a constant they could depend on. Finally, these data supported aspects suggested by the theory of collaborative governance.

Additionally, stakeholder theory was a concept developed by Freeman and McVea (2001) for business management to redefine the role and influence of stakeholders in decision-making processes. Later, Crane and Ruebottom (2011) expanded the theory to give "voice" to diverse socioeconomic, geographic, and interest groups, thereby making its use applicable to a wider audience of entities that engaged stakeholders from government, nonprofit, healthcare, and education organizations. The three main tenets of stakeholder theory are as follows: (a) involve a cross-section of stakeholders (Crane & Ruebottom, 2011), (b) offer joint value creation opportunities to all stakeholders (Crane & Ruebottom, 2010; Freeman & McVea, 2001), and (c) use targeted inclusion of stakeholders to ensure the most productive partnerships (Johnson et al., 2010).

Specifically, the city of Charlotte used its Citizen Participation Policy and Action Plan to enlist input of a cross-section of stakeholders in the NSP1 planning and decision-making processes for the targeted neighborhoods. Charlotte's NSP1 action plan involved a cross-section of stakeholders representing residents, businesses, institutions, and nonprofit organizations. The four citizen respondents noted in detail that staff efforts to

share information, to actively listen to them, and to “make them feel like a valued partner.” Nine of the 10 respondents reported that their voices and perspectives were heard and their concerns were addressed. SR1 noted that one of Charlotte’s action plan goals was to ensure that those most impacted in the targeted neighborhoods were “heard and included” and that the affordable housing developers and advocates were empowered to do their best work. This data supported the first tenet of the stakeholder theory, which is to involve a cross section of stakeholders.

Next, Crane and Ruebottom (2010) believed that the validity of this theory rests with the equity realized by all stakeholders involved. The majority of respondents discussed how Charlotte’s ongoing efforts to engage them as equal partners played a role in their buy-in of NSP1 processes. Contrastingly, there were two respondents who stated their initial perceptions were that they did not feel very much like stakeholders, but they also admitted that those feelings were due to misunderstandings and skepticism on their part. Both of them affirmed in responses to a follow-up interview question that after they fully immersed themselves in the communications and engaged at meetings, their experiences shifted from “on-lookers” to valued stakeholders. These experiences further validate the importance of the stakeholder equity.

Fassin (2011) stressed the importance of parties receiving mutual benefit from the relationship to validate the value added for participation. Charlotte’s NSP1 action plan focused on continuing stabilization efforts with stakeholders in neighborhoods targeted as hard hit. As such, Charlotte was better positioned to continue its neighborhood stabilization projects in these targeted neighborhoods and advance its overarching

affordable housing commitments using NSP1 funding. Likewise, the three NPO respondents received an infusion of funds to expand their organizational work in these vulnerable neighborhoods, at a time when external funding levels were at all-time lows following the 2008 economic crisis.

Additionally, the four respondents from the neighborhoods reported direct benefits such as reduced foreclosures and abandoned housing, reduced crime, and increased safety. Respondents also cited less perceptible benefits such as increased neighborhood pride and reported feelings of hope and optimism. Silvia (2011) further posited that the interconnectivity of stakeholder relationships ensures greater accountability, responsibility, and commitment to the common good, which in this case, helped the targeted neighborhoods in Charlotte. This relationship concept is the thread that connects both the theory of collaborative governance and the stakeholder theory to the successes of Charlotte's NSP1 action plan.

Finally, Johnston, Hicks, Nan and Auer (2010) suggested the designation of targeted inclusion of stakeholders is a viable strategy to manage the cross functionality of complex programs and projects, such as NSP1. This tenet is the basis for Charlotte's approach to stakeholder involvement. Specifically, program administrators identified and engaged partners with specific skills and capacities to fulfill program tasks within the parameters of timeframes and deliverables. Notably, Habitat for Humanity, Builders of Hope, the Charlotte Housing Authority, Self-Help Credit Union, Self-Help Community Development Corporation, the University of North Carolina at Charlotte, and the Charlotte-Mecklenburg Housing Partnership were engaged for their specific skills and

their past performances. Additionally, each of these entities had experience in the targeted neighborhoods; each had past and current projects in one or more of the 11 neighborhoods.

