

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

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## Executive Summary

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 in 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 with service coordinators 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.

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## Chapter 1. Introduction

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. Home Funders appreciates the multiple factors affecting housing stability, and the potential for housing as a platform for other successes. Therefore, at the end of 2013, they commissioned this targeted research. They sought information about the lowest-income families in their funded developments, how they fare after moving in, and on-site practices influencing their experiences.

Specifically, the report presents promising practices for housing stability and family well-being heard 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. Throughout, we lift up relevant information from the research and practice literatures to put Home Funders into a larger context.

### 1.1 Home Funders

Home Funders (HF) is a funding collaborative launched in 2004 bringing philanthropic resources to promote and speed housing production across the Commonwealth.<sup>1</sup> In 2011, nearly half of Massachusetts renters were paying more than 30 percent of their income towards housing costs and more than a quarter were paying more than 50 percent (Joint Center for Housing Studies, 2013). A scarcity of affordable housing options is being met by largely falling incomes and rising rents. These trends are particularly stark for our most vulnerable neighbors. This includes families with extremely low incomes, who tend to have weak rental and credit histories. The more than 4,000 families with children and pregnant women who were in Massachusetts homeless shelters as of July, 2014 are also at risk (Massachusetts Coalition for the Homeless, nd). For these groups, 'affordable' units are often out of reach and hard to keep.

Public response includes efforts to produce new and preserve existing affordable housing, provide ongoing rental assistance to low-income households, and social service funding for both homelessness prevention and response. Meanwhile, affordable housing practitioners and advocates are increasingly enlisting housing models that include supports or service coordination to successfully transition low-income families into affordable housing and support their stability over time (Proscio, 2006). These models focus on the broader group of lower income families, as contrasted with more intensive supportive housing programs that prioritize particularly vulnerable households (such as those with a disability or who are chronically homeless). Coordination of such resources ensures that a quality housing unit for a low-income family then becomes a home for them. Appreciating that housing is also the foundation for child and family well-being, these models often include a focus on self-sufficiency and health, among others, alongside housing stability.<sup>2</sup>

For various reasons, both political and economic, our public policies have not yet succeeded in addressing this crisis.<sup>3</sup> It is against that backdrop that Home Funders works to increase the production of affordable housing in Massachusetts. Believing philanthropic investments related to social, educational and economic needs are at risk without families having affordable and stable housing, 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 (those whose incomes are less than 30% of the Area Median Income).

Home Funders provides critical capital to developers, through two intermediaries (the Community Economic Development Assistance Corporation (CEDAC) and the Massachusetts Housing Partnership (MHP)), for producing and rehabilitating affordable housing. The low interest capital that Home Funders provides helps support the overall economics of a project and encourages developers to include more units for families with extremely low incomes. Home Funders capital is one part of total project financing, and these projects often include a range of public funding and project-based subsidies that deepen affordability. Home Funders has financed or committed funding to 1,102 units for extremely low-income families as of June 2014 – reaching its 1,000-unit goal.

## **1.2 Research methods**

This study was conducted from January to August 2014, and focuses on a group of eight Home Funders-financed developments from across the state. They were purposefully chosen to reflect the diversity of project types and settings in Home Funders' wide portfolio. See Appendix A for a detailed discussion of our research methods.

The study focuses on the multiple factors that influence families' ability to remain in their housing units and to achieve longer-term well-being. These factors include characteristics of the families themselves, the housing and environments at their properties, and opportunities in the surrounding community for shopping, learning, working, and accessing services. We enlisted mixed research methods and analyses that combine data from across sources to capture these multiple factors and to maximize learning:

1. Quantitative 'tenancy data' for the families with extremely low incomes currently living at study sites – their demographic characteristics such as race/ethnicity, age, and size. This data also includes select interim housing and family outcomes. Data was collected in partnership with property owners and managers, drawing largely on their data systems.
2. Interviews with property managers and service coordinators, and an electronic survey of service coordinators, to collect complementary information about families, property management operations and practices of service staff, where they exist.
3. Data on surrounding communities and similar Massachusetts families – from public sources including the U.S. Census and HUD's Picture of Subsidized Households - to put our study families in context.

We embraced a collaborative approach throughout the study to increase the quality of findings and their usefulness in Home Funders' work. An advisory panel of Home Funders stakeholders – staff, funder representatives, and resident families - 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) participated in an initial design meeting, aided the design of data collection tools related to resident services, and participated in a two-hour meeting to interpret and comment on study findings. Finally, coordination with Home Funders' financing intermediaries (CEDAC and MHP) sharpened and facilitated data collection throughout.

Our analyses identified themes common across all sites, while leveraging variation among the eight for greater insight into the full Home Funders portfolio. First, data from each data collection activity was summarized for all study sites, with additional analyses assessing differences across project types

(defined by location, property management and service contexts) and subsets of family types (including the formerly homeless). Second, we combined interview and survey data from property managers and service coordinators at the same sites in order to maximize our understanding. We also combined qualitative and quantitative data on similar topics, as available. For example, to augment information on families in the tenancy data, we also collected staff *perceptions* of family characteristics and experiences, on average, to provide a richer understanding.

This largely descriptive 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. While findings can inform priorities and do suggest promising practices, this is not an evaluation of Home Funders nor the impact of specific management or service operations at funded properties. It is important to remember that findings are based on self-reported information from what may be a special group of owners and sites willing to participate. Finally, while study methods were designed to maximize learning and minimize burden on site staff, we acknowledge omissions. For example, we were unable to fully capture facets of families' job history and education, disability status, and service use, nor the quality of services provided and received. Beyond the critical input from the study's Family Advisors (described above), information from the lowest-income families at study sites is not included.

### 1.3 Study sites, housing units, and families

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. Representing both new construction and rehabilitation projects, these properties are mostly moderate in size (10-49 units) with one site having more than 150 units. They also range in time since Home Funders' funding, from roughly two to nine years since the certificate of occupancy date (the point at which a property is deemed suitable for occupancy and lease-up can begin).

Six of the study sites have dedicated staff whose responsibilities include service coordination. One of these six sites is an example of a more intensive permanent supportive housing program. It targets families with children who are homeless and who have a disability. Participants are required to attend parenting groups and meet with their case managers regularly. Later sections of the report also demonstrate the smaller numbers of families included in this more intensive program, and the considerably greater per unit costs. Among the two study sites without service coordinators, one has a partnership with a local homelessness service provider for ad-hoc resident service needs.

Within study sites, we collected unit-level data on 107 study units. 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. Each year, the Federal Department of Housing and Urban Development (HUD) determines the median income for families in each city and town, after making adjustments for household sizes. Household incomes that are less than 30% of this standard for the community are generally considered in the lowest income bracket and such households often referred to as 'extremely low income'. Families were further defined as single- or two-parent households with related children.

### 1.4 Organization of the report

The remainder of the report is organized in four chapters. We open, in Chapter 2, presenting 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 Chapter 3 and Chapter 4. The final chapter, Chapter 5, presents our conclusions from this research and we propose 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. Given the technical nature of affordable housing development and practices that are the focus of this work, a glossary of terms is provided at the back of the report.

## Chapter 2. Promising practices for lowest-income families – their housing stability and family well-being

Building affordable housing is one step towards well-being for our lowest-income families. Ensuring their successful transition into a new unit and stability over the longer term helps to make a house into a home. In turn, a home can be the foundation for family mental and physical well-being and child development. It can also support families as they improve the quality of their work, lifestyle and finances (or, ‘financial stability’).

In this chapter, we present promising practices for family stability and well-being heard from a select group of eight Home Funders-financed properties across the state, and discussed with the study’s Family Advisors. While staff experiences and settings have unique features, we heard consistent themes related to community-building and rich family engagement. Our conversations explored the breadth of management operations including tenant selection procedures, the provision of ongoing rental subsidies, rule enforcement and rent collection, security, and community-building/tenant relations, as well as the service coordination program (in the six sites where one exists). Finally, we review the outstanding service gaps named by staff.

Broadly, staff identified a pair of complementary *approaches* to property management and service coordination. Establishing a community among residents and staff encourages a sense of belonging and is the foundation for spreading information families need when pursuing their own goals. Within this context, then, service coordinators add the next layer of connection or culture of support through their engagement with families – that is to those supports and services on-site and in the community. As needed, they can also provide deeper support or address gaps.

### 2.1 ‘Make a community’ at the property

According to staff, tenant relations/community-building is one of the most important operations for housing stability and promoting family well-being. Study sites enlist a host of tactics, and often through property manager and service staff coordination. Various structures and processes create space for residents and staff to interact. This includes regular tenant meetings, standing tenant associations, and community barter rooms. In more than one study site these structures afford collective decision-making with families (such as the annual budget process and development of an on-site garden).

Ad hoc events also foster community; from site pick-up days, a breast cancer awareness brunch, holiday and social events, to health and education fairs.<sup>4</sup> Additional tools are used to relay information to tenants – another critical practice named – from bulletin boards with information about jobs and services, newsletters, and written announcements with news and spring cleaning tips. Community organizing and community action activities are also cited by several service coordinators, such as a resident-led health and wellness initiative, a teen group working with the mayor on homelessness, and meetings with elected officials about community-wide issues.

Fostering community in the building and gaining family involvement in it are seen as promoting families’ sense of commitment and connection to where they live. Staff noted that when neighbors work together and get to know each other, newcomers can feel welcome and long-time residents can achieve a sense of belonging, all while minimizing conflicts among neighbors and fostering a sense of safety. Some staff further suggested that this can be critical in properties with families of different age-groups or racial/ethnic backgrounds. As parents, our Family Advisors also appreciate the benefits community

offers for the ‘little things in life’ – your children or you can simply knock on a neighbors’ door when you need something.

Beyond encouraging families to settle into and stay at the properties, staff also described benefits for family well-being and progress towards greater financial stability. First, families’ influence over where they live can foster a greater sense of control over other aspects of their lives. A service coordinator at one Boston-area site marveled at a young resident’s growth after volunteering at the site’s summer camp and participating in leadership trainings: “His whole outlook on life kind of changed and his goals for himself..... from wanting to drop out and get his GED to him wanting to be an architect and me hooking him up with one of the architects who worked on this project.”

Second, the networks built among residents are pipelines for information about employment and resources – either within or beyond the property. According to one property manager, “For those folks who don’t have a labor connection, they are able to meet others through networking and meeting their neighbors...they may be able to have that.” Given the relatively weak family and social networks among study families (described further in Chapter 4), these management tactics fostering new and supportive networks meet families where they are. They also leverage services on-site and in the surrounding community by ensuring that residents know about them.

Staffing and physical aspects of the property make these community-building operations possible. The presence of space (e.g. community rooms, rooms for services, and green space) fosters community. Being able to ‘host’ area service organizations on the property eases resident awareness of and involvement in these services and events. One staff person observed: “We bring services to residents...[it] is particularly helpful in keeping people involved, so they don’t have to go out and look for it on their own.” Conversely, one of the study’s Family Advisors regretted that the only budgeting class was at a local church, and felt that an on-site class would be easier for her to attend.

Many property managers pointed specifically to service staff for making community-building ‘work’. Service coordinators often develop and manage community-building tactics, as well as facilitate resident leadership in them through peer groups and leadership trainings. Care must be taken, however, in coordinating with service staff. Tenants may be hesitant to work with service staff if they believe sensitive information will be shared with management. Service staff at one site anticipated this barrier. She completes and signs a confidentiality agreement with tenants clarifying that she will not share private information.

Property managers also emphasized, however, that the entire property management team has to be on board – with sufficient time, patience, and commitment to community-building and tenant relations. Similarly, Family Advisors emphasized that management has to function in the *spirit* of community-building and tenant relations. Property management staff must be easy to reach and quick to respond or follow-up, aided by an on-site management office.

## **2.2 Service coordination has to be about engagement – in spirit and practice**

Against this community backdrop, coordinating *with families* for services and supports is seen as particularly promising for tenant stability and well-being. Service coordinators emphasized that it is the *way* they work with lowest-income families, and the philosophy guiding them, that is key to the successes they see. Contrast this with a prescriptive ‘treatment’ regimen or any one service type or support acting as a silver bullet. They went on to describe several facets of the timing and nature of their engagement with families.



## Outreach and engagement with families should be early and often

Several service coordinators described being there ‘right away’ when families move in. As part of a multi-pronged outreach approach, communication can also happen before families arrive - during families’ visits to the property or at the lease signing. This can be followed by written materials, home visits and ‘door knocking’ after moving day. More than one service coordinator also noted that case managers working with families coming from homeless shelters can provide a needed complement .

Building on these early meetings and growing trust, service coordinators suggested that later encounters can be more about ‘being there’ and providing deep support for advancing families’ goals, as needed. This can include sitting with someone as they complete admissions or financial aid forms for higher education or advocating for them in the public school system, social service system, or in the labor market.

*I worked with them to get their applications together, FASFA, and to start taking classes. We had two people who participated in a nursing assistants program because that is what they really wanted to do. [...] I took the time to sit down with them to figure out what they wanted to do and how we can move it forward. In turn, they are able to get the job that they are truly interested in. So their job tenure tends to lengthen because they are happier. They are setting up a great example for their children. Now they see their Mommy or Daddy studying and doing homework. So they are much more engaged with their children’s education.*

This ongoing outreach allows coordinators to connect with families who may be hesitant to reach out or attend a resident meeting, or for those who did not find success with an earlier attempt at a goal or a problem. It also can mean resolving a problem before it becomes a crisis threatening housing subsidy or stability. One service coordinator described this logic: “Rather than developing a relationship when a problem begins to occur. It is really about being proactive.” Our Family Advisors made the difficulties of a reactive service approach concrete when pointing out that ‘problems happen every day; not just one day a week [when the service coordinator is on-site].’ Finally, such ongoing engagement can be particularly important for formerly homeless families after the relationship with their shelter-based case manager ends.

## Families’ goals and strengths define service activities

Several service coordinators emphasized that property-wide services and supports, as well as one-on-one activities, can only be relevant to families’ lives when families have a voice in the programming. This can include resident surveys (on an ongoing, rather than one-off, basis) and meetings, as well as formal assessment tools and service planning processes driven by each family’s goals and needs.

*It depends on the population of people. I have been here for two years and the first year was horrible. I had to see what the needs were first. [and...] They have to tell me what they need. I had to do a survey three times.*

Beyond these tactics for soliciting input from residents, strength-based models for working with families were also recommended (and are most evident in five of the six sites with service coordinators). Such models are based upon the assumption that clients come for help already in possession of various competencies and resources that may be tapped to improve their situation. At one study site, this approach first shapes service coordinator’s expectations of the families they are working with –

establishing families as members of a community who identify their own problems and propose solutions.

*It is really about maximizing people and their skills and what they would like to contribute to the community. So that people feel a sense of ownership and belonging that is so critical for a lot of our families....*

Some staff suggest this resident-led approach may be particularly relevant for formerly homeless families or those with chronic medical or mental health challenges.

Such rich engagement does not just happen. Rather, sufficient and dedicated staff, with necessary training, is a key ingredient, as well as having the necessary service budget. Obviously, sites without service staff would lack both the capacity and competency for such rich engagement. This was heard from one property manager without a service coordinator, as well as a service coordinator at a site with less capacity. Family Advisors agreed that it is not just having a service coordinator, but having one that is accessible and provides the resources each family needs. They see this as challenging when service coordinator office hours are limited or intermittently staffed and too little time is available to ‘knock on people’s doors.’

Organizational and personal relationships with other service providers are also key –either a service providing property owner or service providing agencies in the nearby community.<sup>5</sup>

*The key to our success is the partnerships we have with other agencies. We are able to process people and get them help right away. As compared to just handing someone a piece of paper and saying ABCD does heat assistance you should check them out. It is much different when you say ‘I know David over there let me call for you’.*

*We have these awesome initiatives and these would not happen in isolation – it is because of the other partners.*

Finally, half of the service coordinators interviewed credited property owners who prioritize family well-being and support service staff.

### **2.3 Must-haves: One-time financial assistance with housing costs, child programming, financial capability services**

A few specific supports were consistently heard from staff as enabling stability and family well-being – one-time financial assistance for housing costs, child programming, and financial counseling – each discussed below.

Many staff first acknowledged the importance of ongoing rental subsidies for housing stability in these conversations. Rental subsidies are seen as enabling *ongoing* residential stability by increasing families’ desire to stay (particularly in the case of project-based subsidies). They also provide a needed “security blanket” in the event of financial crises such as a job loss which could force eviction for rent non-payment. Moreover, they free-up parents’ time and resources for investments in education or other family goals.

*My families wouldn’t be able to afford to be here without them [rent subsidies]. She came paying too much money for rent and had lost her job due to child care issues.*

*Came in and used it as an opportunity (her low rent due to her low income), to go back to school. Now she works in a doctor's office; she is a success story. They had shelter for their family. That enables them. Once your basic needs are met, you can move up the hierarchy of needs. Then you can work on bettering yourself to be more self-sustaining.*

Unfortunately, these benefits are contingent upon a limited pool of public subsidies that are beyond properties' control. While most Home Funders' properties have project-based development subsidies (and Home Funders encourages their use), they are part of the financing for the project, itself, and not in the control of resident families or property managers. Similarly, mobile and tenant-based vouchers are also largely out of reach as waitlists are often closed and waits can be years or a decade long.

### **One-time financial assistance for housing costs**

Service coordinators often emphasized the importance of *one-time* financial assistance for rent or outstanding utility bills, particularly in the event of family crises that could threaten housing stability.<sup>6</sup> Staff facilitates access to these resources by connecting families to organizations and agencies providing them (either area community-based organizations or state agencies and programs).

*I connected her to the Safe Link phone [free wireless phone with minutes]. And with the assistance of many different agencies – Lend a Hand Society, Catholic Charities – she was able to get a limited amount of funding for her back rent and continue living on the property.*

*The partnerships we have with other agencies to help with rent arrearages is big for keeping people in their homes. Everyone has been there at some point. The fact that we are able to respond quickly, and ...get the help that people need.*

### **Child-related programming**

Service coordinators consistently named child programming as important to family successes. Across sites, this includes multiple tactics. Several have on-site programming such as summer camps, teen programs, and after school activities. These on-site resources are encouraging given reports from one Family Advisor. The high cost of outside-of-school time activities poses a real challenge to her family. Just the uniform costs for a karate class were prohibitive and she struggled, unsuccessfully, to find a subsidized summer camp before it was full. Service coordinators also help families enroll in school and find child care, as well as help ensure the rights of children who have chronic cognitive impairments or behavioral dysregulation. One of our Family Advisors also reported wrestling with the cost of child care, as well as the difficulty locating quality providers with available slots.

In many instances, such supports are viewed as critical to both family- and child well-being. As families are first moving in these services ensure that some of the children's immediate needs are met. At the same time, parents are relieved of "one more worry" as they transition into their new home. Going forward, these child-related services are seen as critical to family financial well-being and stability. Broadly, they can free up parents' time to pursue education or employment and maximize their focus on those goals.

*Having their children enrolled in an after school program has allowed them to go and seek employment and move towards their economic stability. The after school program*

*and the summer camp – those programs allow people/parents to do something else like take classes.*

*[A mom with a young son] was hired by Home Depot, but she couldn't start because she didn't have anyone to watch her son. She went to try to get a voucher, but they told her the waiting list was really long. She had a hard time finding child care and she was about to miss out on that employment opportunity. It was right around summer, so we got him into the program. It gave her an extra few months to figure it out and find a baby sitter. And she could go down to Child Care Choices and show that she was already working. Which made it easier for her to get a voucher.*

### **Financial capability services**

Study sites enlist multiple tools for promoting families' financial capability – from classes on budgeting, using SNAP (formerly food stamp) benefits, and building healthy credit, to one-on-one budgeting, savings planning, and coaching. These activities aim to address and prevent crises that can threaten housing stability. Beyond housing, financial services are seen as supporting larger family goals as well: developing good credit and planning for longer term objectives such as education and vacations, while also meeting near term needs.

*For financial literacy you have to be creative. A lot of people don't want you to tell them how to spend their money. I do more of a budgeting with food; and how you feed your children. If we make a meal we save this. I bring in sales, newspapers [flyers] – we do it that way; that is how we budget. I still use the IDA [individual development account] mentality here – but now for visioning. If you save this money, you can do this with it. Be ahead on your rent, pay your utilities. A lot of people who live in [this city] have never been on vacation; so we are trying to do little trips...That is the first, pay your utilities, your rent, have money for your food.*

## **2.4 Service gaps**

Despite these promising practices and the wealth of services and connections provided through their properties (as described in Chapter 3), staff at study sites still sees outstanding needs. They pointed to gaps across service areas, with no one named most often. In the housing arena, several called for more ongoing rental subsidies. This is perhaps not surprising given the high and rising costs of housing in Massachusetts, and the benefits staff sees for long-term residential stability. Additional help is also needed even before families move in – such as assistance and advocacy during the housing search and lease-up process, and resources for attending to outstanding utility arrearages.<sup>7</sup> As heard from our Family Advisors and discussed below, case management can be critical during the search process, particularly for formerly homeless families, to smooth transition.

Various aspects of the surrounding community and available services were also described as wanting, by some site staff. Insufficient affordable public transportation limits families' pursuit of employment opportunities, particularly at one site outside of the Boston area. Limited safety nearby can keep families from taking advantage of other amenities such as parks for children's recreation.

While staff members perceived that the mainstream services are largely accessible to families (discussed in Chapter 3), the absence of a service coordinator and readily accessible information about those resources can be barriers. Mainstream services include publicly funded programs that provide services,

housing and income supports to poor persons. In several conversations staff also described the cliff-effect of benefits with income and employment gains as counter-productive to family progress:

*And once you make too much money you lose all of your benefits. Then you have no more Mass Health, no more food stamps, no more nothing. Yes, you want to get them off benefits eventually, but you may want to look at when you are taking people off of benefits. They can't - the economy is such that you can't make it.<sup>8</sup>*

It is perhaps not surprising to hear staff and one of our Family Advisors call for more employment and job training services, and with subsidies to make them affordable. Staff members often perceived the employment opportunities in surrounding communities, for their lowest-income families, as weak (as discussed in Chapter 3). This exacerbates what they see as consistently weak job histories and economic stress among families. The lack of sufficient child care subsidies and affordable, quality activities for out-of-school time also hamper employment efforts.

*There is just not enough day care. I have a single dad that [...] came into the program about a month ago and he has a two year-old daughter. He is really motivated and wants to go to work; wants to go to school. I think he is number 90 on DCF's wait list. That is horrible. So this kid is in this great program and he can't really do anything. What can you do when you have your two year old? He has to sit around and wait for god knows how long. And that can start to have a depressing effect on someone. When they are gung ho to start their lives and they get somewhere they can, but they can't.*

## **2.5 Summary and discussion of promising practices for housing stability and family well-being**

There are several practices that staff members at study sites saw as particularly promising for housing and family successes for lowest-income families. Facets of their overall approach or philosophy were heard most often, rather than discrete tactics or programmatic components. First, they emphasized the importance of working to 'make a community' at the property – naming multiple tactics by both property management staff and service staff, where they exist. Second, engaging with families is at the heart of service coordination and enables families to access the services they need. Collectively, staff's engagement approach affords productive *relationships* rather than one-time *interactions* after crises arise to both stabilize housing and reach larger family milestones.

While it is encouraging to see this consistency in responses across the eight study sites, they do reflect a select group of people and sites who agreed to participate in the study. Moreover, their experiences of 'what works' are likely influenced by the families with whom they work – which also varies across sites. Therefore, these practices may not be appropriate everywhere. These are largely 'guiding principles' rather than specific recipes or tactics. Finally, one should see these practices as necessary, but not sufficient, for aiding families. As our Family Advisors emphasized in their interpretation of these findings – site staff have to first 'do the basics' of management in order for these other practices to be of any merit to families.

### **Discussion**

We were able to do some exploratory analyses of the effectiveness of these promising practices for study families' housing and family outcomes. For example, we compared families' average residential stability (years at the property) at sites demonstrating more and less community building. Our expectation would be that sites demonstrating more community building would have a greater average

length of stay for families. Overall, these analyses do provide some support for staff recommendations related to both tenant relations/community-building and engagement.<sup>9</sup> These analyses only consider the relationship between two factors at a time. They do not account for other dimensions that influence how long families live in Home Funders' properties, given the nature of our data. Nevertheless, finding these general patterns in our study data bolster out confidence in these recommendations heard from staff on the ground.

At the same time, these voices from study properties echo others in the research and practice communities. Tenant relations are put as a top priority for the management of all affordable housing, not only properties with a service component (Enterprise Community Partners, Inc. 2011). The 2009 evaluation of Home Funders Initial Occupancy Grants Program further suggested that communication and coordination among service staff, property managers, and owners enables successful connections between families and resources (Gittleman 2009).

The National Alliance to End Homelessness similarly calls for family-specific services for stably housing formerly homeless families, based on its review of successful practices (National Alliance to End Homelessness 2006). The ongoing family engagement that service coordinators recommend here is entirely consistent with emerging best practices from the National Resident Services Collaborative. This is an effort of several national, regional and local community development organizations launched to improve and increase the coordination of resident services for families in affordable housing. Anthony Proscio, in his review of practices and evidence, nicely summarized this standard:

*[Resident services] should not create a clinical environment or duplicate services already available in the community, but just the opposite: It should help residents choose and make the greatest use of local resources, join in the life of the neighborhood, and view their housing as part of a wider community in which they have opportunities, responsibilities and support. Resident services should, in short, provide the link between shelter and life, housing and community, physical assets and human potential (2007, p. 27).*

## Chapter 3. Practices at the study projects; their surrounding communities

To better understand study families and their experiences, this chapter first summarizes and compares the primary physical characteristics and management and service features of the eight study sites. Next, we explore the surrounding communities' potential for providing additional opportunities and services for resident families. By exploring these multiple factors relevant to housing and family outcomes, we can better appreciate who study families are and their experiences after moving in, which is the focus of the next chapter. Readers interested in details on management practices and service coordination at the study sites are encouraged to read Appendix B, which also elaborates on staff members' perceptions of neighborhood quality.

### 3.1 Project characteristics

The eight study properties represent a diverse range of geographic locations, size, and age. Exhibit 3-1 displays descriptive information about the study sites. Study sites are located in all regions of the state, with half in the Greater Boston region and the other half in other regions.

**Exhibit 3-1: Study sites – project characteristics**

	Study Projects	Study Units	
		N	%
Total	8	107	
Region*			
Boston Region	4	40	38
Boston	3	36	34
Greater Boston	1	4	4
North Shore & Merrimack	1	13	12
South Shore, Cape, Islands	2	25	23
Western MA	1	29	27
Project Size			
Small (< 10 units)	0	0	0
Medium (10-49 units)	7	99	93
Large (> 50 units)	1	8	7
Construction			
New Construction	5	76	71
Rehabilitation/Preservation Project	3	31	29
Years since Certificate of Occupancy			
Average	5.1		
Portion Units designated ELI at Certificate of Occupancy			
Low (<=25%)	4	36	34
Moderate (26-50%)	3	42	39
High (>50%)	1	29	27
Service Coordination			
With Service Coordinator	6	74	69
Without Service Coordinator	2	33	31

Source: Home Funders program data. Service coordinator presence collected by study team.

