# HOUSING STABILITY COHORT

## A Practitioner's Guide

Over the course of 18 months, the Housing Stability Cohort (HSC) —an interdisciplinary group of affordable housing practitioners (asset management, property management, and resident services)— convened, shared data, and tested new strategic engagement and programmatic responses to strengthen housing stability for residents.

Born in the wake of the pandemic, the goal of the HSC was to leverage and build upon emerging and resident-centered approaches used by mission- driven owners to support housing stability policies and practices. However, early months of the cohort had to focus on the more immediate, as these owners and operators with committments to stability scrambled to resolve significant rent arrears that outpaced and dwarfed emergency rental assistance amid skyrocketing operating expenses.

Through peer engagement, exploring the root causes of instability and working through a practice-based and resident-centered lens, the HSC moved away from reactive approaches to be more proactive and holistic, building tools and reimagining operational processes to advance housing stability.

We've been asked frequently to condense all of this into a short "how-to" guide on housing stability, but the reader can imagine it is not that simple. This Practitioner's Guide however is intended to help those seeking to move away from the reactive, highlighting key trends, promising practices and models drawn from the Housing Stability Cohort.

In following sections, we outline key themes to guide this work, specific examples and opportunities for practitioners to build and enhance staffing models and collaboration, proactive resident engagement and more trauma-informed communications, and data-driven approaches to housing stability.



## HOUSING STABILITY COHORT /

## What Can We Learn from the HSC

Housing stability initiatives are more than just eviction diversions, which is a crisis management tool that can often be too late and costly. Instead housing stability initiatives must be residentcentered, strategic and proactive, and consistent. As HSC members looked at their existing processes and supports, reimagined and tested new strategies, and engaged in peer sharing, these lessons became key:

Clear, accessible, communication through all stages of tenancy is essential in supporting housing stability. Effective communication is the cornerstone of trust-building in owner/operatorresident relationships. HSC members spent considerable time identifying key touchpoints with residents that can be better leveraged for success, creating more trauma-informed and resident-centered language for written communications, and identifying ways that teams can work collaboratively to build more positive relationships with residents and to reengage residents who are not paying rent and/ or have not been responsive to staff. The HSC's **Resident Communication Touchpoint Brief** highlights many of these practices.

It takes buy-in, engagement, and strategic coordination from asset management, property management, and resident services —at all levels— to have successful housing stability interventions. As HSC member's housing stability strategies shifted from reactive to proactive and ongoing, this necessitated organizations to assess how their teams were structured and operationalized to support this. Housing stability is a shared goal; HSC members spent significant time assessing their staffing models, mapping and codifying roles and responsibilities, considering how to support and build more resident-centered practices and operations across a resident's tenure, and building team relationships, coordination, and accountability.

Housing Stability initiatives require ongoing and proactive engagement with data. Data is often used to tell a story at a single point in time or is reviewed after an event or intervention. These data points for housing stability include on-time rent payments, arrears/past due rent (monthly and cumulative), lease violations, and evictions (including soft evictions or involuntary exits). While these assessment points are important, HSC members knew that leading/ risk indicators such as a household's rent burden (calculated from rent and income), household employment stability, and —particularly for seniors—any physical/mental health red flags, such as signs of dementia can support interventions. In SAHF's own analysis of HSC member data, we saw that as a household's rent burden increased so did the median arrears, increasing the likelihood of housing instability. For example, severely rent burdened households (those paying more than half of their income on rent) owed more than 3.5 times what those with rent burdens less than 30 percent (\$1886 compared to \$562). Several HSC members are building dashboards and other tools to enable them to interact with data in real-time and at periodic intervals to inform resident engagement and strategic outreach.

## HOUSING STABILITY COHORT

## **Evolving Staffing Models and Coordination** to Support Housing Stability

In order to build infrastructure and teams that can both respond to households in immediate crisis and operationalize more proactive and resident-centered strategies, owners/operators should map and codify roles and responsibilities; explore new staffing models; and build team relationships, coordination, and accountability.

