

Andrew Thomas Carswell

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CURRICULUM VITAE

EDUCATION

- Ph.D.** University of Delaware, *School of Urban Affairs & Public Policy*, 2004
Dissertation Thesis: Measuring the Effectiveness Outcomes of Pre-Purchase Homeownership Counseling Recipients in the City of Philadelphia
- M.B.A.** George Washington University, *Business Economics/Public Policy*, 1994
- B.B.A.** College of William & Mary, *Finance*, 1988

PROFESSIONAL EDUCATION/TRAINING

Mortgage Bankers Association's School of Mortgage Banking: Course I (1990); Course II (1992)

RESEARCH INTERESTS

Housing counseling; sprawl/growth management initiatives; residential mobility programs; predatory lending and mortgage fraud; affordable lending programs and access to financing for low- and moderate-income home buyers; residential property management

TEACHING EXPERIENCE

Assistant Professor, *University of Georgia, 2003-Present*

Substantially revised existing courses in Housing & Consumer Economics. Courses taught focused primarily on housing issues, with class sizes normally numbering over 100. Also supervised student research, handled undergraduate advisement responsibilities, and administered independent studies. Contributed to curriculum development of nascent Residential Property Management program.

Part-Time Instructor, *University of Delaware, 1999-2000.*

Hired to teach undergraduate courses for the Consumer Studies Department. Course titles ranged from the sector-specific, specialized "Housing Studies" to the more generalized course entitled "Consumer Policy."

Statistics Lab Instructor, *University of Delaware, 1998-2000.*

Instructed students on the mechanics and processes of the SPSS Social Science software package. Provided direction on applying the program functions to real public policy situations.

Guest Lecturer, *University of Delaware, 1998.*

Provided a two-lecture series on the issue of sprawl and its related effects, plus gave detailed examples of the types of growth management programs being implemented in specific areas of the country. Lectures occurred during a course on "Community Development", instructed by Dr. Timothy Barnekov.

Instructor/Trainer, *Princeton Review, March 2001- September 2002.*

Train and tutor incoming graduate students in the Philadelphia and Harrisburg area who seek improvement on their GRE and GMAT standardized entrance examination scores. Certified to instruct verbal, quantitative, and analytical material related to these ETS-administered examinations.

WORK EXPERIENCE

Research Assistant, *Center for Community Development & Family Policy, University of Delaware, 1997-2001.*

Provide research on housing industry concerns and their relationships within the state of Delaware. Currently identifying and developing a dissimilarity model which will accurately depict the level of residential segregation within the state of Delaware. Also developing and moderating a focus group as an evaluation research mechanism for Wilmington, DE nonprofit service provider.

Consultant, *Self-Help Nonprofit Association, Fall 2001.*

Hired on a contract basis by a Durham-based community development financial institution to provide detailed quantitative analysis on a variety of mortgage delinquency-related issues.

Ewing Kauffman Entrepreneurial Internship, *City of Lancaster Department of Economic Development, 6/99 – 9/99.*

Studied the effects of neighborhood blights and other variables on the price of housing units within the city of Lancaster, PA. Worked with city and county resources to help identify factors that might erode away the city's property tax base.

Economics Intern, *Fannie Mae, Washington, D.C., 5/98 – 8/98.*

Reported to the Chief Economist and served as lead researcher for a new mortgage program for first-time home buyers. Performed extensive research on similar programs in other countries; provided economic forecasts on the number of potential first-time home buyers eligible for program; developed financial models displaying range of returns for participating private investors. Aided in the development of business plan to be presented to Fannie Mae's Executive Committee.

Assistant Director, *Single-Family Finance, National Association of Home Builders, Washington, D.C., 9/91- 8/97.*

Supported the Director by monitoring the key policy issues involving mortgage and construction lending, such as changes to VA underwriting guidelines; impact of FHA restructuring; financial condition of HUD's insurance fund; and various rural housing issues. Authored articles to various housing journals and written testimony for some Congressional hearings.

Mortgage Market Analyst, *National Association of Home Builders, Washington, D.C., 4/90 – 9/91.*

Provided analysis for various financial studies/reports; tracked Federal reserve policy shifts; produced weekly and monthly data reports; responded to member requests; maintained and updated financial databases; and assisted the Director of Mortgage Market Analysis in several other capacities regarding the capital markets. Frequent contributor to *Housing Economics*.

Legislative Intern, *Freddie Mac, Washington, D.C., 3/89 – 4/90.*

Tracked state legislation; prioritized the state bills pertinent to the corporation and housing; updated legislative databases; and corresponded with state legislators and staff.

ACADEMIC MEMBERSHIPS

- American Association of Housing Educators/Housing Education & Research Association, 2000-Present
- Housing Statistics User Group, 2005 - Present
- American Real Estate & Urban Economics Association, 2000-Present
- Community Development Society, 2005 - 2007
- Association of Public Policy Analysis & Management, 2001-2003; 2007- Present
- Urban Affairs Association, 1999-2002

PROFESSIONAL MEMBERSHIPS

- Athens Home Builder Association, 2005 - 2007
- Georgia Real Estate Fraud Prevention & Awareness Coalition, 2004 - Present
- Appraisal Standards Advisory Council, 1994-1997 (*Secretary*, 1996)
- National Economists Club, 1992 - 2002 (*Secretary*, 1995; *Newsletter Contributor*, 1995 - 2001; *Newsletter Columnist*, 1997 - 2001)
- FHA Business Practices Working Group, 1994-97
- FHA Underwriting Working Group, 1994-97
- George Washington University MBA Association, 1991-97

