



STEWARDS OF AFFORDABLE HOUSING FOR THE FUTURE

WHO WE ARE

SAHF is a national collaborative of 12 nonprofit affordable housing providers. Our mission-driven alliance advances resident-centered policy changes and sustainable solutions for a world where every person has a healthy home in a flourishing community.

OUR COMMITMENT TO RACIAL EQUITY

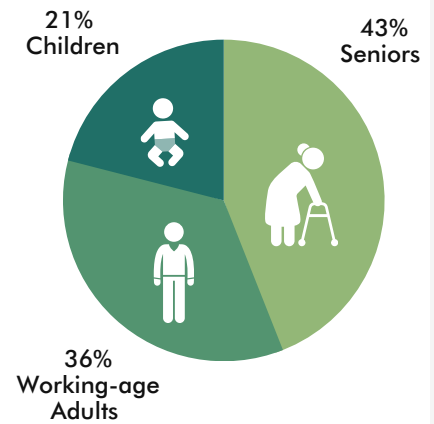
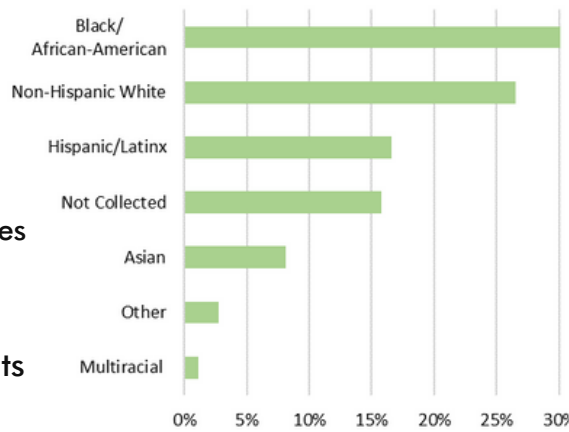
Centuries of racially unjust policies have created inequity in every aspect of society, including housing, making homes less affordable for many people of color. SAHF and its members have adopted a pledge to advance racial equity – working individually and collectively in six focus areas to close gaps in housing, wealth, health and other areas. This work begins with understanding who lives in SAHF member properties and the outcomes they experience.