### Mapping & Coordinating Roles & Responsibilities for Site Teams

These processes and commitments have created greater transparency for site-based teams, foster more collaboration, and have helped to create a system of accountability.



#### PROPERTY MANAGEMENT/ RESIDENT SERVICES AGREEMENT

An option for both owners that provide property management services internally and that contract externally with thirdparties, this formalized agreement between property management and resident services staff articulates expectations for partnership. Mercy Housing's <u>Partnership</u> <u>Resources Guide and Agreement</u> sets detailed expectations on communication and collaboration, with specific guidance around eviction prevention protocols.



## ROLES AND RESPONSIBILITIES

The NHP Foundation/Operation Pathways uses a RASCI [Responsible, Accountable, Supportive, Consulted, Informed] Framework as a tool to map roles and responsibilities across Asset Management, Resident Services, and Property Management. The framework provides a format for thinking through how each member of the team participates or supports different housing stability touchpoints. While the chart was built by property management and resident services, it is implemented by asset management, who ultimately ensures accountability from all parties. This has been key to success, including where NHPF Foundation/Operation Pathways works with a number of third-party companies to provide property management at their properties.

### **Staffing Strategies & Models**

As part of organizational and strategic efforts, many HSC members assessed their staffing models and structures to identify opportunities to create stronger teams and build more integrated and traumainformed processes both at an organizational and property level that are better positioned to proactively identify and address residents experiencing instability. The Community Housing Partners **reimagined their staffing structure and partnership between departments** with housing stability goals in mind, as detailed in the HSC Case Study Fostering a Culture of Housing Stability: A Case Study of Evolving Staffing Models and Collaboration. Other key strategies include:

#### \* Supporting Robust and Integrated Resident Services

While resident services staff have always supported housing stability goals, historically most have not had access to rent arrears and lease violations data in real-time. For many HSC members, this has changed and Resident Service Coordinators (RSCs) either now have access to this data in real time and/or are meeting weekly with property management to review reports and proactively identify and conduct outreach to households that are at risk of housing instability. And while most agree that RSCs should not be responsible for rent collection and lease enforcement (a property management function), HSC members recognize that the role of the RSC has evolved and is more clearly aligned with housing stability. They say this shift —with a clearer integration and partnership between Property Management (PM) and Resident Services (RS) is here to stay— resident services is a core function of property operations while also supporting the mission of resident stability.

### WHERE SHOULD RESIDENT SERVICES "LIVE"?

In some organizations, RSCs report through a property management structure, while in others, resident services departments have distinct oversight and very intentional integration and collaboration with property management. Both structures can work well, but building an organizational culture that prioritizes collaboration and accountability is key.

## 000 MODELS TO FUND/EXPAND RESIDENT SERVICES

Some organizations are piloting Hub models which typically are comprised of teams of 3-6 staff working collaboratively to provide resident engagement and supportive services to a group of properties. These models can help create full time positions that are easier to fill and retain staff for, create teams with deeper and broader skillsets, sustain services during times of staff turnover or absences, and scale supports to properties that historically have not had on-site services. These models can be adapted for varying intensities of services and incorporate some portion of virtual engagement, but most require some level of in-person engagement to successfully conduct outreach and support community building.

#### Optimize Rent and Income Management

Housing stability interventions need to not only focus on the household but also the systems that are intended to support that household. HSC data shows that physical vacancies and late or inadequate subsidy portions of rent were far too common. As a result, several HSC members have created a new "**Revenue Manager**" role that focuses on tenant-paid and subsidy-paid portions of rents, often working with public agency partners as tenured staff and institutional knowledge have shrunk, to ensure timely and adequate rent income.

#### SAMPLE TASKS OF A REVENUE MANAGER

- Outreach to PHAs, leveraging knowledge of obligations and allowances, to optimize PBV rents
- Assessing portfolio and HUD contract renewals to align what is allowed under different options
- Reviewing management fee add-ons to ensure all eligible are received
- · Working with owner/operator to agree up front what PHAs will pay for vacancies

Addressing revenue and managing incomes are critical components of ensuring a financially healthy property, one that can support services and other resident-centered needs. HSC members are already reporting this role as critical in early identification and communication of risks, responding to the resident and systems-level components of housing stability.