ACADEMIC SERVICE

- Graduate Faculty (appointed 2005)
- Adjunct Faculty, Gerontology
- Member, University of Georgia Roundtable, Fall 2005 – present
- Co-Graduate Coordinator, HACE, Spring 2009 – present
- Chair of faculty search committee for Residential Property Management position, 2005-2006
- Faculty search committee for housing extension specialist, Fall 2004
- Sub-chair of faculty search committee for Residential Property Management position, Fall 2004
- Graduate Admissions and Policy Committee, 2003 – 2007
- Graduate Reading Committee, 2007 - present
- Faculty advisor to NAHB Student Chapter, Fall 2004 – 2006
- Undergraduate Mentor, Roosevelt Scholars Program
 - Elizabeth (Eli) Tedesco (2007-08)
 - Rocky Cole (2008-09)
- Advisory Committees Served on:
 - Erica Christoph, M.H.P. student (2004)
 - Lawton Zurn, M.H.P. student (2005)
 - Stephanie Vanderford, Ph.D. student (2006)
 - Mandi Colson, Masters' student (2006)
 - Max Zhu, Ph.D. student (2007)
 - Katie Robinson, Masters' student (2008)*
 - Brian Ray, M.L.A. student (2008)
 - Laura Smith, M.H.P. student (2008)
 - Ron Malega, Ph.D. student, Geography (current)
 - Leslie Green, Ph.D. student, HACE (current)
 - Toya Washington, Masters' student (current)*
 - C.W. Copeland, Ph.D. student (current)*

* denotes chair

COURSES TAUGHT

- HACE 2000 (Introduction to Family and Consumer Sciences)
- HACE 2100 (Family Economic Environment)
- HACE 3300 (Housing in Contemporary Society)
- HACE 3350 (Introduction to Residential Property Management)
- HACE 4300/6300 (Advanced Housing Theories)
- HACE 4310/6310 (Housing Policy)
- HACE 4330 (Leasing Strategies in Residential Property Management)
- HACE 5320 (Residential Property Management Technology and Simulation)
- HACE 8150 (Theories of Households and Markets II)

PROFESSIONAL AND COMMUNITY SERVICE

- **Planning Member**, The Stable Foundation, 2008.
- **Member**, Athens-Clarke County VISION Committee, 2007 - Present
- **Board of Directors**, Housing Education & Research Association, 2002 – 2005
- **Membership Director/Co-Director**, Housing Education & Research Association, 2005 – 2008
- **Nominating Committee**, Housing Education & Research Association, 2008 – Present
- **Academic Representative**, Athens Safe and Able Lives Housing Collaborative, 2004
- **Conference Reviewer**
 - American Council for Consumer Interests Annual Conference (2004 – 2005, 2009)*
 - Housing Education and Research Association Annual Conference (2004 – 2008)*
 - EISTA Annual Conference (2007)*
 - Community Development Society (2005, 2007)*
- **Academic Journal Reviewer**
 - Housing and Society (2004-2005, 2008-2009)*
 - Journal of the Community Development Society (2005-2006, 2008-2009)*
 - Crime, Law and Social Change (2008)*
 - Public Administration & Management (2007)*
 - Family & Consumer Sciences Research Journal (2006, 2008)*
- **Textbook/Book Editorial Reviewer**
 - Fisher, R. L. (2007). *Making science fair: How can we achieve equal opportunity for men and women in science?* Lanham, MD: University Press of America.
 - Schwartz, A.F. (2006). *Housing policy in the United States: An introduction.* New York, NY: Routledge Publications.
- **Facilitator**, Wilmington, DE YWCA Program Evaluation Initiative, 2001
- **University Representative**, Delaware Coalition for Responsible Lending, 2000-2001
- **Board of Directors**, Delaware Homeless Planning Council, 2000-2001
- **Participant**, Pulte Homes Professor's Day, West Palm Beach, FL, 2005
- **Participant**, Southern Region Grantsmanship Workshop, Atlanta, GA, (September 15, 2004)

AWARDS/HONORS

- College of Family and Consumer Sciences Advisor of the Year (2005)

- Department of Housing and Consumer Economics Advisor of the Year (2005)
- Outstanding Paper Award, Marion Steele Symposium (2000)
- Marvin Gilman/ National Housing Endowment Scholarship (1997, 1998)
- Bryce Harlow Fellowship (1993)

REFEREED JOURNAL ARTICLES

- Carswell, A.T., & Bachtel, D.C. (2009). Mortgage fraud: A risk factor analysis of affected communities. *Crime, Law & Social Change*, 52(4), 347-364.
- Carswell, A.T. (2009, in press). Does housing counseling change consumer financial behaviors? Evidence from Philadelphia. *Journal of Family and Economic Issues*, 30(4).
- Carswell, A.T. (2009). Effects of mortgage fraud on property tax assessments. *Journal of Property Tax Assessment and Administration*, 6(2), 5-17.
- Carswell, A.T., James, R.N., III, & Mimura, Y. (2009). Examining the connection between housing counseling practices and long-term neighborhood and housing satisfaction. *Journal of the Community Development Society*, 40(1), 37-53.
- Carswell, A.T., & Smith, S.W. (2009). The greening of the multifamily residential sector. *Journal of Engineering, Design & Technology*, 7(1), 65-80.*
- James, R.N., III, Carswell, A.T., & Sweaney, A. (2009). Sources of discontent: Residential satisfaction of tenants from an internet ratings site. *Environment & Behavior*, 41(1), 43-59.
- Parks, K.E., Carswell, A.T., & James, R.N., III. (2009). Residential satisfaction of military households in privatized apartment communities. *Housing and Society*, 36(1), 95-114.*
- Carswell, A.T., & Phillips, D. (2008). Assessing the need: The multifamily industry, the universities, and the next generation of property managers. *Housing & Society*, 35(1), 21-40.
- James, R.N., III, & Carswell, A.T. (2008). Home sweet apartment: A text analysis of satisfaction and dissatisfaction with apartment homes. *Housing & Society*, 35(1), 91-111.
- Carswell, A.T. (2008). Addressing mortgage default and delinquency before it occurs: An evaluation framework for the homeownership counseling industry. *Forum for Family & Consumer Issues*, 13(1).
- Carswell, A.T., & Bachtel, D.C. (2007). Mortgage fraud: White-collar crime with long-standing community effects. *Public Administration & Management*, 12(4), 39-69.
- Vanderford, S., Mimura, Y., Sweaney, A., & Carswell, A. (2007). An analysis of tenure and house structure type by household composition. *Family & Consumer Sciences Research Journal*, 36(2), 93-109.*
- Carswell, A.T., & James, R.N., III. (2007). Virtual Property Manager: Providing a simulated learning environment in a new university program of study. *Journal of Systemics, Informatics, and Cybernetics*, 5(4), 34-40.