\* These 4 regions represent the entirety of the state. They were defined by collapsing the 10 regional areas established by the Massachusetts Interagency Council on Housing and Homelessness  
<http://www.mass.gov/governor/administration/councilscabinetsandcommissions/housingcouncil/regional/official-ichh-regional-networks-map.jpg>.

Representing both new construction and rehabilitation projects, these Home Funders-financed properties are mostly moderate in size (10-49 units) with one site having more than 150 units. They also range in time in use since Home Funders' financing, from roughly two to nine years since the certificate of occupancy date (the point at which a property is deemed suitable for occupancy and lease-up can begin).<sup>10,11</sup>

### **Income-mixing**

The income-mix of resident families at study sites is another characteristic of projects likely relevant to family experiences. Proponents of mixed-income developments argue, at a minimum, that income mixing can benefit lower-income residents' access to employment, quality of life, and overall self-sufficiency.<sup>12</sup> Given Home Funders' required minimum set-asides for extremely low-income families, such income mixing is possible. However, none of Home Funders'-financed properties include market rate units.

We were unable to measure residents' actual incomes when study sites first leased-up. The available program data suggest that some income-mixing exists. In about half of the study sites, a small portion (<25%) of the units were *designated* for lowest-income families at the certificate of occupancy date. This would suggest remaining units were *available* to families further up the income spectrum, and possibly a diverse mix of incomes existed at the properties. In one study site, by contrast, more than half of the units were designated for the lowest-income families.

## **3.2 Property management**

The owners of study sites vary in how they structure property management. Half of the sites are managed by a nonprofit organization, while the remaining are for-profit managed. And while the majority (N=6) enlist a third-party vendor for management, in two of the sites the owner or a subsidiary of the owner is responsible for property management. We did not examine the implications of these different approaches for operations, but it is important to realize that such variety likely exists across the Home Funders portfolio.<sup>13</sup>

### **Measuring property management**

Our interviews with property managers were designed with questions to capture management tactics for marketing available units and selecting from prospective tenants, as well as procedures for aiding tenants' smooth transition into their units.<sup>14</sup> The interview guide for property managers is included in Appendix G. While there are a host of responsibilities within property management, we focus on marketing and selection processes, and lease enforcement practices because they are particularly important for the access and stability of lowest-income families.

We were particularly concerned with property management tactics best-suited to the needs of families who may have weak residential histories and extremely low incomes. Prior research on the federal Housing Choice Voucher Program (Section 8) and other mobility programs suggests that even when families have a mobile housing voucher to use in the private market, it can be hard to successfully find and lease a unit (Cunningham et al. 2010; Marr 2005; Turner 1998). As that body of work suggests, the search for housing can be quite daunting, particularly for families recently in a housing crisis, with weak credit and tenant histories, or health issues – or multiple challenges. The Family Advisors to the study also described the challenges they faced searching for and moving into housing. For example, one



described her experiences with the application and leasing process as hard, confusing, and anxiety provoking – particularly given that English is not her primary language. She also suggested that getting information on the building and the neighborhood, in an accessible format, would have really been helpful when she moved in.

Although the purpose of these property manager interviews was not to conduct a formal review of their management operations, we did gather a wealth of information on approach, marketing, and lease enforcement operations as well as complementary information from service coordinator interviews and survey responses. We collected information on several topics in two broad categories:

#### Marketing, Tenant, Selection and Lease-up

- Connection with homelessness and affordable housing systems
- Referral relationships with organizations for the identification of prospective tenants
- Selection priorities/preferences
- Payment plans for move-in costs
- Building or neighborhood orientations for new tenants

#### Rent Collection and Lease Enforcement Operations

- Prevention or problem solving orientation
- Management responses to late rent payments
- Communication and ongoing monitoring
- Coordination with service staff

Combining the information across these property management dimensions, we ranked sites based on the access and stability their operations would provide for extremely low-income or vulnerable families. This is based on self-reported information that was offered in response to interview questions. Therefore, the overall assessment presented below is only intended to convey the general access and stability afforded in the eight study sites, and should be considered with care.

### **Property management at study sites**

The marketing, tenant selection, and lease-up operations in study sites 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. Most managers emphasized that all families are treated the same. It is encouraging to see practices consistent with access and stability; however, our data do not allow us to assess how these practices actually influenced the characteristics of lowest-income families that are currently on site.<sup>15</sup>

The lease enforcement and rent collection procedures at study sites reflect a balance of management's financial priorities and enabling family stability. One nonprofit property manager summarized this approach succinctly: "We are a business ...but we are willing to work with people." The property managers prioritized collecting the rents that ensure the property's financial health and maintaining the safety and quality of the property for tenants. At the same time, managers described operations and approaches as striving to enable family stability, preventing lease infractions and minimizing their impact.

Exhibit 3-2. Grouping Study Sites by Property Management and Service Operations



Black = Greater-Boston Region Site; Grey = Other Region Site. Small= $\leq 10$  Study Units, Med=11-20, Large=21-30

Exhibit 3-2 shows the relative position of all eight study sites in terms of how their operations promote access and stability – on the left or vertical axis. Broadly, the ‘spread’ across sites is small. This is indicated by the shorter length of the vertical axis, as compared to the horizontal axis. Study sites do, however, fall into three groups. First, two sites have management operations that are *less* consistent with access and stability for lowest income families. They are indicated by the large and small grey bubbles in the bottom row of the exhibit. Second, there are three Boston-area sites that are *moderately accessible*, as indicated by the three black bubbles in the middle row. Third, at the upper right hand corner of the exhibit, are three sites that have practices that are *particularly consistent with access and stability* – two are in other regions of the state and one is in the Boston area.

### 3.3 Service coordination

Six of the study sites have dedicated staff whose responsibilities include service coordination, including one project with a supportive housing program.<sup>16</sup> Among the two study sites without service coordinators, one has a partnership with a local homelessness service provider for ad-hoc resident service needs. The organizational structure for service coordination varies across study properties. In half of the sites, owners are responsible for service coordination – either their own staff or that of a subsidiary. The other three sites enlist a third-party vendor. In two of these sites, the same organization is responsible for both property management and service coordination.

## Measuring service coordination

Our interview guides and survey of service coordinators were designed to capture the content of supports and services, families' access to them, and the approaches for engaging and working with families.<sup>17</sup> The interview guide for service coordinators and the survey are included in Appendix H. We also met with the study's Family Advisors to ensure all of the relevant support and service types were captured and appropriately named.

Although the purpose of the service coordinator survey and interviews was not to conduct a formal review of sites' service coordination programs, we gathered a wealth of information on approach and the provision of services, as well some complementary information from property managers where no service coordinators exist. Dimensions include:

- Philosophy or service emphases – Enlistment of strength- or whole-family approaches
- Service scope – The number of families included
- The content and types of services and supports
- On-site facilities
- Delivery modes – Whether services are available on-site and through referrals
- Accessibility to resident families – In terms of hours, locations, and walk-in availability
- Outreach
- Service planning
- Intensity of services and ongoing monitoring

Combining the information gathered across dimensions, we ranked sites by the richness of support for extremely low-income or vulnerable families that service operations provide. This is all self-reported information and lacks measures of the quality of services offered or outcomes from referrals.

Therefore, the overall assessment presented here is only intended to convey a general sense of service coordination afforded in the study sites, and should be considered with care.

## Service coordination at study sites

On the whole, in the six sites where service coordinators exist, the means for providing services 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, as well as on-site facilities for service-related programming. Service coordination requires staff members to have diverse content expertise and dense networks of relationships with area service providers and agencies.

Exhibit 3-2 (above) shows the relative position of all eight study sites in terms of their service coordination - along the horizontal axis. Sites can be thought of as existing on a spectrum with those having a broad service scope, more reactive and less intensive engagement at one end. In Exhibit 3-2, the two sites without service coordinators are furthest to the left – one larger 'outer-region' site and a smaller Boston-area site. A final Boston-area site also falls further to the left because while it has a service coordinator, she enlists a more 'reactive' stance. By contrast, one site in an 'outer region' is at the other end of the spectrum. It has a more narrow service scope and more proactive and intensive engagement. This is indicated by the grey bubble in the upper right-hand corner (this is the one supportive housing program). The final set of four sites falls in the middle.<sup>18</sup> They all have service coordinators and are located both in the Boston-area and in outer regions.

### ***Sites without service coordinators***

Within the two sites without service coordinators, the service contexts also differ. Property managers at these sites were asked whether they ever refer lowest-income families to service providers in the community or offer information on such services that can aid housing and family outcomes. While both reported that they did, our follow-up conversations suggested the likelihood that families secure services differs. First, one site is owned by a nonprofit organization that has some of its own services and lease-signings are held at the owner's offices in order to facilitate familiarity with them. This same site also has a standing relationship with a nearby homeless service provider. The property manager there noted, "They [the partner service agency] are able to provide resources for back rent and things like that. So we always try to direct them to those services prior to our court date to see if they can work out a payment plan or if they can assist with rent." By contrast, the other site without a service coordinator has no such formal connection. The property manager there described reaching out to a service coordinator at a sister organization for 'tips,' but "wish[es] there was a database or a way to find out about all of the resources that are out of there."

### ***Costs***

While data constraints precluded systematic comparison of costs across service coordination programs – actual per unit costs ranged from \$170 to \$5,600 per year.<sup>19</sup> The obvious outlier here is the site with a supportive housing program whose intensive program necessitates above-average costs. At that site, one service coordinator is deeply engaged with the 11 families in the program (the highest average case load observed), almost always establishing relationships with families even before they arrive. The families she works with are also, by program requirements, homeless just prior to moving in and have a disability. In most cases this is as a result of substance use. Her work with families is quite intensive, often providing supervision for parents of children involved with the Department of Children and Families, and providing immediate support in the common event of a relapse in substance use recovery.

## **3.4 Community opportunity**

Research and experience demonstrate that place matters to family and child outcomes.<sup>20</sup> Service coordinators at study sites also reported that the quality of the surrounding community is very important to family outcomes for lowest-income families. As such, one's unit *and* the surrounding living environment are conceived of as one inseparable "housing bundle" (Newman 2008). Therefore, in the final analysis of project characteristics, we assessed the quality of communities surrounding study sites to get a fuller sense of the "housing bundle" for study families. 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 resources while being weaker on others.

### ***Staff perceptions of community quality***

When asked about a range of community dimensions, staff members at study sites were neutral about the quality of the surrounding communities - neither strongly agreeing with nor disagreeing with affirmative statements of community quality. Sites do vary, however, by how much opportunity staff members saw in the community. Their responses also suggest that there are high's and low's across different dimensions of quality. While employment opportunities and schools were consistently rated

poorly, the mainstream services of communities surrounding study sites were seen as accessible to and useful for lowest-income families.

### ***Objectively scoring study communities***

The state's housing agency, the Department of Housing and Community Development (DHCD), has made efforts to promote family housing development in 'areas of opportunity' by awarding special points in its Qualified Allocation Plan for projects located within an area of opportunity (Massachusetts DHCD 2014). Using publicly available data on poverty rates, school quality, and access to jobs, higher education, and healthcare, we determined the points study sites would receive today. See Exhibit 3-3 for average points. The exhibit also shows the actual measures for each opportunity dimension: average MCAS scores at surrounding schools, the average miles travelled by commuters in the municipality, the number of miles to a higher education institution in the University of Massachusetts system, and miles to a major health care facility.

Based on this standard, study sites are not located in areas of high opportunity. Only three of the eight study sites would be eligible to receive points because of their location in census tracts with overall poverty rates below 15%. When 'scoring' all study sites, points awarded only range from a low of six to a high of ten, with an average of nine (out of a possible 18). While this system can award up to 18 points to a project, care should be taken in translating this standard as we do not have information on what a 'high-score' community looks like or how common such communities are in Massachusetts. Points awarded for different dimensions do suggest, however, that surrounding communities provide more opportunity on some dimensions than others. Study properties have somewhat better access to higher education, health care, and jobs, as compared to a lower quality of schools in the surrounding area.<sup>21</sup>

**Exhibit 3-3: Study sites – community opportunity**

	<b>Poverty Rate</b>		<b>School Quality</b>		<b>Job Accessibility</b>		<b>Higher Education Access</b>		<b>Health Care Access</b>		<b>Total QAP Points (of 18 poss.)</b>
	Muncplty	Tract	QAP Points (<=8)	MCAS Score (Avg.)	QAP Points (<=6)	VT (Avg.)	QAP Points (<=2)	Miles	QAP Points (<=2)	Miles	
Avg.	17.0%	25.9%	1	66.4	5	3.5	1	5.8	1	1.3	9
Min	4.8%	4.5%	0	50.3	0	1.4	0	0.6	0	0.1	6
Max	21.6%	48.3%	6	86.3	6	10.3	2	21.1	2	3.6	10

Sources: 2008-2012 American Community Survey;

(MCAS) <http://www.mass.gov/hed/docs/dhcd/hd/lihtc/mcas-grade10-2013.pdf>;

(Job Access) <http://www.mass.gov/hed/docs/dhcd/hd/lihtc/jobaccessibilitychart.pdf>;

(Higher Education) <http://www.masscc.org/ourcampuses> and <http://www.massachusetts.edu/index.html>; (Health Care Facilities) [www.massleague.org](http://www.massleague.org)

Notes:

Poverty rate is measured for all households. This is a threshold criterion in the DHCD scoring system.

School Quality calculated as the average of 10th grade student (2013) MCAS scores in English Language Arts test, Mathematics test, and Science and Technology Engineering test. 90% or above: 8 points; 85% or above: 6 points; 80% or above: 4 points; 75% or above: 2 points

Job Accessibility calculated as the average (2012) vehicle miles travelled by commuter for the municipality where the project is located. 5 miles or less: 6 points; 7 miles or less: 4 points; 9 miles or less: 2 points

Higher Ed Access - Projects located within two miles of community colleges and/or state colleges/universities within the University of Massachusetts system are awarded 2 points.

Health Care Access - Projects located within one mile of a major health care facility are awarded 2 points.

### 3.5 Summary of project characteristics and practices

The eight study properties represent a diverse range of geographic locations, size, and maturity. While enlisting varied organizational structures, the property management at study sites largely includes tools and tactics for access and stability for families with lowest-incomes, including those with weak tenant or credit histories. In the six sites where service coordinators are present, property owners again enlist a variety of organizational structures for service coordination – both suggesting that no one size fits all. In one of the two sites *without* a service coordinator, the owner partners with a local service provider for ad hoc resident family needs.

While much of the management and service context at study sites appears rich and supportive, the opportunities in surrounding communities are lacking. Variation does exist across sites, and the communities offer some types of opportunity while being weaker on others. Given the particular weaknesses seen in school quality, the wealth of child-focused services observed at study sites may provide a needed complement.

Finding that management supports access and stability is encouraging because many of the lowest-income families at study properties face distinct challenges when transitioning into new housing (as discussed further in Chapter 4 about Study Families). One of our Family Advisors spoke from experience when she suggested that families coming from shelter benefit from more supports in transition - having a social worker helped her navigate the housing and mainstream service system as she moved in. Service coordinators also suggested such transition needs can be well met by case management relationships established while a family is in shelter. Another further noted, “if they (case workers from shelters) stay consistent with [families], it would be beneficial to property management and us.” The sensitivity and flexibility heard from these property managers is also encouraging given very real concerns that failure to appreciate the life changes and income flows of vulnerable families can result in eviction proceedings rather than troubleshooting (One Family Inc. and Project Hope 2007). Several of the rent collection and lease enforcement practices heard here are also consistent with Enterprise Community Partners’ recommendations to property managers in affordable housing for preventing eviction (Enterprise Community Partners Inc. 2006).

These findings suggest that where service coordinators exist, the environment of support at the properties are at (and for some dimensions, above) ‘the basics’. The National Resident Services Collaborative (NRSC) has developed guidelines for planning resident service levels; which they describe as basic, enhanced, and comprehensive services (Meyer et al. 2009). Using this benchmark, service levels at study sites show aspects of enhanced levels (particularly the inclusion of on-site youth programming and financial education) and comprehensive levels (particularly, community-building activities).

The next chapter describes the lowest-income families and their experience at study properties, considering them in the context of these project- and community-level features.

## Chapter 4. Understanding study family characteristics and experiences

This chapter describes the lowest-income families currently living at our study properties, digging deeper into vulnerable subgroups and variations across sites to learn the most that we can from this study. The information presented in this chapter was collected from administrative data ('tenancy data') at study properties as well as through interviews and surveys with project staff. The first part of the chapter is descriptive: the characteristics of the study families, their use of services and supports available at their properties, and experiences after moving in – the milestones and challenges they experience as well as select housing- and family-related outcomes. The second part of the chapter uses comparison to consider the special group of families with a history of homelessness and regional variations.

Readers interested in how study families compare to other families in Massachusetts – those living in poverty and those living in federally subsidized housing – are encouraged to read Appendix C. Appendix D provides more details on the subset of formerly homeless families (defined here as those who were homeless at some point in the six month period before moving in) and Appendix E discusses the characteristics of Boston-area sites in greater detail.

### 4.1 Describing study families and experiences

The 107 study units<sup>22</sup> are home to families with diverse demographic characteristics, residential histories, and personal assets and challenges. Both 'better-poised' and 'more-challenged' groups are represented.

#### Demographic characteristics and housing history

As shown in Exhibit 4-1, a typical family consists of a single mom with two minor kids currently living on less than \$15,000 a year. There is considerable range in the age of family heads – while about one-quarter are in their late 20's, more than half are older than 35. Mothers are most likely to be non-Hispanic, white women; however, a good portion are Hispanic and a smaller portion are Black. About half of the families have a young child (under the age of six) and a slightly larger portion have school-aged children (either instead of or in addition to young children).<sup>23</sup>

**Exhibit 4-1: Study families – demographic characteristics**

<b>Demographic Characteristic</b>	<b>Percent of Study Families</b>
<b>Age of Head of Household (N=107)</b>	
21-24 years	6.5
25-29 years	23.4
30-34 years	16.8
35-44 years	30
45 years or older	23.4
<b>Female Head of Household (N=107)</b>	
Household head is female	94.4
<b>Race &amp; Ethnicity of Head (N=95)</b>	
% Hispanic, All Races	29.5
% White, non-Hispanic	46.3
% African American, non-Hispanic	18.9
% Asian, Am. Indian or Alaska Native, non-Hispanic	0
% Mixed race or Other, non-Hispanic	5.3
<b>Current Household Income (2013 Dollars, N=106)</b>	
<\$5,000	5.7
\$5,000-\$9,999	32.1
\$10,000-\$14,999	18.9
\$15,000-\$19,999	22.6
\$20,000-\$24,999	12.3
\$25,000 or more	8.5
<b>Number of adults and children in household (N=107)</b>	
2 people	45.8
3 people	30.8
4 people	16.8
5 or more people	6.5
<b>Number of minor children in household (N=107)</b>	
Minor children present	93.5
Children < 6 y.o. present	49.5
Children ages 6-17 present	68.2
<b>Household Type (N=107)</b>	
Related/Single Parent	92.5
Related/Two Parent	7.5

Source: Tenancy Data from Property Managers

Notes: All characteristics are measured at the latest report or (re-) certification for each study unit.

Reported income is adjusted based upon date of last report, to 2013 dollars.

Study families also appear to have diverse housing backgrounds. When surveyed, service coordinators painted a picture of at least two groups – one with a positive residential history and another that has been marked by more instability. Most study families had not recently been homeless prior to moving in.<sup>24</sup> However, more than a third (37.1) were homeless at some point in the six months prior to moving



in. A considerable portion (nearly 70%) were living in some form of unstable housing just prior to moving in.<sup>25</sup> Exhibit F-2 in Appendix F describes the housing situation of all study families *immediately prior* to moving in. Later in this chapter and in Appendix D, we further explore the characteristics of this important group of study families. Finally, some study families relocated from different regions of the state upon moving in; however, it does not appear to happen often.

### Personal skills, abilities, assets and challenges

Families do not arrive with a common set of personal assets and challenges. Rather some study families have personal resources – such as family resources (friends and family who provide helpful information; emotional support networks; a healthy parent-child bond), positive experiences navigating service systems, communication skills, and education and job histories – that could foster their residential stability and well-being. A group of their neighbors, however, lacks such resources or faces personal challenges that could hamper their efforts.

Service coordinators suggested that challenges related to life and family issues are very common among the lowest-income families. They pointed most often to weak budgeting skills: “I think budgeting is something I deal with unanimously,” as well as a lack of labor market assets (such as a high school degree or GED, work experience in the past year, and a clean crime record). They also suggested that a large portion of their lowest-income families face multiple challenges when they arrive. Unfortunately, service coordinators felt that a smaller portion have the personal or family resources and positive experiences in the service system that could be marshalled in response.

#### Financial Literacy is One Part of Financial Stability

Financial literacy in America is low, overall (NFCC 2014). So it is not surprising to hear from staff and one Family Advisor that ‘budgeting skills’ are weak among lowest-income families. At the same time, environmental factors, beyond individual skills, further challenge financial stability for low-income families, such as stagnant wages, local economic conditions, and dangerous financial products. Moreover, the stress of living on extremely low-incomes makes good decision-making harder (Brennan 2014) – recall that moms here are raising families on less than \$15,000. Therefore, the financial capability services available in many sites wisely focus on knowledge and skills gaps. We anticipate service coordinators and partner agencies combine this financial education with other strategies to increase families’ ability to build a cushion, to smooth consumption in the face of irregular income streams, and to manage risks through insurance.

## 4.2 Taking advantage of services and supports

The vast majority (98%) of study families receive some form of ongoing rental subsidy, with a larger portion benefitting from project-based (57.0%), rather than tenant-based (40.0%) subsidies. This ongoing financial assistance funds the rental costs for a unit or a family to make it affordable. We do not have complete data on subsidy sources for all units, but both Federal (Sec. 8/Housing Choice Voucher and McKinney Supportive Housing Programs) and State (Massachusetts Rental Voucher Program) are among them. Where families have *mobile* vouchers, the majority are Federal (87.5%) with smaller portions from the State and from unknown sources.

Families are drawing upon the wealth of *different* service and support types, with housing- and non-housing related services, and child-focused services used in equal measures. These range from housing-related services to other adult-focused services related to benefit receipt, financial capability, and employment services. Child-focused services include after-school enrichment, recreation, and youth

development programs, among others. For every type of service, a portion of study families are taking advantage of them. See Exhibits F-3 and F-4, in Appendix F, for average use across different types of services. We do not know how use varies across families. For example, there may be a small group of ‘super users’ taking advantage of multiple supports. Alternatively, it may be the case that many families take advantage of only one or a small number of different types of services. Given staff perceptions of families’ diverse strengths and needs, we might expect the latter. That is, families are pursuing the specific services and supports relevant to their goals and needs. Financial services are top among adult-focused services used, and after-school enrichment and recreation are most-used child services. Some, but not all, families are receiving ongoing case management.

### 4.3 Experiences after moving in

To understand the family experiences after moving into study sites, we drew on staff perceptions of the common milestones and challenges the lowest-income families face with respect to settling into their new housing. We also asked about families’ progress towards financial stability and family well-being. While these perceptions are about the group, as a whole, information about individual families (from tenancy data) provides a needed complement - capturing interim housing outcomes and turnover rates at study sites. Information from families, themselves, would be ideal, but in its absence we have tentative measures of economic and labor market experiences from the tenancy data.<sup>26</sup>

Care should be taken in interpreting the following findings related to ‘outcomes’ because families often arrived at the properties with different ‘starting points’. Our measures were also taken at different periods after moving in, across families. At the time of our study, some study families had arrived recently (within six months), while others had been living at the site for some time. Finally, as our study families only include those currently living in study sites, we cannot speak to those who have moved out or no longer have extremely low-incomes.

#### Financial stability & family well-being – accomplishments & challenges

Service coordinators consistently reported that lowest-income families *can* achieve important milestones towards family well-being and financial stability after they move into Home Funders-funded housing – and that a portion of them do. They pointed to a diverse set of specific milestones. Labor-market related milestones were heard often – particularly, securing employment and continuing their education- as well as accomplishments related to life and family issues - securing economic benefits and re-unification with a child.<sup>27</sup> Beyond noting these immediate labor market accomplishments, staff also described later gains from them including parents’ increased pride and satisfaction in their work, families’ ability to pay their rent and even to do so without ongoing rental subsidies.

*We had one [mother] who [had started] school to be a nurse, and because of the situation she was in, she had to quit. She moved in here, got herself settled in and went back to school, part time. Last year she graduated and now she is a nurse.*

Service coordinators’ discussions of family milestones echoed their prioritization of strength-based approaches in their practice. One service coordinator asserted that, “Once you are able to accomplish something on your own, your sense of power shifts.” The service coordinator at the supportive housing program painted a similar picture with respect to family milestones:

*Just getting their children back is an accomplished goal which makes them feel like they have accomplished something.... I have people who love their DCF worker and they have their kids back, but when DCF closes [their case] it is the hugest thing to them. Even though it wasn't a big deal having them in their lives, just having the fact that it closed, that word, is huge.*

A portion of study families also encounter bumps in the road after they move in. Health and wellness challenges are the most often named – such as loss of a loved one, diagnosis of a chronic disease, depression, and substance abuse relapse. Life and family matters – specifically, economic stress and separation from a child – also present challenges and can have real implications for housing stability.

*Life events come up for some families. If someone's car breaks down and they don't have a way to get to work, they have to spend some of that money. I am thinking of one resident in particular who had to spend her money to fix her car. So she fell behind. There was another family that who couldn't live off the benefits that they were getting – they couldn't live off of it. She used all of her SNAP money every month, but she still, she has three children, she had to buy more food. And her kids needed clothes. She needed to meet her basic needs. She was consistently having rent arrearages because of other pressing needs.*

*Residents are really put in a hard situation sometimes because it can be 'do I keep my son off of the streets for the summer or do I get behind on my rent?' They are two very important things in their own rights. They are faced with tough choices.*

### **Interim & longer-term housing outcomes**

Families' successful transition into and stability in quality, affordable housing is critical, particularly for vulnerable families and those with a history of homelessness. That is no less true in Home Funders properties, particularly given evidence here of weaker residential histories for some study families. On the whole, a portion of study families have achieved positive housing outcomes after moving in. Exhibit 4-2 provides information on housing outcomes for study families.

**Exhibit 4-2: Study families - housing and family outcomes**

<b>Outcome</b>	<b>Percent of Study Families</b>
<b>Housing Outcomes</b>	
Any formal actions related to lease agreement at time of study (N=95)	32.6
Up to date on the rent (where tenant rent >\$0) (N=87)	85.1
<b>Housing Stability/Tenancy Length (N=107)</b>	
Less than 6 months	3.7
Between 6 months and 2 years	30
Between 2 years and 5 years	42.1
More than 5 years	24.3
<b>Family Outcomes</b>	
<b>Income Stability and Growth (N=96)</b>	
Stability - Income as percent of AMI consistent between initial and last certification	44
Growth - Income as percent of AMI gains between initial and last certification	31.3
Decline - Income as percent of AMI declined between initial and last certification	25
<b>Consistency of Earned Income (N=75)</b>	
Consistent - Earned income at both initial and last certification	37.3
New – Earned income at last, but not first certification	12
Never – No earned income at initial or last certification	41.3

*Source: Tenancy Data from Property Managers*

Notes: Tenancy length is calculated as the time between the family's initial certification date and May 2014. This initial certification date may not be the move-in date for all families, particularly in sites that were preservation projects rehabilitated with Home Funders support. Therefore, this should be understood as a minimum tenancy length; actual tenancy lengths may be longer. Also recall that study sites ranged in years since funding – from 2 to 9 years, and an average of 5. Family outcomes were only calculated for units where data is available for two certifications. Therefore, this measure likely only includes those study families who have been at the property for at least one year.