#### \* Building Teams - Relationships Matter

HSC members recognize that staff are essential in supporting housing stability, reporting better property performance and improved resident outcomes at properties with consistent and longer tenured staff (both property management and resident services). HSC members have also seen the relationship between resident stability and portfolio health/ financial sustainability. This has led to several advancements in prioritizing staff engagement and improving how teams work together, centering resident success.

Several HSC members have launched regular (ex. monthly or biweekly) meetings that bring together staff from asset management, property management, accounting, and resident services to review occupancy, recertifications, work orders, property financials, tenant arrears and other housing stability data for each property in their portfolio. As part of this structure, some have intensified communication and crossteam meetings, incorporated trauma-informed practices or tools, and developed standard agenda items, <u>checklists</u>, and data dashboards or data exchanges that are foundational tools to help guide meetings. In addition to weekly meetings between property management and resident services at the property level, The Community Housing Partner hosts <u>ROCCS Meetings</u>, which prioritize properties on a watchlist. While these meetings are run by asset management, they bring together property management and resident services for a 'back to basics' approach that requires conversation and collaboration. ROCCS stands for: (1) Rent, (2) Occupancy, (3) Collections & Certifications, (4) Condition of Properties, and (5) Staffing.

Several organizations are implementing a **coaching models** to build a culture of collaboration and high performance. Operation Pathways (NHP Foundation) has incorporated <u>Family Centered Coaching</u> training for all their resident services staff. Mercy Housing is using coaching to help them achieve a goal of improving net operating income (NOI) by 5 percent. Coaching frameworks help their frontline staff identify shared milestones that will help them achieve this larger goal, develop action plans, and feel empowered in the implementation and accountability for shared success.

## Taking a Data-Driven Approach to Housing Stability

Data collection and tracking is critical for an organization that is working to support housing stability, not only as a tool to respond to immediate stability needs, but also as a tool to build more collaborative teams and build practices that are more resident-centered, proactive, and strategic.

- A critical first step to making data-driven decisions about housing stability is having systems and practices in place to support real-time data sharing between property management and resident services staff. Frontline staff must be able to access current data (in reports or dashboards) about specific households who are behind on rent or have other housing stability challenges, such as lease violations, so they can target outreach and support for these households. Resident services staff can often help connect residents with emergency rental assistance, utility assistance, public benefits, financial coaching and employment programs, or other services. Up-to-date information helps staff target their outreach and helps build trust with residents. Popular dashboard tools include Microsoft's PowerBI and Salesforce's Tableau. However, creating these dashboards requires dedicated staff with expertise in database management, query design, etc. In lieu of dashboards, property management and resident services staff can collaborate to ensure that each department has up-to-date Excel reports and analysis (for example, sharing reports weekly).
- Data is an important tool in goal setting, teambuilding and coordination for site-based teams. Household-level and propertylevel goals can be interconnected, to emphasize the idea that property stability hinges on household stability (sometimes goals are framed as Key Performance Indicators or KPI's). For example, reports can include data on property financial goals, such as reducing bad debt and turnover, as well as housing stability goals, such as reducing household financial instability and evictions. Data informed goal setting also creates an expectation that all staff are accountable for achieving results (i.e., this is not just a resident service or a property management problem, but an organization-level problem).
- Discussing data should be part of regular meetings between property management and resident services staff in order to leverage the data to determine next steps, clarify any confusion or identify data quality or systems issues. The data points listed in the call-out box are all important; however, in conversations with staff and in reports and analysis it may be helpful to categorize data points as "leading" or "lagging" indicators. Leading indicators are the red flags that point to future problems or the underlying factors that drive instability,