It should be noted that Charlotte program administrators conceded the possibility of negative perceptions with this strategy but believed that the overarching goals to stabilize the families and hard hit neighborhoods were worth the risks. Several respondents discussed the significance of Charlotte's social capital as a key to its willingness to take risks. Social capital, as defined by Sanders (2010), is the collective value of all social networks that enable a community to operate effectively. Regarding the partner selection process, a respondent suggested that Charlotte leveraged its social capital and past performance to address the housing crisis as it did. The sentiment of several respondents was that Charlotte had "earned the right" to design and implement NSP1 in ways they believed were most effective because of the mutual trust developed over time.

Finally, in my study, respondents consistently referred to the relationships that were built over time with the city of Charlotte and the "way they do business" as one of the primary reasons their perceptions and experiences with NSP1 were so overwhelmingly positive. The data supported this statement and amplified NSP1's guidelines that recommended that grantees build and expand upon existing relationships to design and implement the program. As my literature review indicated, few prior recipients of government housing assistance utilized their stakeholders in a manner similar to Charlotte's use. Additionally, respondents also emphasized the city's long-term



neighborhood engagement strategies and highlighted successful public-private collaborations that allayed any concerns they might have had with NSP1. Collaborative governance and stakeholder empowerment are not new strategies to progressive municipalities, as they realize that the relationship between government and stakeholders is symbiotic and the best option to address serious social issues (Donahue & Zeckhauser, 2011; Emerson, Nabatchi & Balogh, 2011).

### **Limitations of the Study**

The first limitation of this study is that several individuals involved with NSP1 from the grant application phase were either not found or declined to participate. Therefore, to obtain a meaningful sample, I recruited individuals considered second tier participants, as they understood the program and its processes but were either hired or reassigned after funds were awarded. Likewise, to ensure participation from individuals from the targeted neighborhoods, I extended the recruiting period and also solicited assistance from other stakeholders who suggested others and how to enlist them. My goal was to accept the first 10 individuals that responded. This procedure was approved by the IRB and recruitment was as consistent with the original plan as possible. Second, three of the respondents participated in NSP1 but were unaware of the details of the program, and therefore, they were unable to provide detailed responses to a few program-specific questions. However, these respondents were qualified to share their perceptions of and experiences with the phenomenon.

Third, at the time of this study, NSP1 funding had been allocated, implementation was 90% complete, and close-out was underway; so, any initial concerns or challenges

stakeholders may have had were either dismissed or diminished when compared to program accomplishments. Likewise, the uncertainty of the closeout phase leaves open questions surrounding final program resources and the impact of closeout decisions on continuing work in the targeted neighborhoods. HUD's decision about how program resources will be managed may impact perceptions and Charlotte's affordable housing commitment.

Fourth, as Congress did not allocate funding to evaluate NSP1 (GAO, 2010), there are no existing metrics with which to assess Charlotte's performance. However, Charlotte, like other NSP1 grantees, included its own success measurements in their action plans. Finally, as NSP1 was quickly replaced by other iterations of the Neighborhood Stabilization Program, NSP2 and NSP3, there are few areas of cross program comparisons that currently exist. Factors from these new programs could have skewed my research results about NSP1. Inasmuch as I was aware of this context, I accepted respondents' NSP1 answers in earnest and trusted that they were being honest, accurate and as forthright as possible.

### **Implications for Social Change**

This study detailed the NSP1, perceptions, attitudes, and beliefs of stakeholders who were involved in the program in Charlotte, North Carolina. Should the recommendations for action be considered and implemented, there could be several implications of this study for enacting positive social change. As I mentioned in Chapter 1, the purpose of NSP1 was to mitigate the impact of the 2008 housing crisis. Specifically, grantees and their stakeholder partners were provided resources to purchase

foreclosed, vacant, and abandoned properties for rehabilitation and redevelopment to stabilize neighborhoods hard hit by the economic downturn (GAO, 2010; Immergluck, 2010; Joice, 2008). My study detailed the lived experiences of stakeholders involved in Charlotte's NPS1 decision-making, planning, and implementation phases. Based on the results of my study, there are several implications of social change that have the potential to transform society.