WHO WE SERVE

 **1,948** properties

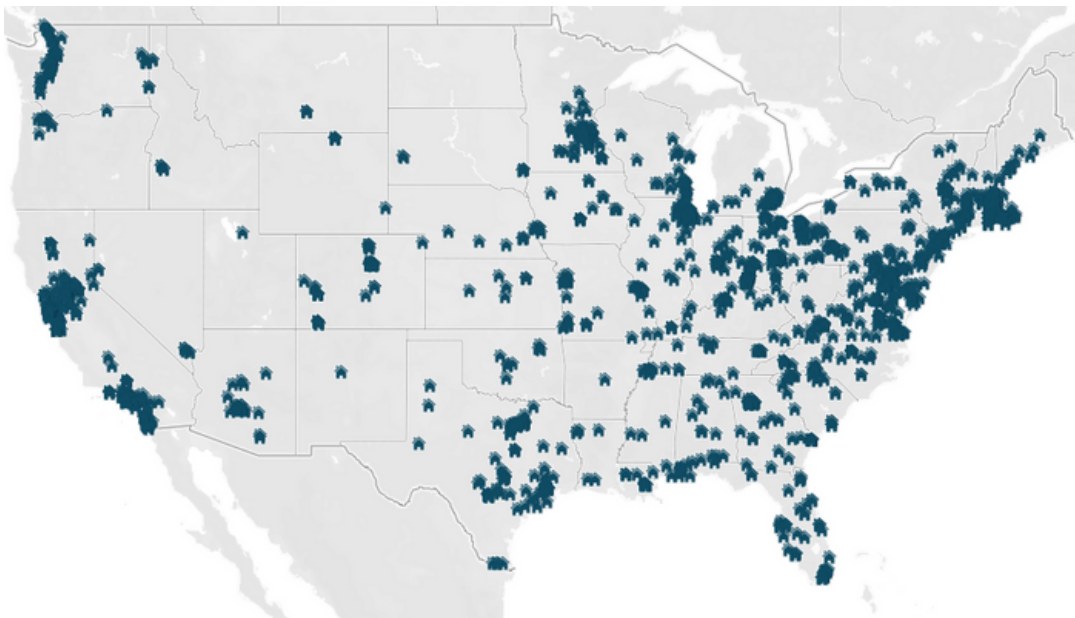
 **149,879** affordable rental homes

 **230,000+** residents



WHERE WE WORK

Each house represents one SAHF property



OUR MEMBERS



ECONOMIC IMPACT ¹

Every dollar spent on affordable housing generates ripple effects that multiply throughout the economy

AVERAGE ANNUAL IMPACT OF NEW CONSTRUCTION & REHABS

\$884 million

in wages and business income generated across SAHF's 12 members

7,894

jobs in the national supply chain

RECURRING LOCAL ANNUAL IMPACT FROM EXISTING PROPERTIES

\$967 million

in economic impact from property maintenance, resident spending, and taxes

16,100

jobs produced in local economies

JOB CATEGORIES SUPPORTED BY AFFORDABLE HOUSING



ENVIRONMENTAL IMPACT ⁶

SAHF is an industry leader in energy, water, and climate impact

The [Big Reach](#) initiated SAHF members' work to support the United Nation's goal of global carbon emissions reductions by 45% by 2030 and net zero by 2050 by reducing portfolio-wide carbon, energy, and water use. SAHF members continue these efforts and to date accomplished the following as compared to a 2010 baseline:

 **29%** decrease in energy consumption

 **23%** decrease in water consumption

 **45%** decrease in carbon emissions intensity

SUSTAINABLE HOMES

SAHF members work at every level of a building's life cycle to find sustainable, resilient and low-carbon improvements to properties and homes. Residents are currently benefiting from the following projects:

SUSTAINABLY BUILT/REHABBED

187 properties
14,415 homes

RESILIENCE UPGRADES

11 properties
688 homes

LOW-CARBON UPGRADES

418 properties
36,363 homes

RENEWABLES INSTALLED

179 projects
15,935 homes

RESIDENT IMPACT

Stable, affordable homes are a platform for resident well-being and opportunity, particularly when residents can access needed services.

EVICTION AND HOUSING INSTABILITY


SAHF members helped residents weather the economic stress of the pandemic by connecting them with **\$29 million**

(estimated) in federal Emergency Rental Assistance (ERA) and other local rental assistance programs to help prevent evictions. ²


70% fewer households experienced housing instability in SAHF member homes than market-rate renters ³

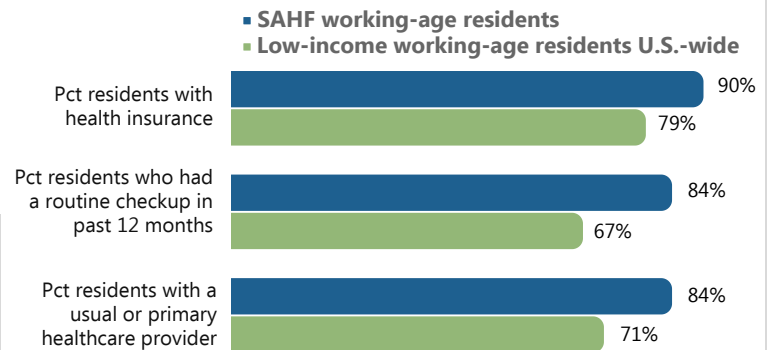
Households who engaged with resident services were **55%** less likely to experience housing instability than those who did not participate in resident services (2.4% vs. 5.4% instability rate)

FINANCIAL HEALTH

 Stable housing and resident services can provide residents with the resources they need to improve their finances. From 2016 to 2021, median household assets for non-disabled households increased by **68%**, from \$502 to \$844. This places SAHF residents on firmer financial ground than the 37% of Americans who reportedly cannot cover a \$400 emergency expense. ⁴