About a third of study families were party to some kind of formal action related to lease agreements, at the time of the study (that is, 'rent reminders', legal notices, payment plans). Eighty-five (85) percent of study families were up-to-date on their rent at the time of the study (among those paying any rent). HUD's public housing assessment system sets a minimum standard of 97.5% annual collection for each federal public housing project (HUD 2011). While not a perfect benchmark, this suggests that a larger portion of study families in these private rental units were failing to pay their rent on time, at the time of the study, than would be expected among public housing residents.

When asked directly, property managers noted common challenges among families with whom they intervene. They often attributed inability to consistently pay the rent with difficulty budgeting, particularly as other household budget items peak and valley over the year with holidays, graduations, and the start of a new school year. As discussed above, family realities (e.g. a car breakdown) were also cited by service staff as making it hard for families to consistently pay their rent. Property managers also pointed to social networks that hamper, rather than support, residential stability – such as guests spending excessive time at the property or resulting in damage or complaints from neighbors.

Study families do appear quite stable in their ‘new’ homes. The average length of tenure is about 3.5 years, with less than 5% being new residents (< six months.). Tenancy length is also a reflection of years since the certificate of occupancy date at study sites, which ranges from two years to about nine years.

### Describing and exploring unit turnovers

Exhibit 4-3 provides information on turnovers in *all* of the family-sized units (with two or more bedrooms) at study properties, in 2013. This includes units home to families with extremely low-incomes as well as other units that were home to ‘higher’-income families. The average turnover rate of family-sized units in study properties was about 16%. These ‘departing’ families had lived at the property for quite some time (more than three years, on average) before leaving.<sup>28</sup>

**Exhibit 4-3: Study sites – characteristics of family-sized unit turnovers (2013)**

Characteristic of Departing Families	Percent of Departing Families
Tenancy Length	
Less than 1 year	7.1
Between 1 and 2 years	40.5
Greater than 2 years	52.4
Ongoing Rental Subsidies	
Project-based subsidies	62
Tenant-based subsidies	28
No ongoing rental subsidies	12
Income Level	
Less than 30% AMI	64
Between 30-50% AMI	36
Between 51-80% AMI	0
Greater than 80% AMI	0

Source: Tenancy Data from Property Managers

Notes: These are data for turnovers in all family-sized units (that is, those with two or more bedrooms) in study properties.

Nearly two-thirds of these turnovers were among resident families who had extremely low incomes (incomes less than 30% of area median income).

This rate of turnovers in all family sized units (16%) is largely consistent with rates in state public housing units. In 2013, about 12.4% of the state’s public housing units were reoccupied. For the two family-focused programs, Chapters 705 and 200, the rates were 14.6% and 10.2%, respectively.<sup>29,30</sup>

Nevertheless, turnovers among lowest-income families are somewhat surprising given property manager *perceptions* that few of the lowest-income families leave the study properties.

Available data not allow us to sufficiently understand the factors behind these turnovers, but we took advantage of the variation in turnover rates across sites to dig deeper. Half of study sites (N=4) have 2013 rates that are less than 10%, while the others have rates up to 40%. We looked for patterns with respect to the kinds of turnovers across sites – how quickly they happen after move-in and whether they are for negative or positive reasons (e.g. the family securing a new job or enrolling in a new education or training program in another community).<sup>31</sup> In one site with an above-average turnover rate (29%), all of

the turnovers are for negative reasons (likely, eviction) and are relatively quick (a fifth of these turnovers are in less than a year). While property management staff at this one site may appear ‘quicker to evict’, nothing from our interviews supports this conclusion – in fact, *management staff described* a good degree of preventive efforts and coordination with their service staff for addressing issues. By contrast, in another two sites with above average turnover rates, many occurred after longer tenures and were for positive reasons.

It is possible, then, that some portion of these ‘departing’ lowest-income families were *supported* by management operations and service coordinators in these positive moves. On average, at least half of all 2013 turnovers were for positive reasons. The lengthy average tenancy of departing families supports this interpretation and the conclusion that such successes take time. Finally, given that the largest portion of the departing families in 2013 (60%) had project-based vouchers, perhaps some of these families are leaving with their newly acquired mobile vouchers.<sup>32</sup>

### Select economic outcomes

While housing may provide a foundation for later and other family successes, experiences here suggest it is not guaranteed. As shown in Exhibit 4-2 (above), almost equal portions of study families have experienced income gains (31%), held steady (44%), and declines (25%) over the period since moving in.<sup>33</sup> Considering wage-paying employment between initial and most recent certifications, we again see study families falling into separate groups. While more than a third were earning income at both points (37%), a comparably-sized group had earned income at neither point (41%).

Given the recent economic downturn, our measures may reflect a larger portion of families with declining incomes or without consistent employment than has existed in better economic climates. Meanwhile, our definition of study families – those *currently* with lowest incomes, rather than those whose incomes were lowest *when they moved in* – may be dampening the gains and employment we might observe for this larger group. Nevertheless, given the often limited education and job histories of study families and the limited employment opportunities in surrounding communities, these findings of mixed economic outcomes make sense.

## 4.4 Digging deeper – Variations across family types and regions

While it is tempting to look at average family characteristics and experiences, there is considerable variation across sites. For example, the heads of households in one Boston-area site are considerably older - more than two-fifths are more than 45 years old. This contrasts with the families in a Western Massachusetts site where a fifth of the heads are younger than 24 years old. While half of the sites have families that are most or entirely minority, in two other sites they are majority non-Hispanic, White.

The level and nature of service use also varies across sites, despite largely consistent service options (among those with service coordinators). Housing-related services are used relatively infrequently at some sites, but quite often elsewhere –the supportive housing program site reports the greatest use of housing-related services. Explorations of relationships among family characteristics and site’s service practices do not yield any explanations for these variations in service use.<sup>34</sup> However, we do see such variation in use as consistent with service coordinator recommendations that the nature and level of services at properties be resident-led, rather than pre-determined (see Chapter 2).

We would expect this variation across sites, in part, because we purposefully sampled to maximize variation. Exploratory analyses of promising practices for positive family outcomes, discussed in Chapter 2, also suggested that some of this variation is associated with site practices, such as tenant relations/community building and service engagement. In order to further leverage this variation across sites for our learning, the second part of this chapter systematically compares experiences for special subgroups<sup>35</sup> of families in study sites and across regions.

### **Formerly homeless families**

Home Funders recognizes that families with a history of homelessness are among the extremely low-income families they prioritize. Moreover, such families may face distinct challenges related to successful transition and stability in affordable housing – as examples, weak credit and rent histories, experience with violence, child welfare involvement, illness and disability. Thirty-six (36) study families – or 37% – were homeless<sup>36</sup> at some point in the six months prior to moving into Home Funders-financed housing.<sup>37,38</sup> In fact, all of these families were homeless *immediately prior* to moving in.

As described in Exhibit E-1, a typical formerly homeless family in the study sites consists of a middle-aged (38), single mom with two minor children, living on less than \$15,000 per year. She is most likely to be a non-Hispanic, white woman; however, a good portion of recently homeless families are Hispanic and a smaller portion are Black. More than half of formerly homeless families have a young child (under the age of six) and a slightly larger portion have a school-aged child (either in addition to or instead of a very young child).

Despite very important differences in housing history, we observe few differences among lowest-income families with and without former homelessness – in terms of demographic characteristics, experiences, and housing and family outcomes. Exhibit E-1 compares the demographic characteristics of families with former homelessness and those without.

According to staff, formerly homeless families generally face similar challenges after moving in, particularly in terms of limited budgeting skills and weak job histories and education. However, these challenges are often more severe for the formerly homeless. They are also burdened with additional challenges related to life and family issues – particularly, a history of instability- and fewer personal and family resources (information resources among friends and family; emotional support networks; a healthy parent-child bond). For some types of milestones, formerly homeless families appear to reach them at the same rate as other study families (such as securing benefits), but other milestones are achieved to a lesser degree or take longer to reach (e.g. maintaining employment). Overall, their housing and family outcomes are similar (see Exhibit E-2). One distinction is that a larger portion of formerly homeless families have experienced gains in their income as compared to other study families. As suggested by service coordinators, perhaps the formerly homeless have leveraged their familiarity and skills with the social service system to secure public benefits to a greater degree, thus increasing their incomes since move-in.

### **‘Unemployed’ families**

As described above, two-fifths of study families lacked earned income at both their first and most recent certifications. Therefore, a significant group of study families is struggling with a critical step towards their financial stability. These ‘unemployed’ families do differ from other study families. First ‘unemployed’ families appear to be larger than other study families – 16% of unemployed families have

five or more members, while only 2% of other study families are in this group. Relatedly, unemployed families appear to have younger children – more than half of these vulnerable families have children under six years old, while only about a third of other families have young children. Given the scarcity of child care subsidies discussed by service coordinators in Chapter 2, this gap may particularly hamper labor market successes for this subgroup. Interestingly, despite these obstacles, these ‘unemployed’ families are less likely to require management intervention for lease infractions (less than a quarter of these vulnerable families, as compared to nearly 50% of other study families). Unemployed families are up to date on their rent at rates that are not different from other families, and appear to be equally stable (in terms of tenancy length).

### **Regional variation**

Since its inception, Home Funders has been targeting 75% of its program related investments in the Greater Boston area, with a further focus on the city of Boston (Home Funders, 2004). More than half of all projects closed or completed as of September 2013 are in the Greater Boston area. By design, this study similarly prioritized Greater Boston projects – such that half of the study sites are in the Boston area, representing about 40% of study families. Given this programmatic focus and expected differences in surrounding communities, we compared Greater Boston sites to those elsewhere in the state (Appendix E provides a more detailed discussion of Boston-area sites).

While the organizational structure of property management and services are quite different across regions, their operations and specific tactics are often similar and consistent with best practices. Be they in Greater Boston or not, the communities surrounding study properties are generally not high opportunity (based on staff perceptions and objective measures). Meanwhile, the lowest-income families living in these Boston-area sites are more likely to be older and much more likely to be racial/ethnic minorities than their neighbors in other regions. Boston area families are also perceived by staff as having personal assets and residential histories which may somewhat better position them for housing stability and family well-being. Families use the services coordinated on site at about the same rate across regions, but Boston-area families appear to rely on financial services more. Families in other regions draw more on employment services. Families are largely stable in Home Funders-funded sites – across regions, with few regional differences in housing and family outcomes after moving in.

## **4.5 Summary and discussion of family characteristics and experiences**

The 107 study units are home to families with diverse demographic characteristics, residential histories, and personal assets and challenges. Both ‘better-poised’ and ‘more-challenged’ groups are represented. Service coordinators suggested that challenges related to life and family issues are very common among families when they arrive, while also naming personal assets and resources.<sup>39</sup> On the whole, resident families with somewhat higher incomes (up to 80% AMI) are described as similar to their lowest-income neighbors in terms of personal skills, abilities and assets, and challenges. Finally, some, but not all, study families use the services and supports that are available to them through the property – drawing on both adult- and child-focused services.

It is encouraging to see families’ frequent use of financial services given the common need for budgeting skills named by project staff and one of our Family Advisors. At the same time, families are likely pursuing supports and services beyond their buildings. As discussed in Chapter 3, the mainstream service systems surrounding all of the sites are seen as accessible and providing critical services and supports for study families. Staff at study sites works to share information about area services and



encourages informal supports among neighbors, as discussed in Chapter 2. Together, these ‘on-site’ supports (and connections) and those in the surrounding community are encouraging. This environment may partially address the weak ‘informal’ supports among families that service coordinators noted above— particularly the absence of information resources among families and friends, and emotional support networks.

There does not appear to be one path for lowest-income families after moving in. On the whole, study properties appear to provide stability for families and the possibility of achieving other housing and family outcomes. This would seem consistent with the supportive tactics of management and service coordinators we observed.<sup>40</sup> Our analysis of turnovers at study sites suggests that rates are largely consistent with comparable properties and include turnovers for both positive and negative reasons. The biggest conclusion is the need for more and consistent measures of turnovers and departing families to better understand trends and the role of site practices.

Along with these encouraging outcomes, there is also evidence of struggle for families. For example, a sizable portion of families have lacked earned income for some time and household incomes are quite low. Hearing labor-market related milestones so prominently from staff also suggests how hard won such accomplishments are and their critical role in family well-being. Staff also observed families encountering bumps in the road after they move in – particularly economic stress and separation from a child.

More than a third of the study families were homeless in the period before they arrived – representing an important part of the Home Funders’ resident community. These families are largely similar to their other lowest-income neighbors, and experiences after moving in both groups 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.

Digging below these averages, we find that Boston-area families ‘look’ somewhat different than their neighbors in other regions of the state. This distinction is likely driven more by contrasting populations in those communities than site practices, but that is an outstanding question. Practices are often similar across regions, despite sites with contrasting structures of ownership and management and location in different types of communities. Families across regions have comparable rates of housing and family successes and challenges after moving in.

We see some implications of these patterns. Because strong management and service practices can be found across regions and organizational structures, it would seem that there is no one size that fits all. Rather, as we heard in Chapter 2, consistent guiding principles for property management and service coordination, rather than specific tactics, may be best. Given the varied family characteristics across regions, and contrasting mix of services that families rely on, it appears that service programs should be resident-led (e.g. through surveys, all-resident meetings, and outreach) for needed tailoring – again, as heard from service coordinators in Chapter 2.

The past three chapters have provided a rich snapshot of study sites – characteristics, operations, promising practices, and their lowest-income families. In the next and final chapter, we bring this wealth of information together to offer higher-level conclusions and recommendations for next steps.

## Chapter 5. Study conclusions and next steps

The central objective of this report is to provide a foundation for Home Funders' programmatic reflection by bringing together information and insights gathered from multiple research activities. Specifically, the report presents promising practices for housing stability and family well-being heard from staff at funded properties and discussed with the study's Family Advisors. 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. Our hope is that this information will enable Home Funders to set programmatic and advocacy priorities. Of equal importance, this work should provide a focus for generative conversations with stakeholders about these and other promising practices for housing extremely low-income families, and means for promoting their wider use.

In this closing chapter we present conclusions and propose 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.

This largely descriptive study provides a wealth of information about housing for extremely low-income families, addressing a key knowledge gap in Home Funders' decade-long work. While this information can inform priorities and does suggest some promising practices, it is not an evaluation of Home Funders nor the impact of specific management or service operations on family outcomes. Findings and recommendations should be taken in that light and, most importantly, be seen as motivating further dialogue and ongoing learning.

### 5.1 Study conclusions

We see several conclusions emerging from this in-depth look at Home Funders properties. They are not offered as unique from much of the current understanding of affordable housing for our lowest-income families. Rather, we intend for these conclusions to motivate next steps for Home Funders, specifically, and its local partners, in general.

#### **Housing lowest-income families is a complex task**

- This is a diverse group of families, demographically, and in terms of their personal assets, needs, and housing histories. Many have weak residential histories and social networks. There is no one type of lowest-income family or dominant set of needs.
- Housing and family successes demand more than a roof. As heard in promising practices, building networks among families and a community at a property are critical. A host of varied and flexible services for parents and children, accessed through these networks and service coordinators, are needed both before families arrive and after they move in.
- Locating quality, affordable housing in communities rich with opportunities for the lowest-income families is difficult.

#### **The labor market realities for lowest-income families further challenge housing and financial stability**

- Extremely low-income families often struggle to make income and employment gains – even with subsidized housing. Limited education and job histories, poor opportunities in surrounding

communities, and a scarcity of child care resources are all contributing factors. And as promising practices here suggest, child care and child-focused programming are must-haves for families as they raise their children, engage in their communities, pursue their education, and improve their financial stability.

- These families face considerable economic stress to make ends meet given job histories and local economic conditions, even with rental subsidies, which is only worsened by what staff perceived as weak budgeting skills.

### **Affordable housing for lowest-income families should be *guided by this complexity*, rather than meeting a prescribed model**

- As heard in promising practices from staff, property management can be flexible and sensitive to this population, with the needed inputs of resources and staff, to make units accessible and housing stable. Building a community, rich engagement and a resident-led approach to service coordination can support families as they assemble services and supports to reach their goals.
- Such sensitive and flexible approaches can attend to the diversity of lowest-income families' characteristics, assets and needs, including supporting families with a history of homelessness. As shown here, formerly homeless families do face distinct challenges to housing success. However, they can leverage their own knowledge and skills, and the resources enabled through their housing, to achieve successes at levels akin to their lowest-income neighbors who do not have such histories.
- The 'housing bundle' includes the opportunities and gaps in surrounding communities. Therefore, the siting and on-site service and management strategies of affordable housing developments must take such factors into consideration.

## **5.2 Implications and next steps**

This work has been guided by an understanding that 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. A host of actors are involved, as well as a larger policy and funding environment. This section proposes implications for discussion in light of these multiple and interacting factors and stakeholders. While presented separately, we recognize that no one exists in a vacuum and collaborative action is strongest.

### **Home Funders**

- ***Promote the consistent application of (these and other) promising practices across the current and future portfolio.*** Share these promising practices with a wide audience of funders, owners, property managers, and service coordinators in Massachusetts. Directly communicate these findings to social service funders and providers, as well. This engagement can promote greater coordination between housing and service systems. Such systems change can enable the housing-based community building and service coordination practices recommended here. Work with all of these actors to identify and mitigate obstacles to the wider use of these practices.<sup>41</sup> Within Home Funders investments, consider dedicated resources to support or augment other funding for service coordination at funded properties.<sup>42</sup>

Host regular roundtables with intermediaries, owners, property managers, and service coordinators to identify and share promising practices (as recommended in a 2009 Home Funders evaluation

(Housing Partners Inc 2009)). Consider a means for regular engagement with resident families to inform Home Funders work. As shown here, our Family Advisors provided a critical input to our understanding of Home Funders properties and the relevance of our findings. One immediate focus of these convenings should be to arrive at a shared vision of resident coordination and outline a strategy for securing broad funding for it going forward.

Combine these firsthand experiences with lessons from ongoing research efforts to collectively identify best practices. Particular attention should be placed on lessons and evaluative findings from housing-based self-sufficiency programs. In Massachusetts, an ongoing evaluation is assessing the pilot Secure Jobs Initiative. Launched in 2013 with funding from The Paul and Phyllis Fireman Foundation, this initiative is aimed at offering employment assistance to families transitioning from shelter into housing with short-term housing support. Beginning in 2014, the Department of Housing and Community Development is advancing the Massachusetts Learning, Employment, and Assets Program (Mass LEAP Initiative), which is a self-sufficiency strategy for residents of state-supported public housing and participants in the Massachusetts Rental Voucher Program (MRVP).

Looking beyond Massachusetts, important lessons can be gleaned from the ongoing evaluation of the Opportunity NYC-Work Rewards demonstration program which includes alternative ways of increasing employment and earnings for families who receive Housing Choice Vouchers to subsidize their rent (Verma et al. 2012). Finally, the HUD-funded experimental evaluation of several different housing models, due later this year, will yield rigorous information to inform similar, local efforts promoting housing stability and successes for homeless families (and Boston is among the study sites).<sup>43</sup>

- ***Establish a targeted performance measurement system for Home Funders investments.*** This research effort provided a critical snapshot of families and practices, but it was limited,<sup>44</sup> very hard won due to data constraints across sites, and only captures one point in time. Home Funders should explore the development of ongoing quantitative data collection and learning systems – perhaps focusing on new priorities or questions this study raises. For example, consider data and analyses that can strengthen our findings from exploratory, bivariate analyses of study data on promising practices and turnovers. An earlier Home Funders evaluation similarly recommended more systematic information about families (Housing Partners, Inc. 2009).

Such systems should be developed and used in partnership with project owners and staff, and build on existing reporting requirements (for example, DHCD’s mandatory reporting for affordable housing providers (Gleason, 2007)). Establish agreements with DHCD and CEDAC to access their housing data for analysis pertinent to Home Funders goals. Information from resident families about their service needs and experiences should be included – collected either through focus groups or satisfaction surveys. Finally, HUD will soon be releasing an expanded dataset of properties developed via Low Income Housing Tax Credits (LIHTC), including demographic information about residents, which could provide information about the full Home Funders portfolio.

- ***Consider how to leverage Home Funders’ future investments and projects in light of community opportunity.*** There is no consensus in the field on how to balance efforts promoting access for families to communities of opportunity and efforts to strengthen existing communities. However, given limited housing resources and the challenges that exist here in Massachusetts, continued thinking and discussion is warranted. As part of this thinking, it will be helpful to conduct similar analyses of community opportunity for the full portfolio of Home Funders-financed properties.

Consider whether and how to ensure projects have the capacity and resources for on-site service coordination to augment community strengths *and weaknesses*. As few of the lowest-income families studied here relocated from other communities when moving into Home Funders' properties, consider whether and how practices at Home Funders properties can enable access to higher opportunity communities.

- ***Advocate for quality, affordable child care***, and promote innovative solutions to this gap, particularly in the context of employment. See examples of local solutions developed by grantees in the Secure Jobs Initiative here in Massachusetts (Mechede, Chaganti, & Nevis 2013).

### Public and private funders of affordable housing

- ***Provide consistent incentives for and public investment in rich service coordination and access to services at properties housing extremely low-income and vulnerable families.***<sup>45</sup> Leverage existing federal housing- and mainstream services-funding as possible. For example, the required inclusion of a service plan and funding strategy for receipt of the state's Housing Innovation Fund (HIF) investments in affordable housing serving populations in need (MA DHCD 2007). Identify means by which funding intermediaries, such as CEDAC and MHP, can build capacity in the field for instituting these and other promising practices. Intermediaries can also work with DHCD to explicitly allow HIF-funded mainstream affordable housing projects to include the community building and service connections recommended here.
- ***Consider how best to leverage investments in housing for extremely low-income and vulnerable families, in light of the opportunities in surrounding communities.*** For public funders, this could include further refinement of DHCD's use of opportunity areas as one of its criteria for selecting developments to be funded with federal Low Income Housing Tax Credits. This might include additional and alternative measures of community opportunity such as those relevant to health and child development (MA DHCD 2014).<sup>46</sup> Again, consider how best to use limited public resources for the complementary goals of increased access to communities of opportunity and strengthening communities with fewer opportunities.

### Developers and owners of affordable housing for extremely low-income families

- ***Include community building and connections to services as priorities within housing portfolios.*** Include tenant well-being and financial success as priorities in ongoing work with property managers. Establish service staff or partnering organizations as critical components of a successful property. Invest in staff capacity and competency, and communicate regularly with the full site team for joint monitoring of practices and housing-related and family outcomes. Encourage staff's connection with services in the surrounding community that can support families, and identify owner's roles in facilitating those connections. As needed by resident families, consider particular focus on connecting families with employment services, child-programming, and financial capability resources. Identify means for including on-site space for community building and service delivery activities. The National Resident Services Collaborative provides useful planning tools for much of this work (Meyer et al 2009).
- ***Include formerly homeless families as viable members of the resident community.*** Encourage management staff to connect with the homelessness system as part of marketing and tenant selection to reach this population. Support service coordinators' specific efforts to aid families'

transition. Consider joining with other Massachusetts owners of affordable housing in partnering with the newly formed New Lease for Homeless Families.<sup>47</sup> This non-profit is connecting affordable units to homeless families and partnering with DHCD and non-profit service providers to support families as they transition to permanent housing. As part of their work, New Lease, with service providers and managers, is developing alternative approaches to evaluating prospective resident's ability to comply with lease terms –beyond standard expectations of positive landlord references and credit scores.

- ***Enlist marketing and tenant selection tactics that provide access to extremely low-income and vulnerable families***, including those with poor or weak tenant or credit histories. Encourage management staff to connect with homelessness and affordable housing systems via on-line databases of vacancies and establish referral relationships with local providers, particularly within the community's Continuum of Care network. Recognize the distinct needs and assets of formerly homeless families, particularly as they first transition into permanent housing. As possible, establish management practices that provide flexibility in the application process – for example, accepting letters of support in the absence of a rental history and payment plans for some move-in costs.

### **Property managers at affordable housing developments**

We recognize that property management includes quite a list of responsibilities in order to provide safe and quality housing for tenants and maintain the financial well-being of properties. The following recommendations are not meant to discount the importance of 'getting the basics right,' rather they highlight how these additional efforts can leverage these other accomplishments.

- ***Rent collection and lease enforcement operations should provide needed flexibility for families to minimize negative turnovers***. Families face financial constraints, including the timing of public benefits, as well as other health or language challenges which can hamper efforts to advocate for themselves in the housing arena (One Family Inc. and Project Hope 2007). While still attending to the property's financial health, managers should take a preventative or problem-solving orientation to rent collection and lease enforcement.<sup>48</sup> Prioritize open and regular communication with residents before any problems arise. This will ensure early identification and resolution of issues rather than the costly eviction processes that hurt everyone.
- ***Leverage service coordinator resources, where they exist, as much as possible across property management operations***. Work collaboratively to build a community at the property, while ensuring successful execution of all management responsibilities. Jointly identify problems and opportunities for minimizing formal interventions and evictions, and regularly review management and service data together to identify trends and what works.<sup>49</sup> In the absence of a service coordinator, work to create a network of area services that can support families, at least to some degree.

### **Service coordinators and providers**

Findings from this study and in the research and practice literature demonstrate that service coordination for lowest-income families combined with ongoing rental subsidies can aid family transition and stability in permanent housing, and progress towards greater family well-being. However, it takes real commitment to the task and relevant capacity and competencies. We recognize the enormity of this charge and offer these recommendations. The National Resident Services Collaborative provides a number of useful, relevant tools (Meyers et al 2009).

For housing search counselors and homeless shelter providers

- ***Establish relationships with affordable housing owners, managers, and service coordinators in the surrounding community.*** Understand their marketing and tenant selection procedures, in the abstract, and how to best leverage available units for families. As appropriate, connect with property managers and service coordinators at ‘receiving’ properties before lease-up to meet immediate needs for each family’s move-in and work to ensure a smooth transition for continued service support after your relationship ends.

For service coordinators at affordable housing developments

- ***Use every means to reach resident families,*** so that they understand available services and feel comfortable pursuing them to leverage their own strengths. Connect with families as soon as they arrive, if not before, and with any case manager partners they have from a prior shelter stay. Follow-up over time through door-knocking, newsletters and materials on services; hold regular and accessible office hours; host regular and ad hoc events and community action projects.
- ***Bring the right tools to the task (and moment).*** Use multiple tools, such as surveys, formal assessments, collaborative service planning, and resident meetings to understand resident families’ service needs and interests, and changes over time. In developing service coordination programs, combine this knowledge with information about area organizations and nurture relationships with area providers to increase or augment on-site staff’s capacity and skills. Advocate for the staff, resources, and training needed to best serve resident families.

\* \* \*

In summary, our research suggests that Home Funders financing has enabled a diverse set of projects home to an equally diverse group of extremely low-income and formerly homeless families. This snapshot of practices and experiences suggests that property management and service coordination, where it exists, is enabling access and stability for many families and supporting some progress towards their financial stability. These findings and firsthand recommendations 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.