1. Public-private collaboratives are capable of addressing social issues more efficiently and effectively than government alone.
2. Stakeholders that are engaged as equal partners in decision-making, planning, design, and implementation are more accountable and responsible for positive outcomes.
3. Municipalities with significant social capital with stakeholders and neighborhoods are able to take risks and utilize innovative and aggressive strategies to achieve their goals.
4. Public-private collaborations that offer joint value creation for all stakeholders are mutually beneficial and produce viable frameworks upon which to build.
5. Targeted selection of stakeholders to participate in municipal programs and projects is a more productive and cost efficient means to utilize government funding and produce desired results.
6. Municipalities that integrate federal interventions with overarching local goals, such as affordable housing, homeless eradication, financial literacy,

homeownership, and safety are able to address neighborhood stabilization in impactful and sustainable ways that improve the overall quality of life.

Additionally, public policy makers may use my findings for greater insight into benefits and barriers of similar federal interventions and to better understand NSP1 from the stakeholders' perspectives. Policy makers could also devise policies that would expand reliance on public-private collaborations. Moreover, policy makers could solicit private stakeholders to incorporate more entrepreneurial and evidence-based parameters to address social issues more aggressively. It is clear that social issues facing similar cities and neighborhoods will persist; and with consistently diminishing government budgets, traditional processes and strategies, alone, are inadequate to address these issues. Therefore, other government agencies and municipalities may benefit from the type of public-private collaboration that the city of Charlotte used to successfully implement NSP1.

### **Recommendations for Action**

Based upon my findings from this study, I have three recommendations for government officials, political leaders, local stakeholders, and policy makers. First, targeted and continued funding should be allocated to continue the positive impact of programs like NSP1 in neighborhoods hard hit by the housing crisis. As the national economy is rebounding, vulnerable neighborhoods require sustained funding and involvement to fully recover. This recommendation is based upon the themes of "Positive results in target neighborhoods" and "Sustaining positive results in target neighborhoods." Most notably, reversing the stabilization trajectory in neighborhoods

that have been in decline for decades is possible but must address specific empowerment and economic development initiatives for the residents. These themes reflect the overarching goals of Congress and the Administration in their efforts to mitigate the impact of the economic downturn with NSP1 (GAO, 2010). Unfortunately, NSP1 was a short-lived solution to deeper and more far-reaching social problems, which require more long-term attention and resources.

My second recommendation is for municipalities to utilize public-private collaborations more aggressively. This recommendation is based on the themes of “Partner capacity key to implementation success” and “Sustaining Positive Results in Target Neighborhoods.” To achieve evidence-based successes, the interconnectivity between government and private stakeholders must be leveraged and supported to ensure joint value creation and innovations are derived from collaborating. Each of this study’s respondents referred to the unique public-private relationships that Charlotte had forged and how these relationships were the basis for much of the success achieved with NSP1.

Allowing stakeholders with unique skillsets, networks, and infrastructures the opportunity to be involved at every level of NSP1 was a major factor in the city’s ability to successfully respond within the parameters outlined. One respondent noted the confidence and mutual trust exhibited by the city: “The city simply allowed us to do what we do best; and because we all have different skillsets, there was no competition or bickering, because we all did different things.” Gazley (2010) supported this statement and my findings by noting that imbalance and inequity among partners are deterrents to many stakeholder organizations getting involved in projects. Finally, Donahue and

Zeckhauser (2010) emphasized that given the current state of government budgets and the plethora of social issues, collaborating with private stakeholders may be the best solution.

My third recommendation is for federal agencies to design programs that provide clear and consistent program guidelines that also integrate evidence-based policy requirements to ensure efficacy, accountability and measurable evaluations. This recommendation is based on the themes “Challenges with NSP1 compliance guidelines” and “Charlotte’s approach to community development.” It can be argued that although NSP1 was a hurried response to a rapidly deteriorating housing market and municipal tax base, its design and structure should have demonstrated responsible government spending and program management. In a time of economic crisis, it is the responsibility of government to take action to mitigate hardship, as was the rationale for NSP1. However, municipalities and grantees required more specific success measurements, overarching goals, and evaluation metrics to guide their planning, decision-making, and implementation activities. Specifically, several respondents pondered the potential benefits that could have been realized had they “known the end-game at the beginning of the process.”