- Carswell, A.T. (2006). Determining satisfaction outcomes for counseled first-time home buyers. *Housing and Society*, 33(1), 49-60.
- Johnson, L. N., Carswell, A.T., Palmer, L., Sweaney, A. L., Mullis, R. M., Leonas, K. K., Moss, J. K., & Mauldin, T. (2005). Life skills literacy: Working to improve human capital. *Journal of Family and Consumer Sciences*, 97(4), 73-76.
- Carswell, A.T. (2000). Measuring segregation patterns in New Castle County, DE. *Housing and Society*, 27(2), 61-77.
- Carswell, A.T. (1997, Spring). Profile of the second home market. *Real Estate Finance Journal*, 32-37.

* Denotes graduate student as contributing author

RESEARCH REPORTS

- Carswell, A.T., & Copeland, C.W. (2007, February). *Addendum to research report for the United Way of Metropolitan Atlanta*. Atlanta, GA: United Way.*
- Carswell, A.T., & Bachtel, D.C. (2007, June). *Assessing risk and protective factors of mortgage fraud*. Chesterfield, MO: Interthinx.
- Carswell, A.T., & Copeland, C.W. (2006, July). *Research report for the United Way of Metropolitan Atlanta*. Atlanta, GA: United Way.*

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PUBLISHED CONFERENCE PROCEEDINGS

- Carswell, A.T. (in press). Questionable values: Mortgage fraud and its price effects. *2009 Annual Housing Education and Research Association Conference Proceedings*. Santa Fe, NM.
- Carswell, A.T., Nielsen, R.B., & Seay, M.C. (in press). Predictors of rental ownership using the Survey of Income and Program Participation (SIPP) data set. *2009 Annual Housing Education and Research Association Conference Proceedings*. Santa Fe, NM.
- Kong, T., & Carswell, A.T. (in press). An intra-neighborhood analysis of pre-foreclosure data across time periods. *2009 Annual Housing Education and Research Association Conference Proceedings*. Santa Fe, NM.
- Carswell, A.T., & Bachtel, D.C. (2008, October). Mortgage fraud: A risk factor analysis of affected communities. *2008 Annual Housing Education and Research Association Conference Proceedings* (pp. 21-25). Indianapolis, IN.
- James, R.N., III, Carswell, A.T., & Robb, C.A. (2008, February). Estimating the outlays of renting and owning: The risks of hidden ownership costs. *Proceedings of the Eastern Family Economics and Resource Management Association 2008 Conference* (pp. 36-38). Savannah, GA.

- Palmer, L., Carswell, A., Johnson, L., Pimentel, L.G., Mauldin, T., & Koonce, J. (2007). Assisting families in poverty: A holistic approach. In *2007 Annual Association for Financial Counseling and Planning Education Conference Proceedings*. Tampa, FL.*
- James, R.N., III, Carswell, A.T., & Phillips, D. (2007). Tenant and homeowner expenditures: Uncovering the true costs of homeownership. In Laquatra, J. (Ed.), *2007 Annual Housing Education and Research Association Conference Proceedings* (pp. 72-80). Charlotte, NC.
- James, R.N., III, Carswell, A.T., & Sweaney, A. (2007). Sources of discontent: Residential satisfaction of tenants from an internet ratings site. In Laquatra, J. (Ed.), *2007 Annual Housing Education and Research Association Conference Proceedings* (pp. 81-95). Charlotte, NC.
- Robinson, K., Carswell, A.T., & James, R.N., III. (2007). The residential satisfaction of military households in privatized apartment communities. In Laquatra, J. (Ed.), *2007 Annual Housing Education and Research Association Conference Proceedings* (pp. 177-183). Charlotte, NC.*
- Phillips, D., & Carswell, A.T. (2007). Analyzing off-campus housing preferences of “echo boomer” college students. In Laquatra, J. (Ed.), *2007 Annual Housing Education and Research Association Conference Proceedings* (pp. 169-176). Charlotte, NC.
- Green, L., Turner, P.R., & Carswell, A.T. (2007, October). *Pre-purchase housing counseling and education: A means of building human capital*. In Laquatra, J. (Ed.), *2007 Annual Housing Education and Research Association Conference Proceedings* (pp.60-62). Charlotte, NC.*
- Carswell, A.T. (2006). *Living history: Tracking the housing industry’s development through the daily calendar*. In Memken, J. (Ed.), *2006 Annual Housing Education and Research Association Conference Proceedings* (pp. 113-115). Ithaca, NY.
- Carswell, A.T., & Phillips, D. (2006). *Gauging stakeholder interest in residential property management programs*. In Memken, J. (Ed.), *2006 Annual Housing Education and Research Association Conference Proceedings* (pp. 12-14). Ithaca, NY.
- Carswell, A.T., & Copeland, C.W. (2006). *The key to foreclosure prevention: An analysis of the United Way of Metropolitan Atlanta’s IDA homeownership program*. In Memken, J. (Ed.), *2006 Annual Housing Education and Research Association Conference Proceedings* (pp. 21-24). Ithaca, NY.*
- Carswell, A.T. (2006, May 15). *Older Americans and residential stability: Maintaining livable communities*. In Bachtel, D. (Ed.), *Proceedings for 2006 Continuing the Momentum of the White House Conference on Aging: Developing an Academic-Practice Partnership* (pp. 17-21). Athens, GA.
- Carswell, A.T. (2006). *Older Americans and residential stability: Maintaining livable communities through the 21st century*. In Bachtel, D.C. (Ed.), *2006 University of Georgia Conference on Aging* (pp. 17-22). Athens, GA: University of Georgia.
- Sweaney, A.L., Vanderford, S.E., Mimura, Y., & Carswell, A.T. (2005). *An analysis of homeownership and type of dwelling by household composition*. In K.R. Tremblay, Jr., & L.F. Blaesi (Eds.), *Housing Education and Research Association Annual Conference 2005 Conference Proceedings* (pp. 87-89). Denver, CO.*