## Appendix A: Research methods

### Study framework and approach

Family residential stability and long-term well-being are influenced by many factors, functioning at multiple levels. The first set of factors are facets of the families themselves – family size and income, housing and rental history, and service needs. Next, the quality and affordability of the unit and project provide a safe and supportive environment, as well as the housing- and non-housing related (e.g. child care) supports and services. In turn, the surrounding mainstream and homelessness systems also provide critical resources for stabilizing families and furthering progress towards self-sufficiency. Social and familial networks are also critical, particularly for weaving together the strands that make families run. Finally, the ‘opportunities’ in the surrounding community – from public services of schools and safety, to retail and service opportunities, transportation, and jobs - all serve family efforts to thrive and succeed.

Our research design relied on a mixed-methods approach to further understanding of lowest-income families in Home Funders projects and their experiences, and shed light on the factors which may be contributing to housing stability. Five study tasks made up the bulk of data collection and analysis activities: interviews with property managers (PM) and service coordinators (SC, where present), a self-administered survey of Service Coordinators (where present), tenancy data, and secondary data analysis (literature, data on similar Massachusetts families, area-level data on community opportunity) (Table 1). They are interdependent and mutually informing. For example, the interviews and service coordinator survey were designed to enable the characterization of projects by their service and opportunity environment, in turn enabling comparisons of family outcomes across these different environments. Our design enabled these study tasks to complement one another - multiple data collection methods and data sources were used to examine a single study topic from multiple ‘angles’.

We embraced a collaborative approach throughout the study to increase the quality of findings and their usefulness in Home Funders’ work. An advisory panel of Home Funders stakeholders – staff, funder representatives, and resident families - and academic experts provided multiple means for input and problem solving throughout the project. We worked with Home Funders staff and intermediaries, as well as staff at Home Funders-financed properties, to identify two families to act as advisors. Eligible families were living in Home Funders properties that were not included in the study, itself – and one parent of the household was invited. Family Advisors participated in an initial design meeting, aided the design of data collection tools related to resident services, and participated in a two-hour meeting to interpret and comment on study findings. Families received a \$500 honorarium in recognition for their time. Finally, coordination with Home Funders’ financing intermediaries (CEDAC and MHP) sharpened and facilitated data collection throughout.



<b>Table 1. Data Collection Matrix</b>					
DOMAIN AND CONSTRUCTS	DATA SOURCE				
	PM Interview (Project Level)	SC Survey (Project Level)	SC Interview (Project Level)	Tenancy Data (Unit & Project Level)	Secondary Data (Project & Area Level)
<b><i>Housing and Family Outcomes</i></b>					
Tenant Behaviors/Lease Maintenance	X			X	
Housing Stability	X			X	
Turnovers	X			X	
Family well-being milestones & challenges		X	X		
Economic stability milestones & challenges		X	X	X	
<b><i>Characteristics of ELI Families</i></b>					
Demographics				X	
Personal skills, abilities, and assets	X	X	X		
Housing Experiences and Background	X	X	X	X	
Challenges - Life and Family-Related Issues; Health and Wellness; Labor Market Factors; Child-specific Factors	X	X	X		
<b><i>Service &amp; Opportunity Environment –PM Program</i></b>					
Organizational Structure					X
Tenant Selection Operations	X	X			
Lease enforcement & Rent collection Operations	X	X			
Other PM Operations related to housing stability	X	X			
MIS	X				
<b><i>Service &amp; Opportunity Environment – Resident Services Program</i></b>					
Organizational Structure		X	X		
Service Delivery Structure	(X)	X	X		
Service Operations	(X)	X	X		
<b><i>Service &amp; Opportunity Environment – Utilization</i></b>					
Rental Subsidies				X	
Case Management & Intensity		X	X		
Adult-focused supports & services	(X)	X	X		
Child/Youth-focused supports & services	(X)	X	X		
Service Gaps/Needs/Challenges	X		X		
<b><i>Community Quality</i></b>					
Mainstream service system	(X)	X			
Employment opportunities	(X)	X			X
School quality	(X)	X			X
Higher education accessibility	(X)	X			X
Safety	(X)	X			
Health care access	(X)	X			X
Public transportation	(X)	X			
Social Networks	(X)	X			
Child care	(X)	X			
(X) – Only included in PM Interviews where there is no SC present.					

## Sampling and recruitment of study sites

Our sampling approach and sample size enabled a group of projects that could provide rich and reliable information for Home Funders planning, and within available study resources. Eight study projects were chosen to reflect the diversity of key project characteristics in the Home Funders portfolio (this method is referred to as purposeful or maximum variation sampling). Eligible projects were defined as those with initial occupancy dates prior to June 30, 2012. This permitted measurement of family housing outcomes over a meaningful period (defined here as at least 18 months after family move in/lease-up). We identified 44 eligible projects of the 77 Home Funders projects closed or committed as of September 31, 2013. Our sampling focused primarily on two project features that are both relevant to family experiences and vary across Home Funders projects<sup>1</sup>: geographic region and the presence of a service coordinator.

After identifying owners and projects to invite based on this sampling approach, we worked with Home Funders staff and intermediaries to recruit study projects, focusing on owners, property managers, and service coordinators. Both owners and property managers at study projects received a 'Participation Confirmation Letter' detailing what would be asked of them and how they would be compensated (\$150 for property managers, \$50 for service coordinators), as well as who to contact with questions.

## Data collection

### Defining study units and families

Study units were defined as family-sized units (that is, with two or more bedrooms) that were occupied by families whose incomes were less than 30% of the area median income in the surrounding community, at the time of the study. Families were further defined as single- or two-parent households with related children. This definition enabled consistent and quality data across study sites, and somewhat minimized the burden on property managers for reporting.

This definition likely affects the final study sample. First, selecting families who are currently lowest-income likely excludes families who were extremely low-income at the time that they moved in and who have since increased their incomes. This suggests that our study sample may represent a group with more challenges towards increased income and self-sufficiency. During data collection, property managers often discussed such families, including those who 'incomed-out' of their units and moved on. Second, selecting 'traditional' families means that our sample does not include families with grand-parents raising grand-children or multi-generational families. This not only reduces our study sample, but also misses an important population whose characteristics and experiences (and associated needs) may be different. Again, during data collection, we heard that such families exist in study properties and in some sites more than others.

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<sup>1</sup> There are additional project types that could be relevant to family outcomes for which we cannot sample, due to the study's small sample size. These include types defined by project size, the level of 'opportunity' in surrounding communities, the population density in surrounding communities, and the portion of residents that are formerly homeless families.

Recognizing these limitations, the final sample of 107 units still represents an important and sizable portion of lowest-income families in Home Funders properties and we augmented this information with qualitative data on other low-income families at the properties.

### ‘Tenancy data’

Answering central study questions about who current lowest-income families are projects and their housing-related outcomes relied heavily on ‘tenancy data’ maintained by property managers (Table 2). Working with Home Funders staff and staff at its intermediary organizations, we designed data collection steps to be collaborative and to minimize the burden on property managers. First, several data points were exactly the same as items required for annual reporting to DHCD. Second, we developed a “Property Data Sheet” that included a checklist of information needed and ways it could be provided using readily available reports, such as a copy of the current rent roll or last annual report to DHCD. We worked iteratively with property managers to review and clarify data through phone meetings, email, and an in-person visit. Finally, we piloted the tool with one study site to ensure its feasibility and assess burden before rolling out for other sites.

The bulk of measurement is at the time of each unit’s last certification (usually within the last year), with some additional measures at the time of initial certification. Data on 2013 turnovers in all family-sized (two or more bedroom) units were also collected. Additional data about the project were also collected, including agencies administering ongoing rental subsidies. In order to minimize the reporting burden, data on lowest-income families of other types (e.g. non-traditional) and data on families at other income levels – were not collected.

<b>Table 2. Domains in Tenancy Data</b>	
<b>FAMILY CHARACTERISTICS</b>	
Demographics	
Age of Head	# Minor Children (<6, <18)
Gender	Household Type
Race & Ethnicity of Head	
Current Income	
Household Size	
Housing stability & History of homelessness	
Housing situation immediately prior to lease	
Homelessness w/in 6 mos. of lease	
<b>SERVICE ENVIRONMENT &amp; UPTAKE</b>	
Housing Related transition & stabilization services	
Ongoing Rental Assistance	
<b>HOUSING AND FAMILY OUTCOMES</b>	
Housing Stability	Family Economic Stability
Length of tenancy	Income stability and growth
2013 Unit turnover rate, tenancy length	Consistency of Earned Income
2013 positive/negative turnover	
Tenant Behaviors/Lease Maintenance	
Currency rent payments/arrears	
Management Interventions (e.g. Payment plan, lease violations)	

### **Property manager interviews**

Interviews provided qualitative data integral for understanding lowest-income families and their housing outcomes, and identified promising practices contributing to their housing and family successes. We conducted 60-minute, in-person interviews with eight property managers at all study sites about their perceptions of lowest-income families, as a group - their characteristics, services, and housing- and family outcomes. Additional questions addressed project features and operations, including promising practices. Semi-structured discussion guides included closed- and open-ended items and were designed to capture management tactics for marketing available units and selecting from prospective tenants, as well as procedures for aiding tenants' smooth transition into their units. Interview guides drew heavily on best practice recommendations from the field including the Organizational Development Initiative of the Local Initiative Support Corporation and Enterprise Community Partners, Inc. Finally, given our interest in practices supporting vulnerable families and the inclusion of one supportive housing project in the study, we also drew upon the Corporation for Supportive Housing's 'Supportive Housing Property Management Operations Manual'.

### **Service coordinator survey and interviews**

We conducted a brief (30-minute) electronic survey of the six Service Coordinators in study sites. Service coordinators completed and returned the survey in Microsoft prior to participating in the one-hour telephone interview, also conducted with all six Service Coordinators. The survey instrument and interview guides for service coordinators were designed to capture the content of supports and services, families' access to them, and the approaches for engaging and working with families – as well as promising practices. We also met with the study's Family Advisors to ensure all of the relevant support and service types were captured and appropriately named. No individual level data on families nor their service use were collected.

In order to respect the security and dignity of respondents, this research abided by professional ethics, standards, and regulations regarding risks, harms, and burdens that might befall study participants. Participants were fully informed of study goals and how information would be secured and reported prior to their commitment. Notes were taken during the interviews, and the conversations were recorded, with staff permission. Staff was informed that none of their responses would be shared beyond the research team, and that the final report would present themes, and that no responses would be attributed to anyone without prior permission.

### **Secondary data on communities and other Massachusetts families**

Working collaboratively, Home Funders' staff assembled data that are consistent with the definition of an 'area of opportunity' established by the Department of Housing and Community Development (DHCD). This included publicly available data on poverty rates, school quality, and access to jobs, higher education, and healthcare. Finally, we assembled secondary data on family demographic characteristics of Massachusetts families in poverty and federally subsidized Massachusetts renter families. Data sources included the U.S. Census American Community Survey (ACS) and HUD's Picture of Subsidized Households.

## Analysis

Our analyses identified themes across sites, while leveraging variation for greater insight into the full Home Funders portfolio. Data from each data collection activity was summarized for all study sites, with additional analyses assessing differences across project types (defined by location, property management and service contexts) and family subgroups (including the formerly homeless). We combined interview and survey data from property managers and service coordinators at the same sites in order to maximize our understanding, and between qualitative and quantitative data. For example, to augment our more limited information on families in the tenancy data, we also collected staff perceptions of family characteristics and experiences, on average, to provide a richer understanding.

Although the purpose of data collection from staff was not to conduct a formal review of site's property management and service coordination programs, we gathered a wealth of information on approach and practices. Using best practices as a benchmark and the logic of implementation/fidelity scores, we used qualitative data from staff to rank sites by their operations. We used these 'scores' as part of exploratory, bivariate analyses comparing projects with varying practices (e.g. low, med, hi) in terms of their project-level outcomes. These analyses were used to assess the consistency with expected relationships (from theory and literature). While these bivariate analyses were purely exploratory, they were intended to augment the findings about promising practices heard from our small set of study sites.

## Appendix B. Study sites – practice details

### Property Management

#### *Owners vary in their approach to property management*

- *Organizational structure:* The owners of study sites vary in their organizational approach to property management. Half of the sites are managed by a nonprofit organization, while the remaining are for-profit managed. And while the majority (N=6) enlist a third-party vendor for management, in two of the sites the owner or a subsidiary of the owner is responsible for property management. Research suggests that there is no preferred management approach (self, vendor, mixed), but rather that the optimal choice is highly context-specific (Diaz, 2010).
- *Computer-based property management software* - All of the study sites use a computer-based property management software as part of their management, and the majority use some version of Yardi. Managers report using computer-based property management systems for many or most of their management operations (noting, however, that any resident services data are not included). More than one described using it for ‘everything’ from compliance monitoring, inspections, rent collection, and tracking work orders, to accounting and reporting tasks for financial management. Beyond these ‘standard’ uses, we also heard of innovative practices with data systems. One site described tracking work orders in Yardi to identify potential problems with families. In another, they use a separate database, maintained by the owner, to track service referrals.

#### *Marketing and tenant selection to reach extremely low-income and vulnerable families*

- *Connection with homelessness and affordable housing systems* – Five of the eight study sites report they update a shared vacancy database as units come available (Boston’s Metrolist; Mass Access; HomeStart). For those managers not contributing to such databases, some reported that they have active and long waiting lists. Most also reported additional means for marketing their units through faxes and flyers to area housing authorities, homelessness organizations, and service agencies.

The sites are also connected to various state and local housing agencies for the provision of project-based rental subsidies, where they are present. Specifically, one site reported such subsidies coming from the state Department of Housing and Community Development (DHCD) and three receive such subsidies from the Boston Housing Authority (BHA). The other allocating agencies include the Metropolitan Boston Housing Partnership (MBHP), MassHousing, and a series of local housing authorities.

- *Referral relationships* - The majority (all but one) of property managers reported informal or formal relationships with other organizations for identifying and referring prospective families. The study site with the supportive housing program appears the most connected of all sites to the Continuum of Care in its community for identifying prospective tenants. Most of the referral relationships, across all sites, are with housing and homelessness providers and agencies, and some also receive referrals from health care and outpatient providers.

- *Selection priorities/preferences* – While emphasizing consistency with fair housing laws, most property managers reported only applying selection priorities that are consistent with the subsidy requirements at their properties. For example, they have preferences for tenants with low incomes (e.g. below 60% AMI for Low Income Housing Tax Credit (LIHTC) requirements), formerly homeless families (for “homelessness set aside” requirements, and the Family Preservation Program), and families with disabilities (for Community Based Housing units). While adhering to these practice requirements, many property managers also described a sensitivity to and flexibility for families with weak credit or tenant histories – whether they have a history of homelessness or not:

*So if you have no accounts and no credit history we don't use that against you. Or if you have little credit history we don't hold that against you. As long as you have your accounts current then you have good credit.*

*Usually, as long as they have a good reference from the shelter where they are now, we take that as a positive thing. If you can't have a landlord reference, we ask for a letter from an employer, a teacher, a pastor at a church. I've even taken a letter from a Deacon.*

- *Payment plans for move-in costs* – Most sites have standard lease-up operations for the lowest-income families that include an option of a payment plan for move-in costs.
- *Orientation* – All sites have standard lease-up operations for the lowest-income families that include a formal orientation meeting or tour of the property, and they provide a tenant manual. Some managers further described components that help to familiarize families with the building and the service context – home visits, a walk through and face-to-face instructions on how to use the appliances, the inclusion of service coordinators in the orientation, and holding lease-signings at the owner's offices in order to facilitate familiarity with the services they provide. At one site the service coordinator regretted that their staff is less involved in the orientation process than would be ideal – “I know that the property manager reviews the lease with them, but it is also important to hear the information from another source – like the service coordinator. And letting the families know about the resources that are available to them, rather than waiting until the last minute, which could involve the family losing their subsidy.”

### ***Rent collection and lease enforcement operations – balancing business with flexibility***

- *Prevention or problem solving orientation* – From realizing the realities of residents' lives to sensitive approaches to payment plans, several managers well-reflect the sentiment from one respondent: “Not to get people out, but to come up with a solution.” The majority of sites demonstrate this orientation to a high degree (N=6), with the remaining two doing so to a lesser degree.

*We will work with how people get their income coming in; a fixed income. We have to allow for that. I understand what people go through in their lives, so I will work with them to prevent the 14 – or 30-day notice.*

*I make sure not to let them repay back more than 40% of their income. Their payment schedule can be a really long time. I don't want them to agree to something that they have no chance in meeting.*

Property managers wisely see this problem solving approach as necessary, but not sufficient for family residential stability – rather, families must be willing to meet their lease obligations and, as is often the case, there must be financial resources available to help with housing and family costs that can prevent timely rent payment.

- *Responses to late rent payments* - The timing and severity of responses to late rent payments varies across sites. While some may act as soon as the fourth or fifth of the month, they differ in the 'severity' of the notice – using a 30-day notice or a rent reminder. Others wait longer to act, until the 15th, sending a 14-day notice. Five of the eight sites do use rent reminders, rather than legal notices as a first response.
- *Communication and ongoing monitoring* – The majority of managers (seven of the eight), reported placing top priority on open communication in their work. They described active follow-up (through phone calls or face-to-face contact at the property), beyond official written notices and rather than waiting for the tenant to come to them. Most also have additional, albeit ad hoc, processes or structures for ongoing monitoring of their interventions or the families thought to be at 'risk' of lease violation. This can include regular meetings with service coordinators and owners, and ad hoc tools (such as hard copies of 'active' notices and email tracking).

*They (tenant) will come to us with a complaint related to noise from their neighbor. My first response is that I will send them a letter, have them come in and talk about it with me. If that doesn't resolve it the next step is to have both families, the property manager, and the service coordinator sit down.*

- *Coordination with service staff*- The majority of property managers reported coordination, beyond just information sharing, with the property's service coordinator or a service partner (in one of the sites where no service coordinator exists). Such coordination is often described as early after a problem or potential problem is identified and is in the hopes of smooth and speedy resolution. Service coordinators may be the first to initiate contact with a resident or she is part of a two-pronged approach with the property manager. Service coordinators also reported a good degree of coordination in lease enforcement and rent collection—in four of the six sites with service coordinators, they coordinate 'a lot' with property managers, according to survey data.

*I'll (the property manager) send a tenant letter announcing an upcoming unit inspection because they failed their last inspection. The service coordinator sends her own letter to say that she is going to visit to try to help to get ready for the upcoming inspection. If she is working with them and making progress, I may push back my inspection. So we are not strangling them with notices. Sometimes if she doesn't get anywhere, we will set up a meeting for all three of us.*

Only one manager reported turning to their attorney as problems escalated, perhaps due, in part, to the absence of a service coordinator at that site. This same manager actually lamented



not having such a resource: “And then just having someone who can get involved if there seems like there is a problem in the family. If I could just refer, if there is someone who could get involved.”

## Service coordination

### *Sites vary in how they structure and approach service coordination*

- *Organizational structure*: In half of the sites, owners are responsible for service coordination – either their own staff or that of a subsidiary. The other three sites enlist a third-party vendor. In two of these sites, the same organization is responsible for both property management and service coordination.
- *Philosophy or service emphases* - The driving philosophy or model for service coordination varies somewhat. The majority prioritize trust and communication as central to their approach, however. While most enlist a strength- or whole-family approach, at least one appears to focus more on families’ needs:

*I provide opportunities for families to give back, and stress to families that they all have something to contribute. Rather than just being seen as providing supports or services, I also ask families to give back, for example, asking parents to help clean up after an event. And the ‘barter room’ at the property requires that people not only take the materials that they need, but to contribute to the collection, too.*

*[In] my work with a formerly battered mother [...] I supported in her pursuit of a child development associate certificate. Once she got the certificate, I helped her to look beyond that certificate and her immediate job; encouraging her not to limit herself.*

*You hear it all the time: ‘I was homeless; I went back to school, look at me now.’ That is more than \$100. You did it. Nothing is better than you did it. That is lasting. That is what I am trying to put in their mind.*

### *Rich packages of supports and services*

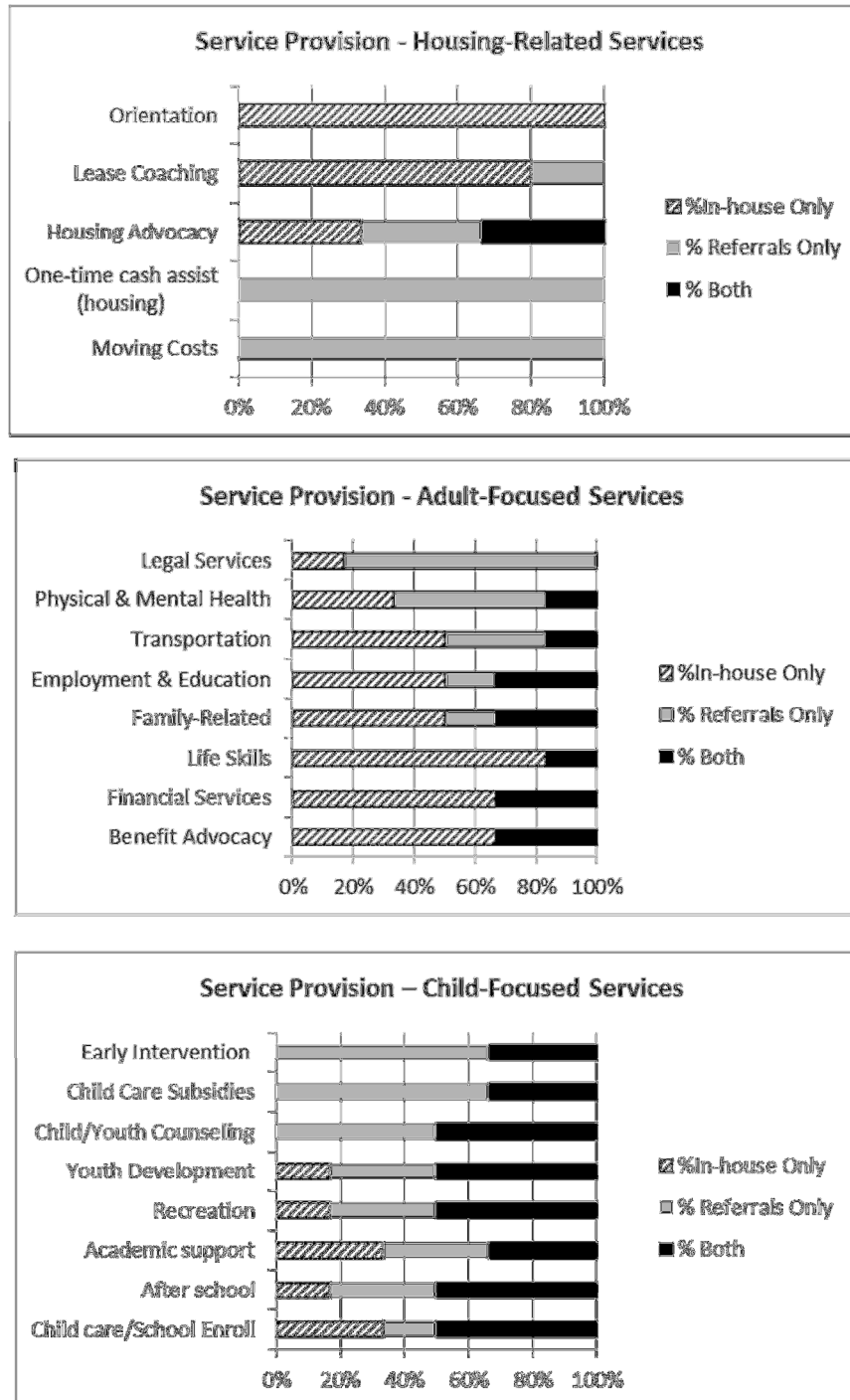
- *Content or types of service* - All sites provide multiple types of supports and services (either directly or through linkages with other organizations), including housing- and non-housing related services for adults and child-focused services, as well as on-site facilities for service-related programming. During interviews, service coordinators in half of the sites also named community organizing and community action projects within their scope. These included an effort to green local parcels, an adult leadership institute, and a health and wellness initiative.
- *On-site facilities* - While all of the sites include on-site facilities for service programming, in three sites they are described as able to host partner service organizations and events for resident families.

### *Service delivery requires diverse expertise and rich networks*

- *On-site and referral-based delivery* - Service coordinators at study sites are called upon to address a host of service needs, from after-school programming to financial services. Exhibit B-1

shows how different services and supports are delivered at the study sites where they are available - by in-house staff only, through referrals only, and by a combination of the two. Looking at the size of bars marked with cross-hatches, we see that the average service coordinator is directly providing multiple types of services. Exhibit B-1 also demonstrates that the rich service portfolio at study sites often requires standing relationships with multiple other community agencies (as indicated by the size of the black and grey bars).

**Exhibit B-1: Study sites – delivery of housing-related, adult- and child-focused services, by type**



- *Accessibility to resident families* - The extent to which supports and services are readily accessible to families appears to vary across sites somewhat. We analyzed survey responses asking about the location of services in a centralized or on-site location, their availability outside of standard business hours, and walk-in access. Results suggest that three sites fall in the middle, while two are particularly accessible (influenced, in part, by the presence of on-site facilities for programming and partner organizations). In the one site deemed less accessible, services were only available during standard-business hours and few of the services were available at a centralized location.

### ***‘Touch’ varies – scope, outreach, & service planning***

- *Service scope* - While most programs include all families in their scopes, the resulting size of the focus population varies – from as few as 11 to as many as 173.<sup>2</sup>
- *Outreach* - Most (five of the six sites with service coordinators) service coordinators take a proactive approach, with some enlisting multiple and varied outreach efforts either before or just after families arrive. One is more re-active (1).
- *Service planning* - Most service coordinators reported considering the whole family and multiple dimensions of their lives as part of their assessment (5) and most report developing individualized service plans (4).
- *Intensity of services and ongoing monitoring* – All programs include ongoing monitoring of the participating families. However, the intensity of case management does appear to vary. Among the sites where reported, the range is from high intensity (<10 families per staff member) at the supportive housing program to low intensity (>30 families per staff member) at a site where more than 100 families are in the program scope.

## **Community opportunity**

### ***Staff perceptions of community opportunity***

When asked about a range of community dimensions, staff members at study sites were neutral about the quality of the surrounding communities - neither strongly agreeing with or disagreeing with affirmative statements of community quality. Exhibit B-2 presents the dimensions of opportunity measured and the range of responses.<sup>3</sup> Sites do vary, however, in how much opportunity staff saw in the community. The average ranges from a low of 2.2, disagreeing with statements of community quality, to a high of 4.0, agreeing with statements of community quality.

<sup>2</sup> The 2009 evaluation of Home Funders pilot Occupancy Grant Program concluded that the larger the scope, the harder to deliver services (Gittelman 2009).

<sup>3</sup> Staff members were asked how much they would agree with a series of positive statements about each of these dimensions of community opportunity, with possible responses organized on a five-point scale from strongly disagree to agree. For example, “For each statement about the neighborhood or community surrounding this property, please indicate your level of agreement. The surrounding community provides sustainable employment opportunities.”

**Exhibit B-2: Study sites – staff perceptions of community quality**

Dimension of Community Quality	Average	Low	High
Employment	2.4	1	3
Good schools	2.8	1	4
Safety	3.1	1	5
Child Care	3.1	1	4
Health care	3.5	2	5
Higher Education	3.6	1	4
Public transportation	3.8	2	5
Social Networks	3.8	2	5
Mainstream services	3.9	3	5

Source: Property Manager interviews and Service Coordinator Survey.