Charlotte designed NSP1, as a companion to existing neighborhood stabilization, affordable housing strategies, and foreclosure prevention efforts that began 18 months prior to the initiation of NSP1. Numerous municipalities sponsored rehabilitation projects of varying scales, but the question remains unanswered regarding: “How much more could have been done?” From Federal Reserve Banks and NeighborWorks’ research, it is evident that municipalities were “making NSP1 work for them,” but they too raised

concerns about grantees' capacity to maximize funding and collaborative partnerships to optimum levels of impact (FRB, 2010; Goldstein, 2010; Lee, 2010). Finally, as noted in the literature review, municipalities reported challenges such as inadequate staff, uncertainty surrounding partnerships, market competition, and unclear directions and guidelines as factors that diminished their capacity to stabilize neighborhoods as effectively as desired (Decker, 2010; Nickerson, 2010). Many of these challenges were addressed in subsequent iterations of NSP1, but these iterations were not part of my study. NSP1 was a \$7 billion taxpayer investment that warranted a more comprehensive platform from which to launch, to justify the investment, and to produce the greatest impact for the greatest number of families and communities.

### **Recommendations for Further Research**

From this research study and a review of the literature on NSP1, I have a few recommendations for further research. However, these recommendations must be considered within the context that NSP1 has closed and will not be continued. This study identified new gaps in federal program management and sustainability. One possible new research question could be: How can entrepreneurial strategies be used to impact implementation, management, and sustainability for neighborhood stabilization efforts? Another research question could be: How can NSP1 data be used to create evidence-based metrics for federal housing programs in hard hit neighborhoods?

Municipalities that reported results different from those identified in this research and the literature review could be interviewed to identify the specific planning and implementation strategies that they used. Additionally, stakeholders from different areas

could be interviewed to ascertain their level of engagement and perspectives on the public-private experience. This population could generate diverse results and points of view on NSP1. Additionally, interviewing stakeholders from different areas may provide distinctive perspectives of their experiences with NSP1 administrators and other stakeholders. Different perspectives may generate outcomes that add value to the overall evaluation of NSP1 or provide discoveries not reviewed in the literature on collaborative governance and stakeholder involvement. Finally, researchers could also use a different methodology such as a mixed-methods approach to incorporate stakeholder perceptions with quantifiable measurements of the financial impact of NSP1. Or they could use a case study approach to focus on one or two specific stakeholders for a closer examination of their experiences. Assuredly, other methodological approaches would add more data to the current body of work on NSP1 benefits and barriers.

### **Researcher's Experience**

My experience as the researcher of this study was very positive and enlightening overall. I learned a lot from conducting the research and even more from the lived experiences of the respondents. My interactions with the respondents were an added value to the interviews. My lived experiences with the phenomenon provided me with a basic understanding, and I conducted the research to better understand the benefits and barriers stakeholders encountered with NSP1.

It could be argued that a friend, who is a program director at HUD, could have biased the study by influencing me. However, I counter the argument because the introductions she arranged for me were the extent of her involvement, and the individuals



with whom I met provided access to reports and other documents that were in the public domain. Additionally, two of the individuals I spoke with were a part of the NSP1 design team and did express keen interest in my approach to the topic. So, my relationship to a HUD official did not provide preferential treatment or exclusive access. It should be noted that access to these identified individuals did enhance the credibility of the study. Finally, the fact that I am a 40-year resident of Charlotte and a former community development planner with the Charlotte-Mecklenburg Planning Commission did not bias me but did inspire me to showcase the work of these stakeholders and the city.

Measures were taken to ensure the reliability and validity of the study by using bracketing, member checking, and triangulation to ensure that my relationships and lived experiences did not drastically alter respondents' objectivity. I also followed the interview protocol with each respondent and used probing follow-up questions whenever necessary. I vacated my preconceived notions about NSP1, as much as possible, so that I could be open to the learning that did occur through my interactions with the respondents.

My reflections on the concepts, strategies and ideas associated with NSP1 benefits and barriers led me to several conclusions. Although there may be a proliferation of information and material available on a federal intervention, there is no guarantee that individuals most affected by the program are aware of this information. In addition, I learned that when stakeholders are selected strategically to partner on programs with restrictive parameters, the probability of success is much higher and so is the quality of the product. Additionally, municipalities with significant social capital and overarching goals that are mutually beneficial to the stakeholders are able to implement innovative

and aggressive strategies to achieve their goals. Moreover, municipalities that engage the support of political, business, and nonprofit leaders to address social issues are better able to overcome barriers to progress.

The respondents' experiences taught me that in a crisis people are willing to work together to try new ideas to achieve common goals. Specifically, a respondent acknowledged "the way they all pulled together for the neighborhoods was phenomenal, because it's what Charlotte does." Respondents also highlighted the number of volunteers that continued to volunteer "even after the media launch," which is a point worth noting. Moreover, I learned that stakeholders are vested in their communities and are concerned about all neighborhoods of their community and not just the ones in which they live.