#### HOUSING STABILITY DATA POINTS TO CONSIDER

- On-time rent payments
- Days behind in rent (common thresholds 30 or 60 days)
- Arrears amounts (monthly and cumulative)
- Recertifications, including when late
- Lease violations
- Evictions (including soft evictions or involuntary exits)
- Enrollment in repayment plans (and progress on repayment)
- Household's rent burden
- Household financial / employment stability
- Engagement with services and support
- Any physical/mental health risks, such as signs of dementia

such as levels of rent burden, financial instability, late rent payments or days behind in rent. Lagging indicators are the longer-term outcomes, such as cumulative arrears, evictions and bad debt (although there can be overlap between these categories). Flagging and addressing leading indicators can help staff target interventions. For example, SAHF's analysis of cohort-wide data found that residents who did not come in for their annual income recertifications had median arrears more than three times as high as those who had one recertification in the past year.

## **Data Considerations**

Organizations should consider the following when identifying indicators and building out their data tracking and reporting tools:

- Privacy and HUD Rules: There are misperceptions in the field about HUD restrictions on data sharing between departments within an organization. HUD restrictions pertain specifically to information gathered through the Enterprise Income Verification (EIV) system. EIV uses data matching with other federal agencies to verify tenant employment, income and other information, utilizing the form HUD-50059. Information in EIV is used by owners to verify employment and income at the time of recertification and to reduce errors in subsidy payments. Disclosure of EIV information to resident service staff is not allowed unless the RSC is present during the interview and assisting the tenant with the recertification process. EIV restrictions do not apply to data collected through other systems or methods, such as rent collections. Organizations should still confirm other limitations on data sharing and consider how to notify residents about data sharing within the organization and obtain consent for data sharing with external organizations.
  - Owner/operators should include disclosures or notices to residents within their lease-up materials about the ways in which their information is collected and used. Privacy notices should be clear, short, and enable residents to comprehend an organization's practices. They should indicate a) what information is collected and for what purpose(s), b) how that information may be shared, and c) how residents can limit data sharing or exercise their rights. An example of a privacy notice can be found <u>here</u>.
- Data Quality & Training for Staff: Complete data in property management software is critical to effectively address housing stability challenges. Owner/operators should align expectations among property managers on how and when to code household data into software. Data dictionaries, manuals and trainings are helpful for this work, as well as regularly reviewing data across sites to check for inconsistencies or irregularities.

Below are examples of how property managers and/or services staff can have differing interpretations on how data is coded into property management software or other data systems:

- Is back-due rent applied to past balances or the current balance?
- What types of activities rise to the level of a formal, coded "lease violation"?
- What are the categories of lease violations? How are these categories defined?
- When is an involuntary or forced move coded as an "eviction," as opposed to "non-payment of rent" or "owner initiated"?



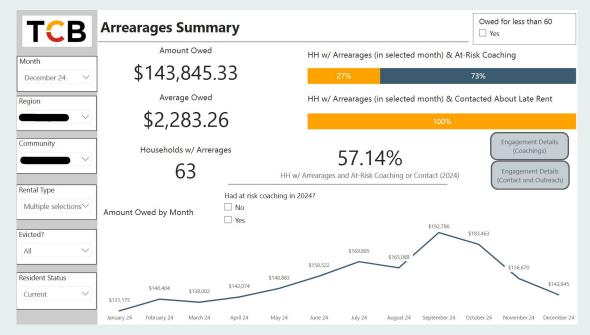
Good data quality helps build trust with staff. When some data is inaccurate in a system, staff may assume that most or all data is inaccurate and avoid using it to inform their work.

## LEVERAGING DATA TO INCREASE STAFF COLLABORATION AND IMPROVE HOUSING STABILITY

Like other affordable housing organizations, The Community Builders (TCB) has multiple data systems - some of which do not connect with each other. While their resident services (RS) staff record resident outreach and housing stabilization coaching notes into one system, property management (PM) tracks rental arrears and payments in a different system. Not all resident services staff have access to or feel comfortable navigating the PM data system to locate arrears information and support residents, so TCB created a dashboard in Microsoft's PowerBI that manually knits together RS and PM data.