Average response to statements about community quality – ranging from (1) Strongly Disagree; (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree

As described by the service coordinator who reported the lowest overall community quality:

*Violence in this area is not good, especially for children. Kids have to stay in their house. It is not our site that is the problem, but the surroundings. A beautiful playground that they can't really play in – it is the city property, a park. It is right near our property; that is our problem – teen violence, gangs.*

## Appendix C: Putting study families into context – Comparisons between study families and other Massachusetts families

To understand how the lowest-income families in this study compare with other Massachusetts families, we compared our sample with estimates from the Census for poor families in Massachusetts and estimates from HUD’s 2013 Picture of Subsidized Households for all households living in HUD-funded housing.<sup>4</sup> Compared to all poor families in Massachusetts, our families appear to be somewhat younger (while 70% of our study families are middle aged (25-44), about half of poor families statewide are in this age group (54%)). Home Funders’ lowest-income families are also somewhat less likely to be racial/ethnic minorities (54% of our sample as compared to 79% of all poor families). Finally, household composition differs slightly – a greater portion of our study families are headed by a single mom (88% as compared to 71% among poor families) and more of our families have related children (94% and 61% respectively).

Compared to all households with HUD-funded housing, our families also appear younger – 78% of our families are between the ages of 25 and 49, while only 40% of subsidized Massachusetts households are in this age group. The two groups are quite similar in terms of race/ethnicity – both are about 54% racial/ethnic minority. Study families had incomes that were about \$1,900 less than all subsidized families (in 2013 dollars), and this is amidst larger family sizes in our study sample (2.9 persons as compared to an average of 2 across all subsidized families). Again, a greater portion of our study families are headed by single moms (88% as compared to 74% among subsidized families).

As a final point of comparison, we asked staff about how families with slightly higher incomes (between 50% and 80% of area median income) compare to our lowest-income families. On the whole, *low-income* families are described as similar to their *lowest-income* neighbors in terms of personal skills, abilities and assets, and challenges. In particular, several service coordinators noted that having higher incomes and more consistent employment does not preclude families from the challenges of limited budgeting and life skills. According to one service coordinator, “I have noticed a lot of them [low-income families]...they have more money, but they don’t know how to budget it.” Interestingly, distinctions are in the challenges they face – particularly related to experiences navigating service systems, and work-family balance. More than one coordinator described this slightly higher income group as slower to reach out to service staff and waiting until issues (such as utility arrearages) are at the point of crisis before seeking help.

Slightly higher incomes do not immunize families to challenges after they move into study sites. In many instances, service coordinators argued that the milestones and bumps low-income families face are largely the same as their lowest-income neighbors. However, the resources each group has for responding to these shared crises are different. Low-income families may feel ashamed, some service coordinators proposed, about needing supports and this may be combined with less knowledge about what resources are available for them. Matters are made worse by the decline in available social benefits as incomes rise (“cliff-effect”)– as more than one service coordinator stressed:

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<sup>4</sup> Information on poor families in Massachusetts was drawn from 2008-2012 five-year estimates from the American Community Survey.

*One resident had a tough time finding a job because she was overqualified for a lot of jobs. No agency was helping her because she was above the income limits; unemployment was giving her a hard time. That is it, they have a really hard time navigating the system. There are all of the resources available for the far lower-income families, but not as many for those that fall above the 30% (AMI) line. Even for rent arrearage assistance, won't qualify for the same programs.*

Given these common experiences, it is not surprising to hear that low-income families also require property management intervention, and often at the same rate as the lowest-income families.<sup>5</sup> While property managers perceived that low-income families are no more stable in their housing as compared to the lowest-income families, tenancy data suggests that income may matter. As shown in Exhibit 4-3, a larger portion of 2013 turnovers in study sites were among units with extremely low incomes than with very low incomes.

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<sup>5</sup> Interestingly, in the three sites reporting different rates of management intervention between these two groups – two property managers feel that the lowest income families required more intervention, while one felt that those with slightly *higher* income required more of their attention.

## Appendix D. Formerly homeless study families

This appendix describes the subgroup of study families that were homeless at some point in the six months prior to moving into study sites. We focus on their personal characteristics, skills, and challenges when they arrived – drawing on service staff perceptions of their distinctions, as a group, as compared to other study families – as well as their relative use of services, and housing and family outcomes.

### Describing recently homeless families and experiences

#### Demographic characteristics

As shown in Exhibit D-1, a typical homeless family in the study sites consists of a middle-aged (38), single mom with two minor children, living on less than \$15,000 per year. She is most likely to be a non-Hispanic, white woman; however, a good portion of recently homeless families are Hispanic and a smaller portion are Black. More than half of recently homeless families have a young child (under the age of six) and a slightly larger portion have a school-aged child (either instead of or in addition to a younger child).

**Exhibit D-1: Formerly homeless study families – demographic characteristics**

<b>Demographic Characteristic</b>	<b>Percent of Recently Homeless Families</b>	<b>Percent of Families Not 'Recently' Homeless</b>
<b>Age of Head of Household (N=97)</b>		
21-24 years	2.8	9.8
25-29 years	30.6	16.4
30-34 years	13.9	18
35-44 years	25	32.8
45 years or older	27.8	23
<b>Female Head of Household (N=97)</b>		
Household head is female	97.2	91.8
<b>Race &amp; Ethnicity of Head (N=86)</b>		
% Hispanic, All Races	32.4	26.9
% White, non-Hispanic	47.1	46.2
% African American, non-Hispanic	14.7	25
% Asian, Am. Indian or Alaska Native, non-Hispanic	0	0
% Mixed race or Other, non-Hispanic	5.9	19
<b>Current Household Income (2013 Dollars) (N=97)</b>		
<\$5,000	8.3	4.9
\$5,000-\$9,999	27.8	29.5
\$10,000-\$14,999	25	16.4
\$15,000-\$19,999	22.2	23
\$20,000-\$24,999	16.7	11.5
\$25,000 or more	0*	14.8
<b>Number of adults and children in household (N=97)</b>		
2 people	50	44.3
3 people	33.3	24.6
4 people	11.1	23
5 or more people	5.6	8.2
<b>Number of minor children in household (N=97)</b>		
Minor children present	94.4	91.8
Children < 6 y.o. present	52.3	44.2
Children ages 6-17 present	66.7	70.5
<b>Household Type (N=97)</b>		
Related/Single Parent	91.7	91.8
Related/Two Parent	8.3	8.2

Source: Tenancy Data from Property Managers

Notes: Recently homeless is defined as homelessness at any point in the 6 months before moving into Home Funders-supported housing, where homeless includes emergency shelters, voucher hotel or motels, car or vehicle, transitional housing, domestic violence shelter, anywhere outside, and abandoned buildings. All characteristics are measured at the latest report or (re-) certification for each study unit. Reported income is adjusted based upon date of last report, to 2013 dollars. Two-sample t-tests were used to assess the statistical significance of differences between groups, at the .01 (\*\*) and .05 (\*) levels.



Research and practice in family homelessness suggest that there is no such thing as a ‘typical’ homeless family and a similar sentiment is heard in study sites:

*You have two different groups: something happened and got homeless and they never want to be that way again. They will do everything they can to avoid that situation in the future. If they find themselves getting into a problem, they seek you out and ask for help. The other group that has been in that situation and .... the revolving door comes. It is too much pressure: they have to pay their bills on time, they have to take care of their children.*

### **Personal skills, abilities, assets and challenges**

Recently homeless families are described as facing challenges to their stability and well-being as they arrive – particularly low education and weak job histories, and limited personal and family resources (information resources among friends and family; emotional support networks; a healthy parent-child bond). Considering life skills, one service coordinator stated:

*Many of them did not have the capacity or skills to be able to maintain their basic needs. A lot of them didn't have experience with paying monthly bills or how to manage a household budget or where to get certain resources that are typically not available to the homeless community.*

Service coordinators also suggested many recently homeless families have limited skills maintaining a household (as evidenced by cleanliness and hoarding issues), perhaps exacerbated by the frequent chaos in these families' lives. Their family and social networks are also often weak:

*The resources within the larger family support network are limited - don't have someone they can reach out to for help paying the rent in the midst of a crisis, because their family network includes folks in the same boat.*

*If you don't have family to rely on than there is a gap. Some people, out here, you need to have a car. If your kid gets sick at school you have to take a cab to go get them; that is terrible. That could be someone's whole food budget for the week to go get them at school. That is a big gap – not having family support.*

Finally, formerly homeless families often have a history of instability in their lives that can hamper transition and stability going forward.

*Lengthy stays [in shelter] leave a deep mark on both the children and the parents. Moreover, they've often had a lot of bouncing around and housing-related challenges even before they ultimately end up in shelter.*

Recently homeless families also bring personal assets and abilities, such as positive beliefs and experiences with the social service system and motivation. Formerly homeless families are seen as able to articulate their needs and navigate the service system. According to one service coordinator, “Formerly homeless families know that they have certain problems, they can identify their own problems. Can come to you and name them.” Families' case workers (usually initiated during their shelter stays) are also an asset as families transition into Home Funders' properties.

## Taking advantage of services and supports

Service coordinators reported that some formerly homeless families take advantage of the services they provide, but not all.<sup>6</sup> The vast majority of recently homeless study families are supported by ongoing rental subsidies – with nearly equal portions supported by project-based (55%) and tenant-based (42%) supports.<sup>7</sup>

## Experiences after moving in

On the whole, recently homeless families do achieve important milestones after moving into Home Funders-financed properties. In particular, they can achieve a sense of security in their homes, according to one service coordinator: “Formerly homeless families are able to regain a sense of safety about the stability of their housing and the security of their apartment and family.” However, such accomplishments are not easily won, as described by one service coordinator:

*One of the challenges they had in transition into being permanently housed was that internal war: I am now housed yet my entire family is homeless. So there is a huge struggle with that, a lot of emotional needs and processing, transition period that takes place that is very unique to the homeless community.*

One property manager clarified, however, that stability does not mean “without bumps”:

*It is usually a rocky road [referring to the transition into the property during the first six months for formerly homeless families] at first. It is a rare occasion that I get someone who is formerly homeless or near homelessness that comes here and transitions beautifully (e.g. does get lease violations and 30-day notices to quit).*

## Interim & longer-term housing outcomes

A considerable portion of recently homeless families have achieved positive housing outcomes since moving in. Exhibit D-2 provides information on outcomes for study families.

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<sup>6</sup>Service coordinators had a hard time assessing service use by recently homeless families absolutely and as compared to other lowest income families.

<sup>7</sup> The portion of recently homeless families supported by project-based subsidies (55%) is far smaller than the portion of ‘other’ study families with such supports (94%, a statistically significant difference). By contrast, recently homeless families appear to benefit from mobile vouchers by a larger degree (42% as compared to 3% for other study families, a statistically significant difference). These differences also exist when excluding the study site with the largest portion of recently homeless families.

**Exhibit D-2: Formerly homeless study families – housing and family outcomes**

<b>Outcome</b>	<b>Percent of Formerly Homeless Families</b>	<b>Percent of Families Not Formerly Homeless</b>
<u>Housing Outcomes</u>		
Any formal actions related to lease agreement at time of study (N=89)	22.2	41.5
Up to date on the rent (where tenant rent >\$) (N=78)	90.9	85.7
<u>Housing Stability/Tenancy Length (N=97)</u>		
Less than 6 months	5.6	3.3
Between 6 months and 2 years	19.4	32.8
Between 2 years and 5 years	55.6	32.8
More than 5 years	19.4	31.1
<u>Family Outcomes</u>		
<u>Income Stability and Growth (N=86)</u>		
Stability - Income as percent of AMI consistent between initial and last certification	35.3	50.0
Growth - Income as percent of AMI gains between initial and last certification	44.1*	23.1
Decline - Income as percent of AMI declined between initial and last certification	20.6	26.9
<u>Consistency of Earned Income (N=72)</u>		
Consistent - Earned income at both initial and last certification	30.4	42.9
New – Earned income at last, but not first certification	17.4	10.2
Never – No earned income at initial or last certification	52.2	32.7

Source: Tenancy Data from Property Managers

Notes: Tenancy length is calculated as the time between the family's initial certification date and May 2014. This initial certification date may not be the move-in date for all families, particularly in sites that were preservation projects rehabilitated with Home Funders support. Therefore, this should be understood as a minimum tenancy length, with actual tenancy lengths which may be longer. Study sites ranged in years since funding – from 2 to 9 years, and an average of 5. Family outcomes were only calculated for units where data is available for two certifications (and where data exists). Therefore, this measure likely only includes those study families who have been at the property for at least one year. Two-sample t-tests were used to assess the statistical significance of differences between groups, at the .01 (\*\*) and .05 (\*) levels.

Management was intervening in less than a quarter of the recently homeless families at the time of the study and the vast majority are up to date on their rent (91%). The recently homeless families in study sites also appear quite stably housed – with the majority having lived on-site for more than two years. Interviews with property managers suggest that a small portion of formerly homeless families turn over in study sites – and with equal rates of positive and negative mobility.<sup>8</sup>

<sup>8</sup> Tenancy data on turnovers does not include the homelessness history for departing families; therefore, we cannot directly measure actual turnover rates for this group.

These successful housing outcomes may come at the price of other aspects of their family well-being; however. As described by one service coordinator:

*A lot of our homeless families are really good at paying their rent on time every month. They'll pay the rent and make sure that is taken care of because they want a roof over their heads, but then they won't have enough money left over towards the end of the month. They will take care of the rent before they will take care of themselves.*

Staff also suggested these interim housing successes are motivated, in part, by fear: “Maybe because of where they've come from, being homeless. Come in the place, appreciate it, enjoy it, and not going to lose it.”

### **Select economic outcomes**

As shown in Exhibit D-2 (above), the majority (79%) of recently homeless families have either maintained or increased their incomes (relative to area median income) since moving in, but another group (about 1/5<sup>th</sup>) have seen declines.<sup>9</sup> While a considerable portion of recently homeless families have maintained or secured wage-paying employment since moving in (48%), another large portion has not (52%). This pattern may suggest that for some portion of recently homeless families experiencing income gains, those gains are the result of benefit receipt (a milestone heard from service coordinators).

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<sup>9</sup> These measures of family economic outcomes are based on historic income data, whose quality varied across sites, and should be considered with care. Specifically, we looked at families' incomes relative to the area median income for their household size, comparing measures at their initial certification and most recently.

## Appendix E: Boston-area study sites, practices, and families

This appendix describes the four study sites in the Boston-area in terms of project characteristics, the service and opportunity environment at the site and in surrounding communities, and the lowest-income families and their experiences. Comparisons to study sites in other regions of the state (N=4) are made throughout.

### Project characteristics

Exhibit E-1 displays descriptive information about Boston-area study sites and those in other regions of the state. The four Boston-area sites are modest in size (ranging from 24 to 64 residential units), with most sites receiving Home Funders funding for new construction, rather than rehabilitation or preservation. The average ‘age’ of the Boston projects is 6.3 years, with a range from four to nine years since the certificate of occupancy date. According to available program data, most Boston-area properties had small (<25%) portions of units designated for lowest-income families at the certificate of occupancy date. This implies a minimal amount of income-mixing in these sites, but the actual income mixing is not known. Boston-area property management is done by for-profit, third-party vendors (that is, not the owner or a subsidiary). For those with service coordinators (N=3), in two cases they are staff of the owners who are mission-driven, service-providing organizations. The final Boston-area service coordinator is staff of the site’s third-party, for-profit, management company.

**Exhibit E-1: Boston-area study sites – project characteristics**

	Greater-Boston Region	Other Regions
Total	4	4
Project Size		
Small (< 10 units)	0	0
Medium (10-49 units)	3	3
Large (> 50 units)	1	1
Construction		
New Construction	3	2
Rehabilitation/Preservation Project	1	2
Years since Certificate of Occupancy		
Average	6.3	4.0
Portion Units designated ELI at Certificate of Occupancy		
Low (<=25%)	3	1
Moderate (26-50%)	1	2
High (>50%)	0	1
Service Coordination		
With Service Coordinator	3	3
Without Service Coordinator	1	1

Source: Home Funders program data. Service coordinator presence collected by study team.

\* These 4 regions represent the entirety of the state. They were defined by collapsing the 10 regional areas established by the Massachusetts Interagency Council on Housing and Homelessness

<http://www.mass.gov/governor/administration/councilscabinetsandcommissions/housingcouncil/regional/official-ichh-regional-networks-map.jpg>.

The structure of property management and service coordination differs across regions. Sites in other regions of the state are similar in size to those in Greater Boston, but are ‘younger’ and include more rehabilitation/preservation. Overall, sites in other regions also appear to provide a greater amount of income mixing than Greater Boston sites. Where Boston-area sites all have for-profit, third party managers, other regions have both nonprofit and for-profit, and in-house and third-party vendors. And where more of Boston-area sites have services coordinated by mission-driven owners, elsewhere nonprofit, third-party vendors are more common (two out of three sites).

### **Property management, service coordination, community opportunity**

On the whole, the four Boston-area sites’ property management has marketing, tenant selection, and lease-up operations that are consistent with enabling access (including connections with the homelessness and housing system, and lease-up and move-in tactics that aid family transitions). Their lease enforcement and rent collection operations also emphasize preventing or minimizing the impact of lease infractions to a moderate degree.

Three (3) of the Boston-area sites have service coordinators, and one has a standing relationship with a local agency for ad hoc resident needs. All of these Boston-area sites provide multiple types of supports and services (either directly or through linkages with other organizations), including housing- and non-housing related services for adults and children, as well as on-site facilities for service-related programming. Their service contexts differ in other ways, however. In particular, the ‘touch’ varies. One site has a relatively broad service scope, and a more reactive and less intensive engagement, while the other two have more modest scopes with more intensive and proactive family engagement.

While available data makes regional practice comparisons tentative, we do not find any striking differences. The one regional difference in property management seems to be with respect to consistency. Boston area property management tactics seem pretty similar to one another, while the range is wider in other areas of the state. Service contexts also seem largely similar across regions. Both regions include sites with lesser rich service contexts and sites with more.

None of the Boston-area sites appear to be located in areas of high opportunity – based on both staff perceptions and objective data on poverty rates, school quality, job accessibility, higher education, and health care access (See Exhibit E-2 for the QAP points awarded across regions). While not in ‘high opportunity’ locales, Boston-area sites are in communities with more resources for resident families as compared to sites in other regions of the state (despite higher poverty rates for Boston-area communities).

**Exhibit E-2: Boston area study sites – community opportunity**

Opportunity Dimension	Greater-Boston Region (Avg.)	Other Regions (Avg.)
Poverty rate		
Municipality	19.9%	14.1%
Tract	35.6%	16.2%
School Quality		
Points awarded under QAP (<=8)	0	2
MCAS Score (Avg.)	66.2	66.7
Job Accessibility		
Points awarded under QAP (<=6)	6	4
Vehicle Miles Travelled (Avg.)	1.4	5.6
Higher Education Access		
Points awarded under QAP (<=2)	2	1
Miles	1.4	10.2
Health Care Access		
Points awarded under QAP (<=2)	2	1
Miles	0.5	2.0
Total Points Awarded under QAP (of 18 possible)	10	8

Sources: 2008-2012 American Community Survey;

(MCAS) <http://www.mass.gov/hed/docs/dhcd/hd/lihtc/mcas-grade10-2013.pdf>;

(Job Access) <http://www.mass.gov/hed/docs/dhcd/hd/lihtc/jobaccessibilitychart.pdf>;

(Higher Education) <http://www.masscc.org/ourcampuses> and <http://www.massachusetts.edu/index.html>; (Health Care Facilities) [www.massleague.org](http://www.massleague.org)

Notes:

Poverty rate is measured for all households. This is a threshold criterion in the DHCD scoring system.

School Quality calculated as the average of 10th grade student (2013) MCAS scores in English Language Arts test, Mathematics test, and Science and Technology Engineering test. 90% or above: 8 points; 85% or above: 6 points; 80% or above: 4 points; 75% or above: 2 points

Job Accessibility calculated as the average (2012) vehicle miles travelled by commuter for the municipality where the project is located. 5 miles or less: 6 points; 7 miles or less: 4 points; 9 miles or less: 2 points

Higher Ed Access - Projects located within two miles of community colleges and/or state colleges/universities within the University of Massachusetts system are awarded 2 points.

Health Care Access - Projects located within one mile of a major health care facility are awarded 2 points.

Boston-region communities are also *perceived* as having higher quality public transportation and better child care resources, as compared to the communities surrounding study sites in other regions. Job accessibility is better for Boston-area families (an average of 1.4 vehicle miles travelled as compared to 5.6 miles in other regions of the state), as well as access to higher education, and health care access.

## Study families and experiences

### Demographic characteristics and housing history

As described in Exhibit E-3, the typical study family in a Boston area site consists of a 41-year old single mom with two children living on less than \$15,000 per year. She is most likely a minority woman – with about half of these moms being Hispanic and the other half being Black.

**Exhibit E-3: Boston-area study families – demographic characteristics**

Demographic Characteristic	Percent of Families in Greater-Boston Region	Percent of Families in Other Regions
Age of Head of Household (N=107)		
21-24 years	0*	10.4
25-29 years	10*	31.3
30-34 years	17.5	16.4
35-44 years	45*	20.9
45 years or older	27.5	20.9
Female Head of Household (N=107)		
Household head is female	95	94
Race & Ethnicity of Head (N=95)		
% Hispanic, All Races	48.5*	19.4
% White, non-Hispanic	3*	69.4
% African American, non-Hispanic	45.5*	4.8
% Asian, Am. Indian or Alaska Native, non-Hispanic	0	0
% Mixed race or Other, non-Hispanic	3	6.5
Current Household Income (2013 Dollars, N=106)		
<\$5,000	5.1	6
\$5,000-\$9,999	38.5	28.4
\$10,000-\$14,999	7.7*	25.4
\$15,000-\$19,999	15.4	27
\$20,000-\$24,999	20.5*	7.5
\$25,000 or more	12.8	6
Number of adults and children in household (N=107)		
2 people	32.5*	53.7
3 people	32.5	29.9
4 people	20	14.9
5 or more people	15*	1.5
Number of minor children in household (N=107)		
Minor children present	90	95.5
Children < 6 y.o. present	37.5	56.7
Children ages 6-17 present	80	61.2
Household Type (N=107)		
Related/Single Parent	97.5	89.6
Related/Two Parent	2.5	10.4

Source: Tenancy Data from Property Managers

Notes: All characteristics are measured at the latest report or (re-) certification for each study unit. Reported income is adjusted based upon date of last report, to 2013 dollars. Two-sample t-tests were used to assess the statistical significance of differences between groups, at the .01 (\*\*) and .05 (\*) levels.



Most Greater Boston study families had not been homeless in the period before moving in (see Exhibit E-4); however, about a quarter (22%) of families living in sites reporting this data (N=3) were. More than half were owning or renting their own home before moving to the study site and another quarter were living with friends or family while paying rent.

In the three sites located *within the city of Boston*, 22% of study families were homeless just prior to moving into the Home Funders property (this group represents all of the families that were homeless at any time during the six month period before moving in). Holding aside the site with a supportive housing program because it is entirely targeted to homeless families, we do not find that city of Boston sites differ from sites located in other areas of the state in terms of the rates of homelessness among families just prior to their moving in.

The relatively small portion of city of Boston families homeless just prior to moving in is somewhat surprising, as is the comparability in rates with sites in other regions of the State. The Boston Housing Authority has a homelessness preference for its Housing Choice Voucher Program subsidies (a federal rental assistance program), and such rental subsidies are a critical part of project financial viability. Therefore we might expect different and higher rates of homelessness just prior to move in, in city of Boston sites. All of the city of Boston families do benefit from either tenant- or project-based rental subsidies, with the vast majority using project-based subsidies (nearly 80%). However, only a portion of these subsidies were allocated by the Boston Housing Authority. City of Boston sites also have subsidies allocated by other agencies, including MassHousing, MBHP, and public housing authorities in the Greater Boston Area (Brockton, Cambridge, Newton, and Quincy).

**Exhibit E-4: Boston-area study families – prior housing situation**

Housing Characteristic	Percent of Families in Greater-Boston Region	Percent of Families in Other Regions <sup>1</sup>
Housing just prior to Home Funders unit (N=78)		
Renting or owning their own home	50.0*	23.8
With friends or relatives, not paying rent	2.8*	26.2
With friends or relatives, paying rent	25.0*	9.5
Homeless	22.2**	40.4
Hotel or motel, paid by self	0.0	0.0
Partner's place	0.0	0.0
Treatment or permanent housing program	0.0	0.0

Source: Tenancy Data from Property Managers

<sup>1</sup>:The site with a supportive housing program is excluded.

Notes: Information on prior housing was not available for three of the eight study sites. Per the definition used in the State affordable housing system (MA DHCD, 2013) homelessness is defined as including emergency shelters, voucher hotel or motels, car or vehicle, transitional housing, domestic violence shelter, anywhere outside, and abandoned buildings. Two-sample t-tests were used to assess the statistical significance of differences between groups, at the .01 (\*\*) and .05 (\*) levels.

Greater Boston families do ‘look’ different from their neighbors in other areas of the state.<sup>10</sup> They are older – 45% of Greater Boston household heads are between the ages of 35 and 44, while in other regions of the state roughly the same portion of study families are younger than 30 years old. While the vast majority of Greater Boston area families are minorities (97%), less than a third of families in other regions of the state are minorities (31%). Greater Boston families are also slightly larger and, perhaps consistently, appear to be slightly better off, in terms of their annual income.

The families in Greater Boston may have residential histories that differ from families in other regions. We compared regions after excluding the site with the supportive housing program because it is uniquely targeted entirely to homeless families. The rates of ‘recent homelessness’, that is at any time in the prior six months, across regions are not different. However, the housing status of families just prior to moving in may differ across regions. Broadly, Boston-area families were more likely to own or rent their own homes just prior to moving in and were less likely to be homeless just prior. This conclusion is based on a comparison of three Boston-area sites and two sites in other regions, after excluding the supportive housing site and those lacking data. Therefore, this regional difference is only tentative.

### **Personal skills, abilities, assets and challenges of study families**

Some Boston-area families do have personal skills and knowledge that can well-serve their housing and family successes – such as education level and job history, experiences in the service system, and personal resources. However, others lack such resources. Similarly, some, but not all, of Boston-area families arrive with personal challenges related to life and family issues, health, and child issues.

Service coordinators in both regions cited important personal assets among their lowest-income neighbors. While differences are minimal, Boston-area service coordinators suggested their lowest-income families may be somewhat better poised for housing and family well-being. Interestingly, in both regions, life and family challenges are the most common – including recent transitions out of foster care; limited transportation, and child or elder care resources; credit issues/limited financial literacy; limited parenting skills; language or cultural barriers; and an inability to find work.

