

***Beyond the Front Door of Home
Funders Properties:***

**Management, Resident Services, and
Extremely Low-income Families**

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Our Study & Report

Why? What?

Study – Why?

Goals:

- Help Home Funders make good decisions about its programs
- Show how Home Funders' contributes to affordable housing

Objectives

Understand about current HF families...

- What are their common features, assets and needs?
- What supports are available and do they use?
- How do things 'turn out' for families once living in a HF project?

Identify promising practices for lowest-income families' stability and well-being.

Study –What?

- Descriptive study
 - Guided by multiple factors influencing family outcomes
 - Not an evaluation
- Selected 8 ‘different’ study sites, & units
- Collected & combined a few kinds of data
- Brought many ‘cooks’ to the table

*Promising Practices
for Lowest-income Families'
Stability and Well-being*

*Lessons heard from property
managers & service coordinators*

'Make a community'

- *Multiple* tactics - Residents, management staff & service coordinators
 - Create space for interaction, share information, act collectively
- How it matters
 - Commitment to the property & belonging
 - Empowerment & critical social networks
- What it takes
 - On-site space and service staff; management commitment

Richly Engage Families

- Outreach to families early and often
 - Being there ‘right away’ aids transition
 - Identify problems early to prevent subsidy/housing instability
- Consistent & ongoing engagement
- Families define service goals & activities
- Strength-based approaches
 - ‘Deep support’ & joint effort towards goals
- What it takes – Dedicated & supported staff & owners, provider networks

Must-Haves

- Housing-related financial assistance
 - Ongoing rental subsidies
 - One-time financial assistance
- Child-related programming
 - Age-appropriateness, on-site
 - Supports parents' education and labor goals
- Financial capability
 - Budgeting classes and coaching, building healthy credit, savings plans

*Study Project Features &
Practices*

*Management & Service Features,
Community Opportunity*

Property Management – Marketing & Tenant Selection

Enabling access for all families, including those with barriers due to limited incomes, and poor tenant or credit histories

- Connections to homelessness and affordable housing systems (shared vacancy databases, referral networks)
- Payment plans for move-in costs
- Building or neighborhood orientations

Property Management – Lease Enforcement

Balancing business with flexibility

- Prevention or problem-solving orientation
- Communication and ongoing monitoring
- Coordination with service staff

Sites do vary somewhat in extent to which management operations promote access & stability, but the 'spread' is small.

Service Coordination – Service Content & Accessibility

On the whole, rich delivery structures,
consistent with recommended practices

- Multiple service types
- On-site facilities
- Service delivery requires diverse expertise & rich networks
- Accessibility (more varied)

Service Coordination – Scope, outreach, & engagement

Greater variation in ‘touch’ across sites with service coordinators

- Service scope
- Outreach to families
- (Quality)

Where little ‘spread’ across sites in content of services, they do vary more in the ‘touch’ they provide.

Community Opportunity

Study sites are not located in areas that would be seen as high opportunity, but they do offer some types of resources while being weaker on others.

- Staff are neutral, but perceptions vary
- Few points under DHCD's scoring for 'areas of opportunity', but variation
 - 3 sites eligible because of location in low-poverty area
 - Points range from low of 6 to a high of 10 (out of possible 18)

Understanding Study Families

*Characteristics, Service Use, &
Experiences after Moving In*

Study Families – Characteristics & Housing History

The 107 study units are home to families with diverse demographic characteristics, residential histories, and personal assets & challenges

- The ‘typical’ lowest-income family, but considerable variation across sites
- Some are perceived of as having positive rental histories, while another group marked by more instability
- More than a third were homeless at some point in the 6 months before moving in
- As perceived by service coordinators, families do not arrive with a common set of personal challenges & assets
 - Weak budgeting skills, labor market assets, multiple challenges

Study sites are home to both ‘better-poised’ and ‘more-challenged’ lowest-income families

Study Families – Use of Services and Supports

While the majority are supported with ongoing rental subsidies, only a portion are described as using other services and supports

- 57% benefit from project-based subsidies; 40% tenant-based
- Families are drawing upon the wealth of different services and support types
 - Financial services are among top adult-focused
 - After-school enrichment and recreation most-used child services

Study Families – Accomplishments & Challenges

Some study families are described as achieving important milestones towards family well-being after moving in, but bumps are common

- Diverse milestones
 - Labor-market successes (continuing education & securing employment) heard most often
 - Securing economic benefits
- Health and wellness challenges often named
 - Loss of a loved one, diagnosis of a chronic disease, depression, substance use re-lapse
 - Economic stress is common

Study Families – Housing Outcomes

On the whole, a large portion of study families have achieved positive housing outcomes after moving in

- Only a third have been party to some kind of formal action with management (ie. ‘rent reminders’, legal notices, payment plans).
- The majority are up-to-date on their rent (85%)
- Families are quite stable – average length of tenure is about 3.5 years

Study Families – Select Economic Outcomes

While housing can provide a foundation for families economic successes, experiences here suggest it is not guaranteed

- Almost equal portions income gains (31%), held steady (44%), and declines (25%) since moving in
- More than a third were earning income at move-in *and* last certification, but a considerable portion had earned income at *neither* point (41%)

Turnovers in Study Sites

The average turnover rate of family-sized units in study properties was about 16% in 2013, but half of the study sites had rates less than 10%

- This includes all family-sized units, not just those home to lowest-income families; however, they represent 64%
- These rates are largely consistent with rates in state public housing units
- Digging deeper into variation across sites
 - At some sites turnovers are earlier and negative, others are delayed and positive

Study Families – Formerly Homeless Families

Families with a history of homelessness are an important part of Home Funders'-financed communities

- More than a third of study families were homeless at some point in the 6 mo. before moving in
- Despite important differences in housing history, we observe few differences when compared to other lowest-income families
 - In terms of demographic characteristics, experiences, and housing and family outcomes
 - According to staff, these families generally face similar types of challenges after moving in, perhaps with greater severity. They are also burdened with a history of instability in their lives and fewer personal and family resources
 - They are seen as particularly facile at identifying and communicating their needs, however.

Considering Regional Variation

Despite important differences across regions about 'how they structure business' and 'who they serve'; many operations and tactics are similar between Boston-area sites and others in the state

- 4 Boston-area sites, 4 elsewhere in the state
- Boston area families are older and more likely to be racial/ethnic minorities
- Boston-area families may be somewhat better positioned for housing and family successes, but there are few regional differences in outcomes

No 'one size' fits all

Study Conclusions & Next Steps

Study Conclusions

1. Housing lowest-income families is a complex task
2. The labor market-realities for lowest-income families further challenge housing and economic stability
3. Affordable housing for lowest-income families should be *guided by this complexity*, rather than meeting a prescribed model

Implications & Next Steps

Home Funders	<ul style="list-style-type: none"> • Promote application these and other promising practices • Establish performance measurement system • Consider how to leverage investments in light of community opportunity • Advocate for quality, affordable child care
Affordable Housing Funders	<ul style="list-style-type: none"> • Invest in the production & protection of supportive housing for families • Promote rich service coordination & services • Consider how to leverage investments in light of community opportunity
Developers & Owners	<ul style="list-style-type: none"> • Include service-enriched housing in housing portfolios • Include formerly homeless families as viable members of the resident community
Property Managers	<ul style="list-style-type: none"> • Enlist marketing & tenant selection tactics affording access for extremely low-income and vulnerable families • Afford flexibility for families in rent collection & lease enforcement to prevent evictions • Leverage service coordinator resources as much as possible
Service Coordinators & Providers	<ul style="list-style-type: none"> • Search counselors – establish relationships with affordable housing properties’ owners & staff • Use every means to reach resident families • Bring the right tools to the task (and moment) • Incorporate employment services, child programming, and financial capability