Largely, this study has expanded my research, interviewing, and evaluation skills. Likewise, I have gained greater appreciation for and pride in the city's continued efforts to rehabilitate and stabilize neighborhoods with persistent economic challenges. I was aware of the work of the organizations to address affordable housing and homelessness but was unaware of the extent of what was being done. For me, this experience was remarkable to observe, and the stakeholders' approach was uniquely entrepreneurial. In addition, the opportunity to learn more about Charlotte's foreclosure prevention efforts in advance of federal interventions gave me a better understanding of the city's integrated approach to affordable housing, homelessness, and community development.

### **Conclusion**

This dissertation focused on the beliefs, attitudes, values, experiences, and perceptions of NSP1 benefits and barriers from stakeholders' participants in Charlotte,

North Carolina. As municipalities and neighborhoods around the country recover from the 2008 economic and housing crisis, various iterations of neighborhood stabilization programs and projects continue. Despite governments' best efforts to mitigate the impact of the most recent housing crisis, there are many neighborhoods that remain mired in persistent poverty, substandard and inadequate housing, and decaying infrastructures.

The Obama Administration, like previous administrations, used federal interventions to rehabilitate and stabilize many neighborhoods. And as with other administrations, this administration struggles to abate neighborhood destabilization and to move more families forward. The goals of NSP1 reminded me of President John F. Kennedy's quote from his "getting American moving again" campaign, as he described the economy this way: "The rising tide lifts all boats" (UC Santa Barbara, The American Presidency Project, 1960, p. 2). President Obama has referenced this quote several times as he described neighborhood stabilization, healthcare, and providing a living wage, as the tenets of a strong, independent society where personal responsibility and work ethic are valued. Admittedly, there are still those who require assistance to be the contributors they would like to be and that our society expects them to be. NSP1 provided one route towards achieving these goals.

For the city of Charlotte, NSP1 was more than another federal housing program; rather it was a catalyst to aid the city in its efforts to stabilize 11 targeted neighborhoods. Charlotte used innovative and aggressive strategies in its NSP1 implementation plan to address larger issues of affordable housing and homelessness; while still complying with the "letter and spirit" of the national housing goal to "provide an achievable living

standard for all residents” (HUD, 2013, p. 1). NSP1 provided much needed funding to continue the collaborative work that was already underway with affordable housing developers, advocates, and stakeholders. NSP1 was the conduit that enabled more families to remain in their homes and for other families to become new homeowners.

Through my research, I discovered that the city of Charlotte enjoys unique and collaborative relationships with its stakeholders, and together, they work to make the city a world-class place to live. Stakeholders have been valued partners in the community development and affordable housing dialogue with Charlotte for decades; so, involvement with NSP1 was an extension of those relationships. As a result, the partner selection process was seamless, logical, and consistent with ongoing work in the targeted neighborhoods. These stakeholders had established reputations and credibility in the city and in these neighborhoods, thereby adding value through their networks that ensured the program’s success. Although this form of collaborative governance is not new, it is rare to find stakeholder relationships that are productive at this level. These collaborative relationships were built on mutual trust that created joint value beyond the NSP1 funding that also enhanced all stakeholders’ social capital and impact in the community.

I found the strategies and interconnectivity of Charlotte’s NSP1 implementation plan phenomenal in its simplicity, aggressive in its expectations, and progressive in its goals. Charlotte’s development standards included sustainable elements that reflected the city’s community development goals and were not limited to just the NSP1 compliance requirements. NSP1 was a significant component of Charlotte’s 7-year plan to eradicate homelessness and expand the city’s affordable housing inventory.

Moreover, the city's commitment to evidence-based policy and management strategies is admirable and replicable. My discoveries may lead to positive social change, increased collaborative governance, joint value creation, and evidence-based strategies to address persistent social issues. This research of Charlotte's NSP1 reflects a growing trend in public policy that places significant value on evidence-based policy making.

The Obama Administration has redefined how the government funds social programs and the procedural mandate of what state and local governments must do to secure and retain funding (Haskins & Margolis, 2014). NSP1 was one of several federal housing interventions initiated during President Obama's tenure; and despite NSP1's management and implementation challenges, the city of Charlotte was able to overcome them and use the program to fulfill several of its foreclosure prevention, affordable housing, and neighborhood stabilization goals. In conclusion, the stakeholders that participated in NSP1 with the city of Charlotte reported that the benefits of NSP1 outweighed the barriers associated with it.