### **Taking advantage of services and supports**

The vast majority of Boston-area families (97.5%) receive some form of ongoing rental subsidy, with a larger portion benefitting from tenant-based (75.0%), rather than project-based (22.5%) subsidies. By contrast, only a portion of study families in Greater-Boston sites are described by service coordinators as using the services and supports that are available to them through the property. Families are drawing upon the wealth of different service and support types, with adult (housing- and non-housing related)

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<sup>10</sup> A significant portion of families in other regions of the state (43%) come from one study site, located in the western part of the state. Therefore, we should take care in interpreting these comparisons of ‘average’ characteristics across regions. We compared family characteristics across regions, with and without this ‘outlier’ site. The general pattern is consistent; however, some of the statistical significance of these differences disappears. We conducted a similar test of the sensitivity of this conclusion after removing the Boston-area site that is home to the largest portion of Boston-area families (45%). The general pattern and significance of regional differences remain.

services, and child-focused services used in roughly equal measures. Financial services are top among adult-focused services used, while after-school enrichment, recreation, and youth-development are the most-used child services.

Families use services at the same rate across regions (recall, the bundle of services offered is largely the same across regions). There do appear to be differences in the *mix* of services they take advantage of, however. First, in terms of ongoing rental subsidies, Boston-area families are more likely to be supported with tenant-based vouchers than families in other regions, and less likely to receive project-based vouchers.

Second, as shown in Exhibits E-5, Boston-area families are most likely to use financial services (among non-housing related services), while elsewhere employment services are most used.

**Exhibit E-5: Boston-area families – use of adult-focused services**

<b>Service/Support Type</b>	<b>Portion of Families in Greater Boston Region (Avg.)</b>	<b>Portion of Families in Other Regions (Avg.)</b>
Case Management	Some (2.0)	Some (2.0)
Housing-related services	Some (2.0)	Few (1.7)
Coaching application/lease-up process	Few (1.5)	Few (1.7)
Financial supports for relocation costs	None/Few (1.0)	Some (2.0)
Building or neighborhood orientation	Some (2.5)	Most/All (3.0)
Housing system advocacy	Few (1.7)	None/Few (1.0)
One-time cash assistance to aid in lease maintenance	Some (2.0)	None/Few (1.3)
Non-housing related services	Some (1.9)	Some (2.1)
Legal services	Few (1.7)	None/Few (1.3)
Transportation assistance	Few (1.7)	Few (1.7)
Physical and mental health care	None/Few (1.3)	Some (2.3)
Family-related services – Parenting skills, family planning, family functioning, family preservation, elder-care	Few (1.7)	Some (2.3)
Benefit receipt & advocacy	Some (2.0)	Some (2.3)
Life skills; soft skills	Some (2.3)	Some (2.0)
Employment & education services	Few (1.7)	Most/All (2.7)
Family budgeting & financial planning/financial literacy; credit repair	Most/All (2.7)	Some (2.0)

*Source: Service Coordinator Survey*

Notes: For each service type, averages only include those sites where such services are offered. Average response across sites to questions about the portion of lowest-income families that have taken advantage of these adult- or family-focused supports and services in the past 3 months. (1) None/few; (2) Some; (3) Most/All.

Exhibit E-6, shows the portions of families using child-focused services in Boston-area sites.

**Exhibit E-6: Boston area families – use of child-focused services**

<b>Service/Support Type</b>	<b>Portion of Families in Greater Boston Region (Avg.)</b>	<b>Portion of Families in Other Regions (Avg.)</b>
All child-focused services	1.6 (Few)	Some (2.0)
Assistance with child-care or school enrollment	None/Few (1.0)	Some (2.0)
Child-care subsidies/vouchers	None/Few (1.3)	Some (2.0)
After-school enrichment	Some (2.0)	Some (2.3)
Academic support	Few (1.7)	Some (2.0)
Early intervention and trauma-specific services	None/Few (1.3)	Few (1.7)
Child/Youth counseling	None/Few (1.3)	Some (2.0)
Recreation	Some (2.0)	Some (2.3)
Youth development – support groups, service projects, youth employment	Some (2.0)	Some (2.0)

*Source: Service Coordinator Survey*

Notes: For each service type, averages only include those sites where such services are offered. Average response across sites to questions about the portion of lowest-income families that have taken advantage of these adult- or family-focused supports and services in the past 3 months. None/few (1); Some (2); Most/All (3).

Differences in what is offered does not offer an explanation: both regions offer these services, and via in-house provision and linkages. Perhaps the weaker employment opportunities in ‘outer-region’ communities and more limited labor market assets of families in these regions are partially to explain.<sup>11</sup>

### **Experiences after moving in**

Boston-area service coordinators report that most of their lowest-income families achieve important milestones after they move in – with those related to life and family issues and child-specific wellness<sup>12</sup> achieved by the largest portions. At the same time, they report that some Greater-Boston families can and do hit bumps along the road after moving in. Again, life and family issues are most common – with service coordinators pointing to difficulties meeting rent payments amidst other basic family needs.

Boston-area families have somewhat more success with critical milestones. Labor-market issues present one of the biggest challenges for both Boston-area families and those in other regions of the state. However, slightly more Boston-area families are perceived as achieving labor milestones than families outside of Boston-area sites. Moreover, labor-market specific milestones are the least common type of milestone to be achieved among families in outer-Boston sites.

<sup>11</sup> There are no statistical differences in employment outcomes across regions, but service coordinators’ perceptions suggest that Boston-area families may achieve labor market successes to a greater extent.

<sup>12</sup> As asked in the survey of service coordinators this includes establishing child or elder care, securing public benefits, increasing financial assets, increasing parenting skills, improving credit rating; greater financial literacy/bank account, child reunifications, other family reunifications. Child-specific accomplishments include pre-/school enrollment and regular attendance, and maintained or improved physical or mental health.

As shown in Exhibit E-7, less than a third of Boston-area families were party to some kind of formal action related to lease agreements at the time of the study (that is, ‘rent reminders’, legal notices, payment plans) and the majority (88%) are up-to-date on their rent.

**Exhibit E-7: Boston-area study families – housing and family outcomes**

<b>Outcome</b>	<b>Percent of Families in Greater-Boston Region</b>	<b>Percent of Families in Other Regions</b>
<u>Housing Outcomes</u>		
Any formal actions related to lease agreement at time of study (N=95)	27.8	35.6
Up to date on the rent (where tenant rent >\$) (N=87)	88.2	83
<u>Housing Stability/Tenancy Length (N=107)</u>		
Less than 6 months	0.0	6.0
Between 6 months and 2 years	22.5	34.3
Between 2 years and 5 years	15**	58.2
More than 5 years	62.5**	1.5
<u>Family Outcomes</u>		
<u>Income Stability and Growth (N=96)</u>		
Stability - Income as percent of AMI consistent between initial and last certification	40.0	46.4
Growth - Income as percent of AMI gains between initial and last certification	25.0	35.7
Decline - Income as percent of AMI declined between initial and last certification	35.0	17.9
<u>Consistency of Earned Income (N=75)</u>		
Consistent - Earned income at both initial and last certification	29.4	43.9
New – Earned income at last, but not first certification	8.8	14.6
Never – No earned income at initial or last certification	44.1	39.0

*Source: Tenancy Data from Property Managers*

Notes: Tenancy length is calculated as the time between the family’s initial certification date and May 2014. This initial certification date may not be the move-in date for all families, particularly in sites that were preservation projects rehabilitated with Home Funders support. Therefore, this should be understood as a minimum tenancy length, with actual tenancy lengths which may be longer. Also recall that study sites ranged in years since funding – from 2 to 9 years, with an average of 5. Family outcomes were only calculated for units where data is available for two certifications (and where data exists). Therefore, this measure likely only includes those study families who have been at the property for at least one year. Two-sample t-tests were used to assess the statistical significance of differences between groups, at the .01 (\*\*) and .05 (\*) levels.

Study families also appear quite stable in their ‘new’ homes. The average length of tenure is about 5.5 years, with none being new residents (less than six months).

Exhibit E-8 provides information on turnovers in *all* of the family-sized units (with two or more bedrooms) for Boston-area sites, in 2013. This includes units home to families with extremely low-incomes as well as other units that were home to ‘higher’-income families. About 14% of all family-sized units turned-over in 2013.

**Exhibit E-8: Boston area study sites - characteristics of family-size unit turnovers (2013)**

<b>Characteristic of Departing Families</b>	<b>Percent of Departing Families in Greater Boston Region (N=10)</b>	<b>Percent of Departing Families in Other Regions (N=33)</b>
<b>Tenancy Length</b>		
Less than 1 year	0	9.1
Between 1 and 2 years	33.3	42.4
Greater than 2 years	66.7	48.5
<b>Ongoing Rental Subsidies</b>		
Project-based subsidies	44.4	68.8
Tenant-based subsidies	44.4	18.8
No ongoing rental subsidies	11.1	12.5
<b>Income Level</b>		
Less than 30% AMI	77.8	56.3
Between 30-50% AMI	22.2	43.8
Between 51-80% AMI	0.0	0.0
Greater than 80% AMI	0.0	0.0

Source: Tenancy Data from Property Managers

Notes: These are data for turnovers in all family-sized units (that is, those with two or more bedrooms) in study properties. Two-sample t-tests were used to assess the statistical significance of differences between groups, at the .01 (\*\*) and .05 (\*) levels.

These ‘departing’ families had lived at the property for quite some time (nearly five years, on average) before leaving.<sup>13</sup> The majority (78%) of these turnovers were among resident families who had extremely low incomes, and families supported with project-based and tenant-based subsidies are equally represented. Well more than half of the turnovers were categorized by property managers as positive moves; however.<sup>14</sup>

Statistically, housing outcomes are the same across regions. Only tenancy length differs, with Boston-area families having longer tenures. This may be an artefact of the fact that Boston-area sites are ‘older’ with six years since the certificate of occupancy date in Boston and four years for outer-region sites. We might have expected stronger housing outcomes in Boston, given that Boston-area families are seen as somewhat better-poised upon moving in (particularly in terms of residential histories) – according to staff. However, the higher cost of living in the Greater Boston area may level the playing field.

As shown in Exhibit E-7 (above), a sizable portion of Boston-area families have experienced income gains relative to area median income (40%) since moving in. Smaller portions have held steady (25%) and had

<sup>13</sup> We collected some additional information about the ‘departing family’ associated with each turnover (as shown in Exhibit E-8), but demographic information and information about any property management interventions they had received is not included – in an effort to minimize reporting burden.

<sup>14</sup> A ‘positive’ move could include someone in the family securing a new job or enrolling in a new education or training program in another community. A ‘negative’ move could include an eviction or other difficulties at the project.

declines (35%) over the period since moving in. Considering wage-paying employment between initial and most recent certifications, Boston-area families fall into separate groups. While about 30% were earning income at both points, a larger group lacks earned income at both points (44%). While tentative, these family outcomes do not differ across regions. This similarity could be seen as surprising given the slightly better job accessibility/labor markets observed for communities surrounding Boston-area sites. As we heard from service coordinators, however, labor market challenges are consistent throughout.

## Appendix F: Additional exhibits

**Exhibit F-1: Study sites and Home Funders portfolio – project characteristics**

	Home Funders Portfolio (as of 9/13)		Study Projects	
	N	%	N	%
Region				
Greater Boston	41	53.2%	4	50.0%
North Shore & Merrimack	12	15.6%	1	12.5%
South Shore, Coast, Cape & Islands	11	14.3%	2	25.0%
Western Mass.	13	16.9%	2	25.0%
Project Size (Units)				
Small 5-10	4	5.2%	0	0.0%
Med 11-50	57	74.0%	6	75.0%
Large >50	16	20.8%	2	25.0%
Portion ELI (of Loan Units)				
Low <=25%	52	67.5%	4	50.0%
Mod 26-50%	18	23.4%	3	37.5%
Hi >50%	7	9.1%	1	12.5%

Source: Home Funders internal data on projects closed and committed as of 9/13.

**Exhibit F-2: Study families – prior housing situation**

Housing Characteristic	Percent of Study Families
Housing just prior to Home Funders unit (N=89)	
Renting or owning their own home	31.5
With friends or relatives, not paying rent	13.5
With friends or relatives, paying rent	14.6
Homeless	40.4
Hotel or motel, paid by self	0
Partner's place	0
Treatment or permanent housing program	0

Source: Tenancy Data from Property Managers

Notes: Information on prior housing was not available for 3 of the 8 study sites. Per the definition used in the State affordable housing system (Massachusetts Department of Housing and Community Development 2013) homelessness is defined as including emergency shelters, voucher hotel or motels, car or vehicle, transitional housing, domestic violence shelter, anywhere outside, and abandoned buildings.



**Exhibit F-3: Study families – average use of adult-focused services, by type**

<b>Service/Support Type</b>	<b>Portion of Study Families</b>
Case Management	Some (2.0)
Housing-related services	Few (1.8)
Coaching application/lease-up process	Few (1.6)
Financial supports for relocation costs	None/Few (1.3)
Building or neighborhood orientation	Most/All (2.8)
Housing system advocacy	None/Few (1.3)
One-time cash assistance to aid in lease maintenance	Few (1.7)
Non-housing related services	Some (1.8)
Legal services	Few (1.5)
Transportation assistance	Few (1.7)
Physical and mental health care	Some (1.8)
Family-related services – Parenting skills, family planning, family functioning, family preservation, elder-care	Some (2.0)
Benefit receipt & advocacy	Some (2.2)
Life skills; soft skills	Some (2.2)
Employment & education services	Some (2.2)
Family budgeting & financial planning/financial literacy; credit repair	Some (2.3)

Source: Service Coordinator Survey

Notes: For each service type, averages only include those sites where such services are offered. Average response across sites to questions about the portion of lowest-income families that have taken advantage of these adult- or family-focused supports and services in the past 3 months. (1) None/few; (2) Some; (3) Most/All.

**Exhibit F-4: Study families – average use of child-focused services, by type**

<b>Service/Support Type</b>	<b>Portion of Study Families</b>
Assistance with child-care or school enrollment	Few (1.5)
Child-care subsidies/vouchers	Few (1.7)
After-school enrichment	Some (2.2)
Academic support	Few (1.8)
Early intervention and trauma-specific services	Few (1.5)
Child/Youth counseling	Few (1.7)
Recreation	Some (2.2)
Youth development – support groups, service projects, youth employment	Some (2.0)

Source: Service Coordinator Survey

Notes: For each service type, averages only include those sites where such services are offered. Average response across sites to questions about the portion of lowest-income families that have taken advantage of these adult- or family-focused supports and services in the past 3 months. (1) None/few; (2) Some; (3) Most/All.

## Appendix G: Property Manager Interview Guide

### Understanding ELI Families, Services, and Outcomes at Home Funder Projects: Interview Guide for Property Managers – Module for Sites WITH SERVICE COORDINATORS

Interviewee: \_\_\_\_\_ HF Project: \_\_\_\_\_

Interviewer: \_\_\_\_\_ Date: \_\_\_\_\_

#### OPENING SCRIPT

- As you know, we are conducting a study for Home Funders that includes 8 properties supported with their financing, from across the state. Home Funders (HF) is a funding collaborative using philanthropic resources to provide capital to developers for producing and rehabilitating affordable housing. The study's goal is to shed light on promising practices for promoting family stability and longer term success in Home Funder projects, through greater understanding of current residents, services offered and used at or near the projects, and family and housing outcomes.
- Thank you for helping to assemble data on the project overall and for the lowest income families that currently live here.
- In this interview, we are gathering complementary information about the families – your perceptions of their strengths and needs, and housing-related outcomes, as a group – as well as information about the 'nuts and bolts' of how you do property management here. Perhaps most importantly, we want your expert assessment of promising property management practices for enabling successful transition and promoting residential stability for our lowest income families. For some of the questions, I'll ask you to choose from a set of possible responses. For others, we are hoping you can share stories or examples from your work here.
- As a reminder we are also gathering information about the resident services program at the property through an interview with the service coordinator.
- The final report will describe study projects and current HF families, as a group, identifying important variation across project and community types; and present promising features and practices for HF family housing success. No individual opinions will be presented without your prior permission.
- I will be taking notes during the interview, and will be recording the conversation using a digital recorder. This is only for my note-taking purposes and will not be shared with anyone beyond the research team (Andrea and I). I will destroy the recording once the final report is completed early this fall. The recording and my notes will be kept in a secure location.
- This interview should take about 1 hour.
- Your participation is completely voluntary. Furthermore, if there are any questions that you cannot or don't feel comfortable answering, just let me know and we will skip to the next one.
- Finally, taking part in this interview is your agreement to participate, and I have given you a copy of this information to keep for your records. Do you have any questions before we begin?

## I. RESPONDENT INFORMATION

1. Respondent Name: [POPULATE]
2. What is your title?
3. How long have you been working at this property? (Years/Months)

## II. CHARACTERISTICS OF LOWEST INCOME FAMILIES AT THIS PROPERTY

The first set of questions is about the characteristics of families with the lowest incomes that currently live at the property. I am specifically referring to families whose incomes are below 30% of the Area Median Income for their family size.

### B. HOUSING EXPERIENCES AND BACKGROUND

1. What portion of the lowest income families [READ EACH]...

Would you say [READ OPTIONS]

None/Few	Some	Most/All	Don't Know
----------	------	----------	------------

a. Re-located here from another town or region of the state?

b. Had some positive rental history prior to moving in?

c. Had no prior tenant history or had a largely negative tenant history (e.g. evictions, lease violations)?

d. Have considerable experience with homelessness or residential instability (including doubling up)?

I want to talk about the families living here that have a history of recent or lasting homelessness.

2. Have you worked with any formerly homeless families living at this property?

\_\_\_NO --- Skip to Q3

\_\_\_YES

- a. When you think about formerly homeless families, how are they different from the larger group of families that have extremely low incomes?

**Probe for both strengths or needs** (personal skills, abilities, and strengths, housing experiences, life- and family-issues, labor market connections, health and well-ness, child-related factors).

**Probe for the nature of the difference** (more/less common, more/less severe)

I now want to talk about the LOW-INCOME families living here - those with incomes up to 80% AMI for their family size. [ONLY ASK IF THERE ARE ANY LOW-INCOME FAMILIES]

**3. When you think about LOW INCOME families, how are they different from resident families that have extremely low incomes?**

**Probe for both strengths and needs** (personal skills, abilities, and strengths, housing experiences, life- and family-issues, labor market connections, health and well-ness, child-related factors).

**Probe for the *nature* of the difference?** (more/less common, more/less severe)

### III. SERVICE & OPPORTUNITY ENVIRONMENT – PM PROGRAM

The following set of questions is about basic property management operations at this property. Here I am referring to the functions for tenant selection, compliance, lease enforcement and rent collection, management of maintenance, security and safety, and tenant relations/community building.

Beyond these basic property management operations, some property management programs also include responsibilities for resident services (likely implemented by staff in a sub-unit). Alternatively, the resident service program is not included in property management responsibilities, but rather that of another organization. Unless I specify otherwise, please answer with information about the basic property management program at the property. Recall, we are also interviewing the service coordinator here so we will learn about resident services from them.

#### B. TENANT SELECTION

In the next set of questions, I want to learn how you find and select families for the project.

**1. Do you regularly update or inform a shared vacancy database as affordable units become available?**

\_\_\_ YES

\_\_\_ NO

**2. Do you prioritize any kinds of lowest income families for selection – for example, those with a history of family violence, or those that are homeless or at imminent risk of homelessness? This prioritization may be as a result of rental subsidy requirements or the mission of the property owner.**

\_\_\_ NO --- Skip to Q3

\_\_\_ YES

**a. What/who is prioritized [RECORD]?**

**3. Do you have any formal or informal relationships with organizations for identifying prospective families and referring them to you?**

☐ **NO --- Skip to Q5**

☐ **YES**

**4. What is the name of the organization?**

**[FOR EACH PARTNER,  
ASK THE FOLLOWING]**

	<b>1. What kind of Organization is it? Is it [READ OPTIONS]</b>	<b>2. Is this partner part of your community's Continuum of Care?</b>
a. [ORGANIZATION #1] [RECORD NAME]	<input type="checkbox"/> Housing service provider <input type="checkbox"/> Other service provider <input type="checkbox"/> Faith-based organization <input type="checkbox"/> Other	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know
b. [ORGANIZATION #2] [RECORD NAME]	<input type="checkbox"/> Housing service provider <input type="checkbox"/> Other service provider <input type="checkbox"/> Faith-based organization <input type="checkbox"/> Other	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know
c. [ORGANIZATION #3] [RECORD NAME]	<input type="checkbox"/> Housing service provider <input type="checkbox"/> Other service provider <input type="checkbox"/> Faith-based organization <input type="checkbox"/> Other	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know

**[IF NEEDED]: A Continuum of Care (CoC) is a regional or local planning body that coordinates housing and services funding for homeless families and individuals.**

**5. Would you say there are particular screening or selection processes, or mitigating factors you apply, for working with *formerly homeless families*, rather than families with the lowest incomes overall?**

☐ **NO, the selection process for homeless families is no different than our standard procedures --- Skip to Q6**

☐ **YES**

**a. What is different about the screening or selection process for formerly homeless families?  
E.g. flexibility with respect to positive landlord references and credit scores.**

**6. Finally, please tell me a little about the orientation process for the lowest income families that are moving in.**

**Does the lease-up and orientation process for the lowest income families at this property include [READ EACH]...**

Yes

No

a. An option of a payment plan for move-in costs – for example, paying the security deposit in installments?

b. A formal orientation meeting or tour of the property

c. Introductions to any current residents (either through their formal participation in an orientation meeting or some other means)

d. Do you provide written materials or a tenant manual to the property?

**C. LEASE ENFORCEMENT AND RENT COLLECTION**

The next set of questions is about standard procedures related to enforcing lease agreements and collecting rents. I want to understand standard responses and interventions when problems arise as well as any structures or systems you use to prevent and track issues and minimize their impact.

**7. What is the standard Property Management response to *overdue rent*? When is it first initiated (e.g. how many days after a missed payment)? And what are subsequent steps, as needed? Who is involved (e.g. service coordination staff)? [RECORD]**

**8. What is the standard Property Management response to *difficulties meeting other lease obligations* (e.g. unit damage or disruptive behavior)? When is it first initiated (e.g. after some number of incident reports or tenant complaints)? Who is involved (e.g. service coordination staff)? [RECORD]**

**9. Do you have a process or structure within your Property Management unit for ongoing monitoring of these interventions or the families thought to be at ‘risk’ of lease violation? E.g. Housing Retention Worksheet and regular meetings.**

\_\_\_ NO --- Skip to Q10

\_\_\_ YES

**a. What processes or structure do you use for ongoing monitoring of management interventions?**

**b. Who is involved in that monitoring?**

**10. What portion of current families with the lowest incomes have required or do require significant Property Management intervention? By that I mean more than one intervention in a year, or more formal actions (e.g. a ‘legal notice’ as compared to a ‘rent reminder’).**

\_\_\_ None/Few

\_\_\_ Some

\_\_\_ Most/All

**11. Do those requiring such action have a common set of characteristics or facets of their lives that appear to make lease maintenance a challenge? For example, the timing of benefit payments may be such that meeting the rent payment schedule at your property is a challenge.**

\_\_\_ NO --- Skip to Q12

\_\_\_ YES

**a. What characteristics or facets of their lives appear to make lease maintenance a challenge? [RECORD]**

**12. Would you say that families with a *history of homelessness at this property* require Property Management intervention by your team AT ABOUT THE SAME RATE as other families with the lowest incomes?**

\_\_\_ Can't answer, have not worked with formerly homeless families at this property – SKIP TO Q13

\_\_\_ YES – Skip to Q 13

\_\_\_ NO – Continue

**a. Would you say that families with a *history of homelessness at this property* require Property Management intervention by your team MORE THAN or LESS THAN other families with the lowest incomes?**

\_\_\_ Less Than – Skip to Q13

\_\_\_ More Than

**b. What about their housing history or experiences is limiting their ability to meet lease obligations – in your opinion? [RECORD]**

**13. Would you say that poor families with *slightly higher incomes (up to 80% AMI) at this property* require Property Management intervention by your team AT ABOUT THE SAME RATE as families with the lowest incomes? [ONLY ASK IF THERE ARE LOW-INCOME FAMILIES AT THE SITE]**

\_\_\_ YES --- Skip to Q14

\_\_\_ NO

**a. Do families with *slightly higher incomes at this property* require Property Management intervention by your team MORE THAN or LESS THAN resident families with the lowest incomes?**

\_\_\_ Less Than

\_\_\_ More Than

**14. Now I would like your appraisal of your Rule Enforcement and Rent Collection tactics for enabling families to meet their lease obligations and avoid formal action. Which of these tactics that we just talked about is most helpful for ensuring your lowest income families are able to meet their lease obligations or avoid more formal action?**

**a. Tell me more about how it enables success or attends to challenges (probe for examples/stories).**

## I. MANAGEMENT INFORMATION SYSTEMS

### 15. Do you use a computer-based property management software as part of the management of this property?

\_\_\_\_ NO – Skip to Section VI. Promising Practices

\_\_\_\_ YES

**a. What is the name of the software?**

**b. How long has it been in place here?**

**c. For what purposes does your team use this MIS system?** E.g. compliance monitoring, lease enforcement/rent collection, troubleshooting, and to make program improvements

## VI. PROMISING PRACTICES

In this section, I am interested in your expert opinion about promising **PROPERTY MANAGEMENT** practices for enabling residential stability among families with the lowest incomes, and for supporting their well-being and progress towards economic stability. We realize that many *other* factors influence family experiences, too, but want you to focus on management practices.

**1. Let's think about what works for stability in the first 6 months. How important would you say that [READ EACH] is to successful *transition and stability for the first 6 months* for the lowest income families?**

**Would you say it is....**

Not Important	Somewhat Important	Very Important	Don't Know
---------------	--------------------	----------------	------------

a. Tenant Selection Procedures (from identifying prospective tenants through selection and orientation)

b. Ongoing rental subsidies

c. Rule Enforcement and Rent Collection

d. Security

e. Community Building/Tenant Relations (e.g. tenant meetings, satisfaction surveys, newsletters)

f. Management Information Systems

g. Is there anything else that is particularly important? (RECORD)



**2. Now let's think about ongoing stability, say after the first year. How important would you say that [READ EACH] is to ongoing housing stability for the lowest income families?**

**Would you say it is....**

Not Important	Somewhat Important	Very Important	Don't Know
---------------	--------------------	----------------	------------

a. Ongoing rental subsidies

b. Rule Enforcement and Rent Collection

c. Security

d. Community Building/Tenant Relations (e.g. tenant meetings, satisfaction surveys, newsletters)

e. Management Information Systems

f. Is there anything else that is particularly important? (RECORD)

**3. Still thinking about ongoing housing stability for the lowest income families, which of these Property Management Operations is most important?**

**a. Tell me more about how it enables success or attends to challenges here** (Really probe for examples/stories).

**b. Would you say that such effectiveness is contingent upon particular features of this property, or could it 'carry' elsewhere?** Probe for project features that make it work here - location in MA, town/neighborhood, project size, income-mix, ownership structure, age. Probe for Property Management features that make it work here – staffing levels/capacity, staff competency, collaboration with service staff/partners.

**4. Are there any major service gaps or outstanding needs – either at this project or in this community – that are most needed for enabling housing stability at this property? If yes, describe what they are and how the gap influences family housing outcomes.**

## VII. OUTCOMES

This last section asks about your perception of how things 'turn out' for the lowest income families after moving into the property, in terms of their housing outcomes. We are particularly interested in experiences in their first 18 months of residence.

**1. First, let's think about the group of lowest income families. What portion of the lowest income families at this property [READ EACH]...**

**Would you say ....**

None/Few	Some	Most/All	Don't Know
----------	------	----------	------------

a. Successfully transitions into and remain at the property for at least 6 months?

b. Remains at the property for at least a year?

c. Remains at the property for more than a year?

d. Leaves the property for positive reasons (e.g. interest in another community, enrollment in a school or employment at a job in another community, family size change, increased income)?

e. Leaves the property for negative reasons (e.g. inability to meet lease obligations or eviction)?