- Goss, R.C. & Carswell, A.T. (2005, October). *Developing a research agenda for residential property management programs*. In K.R. Tremblay, Jr., & L.F. Blaesl (Eds.), *Housing Education and Research Association Annual Conference 2005 Conference Proceedings* (pp. 87-89). Denver, CO.
- Carswell, A.T. (2000). *Measuring segregation patterns in New Castle county, DE*. American Association of Housing Educators 2000 Conference Proceedings. Stone Mountain, GA.
- Carswell, A.T. (2000). *Assessing how various community factors affect housing values: The case of Lancaster, Pennsylvania*. American Association of Housing Educators 2000 Conference Proceedings (pp. 78-81). Stone Mountain, GA.

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BOOK CHAPTERS

- James, R. N., III., Robb, C. A., Carswell, A. T., & Atilas, J. H. (in press). Housing costs among low-income renters and homeowners: 'Rent v. buy' and the hidden costs of low-income homeownership. In F. Columbus (Ed.), *Housing costs: Trends, impact and prediction*. Hauppauge, NY: Nova Science Publishers.
- Carswell, A.T., & James, R.N., III. (in press). Government-assisted affordable housing programs in the apartment industry. In *Georgia Apartment Law Book*, (2nd ed.). Atlanta, GA: Georgia Apartment Association.
- Carswell A.T. & Sweaney, A.L. (2006). The housing industry. In J.L. Merrill, S.R. Crull, K. R. Tremblay, Jr., L.L. Tyler, & A.T. Carswell (Eds.), *Introduction to housing* (pp. 87-112). Upper Saddle River, NJ: Pearson Education, Inc.
- Carswell A.T., Merrill, J.L., Sweaney, A.L. & Tremblay, Jr. K.R. (2006). Housing challenges for the twenty-first century. In J.L. Merrill (Ed.), *Introduction to housing* (pp. 327-335). Upper Saddle River, NJ: Pearson Education, Inc.

ENCYCLOPEDIA CHAPTERS/ENTRIES

- Carswell, A.T. (2010, in press). Adaptive reuse. In P. Robbins, N. Cohen, and J.G. Golson (Eds.), *Green Cities Encyclopedia*. Thousand Oaks, CA: SAGE Publications.
- Carswell, A.T. (2010, in press). Infill development. In P. Robbins, N. Cohen, and J.G. Golson (Eds.), *Green Cities Encyclopedia*. Thousand Oaks, CA: SAGE Publications.
- Lee, M., Smith, S.W., & Carswell, A.T. (2010, in press). Green housing. *Green Cities Encyclopedia*. Thousand Oaks, CA: SAGE Publications.
- Carswell, A. T., & James, R.N., III. (2010, in press). Housing. *Encyclopedia of Urban Studies*. Thousand Oaks, CA: SAGE Publications.
- Carswell, A.T. (2010, in press). Apartment buildings. *Encyclopedia of Global Terrorism*. Clarksville, TN: Diversion Press.

- Carswell, A. T. (2003). Housing counseling for seniors. In L. A. Vitt & J. K. Siegenthaler (Eds.), *Encyclopedia of Financial Gerontology* (2nd ed., pp. 395-401). Westport, CT: Greenwood Press.
- Carswell, A. T. (2003). Predatory lending. In L. A. Vitt & J. K. Siegenthaler (Eds.), *Encyclopedia of Financial Gerontology* (2nd ed., pp. 625-633). Westport, CT: Greenwood Press.

BOOK REVIEWS

- Carswell, A.T. (in press). "Housing allowances in comparative perspective", (ed. by P. Kemp). *Family & Consumer Sciences Research Journal*.
- Carswell, A.T. (2008, forthcoming). "Protect yourself from real estate and mortgage fraud", by R. Roberts and R. Dollar. *Journal of Real Estate Literature*, 16.

OTHER PUBLICATIONS

- Carswell, A.T., James, R.N., III, & Hein, R.L. (2007, September). Know your neighbor: State and local policy regarding sex offenders has apartment owners wary of liability issues. *UNITS Magazine*, 57-67.
- James, R.N., III, & Carswell, A.T. (2006, November 17). Residential property management education at research universities. *Professional Management*. Washington, DC: National Association of Home Builders.
- Carswell, A., & Vanderford, S. (2005, April). Fair housing laws: Issues related to residential property management. Invited article for *Georgia REALTOR[®] Magazine*.*
- Carswell, A. T. (2000, Winter). Determinants of house prices: Putting values to neighborhood indicators. *Urban Quality Indicators*, 3-4.
- Carswell, A. T. (1996, January). Atlanta is hot. *Mortgage Banking*, 22-27.
- Carswell, A. T. (1994, September). Affordable housing alternatives for the first-time homebuyer. *NCDA Homeworks*, 3-4.
- Polmar, D., & Carswell, A. (1991, July). RTC report card. *Housing Economics*, 7-9.
- Campbell-Hamecs, M., & Carswell, A. (1990, April – 1991, September). Mortgage market developments. *Housing Economics*.

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EDITORIAL RESPONSIBILITIES

- Fisher, R. L. (2007). *Making science fair: How can we achieve equal opportunity for men and women in science?* Lanham, MD: University Press of America. (reviewer)
- Merrill, J. L., Crull, S., Tremblay, K., Tyler, L., & Carswell, A. T. (Eds.). Housing Education and Research Association. (In press). *An introduction to housing*. Prentice-Hall Publishing. Anticipated publication date, Summer 2005.

