



The Case for Resident Services

Improving housing stability, financial resilience and residents' lives.

by Stewards of Affordable Housing for the Future (SAHF)

Service-enriched housing works first and foremost because it improves residents' lives. The post-COVID findings presented in this brief demonstrate how resident services coordination contributes to improved housing stability and financial outcomes — particularly during a period of elevated resident need and sustained economic strain — and complement the evidence presented in the [Abt Report](#), demonstrating the positive impact of resident services on property financial performance. Across outcomes, the pattern is consistent: **residents living in properties with onsite service coordination experience stronger indicators of stability and upward mobility. Taken together, we know that stable and healthier residents are critical for healthier, more stable properties.**

This brief summarizes findings from Stewards of Affordable Housing for the Future (SAHF) member data (2022–2025) on the relationship between resident services and three core outcomes: **housing stability, financial health, and health and wellness.**

KEY FINDINGS

- **Housing stability and financial resilience is stronger in properties with resident services.** Across most subsidy types, age groups, incomes and geographies, properties with resident services show lower rates and amounts of rent arrears – demonstrating the stabilizing effect of consistent on-site resident support.
- **Resident services are most effective when integrated with property operations:** Coordinators are increasingly using real-time data (i.e. arrears, lease risk flags) to prioritize outreach and connect residents to resources before crises escalate.
- **Employment gains where services exist:** Residents in properties offering employment and/or financial services saw a 5% increase in labor force participation from 2023 to 2024, compared with a 1% increase for residents in properties with no services.

- **Resident Services is a successful strategy for increasing healthcare access and reducing food insecurity:** Across multiple measures, residents in service-enriched SAHF properties report substantially better access to healthcare than comparable low-income populations nationwide. For example, families in SAHF properties with resident services are 22 percentage points more likely (91% to 69%) to report having a usual source of care as compared to a national benchmark of low-income families.
- **Impact is amplified for residents facing the greatest barriers:** Targeted programs show especially large improvements among residents with higher baseline unemployment or instability risk.

WHY THIS MATTERS NOW

Financial sustainability for affordable housing properties is a priority for both property owners and residents as we face decreasing federal subsidies and a massive shortage of available units. Our findings demonstrate that effective resident services provide **stability for the properties and the residents**. Since the pandemic, many households face higher acuity needs (especially behavioral health), ongoing food insecurity, and heightened risk tied to benefits changes (e.g., SNAP and Medicaid). At the same time, providers face rising costs and staffing pressures that make it harder to sustain services—exactly when residents need them most. This moment calls for clear evidence about what resident services achieve and why they should be treated as an essential component of stable, resident-centered housing.

WHY SAHF

For more than a decade, SAHF, and its collaborative of 13 affordable housing developer members have invested in developing and scaling robust systems of [resident services coordination](#) and [outcome measurement](#), building the [evidence base](#), and lifting up and sharing best practices for service-enriched housing. In addition, SAHF administers the CORES certification program, leveraging the resident services experience and expertise of the 100+ certified organizations.



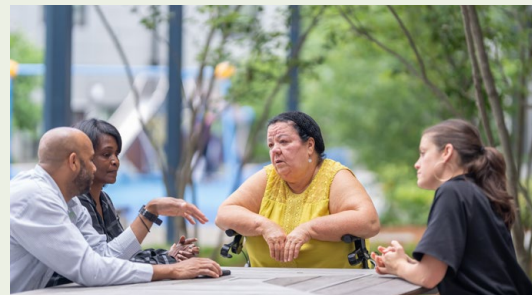
Evolution in Resident Services Models and Data Use

Resident services models are significantly evolving in response to rising resident needs, increasing financial pressures across affordable housing portfolios, and more efficient technology and workflow. As housing stability has become a more urgent priority, practitioners are adapting staffing structures, workflows, and data practices to deliver earlier, more targeted, and more effective support.

Shifts in Staffing Models and Priorities Aligning Resident Stability and Portfolio Health: In the last five years, Resident Services Coordinators (RSCs) are increasingly focused on proactive housing stability work — identifying risk earlier, engaging residents sooner, and coordinating timely interventions. While RSCs are not responsible for rent collection or lease enforcement, their role has often evolved to work more closely with property and asset management teams. This clearer integration — while maintaining appropriate role boundaries — is increasingly viewed as a core and enduring feature of effective resident services delivery.