<b>PM DATA</b>	<b>RS DATA</b>
Updated in Power BI on the 5 <sup>th</sup> of each month	Updated in Power Bl Nightly
Total amount of rent owed, a breakdown by charge type (rent, late fees, court agreements, etc.), how long each type of charge has been owed, and tenant type (affordable vs market)	If and how many outreach attempts were made to resident by RS staff, # coaching sessions provided to resident by RS staff

Collaborative Use of the Dashboard: TCB's property management, asset management, and resident services teams all meet for monthly (if not more regularly) 'statement of operations' meetings where they review the data in the dashboard and maintain a watchlist of households that need outreach and support. This easy-to-use dashboard allows the team to access resident data in real time, and filter that data to focus, target and prioritize. This has been a gamechanger in meeting RS' 2024 goal of connecting with 60% of the residents who have carried a balance for less than 60 days. TCB's site-based teams have leveraged this dashboard, to target their outreach and coaching sessions, with 99% of residents who have a coaching session remaining stably housed.



This example shows a property-level dashboard, with identifying information removed. TCB can also view data at a household level.

## HOUSING STABILITY COHORT

Strategies to Support Housing Stability throughout Residents' Tenancy

A key learning of the HSC is the importance of proactive and consistent resident engagement to support housing stability. Below are **specific touchpoints in a resident's tenancy with recommended housing stability strategies and considerations.** 

### **Tenant Selection**

Access is a precursor to and important component of housing stability. As owners/ operators determine the criteria and requirements for prospective renters, in compliance with fair housing and the programs providing financing for the property, they should consider the following:

- Review and amend Tenant Selection Plans to ensure fair selection processes, reducing barriers to entry where possible. Considerations include <u>criminal background screenings and checks and credit</u> <u>scores</u>, that may fence out potential residents that could be stably housed.
- Be transparent with tenant selection plans and procedures, making them publicly available for prospective residents.

Consider the actual affordability of rent to the prospective resident. Rent burden, especially severe rent burden (spending more than 50% of income on rent) is highly correlated with housing instability. One way to do this is to review income to rent ratio requirements, and consider adjustments where rental assistance is not available. Several jurisdictions already limit the extent to which owners/ operators can impose income to rent ratios requirements above a certain threshold (ex. more than 3.0 or 3 times rent in income) and owners/operators should comply with these requirements as well as consider how higher ratios can create barriers to potential tenants. Owners/operators are also recognizing though that absent rental assistance that allows residents to pay 30% of their income on rent, even rents in Low Income Housing Tax Credit (LIHTC) properties may be too high for some residents. Several members of the HSC have accordingly adjusted their income to rent ratios, moving from no minimum or up to 1.5x rent to now 2.0x rent (meaning that the renter would at least have less than half of their income devoted to rent). Owners/operators should also consider cost burden as a challenge to property stabilization, and future financing.

## Lease Up and Orientation

While the **lease and other orientation materials are helpful in outlining both resident and landlord responsibilities, they can also be a source of information overload** with dozens of pages of information, often in legal language that can be unclear to some residents. The lease-up process is further complicated in affordable housing where complex eligibility requirements are in place, such as income verifications and annual income recertifications. In addition to engagement and materials provided at move-in, **it is important to engage with residents 3-6 months after lease signing**. These touchpoints create an opportunity to continue building a relationship with residents and review some of the information that was provided at move-in, but might have been lost amidst all of the paperwork and moving logistics.

Owners/operators should consider conducting written and verbal walk-throughs of all lease requirements and exploring the use of a one-pager, summary document, or video briefing to help residents understand key terms of the lease, how to pay rent, request maintenance, address disputes, and when and where to reach out for assistance. The CHP's <u>Welcome Home Kit</u> and POAH's <u>Move In Packet</u> offer two good examples of clear and accessible written tools. The HSC 's <u>Resident Communication Touchpoint Brief</u> highlights many of these practices, as well.

## **Rent Collection**

On-time rent payment is crucial for housing stability. Housing owners may assume that residents will remember when to pay their rent each month or reach out for assistance if they anticipate being unable to pay.