- Delgadillo, L. (2008). *Exploring the utilization of USDA 502 self help program by low income families in rural Utah.* (grant reviewer)

REFEREED RESEARCH PRESENTATIONS

- Carswell, A.T. (2009, November). *Questionable values: Mortgage fraud and its price effects.* Presented at the 2009 Annual Housing Education and Research Association Conference. Santa Fe, NM.
- Kong, T., & Carswell, A.T. (in press). *An intra-neighborhood analysis of pre-foreclosure data across time periods.* Presented at the 2009 Annual Housing Education and Research Association Conference. Santa Fe, NM.
- James, R.N., III, Carswell, A.T., & Robb, C. (2009, June). *Consumers, consumer information, and the housing decision: The importance of hidden costs.* Presented at the International Consumer Sciences Research Conference, Edinburgh, Scotland.
- Carswell, A.T. (2009, May 30). *Multifamily developers and adaptive re-use: A match made in heaven?* Presented at the 2009 Environmental Design Research Association Annual Meeting, Kansas City, MO.
- Carswell, A.T. (2009, May 28-29). *Older, yet not wiser? An examination of over-50 households and their risk of entering adverse housing situations.* Presented at the Society of Actuaries' Housing Wealth Forum, Washington, DC.
- Carswell, A.T., & Bachtel, D.C. (2008, October). *Mortgage fraud: A risk factor analysis of affected communities.* Paper to be presented at the 2008 Annual Housing Education & Research Association Conference, Indianapolis, IN.
- James, R.N., III, Carswell, A.T., & Robb, C.A. (2008, February). *Estimating the outlays of renting and owning: The risks of hidden ownership costs.* Paper presented at the Eastern Family Economics and Resource Management Association 2008 Conference, Savannah, GA.
- James, R.N., III, Carswell, A.T., & Phillips, D. (2007, October). *Tenant and homeowner expenditures: Uncovering the true costs of homeownership.* Paper presented at the 2007 Annual Housing Education and Research Association Conference, Charlotte, NC.
- James, R.N., III, Carswell, A.T., & Sweaney, A. (2007, October). *Sources of discontent: Residential satisfaction of tenants from an internet ratings site.* Paper presented at the 2007 Annual Housing Education and Research Association Conference, Charlotte, NC.
- Robinson, K., Carswell, A.T., & James, R.N., III. (2007, October). *The residential satisfaction of military households in privatized apartment communities.* Paper presented at the 2007 Annual Housing Education and Research Association Conference, Charlotte, NC.*
- Phillips, D., & Carswell, A.T. (2007, October). *Analyzing off-campus housing preferences of "echo boomer" college students.* Paper presented at the 2007 Annual Housing Education and Research Association Conference, Charlotte, NC.
- Memken, J., Tremblay, K., Carswell, A., Emmel, J., Hartje, S., James, III, R.N., & Parrott, K. (2007, October). *Notes from the field: Using the new housing textbook.* Symposium

conducted at the 2007 Annual Housing Education and Research Association Conference, Charlotte, NC.

- Carswell, A.T., Bachtel, D.C., & Malega, R. (2007, April 28). *Mortgage fraud: A risk and protective analysis*. Paper presented at the Urban Affairs Association Conference, Seattle, WA.*
- Carswell, A.T., & Bachtel, D.C. (2007, March 23). *What we know about mortgage fraud and its community implications*. Paper presented at the Georgia Association of Family & Consumer Sciences Conference, St. Simons Island, GA.
- Carswell, A.T., & Phillips, D. (2006, October). *Gauging stakeholder interest in residential property management programs*. Paper presented at 2006 Annual Housing Education and Research Association Conference Proceedings, Ithaca, NY.
- Carswell, A.T., & Copeland, C.W. (2006, October). *The key to foreclosure prevention: An analysis of the United Way of Metropolitan Atlanta's IDA homeownership program*. Paper presented at the 2006 Annual Housing Education and Research Association Conference, Ithaca, NY.*
- Carswell, A.T., & James, R.N., III. (2006, July). *Virtual Property Manager: Providing a simulated learning environment in a new university program of study*. Paper presented at the 4th International Conference on Education and Information Systems, Technologies and Applications Conference, Orlando, FL. (Note: paper voted "best of session").
- Sweaney, A.L., Vanderford, S.E., Mimura, Y., & Carswell, A.T. (2005, October). *An analysis of homeownership and type of dwelling by household composition*. Paper presented by A. Sweaney at the 2005 Housing Education and Research Association Conference, Denver, CO.*
- Goss, R.C. & Carswell, A.T. (2005, October). *Developing a research agenda for residential property management programs*. Co-moderators for symposium conducted at the 2005 Annual Housing Education and Research Association Conference, Denver, CO.
- Carswell, A.T. (2004, June). *Outcome measures for housing counseling: Measuring agencies' effects in Philadelphia*. Working paper presented at the AREUEA Mid-year meeting.
- Carswell, A. T. (2003). *Outcome evaluations of homeownership counseling recipients*. Working paper presented at the Housing Education and Research Association Annual Meeting. Washington, DC.
- Carswell, A.T. (2002, March). *Current and ongoing issues in housing research*. Moderator for Roundtable conducted at the Urban Affairs Association Annual Meeting, Boston, MA.
- Carswell, A.T. (2000). *Measuring segregation patterns in New Castle county, DE*. Paper presented at Annual Meeting of the American Association of Housing Educators. Stone Mountain, GA.
- Carswell, A.T. (2000). *Assessing how various community factors affect housing values: The case of Lancaster, Pennsylvania*. Working paper presented at Annual Meeting of the American Association of Housing Educators. Stone Mountain, GA.

