

***Beyond the Front Door:
Families and Management Practices in Home Funders' Properties***

Keri-Nicole Dillman and Andrea J. Shapiro

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The central objective of this research report is to provide a foundation for Home Funders' reflection and decision-making about the project features and practices to prioritize for investment, its activities for promoting promising practices at funded properties, and the focus of its complementary advocacy and systems change efforts. Specifically, the report presents promising practices for housing stability and family well-being from staff at funded properties. These recommendations are augmented with systematic information on (1) the characteristics of lowest-income families in Home Funders-financed properties, (2) the supports and services that are present and used, and (3) how families fare after moving in.

Home Funders (HF) is a funding collaborative launched in 2004 bringing philanthropic resources to promote and speed housing production across the Commonwealth. It was motivated by the profound and growing affordability crisis in Massachusetts, particularly for its most vulnerable families. Home Funders sought to create 4,000 mixed-income housing units over ten years, with 1,000 of those units reserved for homeless families and those in the lowest-income bracket. Home Funders has financed or committed funding to 1,102 units for extremely low-income families as of June 2014 – surpassing this 1,000-unit goal.

This descriptive study was conducted from January to August 2014, and focuses on a group of eight Home Funders-financed developments. Study activities included the collection of quantitative 'tenancy data' for the resident families, interviews with property managers and service coordinators, and an electronic survey of service coordinators. Finally, data on surrounding communities and similar Massachusetts families were assembled to put study families in context. An advisory panel of Home Funders stakeholders and academic experts provided input and problem solving throughout the project. Two Family Advisors (resident families living in Home Funders properties not included in the study) also strengthened the work and interpretation of findings. While not an evaluation of Home Funders or site practices, this study provides a wealth of information about housing for extremely low-income families at one point in time, helping address a key knowledge gap in Home Funders' decade-long work.

The eight study properties represent a diverse range of geographic locations, sizes, and number of years in operation. They are located in all regions of the state, with half in the Greater Boston region. Six of the study sites have dedicated staff whose responsibilities include service coordination. Within study sites, unit-level data on 107 study units was assembled. Study units were defined as family-sized units (that is, with two or more bedrooms) occupied by families whose incomes at the time of the study were less than 30% of the area median income (AMI) in the surrounding community.

The report opens with a presentation of the promising practices for housing stability and family well-being heard from property managers and service coordinators at the study sites, and discussed with the study's Family Advisors. By enumerating these practices first, readers can consider how the project features and family experiences at study sites are relevant to their own practices - which are the focus of later chapters. The final chapter presents study conclusions and proposes implications and next steps for applying this information to action both within Home Funders and in partnership with the larger community of policy makers, homelessness providers, developers, property managers, and service coordinators here in Massachusetts.

Promising practices for lowest-income families – their housing stability and family well-being

Staff identified a pair of complementary approaches to property management and service coordination, as particularly promising for housing stability and family well-being:

- ***Establish a community among residents and staff to encourage a sense of belonging and provide the foundation for sharing information that families need when pursuing their own goals.***
- ***Engage service coordinators to add the next layer of connection and a culture of support through steady engagement with families that is focused on their goals and strengths – that is, they connect families to those supports and services on-site and in the community.***

Facets of the properties themselves are seen as making these practices possible – such as a supportive owner, which prioritizes family stability and well-being, and a network of relationships with area service providers. Beyond key competencies and capacity, staff needs to be dedicated and collectively embrace community-building priorities and a ‘never say die’ approach to reaching families.

Practices at the study projects; their surrounding communities

- ***Marketing, tenant selection, and lease-up operations are consistent with enabling access for all families, including those with barriers to rental housing and stability due to their limited incomes and weak tenant or credit histories.***

Sites are often connected to homeless and affordable housing systems for marketing, via shared vacancy databases and referral relationships with area providers. While adhering to practice requirements, many property managers describe a sensitivity to and flexibility for families with weak credit or tenant histories.

- ***The lease enforcement and rent collection procedures reflect a balance of management’s financial priorities and enabling family stability.***

Many sites enlist a preventative or problem-solving orientation as part of lease enforcement, with some doing so to a lesser degree. Property managers prioritize open communication with families and actively coordinate with service staff, where they exist, to identify and quickly solve problems.

- ***On the whole, in the six sites where service coordinators exist, outreach to families and engagement with them are quite rich and consistent with several recommended practices– e.g. whole-family and strength-based approaches and programming that is accessible to tenants.***

All sites provide multiple types of supports and services including housing- and non-housing related services for adults and youth. Services and supports are provided by staff and through rich networks of area providers. Sites vary in the nature of service ‘touch’ – ranging from a more reactive stance to a more engaged and ongoing relationship with families.

- ***The rate of turnovers in all family sized units in 2013 (16%) is largely consistent with rates in state public housing units, and turnovers resulted from positive events (such as families pursuing jobs and employment in new communities) and evictions in equal measures.***

Sites varied in their turnover rates (with half of the study sites (N=4) having rates of less than 10%). In some sites, families leave for negative reasons relatively soon after moving in, while in others ‘departing’ families may have been supported in their positive moves by site operations, after a more lengthy tenure.

- ***Based on perceptions of staff at study sites, as well as publicly available data relevant to community opportunity, study sites are not located in areas that would be seen as high opportunity. Variation does exist across sites, and the communities offer some types of resources while being weaker on others.***

While employment opportunities and schools were consistently rated poorly by staff, the mainstream services of communities surrounding study sites were seen as accessible and useful for lowest-income families.

Understanding study families - Characteristics and experiences

- ***Study families have diverse demographic characteristics, residential histories, and personal assets and challenges. Both ‘better-poised’ and ‘more-challenged’ groups are represented.***
- ***Overall, staff perceived that a portion of all of the lowest-income families in their properties is taking advantage of the services and supports on site.***

As a group, families are drawing upon the wealth of different service and support types accessible through the properties. At the same time, families are likely pursuing supports and services beyond their apartment buildings.

- ***There does not appear to be one path for lowest-income families after moving in.***

Study properties appear to provide stability for families and the possibility of achieving other family outcomes. There is also evidence of struggle for families, however. A sizable portion of families has lacked earned income for some time and household incomes are quite low.

- ***More than a third of the study families were homeless in the period before they arrived. These families are largely similar to their other lowest-income neighbors and experiences after moving in often parallel one another.***

The comparable successes are particularly impressive given the past instability in the lives of many families with a history of homelessness and their relatively weak family and social networks – noted by service staff.

Boston-area families ‘look’ somewhat different from their neighbors in other regions of the state; however, site practices are often similar across regions and families have comparable rates of housing and family successes and challenges after moving in.

Study conclusions and next steps

- **Housing lowest-income families is a complex task** – Lowest-income families are quite varied in terms of strengths and needs. In addition to permanent housing, networks among families and building a community at properties are keys to families accessing services for their stability and larger well-being.
- **The labor market realities for lowest-income families further challenge their housing and financial stability** – Families often struggle to make income and employment gains, with weak job histories, poor opportunities in surrounding communities, and scarce childcare resources all contributing.
- **Affordable housing for lowest-income families should be guided by this complexity, rather than meeting a prescribed model** – Enlisting promising management practices can build community on site and provide needed flexibility for families, including those with a history of homelessness. Service staff can enable family connections to additional supports and services.

Housing for lowest-income families is influenced by factors operating at multiple levels – from the families themselves, to the units they live in, to the services and supports at the property and in the surrounding community. Therefore, implications of this study are relevant to a host of actors, independently and collectively.

- **Home Funders** is encouraged to promote the consistent application of (these and other) promising practices across the current and future portfolio. Possible next steps include directly engaging with its stakeholders, particularly helping to integrate service and housing systems and collectively refining these and other practices with findings from emerging research. Ongoing learning should also be furthered by jointly developing measurement systems in the properties it finances.
- **Public and private funders of affordable housing** should provide consistent incentives for service coordination, access to services and other supports, and informal connections at properties housing extremely low-income and vulnerable families.
- **Developers and owners of affordable housing** are critical. They should prioritize community-building in their properties and the connections for lowest-income residents to services. Embracing formerly homeless families as viable members of their resident communities, owners should require management tactics that provide access and stability to these and other vulnerable families.
- **Property staff** involved in both management and services should continue to ‘get the basics right’. Meanwhile, they should build a community on site that is flexible and sensitive to families, prevents negative turnovers, and provides access to services to supports. Service coordinators should use every means to engage with families, creating a culture of support and a network of service relationships that can meet families’ diverse and changing strengths, needs, and goals.

The findings and firsthand recommendations in this report are encouraging, but both the accomplishments and the shortcomings should motivate efforts to expand these and other promising practices. Multiple actors, from staff on the ground to funders and policy makers, should work collectively and in tandem to ensure quality, affordable housing is available to our most vulnerable families. Beyond the front door, they must ensure that the resources, staff, and practices at properties also connect families to the services and resources they need to thrive.