- In the same way that mortgage, insurance, and utility companies send invoices to their customers each month, **rent reminders** are a simple way to help residents prepare to pay their rent on time. POAH developed a sample <u>letter</u> and <u>poster</u>.
- Resident services staff must be able to access current rent collection data (in reports or dashboards). Resident services staff can help connect residents with emergency rental assistance, utility assistance, public benefits, financial coaching or employment programs, or other services. Up-to-date information helps staff target their outreach, prevent or intervene in rent arrearages or other lease violations before they escalate into a crisis and helps build trust with residents.
- \* Some HSC members are also exploring **rent rebate programs**, **such as** <u>Stake</u> —where residents receive cash back for on-time rent payments. Recent HUD communication clarifies that this is not considered income, thus opening up the opportunity for this pilot to be scaled.
- Some residents may also benefit from
   rent-splitting —an emerging model where residents can pay portions of their rent at regular
   intervals that better align with when they receive their income (after SSI or biweekly for paychecks).
   HSC members are exploring fin tech platforms, such as <u>Flex</u> and <u>Flagstone</u>, to facilitate management
   of this program.

HSC members are also exploring, and some have scaled **tiered rent increase models**. This generally includes an analysis of rent burden for each household, recognizing the impact of rent burden on households' housing stability, and then implementing higher allowable rent increases for those with no burden and smaller or no rent increases for those severely cost burdened.

Tiered Rent Increase	Rent Burden (% of Income)
0%	more than 50%
3%	30 - 50%
5%	20 - 30%
10%	less than 20%

EXAMPLE OF TIERED RENT INCREASE MODEL

This is a more complex strategy, requiring adherence to program regulations, higher staff capacity to conduct and implement the tiered structure, and may not be possible if there are local rent restrictions that limit the ability for flexibility in rent setting.

## Recertifications

For residents in HUD-assisted housing and many LIHTC properties, recertification is an opportunity to review requirements and ensure rent charges are accurate according to household income. Unfortunately, it can be challenging to help residents through interim and annual recertifications given residents and site staff don't fully understand its importance nor the often complicated and multistep process.

A clear explanation of when and how to recertify can prepare residents to successfully complete the process. HSC member, POAH, developed a "Road to Recertification" to help improve compliance and communicate requirements in plain language. The checklist is designed as a roadmap with seven steps that residents can check off when completed; and explains why certain steps are important, such as "Step 7: Come into the office and sign your lease in person (Your recertification is not complete until you sign your lease)."

Ensure site staff, including property management and resident services. understand how recertifications are used to adjust rent charges, and how failure to recertify impacts the resident and property with loss of subsidy. Residents may be eligible for interim recertifications to lower rents if they lose their job or have another financial disruption, and on-time annual recertifications are needed to ensure that subsidy is still received. If the tenant fails to recertify annually, the subsidy is lost, and they are billed the full market rent which can balloon their rent arrears and make repayment far more unlikely. For example, SAHF's analysis of cohort-wide data found that the average arrears for households at properties with project-based rental assistance (PBRA) was \$1,556, compared to only \$397 for households who had one typical recertification and \$660 for households who had four or more interim recertifications. Should a resident fail to pay that substantially higher market rent, the owner is obligated to evict for nonpayment<sup>1</sup>

Take advantage of HUD's flexibility in tenantinterim recertifications (announced March)2024) by implementing retroactive rentdecreases. Owner/operators must establishthis as a written policy to exercise this flexibility.Owner/operators can also review and amendtheir hardship exemptions (eg. minimum rent,childcare expenses) where possible.

#### Lease Renewals

For non-HUD assisted housing, the **annual lease** renewal is a comparable touchpoint to recertifications and can be used to share information to support housing stability.

\* HSC member, WinnCompanies, provides a Housing Stability Notice to residents both during move-in and the lease renewal and/or recertification process. Both residents and the property manager must sign the notice annually. Although the notice is tailored to unit type and household circumstances, it typically includes discussion points such as rent payment options, property management and resident services contact information, overview of the collections process, financial hardship review process, local mediation services, and other resources.