* Denotes graduate student as contributing presenter

POSTER PRESENTATIONS

- Carswell, A.T., Nielsen, R.B., & Seay, M.C. (2009, November). *Predictors of rental ownership using the Survey of Income and Program Participation (SIPP) data set*. To be presented at the 2009 Annual Housing Education and Research Association Conference. Santa Fe, NM.
- Palmer, L., Carswell, A., Johnson, L., Pimentel, L.G., Mauldin, T., & Koonce, J. (2007). *Assisting families in poverty: A holistic approach*. Poster presented at the 2007 Annual Association for Financial Counseling and Planning Education Conference Proceedings, Tampa, FL.*
- Green, L., Turner, P.R., & Carswell, A.T. (2007, October). *Pre-purchase housing counseling and education: A means of building human capital*. Poster presented at the 2007 Annual Housing Education and Research Association Conference, Charlotte, NC. *
- Carswell, A.T., & Malega, R. (2007, November). *The geography of sex offenders: Tracking residential mobility and location decisions*. Poster presented at the 2007 Association of Public Policy Analysis and Management Conference, Washington, DC.*
- Carswell, A.T. (2006, October). *Living history: Tracking the housing industry's development through the daily calendar*. Poster presented at the 2006 Annual Housing Education and Research Association Conference, Ithaca, NY.
- Carswell, A., Leonas, K., Palmer, L., Johnson, L., Mullis, R., & Mauldin, T. (2005, November). *Life skills literacy: Improving human capital through innovative service delivery*. Poster presented at the Twenty-Seventh Annual APPAM Research Conference, Washington, DC.
- Carswell, A. T. (2000). *Segregation patterns in Delaware using 2000 Census data*. Poster session presented at the annual meeting of the Housing Education & Research Association.

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INVITED INDUSTRY PRESENTATIONS

- Bachtel, D.C., & Carswell, A.T. (2009, November 5-6). *What the Census data tell us about changes within Georgia*. Meeting of the Society of Georgia Archivists, Savannah, GA (presenter).
- Carswell, A.T. (2009, September 24). *Predicting elements of housing recovery*. Vinyl Siding Institute Fall Meeting, Washington, DC (presenter).
- Carswell, A.T. (2009, June 18). *Mortgage fraud and assessment values: A house of cards*. Mixed Income Community Initiative. Atlanta Neighborhood Development Partnership. Atlanta, GA (keynote speaker).
- Carswell, A.T. (2009, June 6). *The housing market today: Forecasts and findings*. Southern Building Show, Atlanta, GA (panelist; speaker).
- Carswell, A.T. (2009, June 2). *State of the housing market*. Monroe County Housing Fair, Forsyth, GA (keynote speaker).

- Carswell, A.T. (2009, May 30). *Multifamily developers and adaptive re-use: A match made in heaven?* 2009 Environmental Design Research Association Annual Meeting, Kansas City, MO (working group participant; presenter).
- Carswell, A.T. (2009, May 19). *Mortgage fraud and its relevance in the post-housing boom era.* UGA Housing and Demographics Research Center Meeting, Atlanta, GA (presenter).
- Carswell, A.T. (2008, April 25). *Community research on mortgage fraud.* Georgia Real Estate Fraud Prevention & Awareness Coalition Annual Conference, Atlanta, GA.
- Carswell, A.T. (2008, April 4). *Housing issues in Georgia.* Your Town: Designing Its Future, Moultrie, GA.
- Carswell, A.T. (2008, March 11). *The housing blues: Assessing residential fundamentals in anxious times.* Atlanta Actuarial Club, Atlanta, GA.
- Carswell, A.T. (2008, February 29). *Mortgage default and so-called “foreclosure rescue” plans.* Symposium presented at the Eastern Family Economics and Resource Management Association 2008 Conference, Savannah, GA.
- Carswell, A.T. (2008, February 26). *Housing trends, factors and forces.* Georgia Initiative for Community Housing, Tifton, GA.
- Carswell, A.T. (2007, November 29). *Mortgage market developments.* Atlanta Society of Financial Analysts, Atlanta, GA.
- Carswell, A.T. (2007, November 14). *What’s new in housing?.* Jones County, GA Leadership Conference, Georgia Center, Athens, GA.
- Carswell, A.T. (2007, November 1). *Why buy a house?* Monroe & Butts County Extension program, Monroe County, GA.
- Carswell, A.T. (2007, October 8). *Shelter poverty and the housing affordability debate,* Roosevelt Scholar Lecture Series, Athens, GA.
- Carswell, A.T. (2007, September 5). *Fallout of foreclosures and the residential market,* Atlanta Regional Housing Forum, Athens, GA.
- Carswell, A.T. (2007, June 22). *A place for us: The challenges of housing in Athens and surrounding areas.* Russell-Roosevelt Public Policy Institute, Athens, GA (keynote speaker).
- Carswell, A.T., & Bachtel, D.C. (2007, March 23). *What we know about mortgage fraud and its community implications.* Georgia Family and Consumer Sciences Joint Conference, St. Simon’s Island, GA, (presenter).
- Carswell, A.T. (2007, February 21). *Mortgage fraud: What it is and how it affects community.* Educational Seminar, Clark Atlanta University, Atlanta, GA, (panelist).
- Carswell, A.T. (2006, November 13). *Fair housing violations: Evidence from the research community and the federal government,* Athens Apartment Association, Athens, GA.

- Bachtel, D.C., & Carswell, A.T. (2006, September 7). *Nine factors that make Georgia a unique state*. Presentation to Healthcare Georgia Foundation Board of Directors, St. Simons Island, GA, (presenter).
- Carswell, A.T. (2006, May 15). *Older Americans and residential stability: Maintaining livable communities through the 21st century*. Continuing the Momentum of the White House Conference on Aging: Developing an Academic-Practice Partnership, Athens, GA, (presenter).
- Carswell, A.T. (2006, March 23). *There goes the neighborhood: The mortgage fraud phenomenon in today's residential communities*. Georgia/Florida Family and Consumer Sciences Joint Annual Conference, Tallahassee, FL, (presenter).
- Johnson, L., Palmer, L., & Carswell, A. (2006, March 23). *Life Skills Literacy: Working to alleviate family poverty*. Georgia/Florida Family and Consumer Sciences Joint Annual Conference, Tallahassee, FL, (presenter).
- Carswell, A.T., & Vanderford, S. (2006, March 14-15). *Enlightening homelessness research: Recognizing local data needs while maintaining accountability*. Georgia Homeless Management Information Strategies Conference, Columbus, GA, (presenter).*
- Carswell, A.T. (2005, September 7). *Using GIS technologies to help track and decipher patterns in mortgage fraud*. Presentation before the GA Real Estate Fraud Prevention and Awareness Coalition, Atlanta, GA.
- Carswell, A.T. (2005, July 24). *The mortgage industry unlocked: What's new in residential lending?* GA Cooperative Extension Service Financial Counseling Seminar, Columbus, GA.
- Sweaney, A.L. & Carswell, A.T. (2005, May 23-24). *The state of Georgia's families and finances*. Community Lending Symposium, Lake Lanier Islands, GA.
- Carswell, A.T., Bason, J. & Phillips, D. (2005, February). *Assessing the needs of the multifamily industry for a university-level residential property management program*. Focus group, Lawrenceville, GA, (facilitator).