Building Stable and Resilient Staffing Structures: Organizations are seeking to expand services to properties that historically lacked onsite support; and also retain and leverage long-tenured, well-supported RSCs, who are better positioned to build trust, conduct proactive engagement, and stabilize households. In response, organizations are testing new approaches, including team-based “hub” models serving multiple properties, greater use of regional, or centralized supports, and selective use of virtual service delivery (such as financial coaching or telehealth). Organizations are also investing in training, compensation, career pathways, and leadership development to improve retention and sustain high-quality service delivery.

Strengthening Data Use to Drive Decision Making and Demonstrate Impact: Data utilization is essential for supporting housing stability and other resident outcomes. Over the past five years, organizations have significantly expanded their capacity to integrate property management and outcomes data, develop real-time dashboards, and share actionable information across teams. These practices support more resident-centered, proactive, and strategic service delivery. More investment and support needs to be provided to increase data quality and utilization across the resident services field.



WHAT IS RESIDENT SERVICES COORDINATION?

SAHF’s [Framework for a System of Resident Services Coordination](#) refers to all functions tied to an organization’s mission to implement resident services in affordable housing rental properties, including corporate and site-based staff, funding, technology systems, services and programs, research and evaluation, organizational knowledge, and the tools necessary to support resident services.

What are Resident Services?

This term is used to describe the actual programs and services provided in a housing context. These can range from eviction prevention, to financial health and asset building programs, to healthcare and food access initiatives, to youth enrichment programs.

What are Resident Services Coordinators (RSCs)?

Resident Services Coordinators (RSCs) are staff person(s) responsible for direct outreach and trust-building, referrals to external partners, benefits, and/or other services, and the coordination and implementation of onsite services either provided directly by staff or through partners at a property. The level of staffing can vary across properties, largely driven by level of need and available resources, and is typically supported by regional and/or corporate level services staff.

Housing Stability: A Foundational Outcome

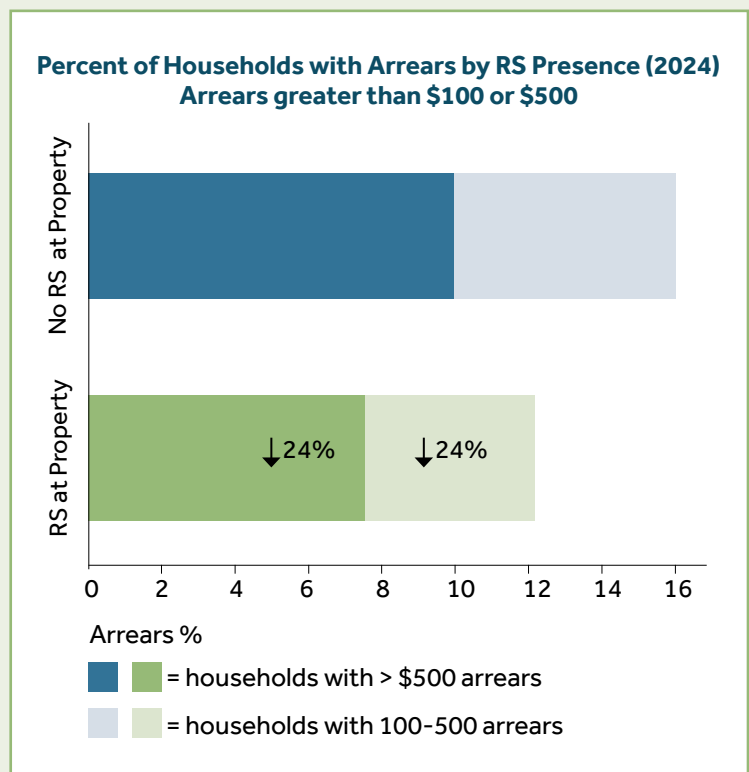
Housing stability is the baseline that enables other goals—health, employment, education, and community engagement—to take hold. Resident services support stability by providing proactive outreach, eviction prevention, benefits enrollment, financial coaching, and connections to crisis supports. During and after the pandemic, these functions proved critical as households navigated rent gaps, health disruptions, and service access barriers. