



# The Computerworld Honors Program

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## Final Copy of Case Study

**Year:**  
2013

**Status:**  
Laureate

**Organization Name:**  
National Community Stabilization Trust

**Organization URL:**  
[www.stabilizationtrust.com](http://www.stabilizationtrust.com)

**Project Name:**  
REOMatch

**Category:**  
Economic Development

**Please provide an overview of the nominated project. Describe the problem it was intended to solve, the technology or approach used, how it was innovative and any technical or other challenges that had to be overcome for successful implementation and adoption. (In 300 words or less.)**

The National Community Stabilization Trust (NCST) is a national non-profit organization launched in 2008 to create a bridge between banks and local housing providers that are implementing neighborhood stabilization programs. In neighborhoods under distress due to high levels of foreclosures and abandoned housing, NCST coordinates the transfer of foreclosures from banks to local housing organizations and facilitates the rehabilitation of property as affordable homeownership and rental housing available for working families. This stabilizes neighborhood property values and increases home equity in American communities. After its launch, NCST faced a significant operational challenge: it

needed to manage large sets of foreclosure listings (REO) from the nation's largest mortgage servicers (REO sellers) and allocate properties to local providers (community buyers) within highly specific geographic areas. NCST works with more than 20 REO sellers and over 500 community buyers in 47 states. NCST received over 75,000 property listings between 2009-2010. Coordinating activity between these parties was overextending the capacity of the organization. NCST enlisted LANimation Consulting Corporation (LCC) to develop a program to simplify the process of creating access to foreclosures and completing transactions for communities. LCC proposed a web application, REOMatch.com, which lets Community Buyers identify specific geographic target areas to purchase foreclosures in by drawing polygons on a Google map. Polygons are stored in an SQL Server 2008 database. REO inventory is imported daily from multiple REO sellers and geocoded and matched to the polygon database using SQL Server Spatial functions. Community Buyers are automatically notified of the resulting matches by email. By logging into REOMatch.com, they can initiate the process to purchase the properties and manage entire transactions from inspection to closing. Internally, NCST uses a custom back-office application developed by LCC using Microsoft Visual Studio, Visual Basic, and Access.

**When was this project implemented or last updated? (Please specify month and year.) Has it incorporated new technologies and/or other innovations since its initial deployment? (In 300 words or less.)**

REOMatch was officially released on a national basis to NCST community buyers in December 2010. In June 2012, in response to functional requirements requested by the U.S. Department of Housing and Urban Development, the REOMatch underwent a major rewrite. During this process, the application was more formally structured using the Brinnovation Application Framework, an SDK that facilitates the rapid development and ease of maintenance for web-based workflow-management requirements. REOMatch is now operational with the following features: Sencha/ExtJS, device-independent JavaScript, rich interface components, Google Maps API, Microsoft SQL Server 2008 (Spatial), Microsoft ASP.NET/ASP, Brinnovation Application Object Framework. Overall, the 2012 update enhanced and strengthened user benefits of REOMatch: accessible from anywhere; provides a rich, browser- and device-independent user interface; manages the entire REO asset acquisition lifecycle; interacts in real time with a number of 3rd party web services (e.g. Zillow); and requires minimal training for users.

**Is implementation of the project complete? If no, please describe the project's phases and which phase the project is now in. (In 300 words or less.)**

REOMatch is in production.

**Please provide at least one example of how the technology project has benefited a specific individual or organization. Feel free to include personal quotes from individuals who have directly benefited from the work. (In 300 words or less.)**

REOMatch serves as the engine for NCST's national property acquisition program that has saved communities more than \$100 million since its launch. In 2012 alone, REOMatch enabled Community Buyers to access more than 67,000 property listings from 20 different REO sellers. Community Buyer accepted price offers on more than 5,000 homes nationwide in 2012, for more than \$340 million in property sales that were directly connected to making communities stronger. REOMatch facilitated every one of these transactions from initial listing to closing. Since the launch of the application, more than \$700 million in property transfers have been facilitated through REOMatch.

**Would this project be considered an innovation, a best practice or other notable advancement that could be adopted by or tailored for other organizations and uses? If yes, please describe that here. (In 300 words or less.)**

The application framework is data-driven, minimizing the amount of re-coding that must be executed to meet various functional requirements. The framework provides a general-purpose, spatially oriented workflow application that: provides a geographic desktop for management of functional entities; automatically triggers database updates and messaging notifications in response to workflow events; easily consumes and seamlessly presents 3rd party web services that add value to the primary application focus.

**If there are any other details that the judges should know about this project, please note them here. (In 300 words or less.)**

A video demo is worth a thousand words! Please see:  
<http://www.youtube.com/watch?v=vhdBsjM4uiU>. Device-independent app (app runs unmodified on following device environments): phone; tablet browsers – Safari, Chrome, Skyfire, Android; desktop browsers – Internet Explorer, Firefox, Chrome, Safari. Uses a data-driven workflow management engine (Brinnovation) that provides end-to-end business process management and rapid creation/modification of business processes. Real-time, seamless consumption

A yellow ribbon is draped over a bronze medal. The medal features a classical architectural column and the word "HONORS" in a circular border.

and integration of 3rd party web services (Google Maps, Zillow, others). All JavaScript in the UI. Architecture: Client – JavaScript; Server – ASP/ASP.NET+ SQL Server 2008 with Spatial Tools.