**[ONLY ASK IF EXPERIENCE WITH FORMERLY HOMELESS FAMILIES AT THIS SITE]**

**2. Now, let's think about the subset that are formerly homeless. Would you say that formerly homeless families [READ EACH] ....**

**Would you say ....**

None/Few	Some	Most/All	Don't Know
----------	------	----------	------------

a. Successfully transitions into and remain at the property for at least 6 months?

b. Remains at the property for at least a year?

c. Remains at the property for more than a year?

d. Leaves the property for positive reasons (e.g. interest in another community, enrollment in a school or employment at a job in another community, family size change, increased income)?

e. Leaves the property for negative reasons (e.g. inability to meet lease obligations or eviction)?

**[ONLY ASK IF LOW-INCOME FAMILIES AT THE SITE]**

**4. Finally, let's think about the group of LOW INCOME families, with incomes up to 80% AMI. Would you say that this subset of poor families with slightly higher incomes [READ EACH] ....**

**Would you say ....**

None/Few	Some	Most/All	Don't Know
----------	------	----------	------------

a. Successfully transitions into and remain at the property for at least 6 months?

b. Remains at the property for at least a year?

c. Remains at the property for more than a year?

d. Leaves the property for positive reasons (e.g. interest in another community, enrollment in a school or employment at a job in another community, family size change, increased income)?

e. Leaves the property for negative reasons (e.g. inability to meet lease obligations or eviction)?

**6. Is there anything else you would like to share with regards to promising practices that I have not asked about or that comes to mind?**

**Thank you for your time. We appreciate the information and your knowledge about management at Home Funder supported projects. This will help us to inform Home Funders planning and provide the best supports for families.**

## Appendix H: Service Coordinator Interview Guide & Survey

### Service coordinator interview guide

#### Understanding Lowest Income Families, Services, and Outcomes at Home Funder Projects: Interview Guide for Service Coordinators

Interviewee: \_\_\_\_\_ HF Project: \_\_\_\_\_

Interviewer: \_\_\_\_\_ Date: \_\_\_\_\_

#### OPENING SCRIPT

- As you know, we are conducting a study for Home Funders that includes 8 properties supported with their financing, from across the state. Home Funders (HF) is a funding collaborative using philanthropic resources to provide capital to developers for producing and rehabilitating affordable housing. The study's goal is to shed light on promising practices for promoting family stability and longer term success in Home Funder projects, through greater understanding of current residents, services offered and used at or near the projects, and family and housing outcomes.
- Thank you for completing the survey. With that information, we have learned so much about the families and practices at this site.
- In this interview, we are gathering deeper information on a few of the topics covered in the survey: 1) the characteristics and experiences of families currently living in the property – particularly the subset of families that are formerly homeless; and 2) the 'in's and out's' of the promising practices you named– who they appear best able to support and under what conditions.
- As needed, I'll also clarify any responses that were unclear or missing in the survey.
- This interview should take about 45 minutes.
- I will be taking notes during the interview, and will be recording the conversation. This is only for my note-taking purposes and will not be shared with anyone beyond the research team (Andrea and I). I will destroy the recording once the final report is completed early this fall. The recording and my notes will be kept in a secure location.
- Your participation is completely voluntary. Furthermore, if there are any questions that you cannot or don't feel comfortable answering, just let me know and we will skip to the next one.
- The final report will describe study projects and current HF families, as a group, identifying important variation across project and community types; and present promising features and practices for family housing success. No individual opinions will be presented without your prior permission.
- Finally, taking part in this interview is your agreement to participate, and I will send you a copy of this information via email. Do you have any questions before we begin?

## I. CHARACTERISTICS OF ELI FAMILIES AT THIS PROPERTY

2. [Address any questions of clarification from the survey responses in this section.]

**My first set of deeper questions is about the families currently living in the property.**

3. **Our records and/or your survey responses suggest that some of the lowest income families living at the property were homeless just prior to their move in AND you know the homelessness history of current families (Q27). Is this correct?** [If yes, continue. If no, skip to Q 3]

**I'd like your impression of the FORMERLY HOMELESS families living at [PROJECT NAME].**

- a. **Which assets or needs of FORMERLY HOMELESS FAMILIES stand out as particularly important to their housing stability and broader family well-being?** (Probe for personal skills, abilities, and assets, housing experiences, life- and family-issues, labor market connections, health and well-ness, child-related factors).
- b. **[For each characteristic] Is this true for all ELI families or is it only true for those that are formerly homeless. [If also true], would you say that it is (more/less common or more/less intense) for formerly homeless families?**

## II. SERVICE & OPPORTUNITY ENVIRONMENT – RESIDENT SERVICES PROGRAM

4. [Address any questions of clarification from the survey responses in this section. Particularly open-ended responses to Q 20 about additional costs associated with resident services that are outside the formal budget for the resident services program.]

## III. UTILIZATION

5. [Address any questions of clarification from the survey responses in this section.]

## IV. PROMISING PRACTICES

6. [Address any questions of clarification from the survey responses in this section.]

**In these questions, I want your appraisal of the service program at the property, and particular features that seem most promising.**

**In the survey, you named several parts of the service program that help to keep families in their homes and potentially improve their economic stability. I want to better understand 'how they matter' here, for 'whom' and how well it would 'carry' to other projects.**

**Let's first think about helping families to settle in and remain here, happily.**

7. **What feature or piece of the service program is particularly important to keeping the lowest income families in their homes here?** (Probe for facets of the overall program (e.g. approach or staffing levels; probe for particular services or supports)
- a. **Tell me more about how it enables success or attends to challenges** (probe for examples/stories).

- b. **Would you say that such effectiveness is greater or more likely for some sub-set of ELI families, than the group on the whole?** Probe for formerly homeless families or families that have particular assets or challenges.
  - c. **Would you say that such effectiveness depends on particular features of this property, or could it 'carry' elsewhere?** Probe for project features that make it work here - location in MA, town/neighborhood, project size, income-mix, ownership structure, age...ask for examples of how these project features enable/constrain/inform the service program.
8. **Is there another feature or piece of the service program that is particularly important to keeping the lowest income families in their homes here?** (Probe for facets of the overall program (e.g. approach or staffing levels; probe for particular services or supports))
- a. **Tell me more about how it enables success or attends to challenges** (probe for examples/stories).
  - b. **Would you say that such effectiveness is greater or more likely for some sub-set of ELI families, than the group on the whole?** Probe for formerly homeless families or families that have particular assets or challenges.
  - c. **Would you say that such effectiveness is contingent upon particular features of this property, or could it 'carry' elsewhere?** Probe for project features that make it work here - location in MA, town/neighborhood, project size, income-mix, ownership structure, age...ask for examples of how these project features enable/constrain/inform the service program.

**Now, let's think more broadly about family well-being and progress towards economic stability.**

9. **What feature or piece of the service program is particularly important to family well-being or aiding progress towards economic stability?** (Probe for facets of the overall program (e.g. approach or staffing levels; probe for particular services or supports))
- a. **Tell me more about how it enables success or attends to challenges** (probe for examples/stories).
  - b. **Would you say that such effectiveness is greater or more likely for some sub-set of ELI families, than the group on the whole?** Probe for formerly homeless families or families that have particular assets or challenges.
  - c. **Would you say that such effectiveness is contingent upon particular features of this property, or could it 'carry' elsewhere?** Probe for project features that make it work here - location in MA, town/neighborhood, project size, income-mix, ownership structure, age...ask for examples of how these project features enable/constrain/inform the service program.
10. **Is there anything else about the service program that is particularly important to family well-being or aiding progress towards economic stability?** (Probe for facets of the overall program (e.g. approach or staffing levels; probe for particular services or supports))
- a. **Tell me more about how it enables success or attends to challenges** (probe for examples/stories).

- b. **Would you say that such effectiveness is greater or more likely for some sub-set of ELI families, than the group on the whole?** Probe for formerly homeless families or families that have particular assets or challenges.
- c. **Would you say that such effectiveness is contingent upon particular features of this property, or could it ‘carry’ elsewhere?** Probe for project features that make it work here - location in MA, town/neighborhood, project size, income-mix, ownership structure, age...ask for examples of how these project features enable/constrain/inform the service program.

**11. What are some service gaps or outstanding needs – either at this project or in this community – that are most needed for enabling housing stability and family well-being for the lowest income families at this property?**

## V. OUTCOMES

In this next set of questions, I want to better understand how things ‘turn out’ for ELI families living at the project AFTER THEY MOVE IN.

**12. In the survey, you said that ELI families here can hit some bumps on the road AFTER THEY MOVE IN in terms of their well-being or economic stability.** As a reminder, you said that families experience [NAME CHALLENGES].

- a. **Tell me more about the most common or pressing challenge they face, and how it effects family well-being** (probe for examples/stories).
- b. **Would you say that formerly homeless families face this same challenge? And to the same extent? If different, how so?** (Probe for more common, more severe/intense, harder to address/interrupt?)

**13. In the survey, you ALSO said that ELI families can reach important milestones AFTER THEY MOVE IN.** As a reminder, you said that families reach [NAME MIILESTONES].

- a. **Tell me more about the most common or important milestone they reach, and how it effects family well-being** (probe for examples/stories).
- b. **Would you say that formerly homeless families also reach this milestone? And to the same extent? If different, how so?** (Probe for more/less common, more/less severe/intense, easier to leverage/capitalize upon for further progress?)

I want to pull-back in my final questions, let’s think about families that have slightly higher incomes – between 50%-80% AMI. I’d like your impression of how the families with slightly higher incomes compare to those with the lowest incomes – that group that we have been focusing on so far.

**14. Do LOW-INCOME families have any distinct assets or needs related to their housing stability and broader family well-being when they first move in?** (Probe for personal skills, abilities, and assets, housing experiences, life- and family-issues, labor market connections, health and well-ness, child-related factors).

**15. Now think about things “turn-out” for low-income families in the first couple of years after moving in?**

- a. **Do LOW INCOME families hit different or fewer bumps in the road?** (Probe for reduced personal skills, abilities, assets, life and family challenges, compromised health or wellness, labor market challenges, child/youth-specific challenges).
- b. **Do LOW INCOME families achieve different kinds of milestones, or in different numbers, towards economic stability** (Probe for Increased personal skills, abilities, and assets, Life and family Milestones, Stabilized or Improved Health and wellness, Labor Market Milestones, Child-specific Wellness)

**16. Is there anything else you would like to share with regards to promising practices that I have not asked about or that comes to mind?**

**Thank you very much for your time and insights.**

## Service coordinator survey

## Understanding Lowest Income Families, Services, and Outcomes at Home Funders Projects: Service Coordinator Survey

Thank you for contributing your time and understanding to Home Funders. We are working to identify promising practices for transitioning and stabilizing the lowest income families that are living in the developments that Home Funders supports.

As part of this project, we are conducting a survey of service coordinators to learn from you about the lowest income families, as a group, and promising practices for promoting their well-being. This information is essential to completing the study; **however, we will need not need any identifying information about tenants.**

The survey questions ask you to think about the lowest income families currently living at the property – your perceptions about their assets and needs, the services that are provided to or facilitated by your resident services program, and how often these services are used by the lowest income families. Questions also ask for your perceptions of how services contribute to positive housing experiences and progress towards economic stability for lowest income families. You will also be asked to think about experiences for the subset of families who have been homeless prior to moving in – should such families live at the property.

**This survey should take about 30-40 minutes to complete.** Please provide your answers by entering an 'X' next to the appropriate response – you can either enter it into this word document or write on a hard-copy and scan or mail to me. If you would like me to mail a hard copy (with a postage-paid return envelope), just let me know. Please send the completed survey to [knd201@nyu.edu](mailto:knd201@nyu.edu) (or 88 Morrison Avenue, Apt. 1 Somerville, MA 02144) by **June 6, 2014**. Should you have any questions, please contact me (Keri-Nicole) by email or by telephone (646-265-2623).

Once I receive your responses, I will contact you to schedule a short telephone interview to dive deeper into a few topics.

Thank you in advance for your time and insights!



## I. RESPONDENT INFORMATION

1. So that we know who is responding to this survey, please provide your contact information:

**Name:**

**Position/Title:**

**Your professional mailing address (for sending your Visa card):**

2. What is the name of the agency that employs you? \_\_\_\_\_
3. Describe your role, including any primary areas of responsibility (e.g. case management or recreational activities)? \_\_\_\_\_
4. How long have you been working at this property? (Years/Months) \_\_\_\_\_

## II. CHARACTERISTICS OF LOWEST INCOME FAMILIES AT THIS PROPERTY

The first set of questions is about the characteristics of the lowest income families that currently live at the property. Questions focus on those characteristics that could help or hinder residential stability and family economic well-being. Certainly, people and their lives are ever-changing, but for simplicity please consider the period when families first move-in through 18-months of residency.

### A. PERSONAL SKILLS, ABILITIES, AND ASSETS

5. Considering all of the lowest income families you are currently working with at the property, **what portion have the following personal skills, abilities, and assets** – either when they arrive or in the first 18 months at the project?

*Select one per row (X)*

None/Few	Some	Most/All	Don't Know
----------	------	----------	------------

**a. Personal/Family Resources** – Information resources; emotional support network; a healthy parent-child bond

**b. Service beliefs and experience** – Positive attitudes, knowledge/experience with service providers, policies and procedures, and the effectiveness/supportiveness of social service system

**c. Psychological resources** – Motivation, resiliency, sense of control, optimism, persistence

**d. Social intelligence** – Listening & communication skills, likeability, kindness

**e. Labor Market Assets** – HS degree or GED, work experience in the past year, clean crime record

**B. HOUSING EXPERIENCES AND BACKGROUND****7. What portion of the lowest income families [READ EACH]...***Select one per row (X)*

None/Few	Some	Most/All	Don't Know
----------	------	----------	------------

a. Re-located here from another town or region of the state?

b. Had owned their own home or leased their own apartment at some time in their adult life?

c. Had never leased an apartment on their own before or had bad experiences with renting (e.g. evictions, lease violations)?

d. Have considerable experience with homelessness or housing instability (including doubling up with friends or family)?

**C. CHALLENGES**

8. Considering all of the lowest income families currently living at the property, **what portion faced challenges to housing stability and family well-being** –when they arrived at the property?

*Select one per row*

None/Few	Some	Most/All	Don't Know
----------	------	----------	------------

**a. Life and family issues** - Recent transition out of foster care; limited transportation, child or elder care resources; credit issues/limited financial literacy; limited parenting skills; language or cultural barriers; inability to find work

b. Significant **physical or mental illness or disability**, substance use, psychological relapse

c. History of interpersonal **violence** or victimization

d. Household head has been **convicted of a crime**/CORI record

**e. Child or youth related needs** - Physical or mental health challenges, developmental issues, delinquency, past or current child welfare involvement

**f. Multiple challenges**, across categories

<b>IV. SERVICE &amp; OPPORTUNITY ENVIRONMENT – RESIDENT SERVICES PROGRAM</b>
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The following set of questions is about the resident services program at this property – its focus, operations, and content.

**A. MANAGEMENT STRUCTURE/ORGANIZATION**

9. How would you best describe the **organizational structure for providing resident services** at this property? Please put an 'X' next to one of the following:

- ☐ Provided by the property owner
- ☐ Provided by a third-party vendor (e.g. the management company or another agency), that is wholly a subsidiary of the Owner
- ☐ Provided by a third-party vendor (e.g. the management company or another agency), that is NOT a subsidiary of the Owner
- ☐ Mixed – Self/Property Owner and a Third-Party Vendor

9a. Is the **SAME agency responsible for both Property Management at the property and resident services**? Note, different employees may be involved, but they are all employees of the same agency.

- ☐ Yes, the same agency is responsible for property management and resident services
- ☐ No, different agencies are responsible for property management and resident services

9b. Please tell me **which families at the property are included in the scope of the resident services program**. For example, contracted or defined services may be for all families at the property or for only a subset, such as extremely low-income or formerly homeless families:

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**C. SERVICE DELIVERY STRUCTURE, CONTENT, & TENANT ACCESS**

10. There are a number of supports and services that can aid housing and family outcomes – and they can be provided directly or through referrals to other agencies. For each of the following **ADULT-FOCUSED services**, please indicate how it is delivered at this property. It is likely many are not provided here; please indicate accordingly.

*Indicate all that apply (X)*

ADULT-FOCUSED Services	Case Management <sup>15</sup>	Other Staff in your Agency	Linkages to other agencies	Not Offered
a. Coaching or negotiating support in application & lease-up process				
b. Financial supports for relocation costs				
c. Building and neighborhood orientation				
d. One-time cash assistance to aid in lease maintenance (e.g. rent/utility arrears)				
e. Housing System Advocacy – Provide information or support related to renting a home, mediate with the landlord and/or housing courts, eviction prevention				
f. Transportation Assistance				
g. Benefit Receipt & Advocacy				
h. Physical & Mental Health Care				
i. Family-related - Parenting Skills, Family Planning, Family Functioning, Family Preservation, Elder-Care				
j. Legal Services				
k. Family Budgeting & Financial Planning/Financial Literacy; Credit Repair				
l. Life skills; soft skills – Conflict resolution				
m. Employment & Education Services				
n. Other (SPECIFY):				

<sup>15</sup> Non-clinical approach focusing on service coordination as well as helping the tenant build skill sets around maintaining housing, employment, and social connections

11. There are a number of supports and services that can aid housing and family outcomes – and they can be provided directly or through referrals to other agencies. For each of the following **CHILD/YOUTH-FOCUSED services**, please indicate how it is delivered at this property. It is likely many are not provided here; please indicate accordingly.

*Indicate all that apply (X)*

CHILD/YOUTH-FOCUSED Services	Case Management <sup>16</sup>	Other Staff in your Agency	Linkages to other agencies	Not Offered
a. Assistance with child-care or school enrollment				
b. Child-care subsidies/vouchers				
c. After-school enrichment				
d. Academic support				
e. Early Intervention and trauma-specific services				
f. Child/Youth Counseling				
g. Recreation				
h. Youth Development- Support groups, service projects, youth employment				
i. Other (SPECIFY)				

12. Please indicate (X) any **on-site facilities** that are part of the overall resident services program at the property?

	YES	NO
a. Space or rooms for service program use (e.g. case management sessions, classes, child care, community meetings). Please describe:		
b. Space or facilities for tenant quality of life (e.g. playground; green space). Please describe:		

<sup>16</sup> Non-clinical approach focusing on service coordination as well as helping the tenant build skill sets around maintaining housing, employment, and social connections

13. What portion of the services that **your agency directly provides** are available [READ EACH]...

Select one per row(X)

The Majority of Services	Some Services	None of the Services
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a. At the property (either in the building or the immediate complex)?

b. At a centralized location, that is off-site?

c. In the families' home?

14. What portion of the services that **your agency directly provides** can be accessed by families [READ EACH]....

Select one per row (X)

The Majority of Services	Some Services	None of the Services
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a. 24-hours a day (either on-site or on-call)

b. Regularly scheduled office-hours

c. Evening and weekend hours

d. By appointment

e. Walk-in

#### D. OUTREACH & ENGAGEMENT, ASSESSMENT, AND SERVICE PLANNING

15. What **family characteristics are prioritized (or mandated) in your outreach and engagement efforts** for resident services? If your program does not prioritize families with a particular tenant profile, please indicate 'Not a priority' for all characteristics listed.

Select one per row (X)

#### Family Characteristics Prioritized for Outreach

A Major Priority	Something of a Priority	Not a Priority
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a. Extremely low income (< 30% Area Median Income for family size)

b. Low Income (< 80% Area Median Income for family size)

c. Young families (either in terms of parent age or child ages)

d. Families having recently experienced homelessness

e. Strong Family Motivation and Skills relevant to housing and family success

f. Demonstrated difficulties maintaining a lease at this project (e.g. difficulty paying rent, disruptive behaviors, etc.)

g. Families with a history of domestic violence or trauma

h. Families with serious, persistent health issues that may include substance use, mental illness and HIV/AIDS

i. Other (SPECIFY)

15aa. Do you generally **begin outreach to families** at a set period after they've moved in (e.g. within the first month)?

\_\_\_ **Yes – When?** \_\_\_\_\_ **Then Skip to Question 16.**

\_\_\_ **No**

bb. When do you generally begin outreach to families ? *Please check all that apply*

\_\_\_ After a request or inquiry from the family

\_\_\_ After a request or inquiry from the property management staff

\_\_\_ After service staff observation of an opportunity to support/help

16. We want to understand the process staff use for working with families, particularly in terms of identifying the goals and services they should receive, and working together to achieve them. For each of the following, please indicate (X) whether it is part of the **standard service planning process** for each family you work with.

<b>Standard Procedures for Working with Families</b>	<b>YES</b>	<b>NO</b>
a. An initial assessment of family strengths and needs		
b. An assessment that uses a standardized assessment protocol or tool		
c. An assessment that considers all family members – including parents and children		
d. An assessment that considers multiple dimensions of family's lives – e.g. health, education and employment		
e. Individualized service plans and goals developed with each family		
f. Ongoing monitoring and/or re-assessment of family progress and needs		
g. Other (SPECIFY)		

**E. COORDINATION BETWEEN PROPERTY MANAGEMENT AND RESIDENT SERVICES**

17. Beyond administering the Resident Services Program at this property, service staff may assist in basic Property Management operations at the site. For each Property Management Operation, please indicate **the extent of coordination between property management and service staff** (including information sharing or joint action through regular meetings or correspondence).

Extent of coordination	Select one per row (X)		
	No/Little Coordination	Some Coordination	A lot of Coordination
a. Tenant Selection			
b. Lease Enforcement and Rent Collection			
c. Management of maintenance/building cleanliness			
d. Security and safety			
e. Tenant Quality of Life/Community-building (e.g. tenant meetings, satisfaction surveys, newsletters)			
f. Other (SPECIFY)			

**F. STAFFING & BUDGET**

Please provide staffing patterns and budget information about services program, on the whole. If necessary, please consult with the manager or supervisor of the service program.

18. What is the **current staffing level** (# of full-time equivalent positions) for services provision in the Resident Services Program? Please include program management/supervisory staff and para-/professionals directly providing or coordinating services. \_\_\_\_ (#FTE)

19. What was the **total actual budget for the resident services program in the last calendar or fiscal year**? Please include service provision and administrative costs, as well as in-house and fees for contracted services. \_\_\_\_ (\$)

20. Are there any **additional costs associated with the resident services program** that are outside of the budget?

\_\_\_\_ **NO** --- Skip to Question 21.

\_\_\_\_ **YES**

a. Please estimate those costs, as a percent of the budgeted costs - e.g None, 10%, 25%, 50% , >50% of budgeted costs. \_\_\_\_%

b. What kinds of costs (e.g. time, materials, transportation)? Please describe



**G. EXTENT/NATURE OF COMMUNITY OPPORTUNITY**

21. For each statement about the **neighborhood or community surrounding this property**, please indicate your level of agreement.

Select one per row (X)

STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
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a. The mainstream service system in the surrounding community is accessible to and largely provides critical resources for our families.

*These include publicly funded programs that provide services, housing and income supports to poor persons.*

b. The surrounding community provides sustainable employment opportunities

c. The surrounding community provides high-performing schools available

d. The surrounding community provides access to higher education

e. The surrounding community provides a safe environment

f. The surrounding community provides access to quality health care

g. The surrounding community provides sufficient public transportation services

h. Our families have (existing or new) familial and social networks in the local community critical to their happiness and success

i. The surrounding community provides sufficient affordable, high quality child care/early education

## V. SERVICE UTILIZATION AMONG LOWEST INCOME FAMILIES

The next section asks about the amount and kinds of supports and services that current lowest income families use at the property – from the moment that they arrive and going forward, thereafter.

### A. CASE MANAGEMENT – INTENSITY

If you reported the use of case management at the property in Question 10 above, please provide information about the case management operations at the property. If necessary, please consult with the manager or supervisor of the service program. **If there is no case management at the property, please go to QUESTION 24.**

22. Considering all of the families with extremely low incomes currently living at the property, **what portion are currently receiving case management support?**

- ☐ None/Few
- ☐ Some
- ☐ Most/All

23. On average, **how many families, at the property, is each case manager currently providing ongoing, case management support to?**

- ☐ 10 or fewer clients
- ☐ 11-20 clients
- ☐ 21-30 clients
- ☐ More than 30 clients

**B. ADULT-FOCUSED SUPPORTS AND SERVICES**

24. Considering all of the lowest income families currently living at the property, what portion have taken advantage of these **adult- or family-focused supports and services in the past 3 months?**

ADULT-FOCUSED Services	Select one per row (X)			
	None/Few	Some	Most/All	Not Offered
a. Coaching or negotiating support in application & lease-up process				
b. Financial supports for relocation costs				
c. Building and neighborhood orientation				
d. One-time cash assistance to aid in lease maintenance (e.g. rent/utility arrears)				
e. Housing System Advocacy - Provide information or support related to renting a home, mediate with the landlord and/or housing courts, eviction prevention				
f. Transportation Assistance				
g. Benefit Receipt & Advocacy				
h. Physical & Mental Health Care				
i. Family-related - Parenting Skills, Family Planning, Family Functioning, Family Preservation, Elder-Care				
j. Legal Services				
k. Family Budgeting & Financial Planning/Financial Literacy; Credit Repair				
l. Life skills; soft skills – Conflict resolution				
m. Employment & Education Services				
n. Other (SPECIFY)				

**C. CHILD/YOUTH-FOCUSED SUPPORTS AND SERVICES**

25. Considering all of the lowest income families currently living at the property, what portion have taken advantage of these **child/youth-focused supports and services in the past three months?**

CHILD/YOUTH-FOCUSED Services	Select one per row (X)			
	None/Few	Some	Most/All	Not Offered
a. Assistance with child-care or school enrollment				
b. Child-care subsidies/vouchers				
c. After-school enrichment				
d. Academic support				
e. Early Intervention and trauma-specific services				
f. Child/Youth Counseling				
g. Recreation				
h. Youth Development- Support groups, service projects, youth employment				
i. Other (SPECIFY)				

26. Considering all lowest income families currently living at the property, what portion have **taken advantage of three or more of these supports and services during their time here?**

\_\_\_\_None/Few

\_\_\_\_Some

\_\_\_\_Most/All

**D. COMPARING UTILIZATION – RECENTLY HOMELESS**

27. Please indicate whether current resident **families with a recent history of homelessness take advantage of services** LESS THAN, or AT ABOUT THE SAME RATE, or MORE THAN other families with extremely low-incomes.

If you do not know the homelessness history of current families taking advantage of program services, please indicate here and skip to the next item. \_\_\_\_DK

Select one per row (X)

	Less Than Other Lowest income	About the Same as Other Lowest income	More than Other Lowest income	Don't Know
ADULT-FOCUSED Services				
a. Coaching or negotiating support in application & lease-up process				
b. Financial supports for relocation costs				
c. Building and neighborhood orientation				
d. One-time cash assistance to aid in lease maintenance (e.g. rent/utility arrears)				
e. Housing System Advocacy - Provide information or support related to renting a home, mediate with the landlord and/or housing courts, eviction prevention				
f. Transportation Assistance				
g. Benefit Receipt & Advocacy				
h. Physical & Mental Health Care				
i. Family-related - Parenting Skills, Family Planning, Family Functioning, Family Preservation, Elder-Care				
j. Legal Services				
k. Family Budgeting & Financial Planning/Financial Literacy; Credit Repair				
l. Life skills; soft skills – Conflict resolution				
m. Employment & Education Services				
n. Other (SPECIFY)				

28. Please indicate whether current resident **families with a recent history of homelessness take advantage of services** LESS THAN, or AT ABOUT THE SAME RATE, or MORE THAN other families with extremely low-incomes.