* Denotes graduate student as contributing presenter

INVITED ACADEMIC PRESENTATIONS

- Carswell, A.T. (2009, February 4). *Mortgage fraud: Its legal, political, community and consumer implications*. JURIS 7501 (Smith, J.)
- Carswell, A.T. (2009, February 2). *Examining Home Mortgage Disclosure Act data across metropolitan areas*. STAT 8000 (Chen).
- Carswell, A.T. (2009, January 30). *Examining pre-foreclosure data within metro Atlanta*. STAT 8000 (Chen).
- Carswell, A.T. (2008, November 21 and December 1). *Appraisals and house values: Challenges in a down market*. HACE 3300 (James).
- Carswell, A.T. (2008, November 6). *Cheating Culture* book discussion. UGA Honors Program (Elliot-Gower).

- Carswell, A.T. (2008, October 6). *What exactly IS sprawl, and why should we care?* Roosevelt Scholar Lecture Series.
- Carswell, A.T. (2008, June). *Manipulating Home Mortgage Disclosure Act data.* STAT 8000 (Reeves).
- Carswell, A.T. (2008, February 21). *Housing theory: Housing life-cycle theory.* HACE 8150 (Nielsen).
- Carswell, A.T. (2008, February 14). *Housing theory: Housing adjustment theory.* HACE 8150 (Nielsen).
- Carswell, A.T. (2008, February 11). *Nightmare on fraud street: Community implications of mortgage fraud.* JURIS 7501 (Smith, J.).
- Carswell, A.T. (2007, November 14). *Appraisals – What you need to know about the valuation of your property.* HACE 3300 (James).
- Carswell, A.T. (2007, October 8). *Shelter poverty and the housing affordability debate,* Roosevelt Scholar Lecture Series.
- Carswell, A.T. (2007, April 19). *Appraisals – What you need to know about the valuation of your property.* HACE 3300 (James).
- Carswell, A.T. (2007, April 6). *Precariously housed families: How big a problem?* HACE 9910 (Johnson, L.).
- Carswell, A.T. (2007, April 4). *Freakonomics* book discussion. UGA Honors Program (Elliot-Gower).
- Carswell, A.T. (2006, November 8). *Appraisers and appraisals.* HACE 3300 (James).
- Carswell, A.T. (2006, September 26). *Mortgage fraud: The nightmare shadowing the American dream.* JURIS 7501 (Smith, J.).
- Carswell, A.T. (2005, November). *Housing's ties with social work professionals.* SOWK 5836 (Ellis).

OTHER PRESENTATIONS

- Brewer, B.D., Richards, P., & Carswell, A.T. (2008, September 23). *Mortgage fraud: When a house is not a home.* HACE Seminar Presentation, (co-presenter).
- Carswell, A.T., Bachtel, D.C., & Malega, R. (2007, March 5). *Mortgage fraud: A risk factor analysis.* HACE Seminar Presentation, (co-presenter).*
- Carswell, A.T., & Phillips, D. (2005, December 5). *Residential property management industry and student insights.* HACE Seminar Presentation, (co-presenter).

- Carswell, A.T. (2004, April 23). *Do housing counseling organizations contribute to housing well-being? An urban story*. HACE Seminar Presentation, (presenter).
- Carswell, A.T. (2003, September 29). *Rural Studio: Housing innovation, service learning and the low-income populations served*. HACE Seminar Presentation, (presenter).

* Denotes graduate student as contributing presenter

GRANTS AND CONTRACTS

Funded

- Carswell, A., Turner, P., & Green, L. (2007). *Consumer Credit Counseling Service grant*. Consumer Credit Counseling Service, 05/15/07 – 05/15/08, \$1,000.*
- Johnson, L., Carswell, A., Palmer, L., Leonas, K., Moss, J., Mauldin, T., Mullis, R., & Bower, D. (2006). *Life skills literacy: Designing an intervention for families with limited resources*. UGA Poverty Initiative Grant, Georgia Department of Human Resources, Athens-Clarke County Office, 01/01/07 – 12/31/07, \$15,000.
- Johnson, L., Carswell, A., Palmer, L., Leonas, K., Moss, J., Mauldin, T., Mullis, R., & Bower, D. (2006). *The effectiveness of Life skills Literacy: A pilot study*. University of Georgia, Poverty and the Economy Faculty Grants Program, 01/01/07 – 12/31/07, \$20,808.
- Carswell, A.T. & Bachtel, D.C. (2006). *Demographics of mortgage fraud*. Interthinx Corporation, 06/01/06 – 02/15/07, \$14,707.
- Carswell, A. T. & Copeland, C. W. (2005). *Determining effectiveness of United Way IDA for homeownership program*. United Way of Metro Atlanta, 08/01/05 – 07/21/06, \$41,803.*
- Carswell, A. T. (2004). *Assessing tenant and industry needs within the Property Management profession in Georgia*. University of Georgia Faculty Research Grant, UGA Research Foundation, 01/04/05 – 01/31/06, \$4,215.