HEALTHCARE ACCESS FOR RESIDENTS

 Resident service coordinators in SAHF member properties often help connect residents with critical healthcare they need, such as primary care doctors/providers. ⁵



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Visit www.sahfnet.org/impact for methodology and more information about SAHF's impact

Notes to 2023 SAHF National Impact Report

1. Average annual impact of new construction and rehabs is calculated using multipliers referenced in the [methodology](#) of the 2023 [National, State and District Fact Sheets](#) created by Enterprise Community's [ACTION Campaign](#) to expand the Housing Tax Credit. For the approximately 40% of SAHF member properties that do not utilize the tax credit, we assume that the economic benefits of building & developing these properties are similar to LIHTC properties. SAHF members built 1,763 units in newly constructed properties and rehabbed 3,469 units in existing properties in 2022. Recurring local impact calculated using a multifamily multiplier from the National Association of Home Builders (NAHB)'s 2015 report, "[The Economic Impact of Home Building in a Typical Local Area](#)," which was adjusted to reflect SAHF resident income data and then applied to SAHF's total number of current properties. Job categories were collected from various NAHB reports.
2. All SAHF members worked to connect financially vulnerable households to rental assistance programs during the COVID pandemic; however, not all organizations were able to track and aggregate their cumulative efforts. The \$29M total is extrapolated to the overall SAHF portfolio of Family/Unrestricted properties from figures reported by three SAHF members across 379 properties and 31,676 units in a range of markets.
3. From 2015 to 2022, the percentage of families living in SAHF member homes that experienced housing instability ranged from 1.89% to 2.26%. SAHF rates exclude data from 2020 and 2021, during which federal and state-level eviction moratoriums resulted in unusually low housing instability & eviction rates across the SAHF members. The [Eviction Lab](#) is the first institute of its kind to track court-ordered evictions across the U.S.; however, they only have current data for selected cities across 10 states. They have compiled records of eviction filings in counties and jurisdictions across the country to estimate national eviction filing rates, up to the period of 2018. From 2000 to 2018, the average rate of unique renter households in the U.S. who have received an eviction filing is 6.67% (SAHF's calculations). For 2015 to 2018, the rate ranged from 6.1% to 5.8%. Therefore, SAHF's equivalent "housing instability rate" is only approximately one-third of the Eviction Lab's national rate. Eviction Lab requests the following citation for this data: "Ashley Gromis, Ian Fellows, James R. Hendrickson, Lavar Edmonds, Lillian Leung, Adam Porton, and Matthew Desmond. Estimating Eviction Prevalence across the United States. Princeton University Eviction Lab. <https://data-downloads.evictionlab.org/#estimating-eviction-prevalenceacross-us/>. Deposited May 13, 2022."
4. The statistic that 37% of Americans cannot cover a \$400 emergency expense comes from the Federal Reserve "[Report on the Economic Well-Being of U.S. Households in 2022](#)" published in May 2023: "When faced with a hypothetical expense of \$400, 63 percent of all adults in 2022 said they would have covered it exclusively using ...cash or its equivalent." SAHF rates exclude disabled households and households with null or \$0 reported assets.
5. Working-age adult here is defined as 18-64 years old. This chart indicates that SAHF residents are more likely to have a primary health care provider, more likely to have health insurance, and more likely to have had a routine checkup in the past year than low-income people across the U.S. Low-income in this case is defined as households with \$15K-\$25K in annual income. The average gross household income for households in SAHF member properties is \$18,160. U.S.-wide data comes from the 2021 CDC BRFSS (Behavioral Risk Factor Surveillance System).
6. More information about how SAHF calculates its members' energy and water use reductions can be found in SAHF's 2021 report, "[The Big Reach](#)." For each Sustainable Homes category, SAHF completed an analysis to determine the lifespan and therefore effectiveness of SAHF member projects based on the installed energy and sustainability features. As an example, the lifespan of lighting upgrades differs from the lifespan of a new construction project that achieved a green building standard. Each category reflects the number of homes in the SAHF member portfolio where the project is within the typical lifespan, and therefore is positively impacting those homes. More information on lifespans can be provided upon request.