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## Appendix A: Informed Consent

### CONSENT FORM

You are invited to take part in a research study about your involvement in the HUD NSP1 in Charlotte, North Carolina. NSP1 is the federal government intervention that enabled local partners to mitigate the effects of the economic downturn on housing markets. The researcher is inviting individuals who participated in any capacity through an organization, government agency, neighborhood association, resident group or business to be in the study.

This form is part of a process called “informed consent” to allow you to understand this study before deciding whether to take part. The researcher will give you a copy of this form to keep for your records.

A researcher named L. Diane Bennett, who is a doctoral student at Walden University, is conducting this study.

#### **Background Information:**

The purpose of this study is to learn more about people’s experiences with the government on the Internet.

#### **Procedures:**

- If you agree to be in this study, you will be asked to:
- Participate in an interview about your use or non-use of e-government, for approximately one hour, where you will be asked several questions.
- Agree to be audio recorded.
- Participate in a follow up phone call to confirm your responses for approximately 60 minutes or less.

#### **Voluntary Nature of the Study:**

This study is voluntary. Your decision of whether or not you choose to be in the study will be respected. If you decide to join the study now, you can still change your mind later. You may stop at any time and refrain from answering any questions.

#### **Risks and Benefits of Participating in the Study:**

Participation involves minimal risk of the minor discomforts. Being in this study should not pose risk to your safety or wellbeing. As a participant in this study, you will be provided with information on the research analysis and similar public-private interventions and affordable housing websites.

#### **Payment:**

There is no payment or prize for participation.

#### **Privacy:**

Any information you provide will be kept confidential. The researcher will not use your personal information for any purposes outside of this research project. Also, the



researcher will not include your name or anything else that could identify you in the study reports. Pseudonyms will be used in place of your name, for example, instead of using John Doe or Jane Doe, I will use Research Participant 1 (RP1). Data will be kept secure by storing and maintaining the collected information on a password-protected computer and on data storage media such as CDs, DVDs, and flash drives. Print and electronic data storage media will be stored in a locked fireproof file cabinet in the researcher's residence. Data will be kept for a period of 5 years, as required by the university, after which all paper and electronic data will be destroyed.

**Contacts and Questions:**

You may ask any questions you have now or if you have questions later, you may contact the researcher L. Diane Bennett via phone at or via email at If you want to talk privately about your rights as a participant, you can call Dr. Leilani Endicott. She is the Walden University representative who can discuss this with you. Her phone number is 1-800-925-3368, extension 1210. Walden University's approval number for this study is 12-11-14-03076 and the expiration date is December 10, 2015.

**Statement of Consent:**

I have read the above information and I feel I understand the study well enough to make a decision about my involvement. By signing below, I understand that I am agreeing to the terms described above

Printed Name of Participant

---

Date of Consent

---

Participant's Signature

---

Researcher's Signature

---

## Appendix B: Interview Guide

NSP1 is the federal government intervention that enabled local partners to mitigate the effects of the economic downturn on housing markets.

1. Was NSP1 your first public-private collaboration with the City of Charlotte?

You may respond yes or no. If no, how were the stakeholders different than prior collaborations?

2. Were you involved in NSP1 as a citizen, government agency member, nonprofit organization member or business member?
3. Describe your and your organization's role in the development of the NSP1 action plan.
4. How were you and your organization involved in the NSP1 implementation strategy? What were your or your organizations experiences understanding or implementing program guidelines?
5. In what ways did the NSP1 implementation strategy fit with your organization's plans or views for the target areas? If the strategy was different or inconsistent with your organization's plans, how were concerns addressed?
6. Describe the NSP1 engagement "experience" from your perspective. How was it different from other public-private collaborations you have been a part of in terms of stakeholders, resources, and decision-making?
7. How would you describe "life" – home values, crime, appearance, etc. in the target neighborhoods before NSP1? How would you describe "life" in the target neighborhoods after NSP1?

8. Do you believe that the positive change occurred in in the target neighborhoods will continue? If yes, what do you believe will need to happen to sustain the positive change? If no, what challenges exist that would disrupt the positive change?
9. What is the one thing you would change to improve the NSP1 experience?  
What made the NSP1 experience worthwhile for you?

## Appendix C: NIH Human Subjects Certificate