Unfunded

- Tinsley, K., Atilas, J.H., Carswell, A.T., Rodgers, T., & Sweaney, A.L. (2008). *Morgan County workforce study*. Morgan County Board of Commissioners, 10/07/08 – 06/30/09, \$27,090.
- Sweaney, A.L., James, III, R.N., & Carswell, A.T. (2007). *Homebuilding education leadership program*. National Housing Endowment, 02/01/08 – 01/31/10, \$99,999.
- Carswell, A.T. (2006). *Virtual Property Manager: Simulated educational software*. Georgia Apartment Industry Educational Foundation, \$170,196.
- Johnson, L., Carswell, A., Palmer, L., Leonas, K., Moss, J., Mauldin, T., Mullis, R., & Bower, D. (2006). *Life skills literacy: Designing an intervention for families with limited resources*. UK Center for Poverty Research, Regional Small Grants Program, 07/01/06 – 07/29/07, \$19,699.
- Carswell, A.T., & Vanderford, S.E. (2005). *Fulton/DeKalb County homelessness census*. Pathways Community Network, Inc., 04/08/05 – 10/01/05, \$11,280.*

Pending

- Turner, P.R., Lee, M., Carswell, A.T., James, R.N., III, & Phillips, D.R. (2009). *Indoor environments: Reducing public exposure to indoor pollutants*. U.S. Environmental Protection Agency, 10/01/10 – 09/30/13, \$573,493.

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CREATIVE CONTRIBUTIONS

- Housing JEOPARDY! A pedagogical tool developed for HACE 3300, Housing in Contemporary Society
- Virtual Property Manager, a web-based simulation to be used as a pedagogical tool for Residential Property Management courses
- *Housing Day-by-Day Calendar 2006*, co-produced with Dr. Doug Bachtel

MEDIA REFERENCES

- Joyner, T. (2009, August 16). Recession's latest buzz: Mosquitoes. *Atlanta Journal-Constitution*. Pp. D1, D4. [interview subject regarding effects of foreclosed properties]
- Rauch, J. (2009, May 15-21). Uncle Sam No. 1 buyer of foreclosures. *Atlanta Business Chronicle*. Downloaded June 3, 2009 at: <http://atlanta.bizjournals.com/atlanta/stories/2009/05/18/story5.html?b=1242619200^1828500>. [interview subject]
- Rauch, J. (2009, April 24-30). Mortgage fraud has lasting impact, study says. *Atlanta Business Chronicle*. p. 8A. [interview subject; coverage of mortgage fraud research]
- Shearer, L. (2009, April 5). Mortgage aids favor Georgians: Programs to stave off foreclosure. *Athens Banner-Herald*. Pp. A1, A5. [interview subject]
- Lee, J. (2009, March). Study: Rent vs. buy calculators prove misleading. *UNITS* magazine, p. 18. [James, Robb, Carswell & Atilas research article featured]
- Associated Press. (2009, February 5). *Study: rent vs. own calculators misleading*. Downloaded February 5, 2009 at: <http://www.11alive.com/news/local/story.aspx?storyid=126534&catid=40>. [James, Robb, Carswell & Atilas research article featured; picked up by several major news outlets throughout GA]
- DeStefano, J.N. (2009, January 9). PhillyDeals: Finding alternatives in slowing market. *Philadelphia Inquirer*. Downloaded January 9, 2009 at: http://www.philly.com/philly/business/homepage/20090109_PhilllyDeals_PhilllyDeals__Finding_alternatives_in_slowing_market.html. [interview subject]
- Joyner, T. (2008, December 14). Play like a mogul, avoid the risk. *Atlanta Journal-Constitution*. p. C2. [interview subject]
- Institute for Real Estate Management. (2008/2009, Winter). *Advice for getting on a real estate management track*. [interview subject]

- Thompson, A. (2008, October 5). Housing: The roof caves in. *Athens Banner-Herald*. pp. A1, A6, B1. [interview subject]
- Federal Home Loan Bank of Atlanta. (2008, Summer). Ethnic demographic shifts transform urban and rural communities in the southeast. *Online Partnerships*. [interview subject]
- Brewer, B., & Richards, P. (2008). *When a house is not a home*. [documentary about mortgage fraud]. Ayamedia Productions. [contributor]
- Aued, B. (2008, April 20). Commissioners on the money trail. *Athens Banner-Herald*. [interview subject]
- Atlanta Regional Commission. (2008, March). Foreclosure's impact on communities in metro Atlanta. *Land Matters*. [coverage of earlier presentation]
- Rauch, J. (2008, February 8-14). Testing a new lending approach. *Atlanta Business Chronicle*, pp. 3A, 21A. [interview subject]
- Keller, K. (2007, December 7). *Atlanta considers White House foreclosure plan*. [Georgia Public Radio interview]
- Lurie-Smith, D. (2007, November 29). Leadership Jones class travels to Athens to discuss economy. *Jones County News*, p. B3. [coverage of my presentation]
- Dukes, D. (2007, November 23). *Foreclosure crisis*. Fox-TV interview. [on-camera interview subject]
- Rauch, J. (2007, November 16 - 22). Mortgage mania persists with aggressive loans. *Atlanta Business Chronicle*. pp. 1A, 27A. [interview subject]
- Joyner, T., & Teegardin, C. (2007, October 21). Rude awakening on street of dreams. *Atlanta Journal-Constitution*. pp. A1, A8-A9. [interview subject]
- Hairston, J.B. (2007, September 6). Housing slide likely lengthy, panel told. *Atlanta Journal-Constitution*. P. C3. [coverage of forum]
- Yousef, O. (2007, September 4). *Housing experts unclear why Georgia foreclosures so high*. [Georgia Public Radio interview]
- Rauch, J. (2007, July 27 - August 2). An affordable housing fix? *Atlanta Business Chronicle*, pp. 1A, 24A. [interview subject]
- Nelson, D. (2006, August 25). Professor: Rough year ahead in housing sales. *Athens Banner-Herald*. [interview subject]
- Johnson, J. (2006, June 25). Duo searches for inside scoop to halt mortgage fraud scammers. *Athens Banner-Herald*. [interview subject, feature article]
- Johnson, J. (2006, May 7). Scam is a costly 'cancer': Subdivision shows area not immune. *Athens Banner-Herald*. Downloaded April 1, 2007 at: http://www.onlineathens.com/stories/050706/news_20060507086.shtml [interview subject]