### When Rent is Late

If a resident falls behind on rent, there is a window of opportunity when site staff or third-party organizations can intervene effectively to prevent an eviction for nonpayment.

- Well-crafted <u>late rent notices</u> are a critical part of this intervention, and should include information about how to contact property management and resident services staff, conduct interim recertifications and set up repayment plans if they are available.
- Resident service coordinators can also intercede. HSC member, Eden Housing, uses a <u>Housing</u> <u>Stability Support Plan</u> in response to lease violations, including missed rent payments. If a resident receives a late rent notice or lease violation, the site's Resident Services

<sup>1</sup> This is the protocol for residents in properties with Project-Based Rental Assistance or Project-Based Vouchers. For those with Project Rental Assistance Contracts (PRACs), residents' tenancy may be terminated after failure to recertify.

**Coordinator (RSC) will work with the resident to identify goals, resources, and action items to address the challenge or issue.** As a final support process, Eden has developed the <u>Eviction Prevention Checklist</u> to document the reason for eviction and to ensure resident services has made at least 3 attempts to offer services and support prior to starting the eviction process.

Repayment Agreements: Repayment agreements can be a helpful way to re-engage and get residents back on track, but can also increase risk for residents who cannot afford the repayment amounts, and for owners/ operators who may no longer have legal authority to evict if the resident is out of compliance. HSC members tested and modified models for improved success and reduced risk, considered models that adequately incentivize engagement, compliance and affordability. Several HSC members recognized that capping repayment amounts per month to ensure the renter was not severely rent burdened was an important ingredient for effectiveness. Often though that was not enough, and some level of rent forgiveness was needed especially if the renter had more than \$500 in past due rent. This can be a difficult decision, especially in light of operating challenges owners are facing, but can often be less expensive than evicting. As an example, one HSC member required a renter who had entered a repayment agreement to pay their current rent, plus 10 percent more a month to reduce their arrears, and if successful for 6 months, the remainder of the arrears was forgiven. The goal was to ensure current and future compliance, as opposed to being repaid the full amount of past due rent.

## HOUSING STABILITY COHORT /

## Next Steps for Housing Stability

Some owners/operators of affordable housing, faced with operating and resident challenges in the wake of the pandemic, have cried out for "business as usual" but through peer engagement, exploring the root causes of instability and working through a more practice-based and resident-centered lens, the HSC has brought forward a new framework to advancing housing stability. This recognizes that many of the challenges to housing stability existed prior the pandemic and require a more proactive and holistic response, building tools and reimagining operational processes. While this practitioners' guide provides strategies and considerations for this work, we know it continues; and owners/ operators should test new approaches, including staffing models, communications and resident-centered strategies to do so. This will need to be accompanied by flexibilities and resources to scale —a task SAHF and its members are ready for.

Acknowledgments: SAHF thanks JPMorgan Chase Foundation for its generous support. Unless otherwise specifically stated, the views and opinions expressed in this brief are solely those of SAHF and do not necessarily reflect the views and opinions of JPMorgan Chase & Co. or its affiliates.

### HOUSING STABILITY COHORT PARTICIPANTS

SAHF's Housing Stability Cohort is a unique interdisciplinary working group of property management, asset management, and resident services leaders. The full list of HSC Participants include:

- BRIDGE Housing\*
- CommonBond Communities\*
- Community Housing Partners\*
- Eden Housing
- Mercy Housing\*
- National Church Residences\*
- National Housing Trust\*
- Preservation of Affordable Housing\*
- Prospera Housing Community Services
- The Community Builders\*
- The NHP Foundation /
   Operation
- Pathways\*
- WinnCompanies

#### \*Designates a SAHF member

Eden Housing and Prospera Housing Community Services are members of the Housing Partnership Network (HPN), a business collaborative of 100+ housing and community development organizations, which provided additional support and insights to the HSC's work.



www.sahfnet.org