If you do not know the homelessness history of current families taking advantage of program services, please indicate here and skip to the next item. \_\_\_\_DK

*Select one per row*

	Less Than Other Lowest income	About the Same as Other Lowest income	More than Other Lowest income	Don't Know
CHILD/YOUTH-FOCUSED Services				
a. Assistance with child-care or school enrollment				
b. Child-care subsidies/vouchers				
c. After-school enrichment				
d. Academic support				
e. Early Intervention and trauma-specific services				
f. Child/Youth Counseling				
g. Recreation				
h. Youth Development- Support groups, service projects, youth employment				
i. Other (SPECIFY)				

## VI. PROMISING PRACTICES

In this section, we are interested in your expert opinion about promising practices for enabling residential stability among families with extremely low income living in affordable housing developments, and for supporting their well-being and progress towards economic stability.

### A. HOUSING SUCCESS – PROMISING SERVICE PROGRAM FEATURES

29. Below is a list of features of your **resident service program that may affect resident families' housing experiences** – from the program's overall approach or philosophy to how you work with residents. For each factor, please indicate how important it is for promoting housing success among the lowest income families living here. Success could include a smooth and secure move into the unit, reduced rent burden, prevention or early resolution of issues related to lease maintenance, and continued residency at the property.

Select one per row (X)

Not Important for Housing Successes	Somewhat Important for Housing Successes	Very Important for Housing Successes	Don't Know
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a. Overall Approach – Philosophy, Emphases, Foci (e.g trauma-informed)

b. Tenant access to program services (ie. locations, schedule of availability)

c. Standard procedures for working with families (ie., assessment, service planning, monitoring)

d. Staffing for the program (ie., levels, staff expertise)

e. Coordination with Property Management

f. The level and nature of opportunity in the surrounding community

g. Other (SPECIFY)

30. Below is a list of **specific supports and services of your resident service program** that may affect **resident families' housing experiences**. These could include a smooth and secure move into the unit, reduced rent burden, prevention or early resolution of issues related to lease maintenance, and continued residency at the property. For each factor, please indicate how effective it is/useful for promoting family success for the families at this property, on the whole.

*Select one per row (X)*

	Not Effective for Housing Successes	Somewhat Effective for Housing Successes	Very Effective for Housing Successes	Not Offered
a. Financial supports for relocation costs				
b. One-time cash assistance to aid in lease maintenance (e.g. rent/utility arrears)				
c. Housing System Advocacy - Provide information or support related to renting a home, mediate with the landlord and/or housing courts, eviction prevention				
d. Transportation Assistance				
e. Benefit Receipt & Advocacy				
f. Physical & Mental Health Care				
g. Family-related - Parenting Skills, Family Planning, Family Functioning, Family Preservation, Elder-Care				
h. Legal Services				
i. Family Budgeting & Financial Planning/Financial Literacy; Credit Repair				
j. Life skills; soft skills training				
k. Employment & Education Services				
l. Other (SPECIFY)				



**B. FAMILY WELL-BEING AND ECONOMIC STABILITY – PROMISING SERVICE PROGRAM FEATURES**

31. Below is a list of factors related to your resident service operation that may affect **resident families' well-being and progress towards economic stability**. These could include family reunification, consistent access to health care, improvements in adult- and child well-being, increased income from public benefits or earnings, and employment and/or education gains. For each factor, please indicate how useful for promoting family success for the Lowest income at this property, on the whole.

*Select one per row (X)*

	Not Important for Economic stability	Somewhat Important for Economic stability	Very Important for Economic stability	Don't Know
a. Overall Approach – Philosophy, Emphases, Foci (e.g trauma-informed)				
b. Tenant access to program services (ie. locations, schedule of availability)				
c. Standard procedures for working with families (ie., assessment, service planning, monitoring)				
d. Staffing for the program (ie., levels, staff expertise)				
e. Coordination with Property Management				
f. The level and nature of opportunity in the surrounding community				
g. Other (SPECIFY)				

32. Below is a list of supports and services in your resident service operation that may affect **resident families' well-being and progress towards economic stability**. These could include family reunification, child school enrollment, consistent access to health care, improvements in adult- and child well-being, increased income from public benefits or earnings, and employment and/or education gains. For each factor, please indicate how useful for promoting family success for the Lowest income at this property, on the whole

*Select one per row (X)*

	Not Effective for Economic stability	Somewhat Effective for Economic stability	Very Effective for Economic stability	Not Offered
a. One-time financial supports for relocation costs or to aid in lease maintenance (e.g. rent/utility arrears)				
b. Housing System Advocacy - Provide information or support related to renting a home, mediate with the landlord and/or housing courts, eviction prevention				
c. Transportation Assistance				
d. Benefit Receipt & Advocacy				
e. Physical & Mental Health Care				
f. Family-related - Parenting Skills, Family Planning, Family Functioning, Family Preservation, Elder-Care				
g. Legal Services				
h. Family Budgeting & Financial Planning/Financial Literacy; Credit Repair				
i. Life skills; soft skills training – Conflict resolution				
j. Employment & Education Services				
k. School enrollment assistance				
l. Child-care enrollment assistance or subsidies/vouchers				
m. After-school enrichment/Academic Support				
n. Early Intervention and trauma-specific services				
o. Child/Youth Counseling				
p. Recreation				
q. Youth Development- Support groups, service projects, youth employment				
r. Other (SPECIFY)				

## VIII. OUTCOMES

This last section asks about your perception of how things ‘turn out’ for the lowest income families after moving into the property, in terms of their family well-being and progress towards economic stability. We are particularly interested in experiences in their first 18 months of residence.

### A. Family Economic stability & Well-being – Challenges & Accomplishments

33. What portion of the lowest income families experience these **challenges to their well-being or economic stability** in the first 18-months living at the property?

Select one per row (X)

None/Few Families Experience	Some Families Experience	Most/All Families Experience	Don't Know
------------------------------	--------------------------	------------------------------	------------

**a. Reduced personal skills, abilities, and assets** (e.g. loss of personal/family resources, loss of motivation, sense of control, negative or frustrated beliefs about service)

**b. Life and family challenges** (e.g. transportation crises, inconsistent child or elder care, loss of public benefits, food insecurity, economic stress, increased parental stress, temporary child separation, use of high-cost crisis interventions)

**c. Compromised Health and Wellness** (e.g. inconsistent healthcare, reduced physical or mental health, substance use, experience of interpersonal violence or victimization)

**d. Labor Market Challenges** (e.g. difficulty finding or keeping a job; too few hours)

**e. Child-specific Challenges** (e.g. delayed or inconsistent pre-/school enrollment and attendance, reduced physical or mental health, behavior problems or delinquency)

f. Other (Please describe):

34. What portion of the lowest income families achieve the following **milestones or make meaningful progress** towards greater well-being or economic stability in the first 18-months living at the property?

*Select one per row (X)*

None/Few Families Experience	Some Families Experience	Most/All Families Experience	Don't Know
------------------------------------	--------------------------------	------------------------------------	---------------

**a. Increased personal skills, abilities, and assets** (e.g. leveraged personal/family resources, increased of motivation, sense of control, positive beliefs about service)

**b. Life and family Milestones** (e.g. establish child or elder care, secure public benefits, increased financial assets, increased parenting skills, improved credit rating; greater financial literacy/bank account, child reunifications, other family reunifications)

**c. Stabilized or Improved Health and Wellness** (e.g. consistent/new healthcare access and treatment of chronic conditions, improved physical or mental health, reduced trauma symptoms)

**d. Labor Market Milestones** (e.g. success finding or maintaining employment or sufficient hours, secure subsidized or transitional employment, participation/completion in an education or training program, GED)

**e. Child-specific Wellness** (e.g. pre-/school enrollment and regular attendance, physical or mental health maintained or improved)

f. Other

**Thank you for your time. We appreciate the information and your knowledge about services at Home Funder-supported projects. This will help us to inform Home Funders planning and provide the best supports for families.**

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## Glossary

**Area Median Income (AMI)** – A statistic for the central tendency of incomes in a community. Specifically, half of the incomes are above this median value and the other half are below this median value. HUD adjusts that amount for different household sizes so that incomes may be expressed as a percentage of the area median income. For example, the families in this study qualified for Home Funders units because they had incomes 30% of the area median income for the surrounding area, or less.

**Certificate of occupancy date** – The date at which a newly constructed or rehabilitated property is deemed suitable for occupancy and lease-up can begin. In this study, this date is used as a proxy for when a study property ‘opened’.

**Extremely low-income (ELI) families** (also referred to as lowest-income) – Families whose incomes do not exceed the higher of the federal poverty level or 30% AMI.

**Exploratory analyses** – Research procedures used to become familiar with or summarize patterns in study data. Techniques include comparing averages across two or more meaningful subgroups, or visual scatterplots. It is useful to contrast these methods with explanatory methods used to test hypotheses, say about the relationship between two factors.

**Family Advisors** – Parents living in Home Funders units, but not in study properties, that were members of the study’s Advisory Panel. Two family advisors participated in the initial design meeting, aided with the design of data collection tools, and participated in a two-hour meeting to provide feedback on preliminary study findings.

**Family resources** – Intangibles people get from family, friends, and community that help them to be healthy, happy, and successful. This can include friends and family who are sources of information or knowledge, or who provide emotional support during difficult times.

**Home Funders** – A funding collaborative launched in 2004 to create 4,000 mixed-income housing units over 10 years, with 1,000 units reserved for homeless families and those in the lowest-income bracket. Home Funders provides capital to developers through two intermediaries (Community Economic Development Assistance Corporation (CEDAC) and Massachusetts Housing Partnership (MHP)) to produce and rehabilitate affordable rental housing.

**Labor market assets** – Individual traits that help people find and keep a job. In the context of low-wage workers, this can include having a high school degree

GED, work experience in the past year, and a clean crime record.

**Low-income Housing Tax Credit Program (LIHTC)** – Primary source of federal support creating place-based, affordable rental housing in the U.S. Tax credits are allocated annually to state agencies that establish state housing priorities and select developments to fund through a competitive process. All LIHTC projects must meet minimum affordability criteria for at least thirty years. Either 20% of the units must be rent-restricted and occupied by households with incomes at or below 50% AMI or 40% of the units must be rent-restricted and occupied by households with incomes up to 60% AMI.

**Ongoing rental subsidies** – Ongoing financial assistance that funds the rent on a unit or for a family. Rental assistance makes housing affordable by funding the gap between what a household can afford and the actual rent. There are two basic types: tenant-based (“mobile”) and project-based. Tenant-based assistance allows families to locate and rent a unit of their choice, and project-based subsidies are tied to specific units and stay with the unit when a tenant moves.

**Service Coordinator (SC)** – A social service staff person hired or contracted by a development’s owner or management company. The SC develops supportive professional relationships with the property’s residents. The SC also identifies, assesses, selects, develops, and maintains referral partnerships with community resources. This enables the SC to support residents’ goals, facilitating their access to services.

**Strength-based approach** – A social work practice that emphasizes people’s self-determination and strengths. When enlisting this approach, a service coordinator’s practice is client led, and focuses on the strengths families bring to a goal, problem or crisis.

**Study families** – The 107 families living in Home Funders properties that were the focus of this study. The families lived in family-sized units (with two or more bedrooms) at the eight study sites and had incomes of less than 30% AMI at the time of the study. Study families were further defined as single- or two-parent households with related children.

**Supportive housing** – A form of affordable housing that combines affordability with comprehensive services that help people live more stable lives. In this report, supportive housing is focused on people who face complex challenges due to housing history, substance use, and mental or physical health. Case management is a central component, and ongoing participation in this and other services may be a requirement of occupancy.



## Endnotes

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- <sup>1</sup> See 2006 and 2009 evaluations of Home Funders for useful discussions of the program's history and model. (Housing Partners Inc 2006, 2009)
  - <sup>2</sup> As but one example, the Housing Partnership Network recommends policies to achieve outcomes beyond housing as part of its proposed reforms to federal affordable housing and community development policies. They specifically point to funding for service coordinators at affordable housing in order to achieve social outcomes for residents. (Housing Partnership Network 2013). In Massachusetts, the 2012 *Act Relative to Community Housing and Services* called for a demonstration program to create 1,000 units of permanent supportive housing by 2015, focusing on units for families and sufficient funding for service coordination and service provision. (Office of the Governor, Deval L. Patrick and Lt. Governor, Timothy Murray 2012).
  - <sup>3</sup> See the series of *Greater Boston Housing Report Cards* over the last decade for discussion of housing production rates and challenges over time. Available at <http://www.northeastern.edu/dukakiscenter/housing/gbhousingreportcard/>.
  - <sup>4</sup> Another tactic is formal introductions of new residents to existing neighbors. While several sites reported using this approach in the past, none offered it as a 'winning' tactic and some have since stopped the practice as they felt it was unwanted or too much as families first arrive. Interestingly, both family advisors felt otherwise.
  - <sup>5</sup> Study sites do rely on referrals for many of the services they offer, as shown in Chapter 3 discussion of service delivery.
  - <sup>6</sup> An evaluation of several homelessness prevention initiatives in Massachusetts also found that families' access to cash assistance, flexibly provided, in concert with case management supports was associated with housing stability. (Friedman et al. 2007)
  - <sup>7</sup> Friedman et al (2007) also highlight the challenges that severe utility arrearages can present to families leaving shelters and recommend strategies for notifying households about the state's utility discount program or automatically enrolling assisted households in the program at the first signs of utility arrearage trouble as a worthy focus for prevention.
  - <sup>8</sup> In the 2009 Home Funders Evaluation, stakeholders similarly emphasized the challenges posed to families as a result of inconsistent eligibility requirements for human services programs at the state and federal levels, and recommended Home Funders advocate for needed changes in these systems (Housing Partners Inc., 2009).
  - <sup>9</sup> We compared average outcomes for study families across sites with different levels of these promising practices (these bivariate analyses are described in further detail in the Methods Appendix). We conducted separate analyses for various housing outcomes (i.e. the rates at which property managers formally intervene due to lease infractions, the rate at which families are up to date on their rent, average tenancy lengths, and turnover rates for all family-sized units). Separate analyses were also conducted for family economic outcomes (i.e. rates of income gains relative to the area median income and gains in earned income since moving in). While visual inspection of patterns generally supported expected relationships, the patterns are not in the expected direction for all of the tested relationships and statistical tests did not find differences in family outcomes (say among sites with richer and lesser service coordination).
- These analytical findings and qualitative recommendations suggest that additional data and analysis are needed to learn more about what works best and for whom – specifically multivariate analyses with family-level characteristics and service use over time and longitudinal measures of family outcomes. The lack of strong evidence here that these practices are associated with outcomes in study sites should not lead to conclusions that such practices do not matter. These are crude bivariate comparisons that, while providing some support for these recommendations from staff, are of association rather than causation and cannot account for the multi-level factors that contribute to family outcomes.
- <sup>10</sup> The actual age of the physical properties is likely considerably longer for those rehabilitated with Home Funders' financing.

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- <sup>11</sup> The sites were purposefully chosen and, as shown in Exhibit F-1, reflect the diversity of project types within Home Funders' entire portfolio.
- <sup>12</sup> A recent symposium of *Cityscape*, in 2013, critically examined mixed-income housing initiatives, available at <http://www.huduser.org/portal/periodicals/cityscape/vol15num2/guest.html>.
- <sup>13</sup> The proportion of for-profit management among those with third-party vendors is consistent with the distribution among third-party property management organizations (Diaz, 2004).
- <sup>14</sup> Interview guides drew heavily on best practice recommendations from the field including the Organizational Development Initiative of the Local Initiative Support Corporation and their series of workbooks on asset and property management (<http://www.instituteccd.org/-How-To-Do-It-/6-6-Housing/Asset-and-Property-Management.html>). Enterprise's series of online property management tutorials related to resident services also provided recommended practices (<http://www.enterprisecommunity.com/knowledge-central/online-tutorials/resident-services/part-1/property-mgmt-impact#sthash.kt4rE31x.dpuf>). Finally, given our interest in practices supporting vulnerable families and the inclusion of one Supportive Housing Project in the study, we also drew upon the Corporation for Supportive Housing's 'Supportive Housing Property Management Operations Manual' (CSH 2003).
- <sup>15</sup> For example, it would be interesting to know whether study sites that update shared vacancy databases and rely on referrals from service providers for prospective tenants have larger portions of lowest income families that were homeless in the period before moving in, as compared to sites without such practices. The final group of lowest income families living at study properties is, obviously, influenced by how much property managers were making units accessible to them when they were searching and the preventative approach they have taken to lease enforcement over the duration of their tenure. While we do have measures of current practices, we do not know what management practices were at the time of move-in or over time. Meanwhile, there are a host of other factors influencing current lowest income residents such as the characteristics of families that have been seeking out these units in their communities, and positive experiences for lowest income families after moving in that increased their incomes above the 30% Area Median Income threshold (and therefore out of our data collection) or support their moves out. We lack data on these dimensions. At the same time, the sites do not differ much in these practices, making it hard to discern how these practices shape the final group of families that we are examining here. On visual inspection of average characteristics, no clear patterns of relation were found.
- <sup>16</sup> Our experiences recruiting study sites suggests that service coordination staff is common among Home Funder-financed properties. Among the 11 properties we successfully contacted, 9 have a service coordinator.
- <sup>17</sup> We drew heavily on best-practices guides in the field, particularly related to supports for formerly homeless and vulnerable families, including the Corporation for Supportive Housing's 'Supportive Housing Property Management Operations Manual' (CSH 2003).
- <sup>18</sup> It is important to note, that there is no clear pattern between the richness of service coordination at a site and the portion of study families at that site that are supported with project- versus tenant-based subsidies. That is, the nature of ongoing subsidies does not appear to 'dictate' the level of services.
- <sup>19</sup> According to the National Residential Services Collaborative, family property resident services usually require a core capacity of facilities, staff and management systems at a cost of about \$300-\$400, and in some cases as much as \$600 per unit. They contrast this with services costs for supportive housing which range from \$5,000 to as much as \$15,000 per household per year (National Residential Services Collaborative 2005).
- <sup>20</sup> This is an expansive and growing area of research and evaluation, with separate foci on adult and youth populations, and outcomes such as education, economic well-being, and health, among others. Relevant literature reviews include Ellen and Turner 1997; Leventhal, Dupéré, & Brooks-Gunn 2009; and Fauth & Brooks-Gunn 2008.
- <sup>21</sup> On a site by site basis, these two measures of community opportunity do not consistently agree; however, there is somewhat better agreement on school quality. And taking the measures together, we are not able to identify any sites that are consistently 'higher' or 'lower' quality on both measures. This may not be surprising as they likely reflect different concepts – for example, site staff may consider the *quality* and *appropriateness* of

available jobs for residents rather than the distance to *all* available jobs, as in the DHCD scoring system. The one area of agreement is the relatively higher marks both measures give to the access to higher education and health care.

- <sup>22</sup> Study units are defined as family-sized units (that is, with two or more bedrooms) that are occupied by families whose incomes are currently less than 30% of the area median income in the surrounding community. Families were further defined as single- or two-parent households with related children. See Appendix A for a discussion of this definition and its implications.
- <sup>23</sup> Data constraints precluded measurement of other family characteristics that are relevant to housing stability and family well-being, in particular health or disability status and educational attainment. As a possible point of reference, the 2007 evaluation of the Homelessness Prevention Initiative in Massachusetts found that more than half of female household heads had only earned a GED or high school diploma and more than half had at least one medical condition (Friedman et al. 2007).
- <sup>24</sup> Our measure of recent homelessness directly parallels that used in the State's mandatory reporting requirements for affordable housing owners. "The tenant was homeless at some point in the 6 months prior to initial occupancy of this unit. HUD's definition of homelessness includes living in emergency shelters, transitional housing, or places not meant for human habitation." (Massachusetts Department of Housing and Community Development 2013).
- <sup>25</sup> This data was available in 6 of the 8 study sites.
- <sup>26</sup> Additional family-level information about outcomes would also help us better understand family experiences – in particular, child school enrollment and performance, changes to family composition, parents enrollment in education & training programs, credentials received, and health status.
- <sup>27</sup> It is not clear that these milestones are reached *more often* than others, rather that they are most prominent in the minds of service coordinators.
- <sup>28</sup> We collected additional information about the 'departing family' associated with each turnover (as shown in Exhibit 4-3), but demographic information and information about any property management interventions they had received is not included – in an effort to minimize reporting burden.
- <sup>29</sup> These are not directly comparable measures of turnover. Our data measures the number of 'departures' in 2013 while the state data measures the 'arrivals' (re-occupancy). Given that there is a lag between vacancy and a new occupancy, which can be quite lengthy, we feel that the rates may actually be more similar than they appear at face value. (Personal correspondence with Director, Bureau of Housing Management, DHCD, August 15, 2014).
- <sup>30</sup> As another point of reference, recent research on low-income neighborhoods finds residential mobility to be quite high (28% of families with children move each year), and mobility is comprised of very different types of moves, some good and some bad. (Kingsley, Jordan, and Traynor 2012).
- <sup>31</sup> Comparing the turnover rates across sites with varying lease enforcement practices did not provide clear support for the importance of such practices. Nor do we see that different service levels across sites are associated with turnover rates. However, this is not entirely surprising given that these bivariate analyses fail to account for other family, site- or community-level factors likely influencing turnover rates. Also, a better point of comparison may be the portions of turnovers that are positive and negative, rather than total rates. Unfortunately, only 5 of the 8 study sites provided this data.
- <sup>32</sup> Unfortunately, we don't have the data to compare characteristics of families, who moved 'up and out' and those that were evicted, nor compare their rates of service use or management intervention over time. However, we conducted analyses to explore relationships among family characteristics and turnovers. Specifically, we compared site average family characteristics and site turnover rates – including the portions of families that are headed by very young parents, average incomes, racial/ethnic composition, and employment. We did not find any statistically significant relationships. However, this is not entirely surprising given that these bivariate analyses fail to account for other site- or community-level factors likely influencing turnover rates. Moreover, these analyses are assessing a relationship between two different groups of families – those currently living at study sites and those who left in 2013.

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- <sup>33</sup> These measures of family economic outcomes are based on historic income data, whose quality vary across sites, and should be considered with care. Specifically, we looked at families' incomes relative to the area median income for their household size, comparing measures at their initial certification and most recently.
- <sup>34</sup> Specifically, we compared sites' average family characteristics and sites' service coordination operations for the 6 study sites with service coordinators. Given the relatively limited measures of family assets and needs in our data, such non-findings are not entirely surprising. By contrast, detailed assessments of individual families, from service coordinators records, would be more appropriate.
- <sup>35</sup> We also considered other 'vulnerable' sub-groups, such as those with very young heads or with very young children. Given the lack consistent data for comparison across these subgroups and often quite small numbers in this study sample, analytical options were limited. These preliminary analyses do not indicate any clear patterns.
- <sup>36</sup> For this discussion we focus on units with families that were homeless at some point in the 6 months prior to moving into Home Funders-funded housing. Per the definition used in the State's mandatory reporting system for affordable housing, homeless is defined as including emergency shelters, voucher hotel or motels, car or vehicle, transitional housing, domestic violence shelter, anywhere outside, and abandoned buildings (Massachusetts Department of Housing and Community Development 2013) .
- <sup>37</sup> A significant portion of these families (25%) come from one study site, located in the western part of the state. Therefore, we should take care in interpreting these 'average' characteristics of recently homeless families as they are heavily influenced by the families at this site. When comparing characteristics of recently homeless study families to 'the rest', separate analyses with and without this 'outlier' site both suggested that the two groups are demographically similar.
- <sup>38</sup> Many of the families defined as 'recently homeless' have not been homeless for quite some time because of their many years living at the Home Funders-funded property.
- <sup>39</sup> The 2009 Home Funders evaluation also found lowest income families, in general in Massachusetts, varying in their service needs in order to successfully carry out the responsibilities of tenancy and to achieve long-term self-sufficiency, as described by Home Funder stakeholders. (Housing Partners Inc. 2009)
- <sup>40</sup> Interpreting findings on residential stability, however, is best done in light of the assumptions behind the subsidized housing, itself. That is, we may assume that subsidies afford residential stability in the medium term, but that moves 'up and out' to market rate housing are ultimately hoped for. Alternatively, permanent stability in subsidized housing could also be a goal. In fact, we heard some service coordinators refer to families who moved on from the properties after some time, and after income and employment gains.
- <sup>41</sup> The What Works Collaborative identified a number of consistent obstacles residents of subsidized housing face in accessing mainstream supportive services (Cohen, 2010).
- <sup>42</sup> Since its inception, Home Funders has consistently recognized the role of services for very low-income families to aid successful transition and stability in their new homes (Home Funders. 2003), and invested in a pilot 'Initial Occupancy Grants Program' at funded sites. This recommendation, echoing that offered in the 2009 Home Funders evaluation (Housing Partners, Inc. 2009), recognizes these prior commitments and is offered along with other strategies for contributing to promising practices across the Home Funders portfolio.
- <sup>43</sup> See the U.S. Department of Housing and Urban Development website for information on this study and the interim evaluation report prepared by Abt Associates (available at: [http://www.huduser.org/portal/family\\_options\\_study.html](http://www.huduser.org/portal/family_options_study.html)).
- <sup>44</sup> The Regional Housing Network of Massachusetts recently summarized a number of barriers that families face in moving toward greater financial stability, beyond those measured here such as disabilities, reliability of sources of income, domestic violence, substance abuse issues, lack of education, deficits in life skills and the type, and the extent, and location of any support network for the family. (Regional Housing Network of Massachusetts 2014).
- <sup>45</sup> The Citizens Housing and Planning Association requested \$2.5 million for resident service coordinators as part of its FY2015 State Budget Priorities for Affordable Housing and Homelessness Prevention (<https://www.chapa.org/sites/default/files/Final%20Budget%20Priorities%20FY2015.pdf>).

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- <sup>46</sup> For a helpful starting point see a concept paper from the National Center for Healthy Housing documenting the many ways in which housing affects health and outlining potential next steps for fostering greater collaboration between the public health and housing policy communities to advance shared goals (National Center for Healthy Housing 2014).
- <sup>47</sup> <http://www.onefamilyinc.org/Blog/2012/09/20/new-lease-for-homeless-families/>
- <sup>48</sup> Prevention is one of several promising strategies identified by the National Alliance to End Homelessness in its review of practices nationwide. They describe tactics including mediation services that help families negotiate with their landlord, financial assistance to help families pay for back rent or utilities, and emergency assistance in food, clothing, transportation vouchers, and other basic necessities (National Alliance to End Homelessness 2006).
- <sup>49</sup> Enterprise Community Partners, Inc. provides a series of resources to aid management coordination with service coordinators as part of their on-line Resident Services Tutorial available at: <http://www.enterprisecommunity.com/knowledge-central/online-tutorials/resident-services/part-1/property-mgmt-impact>.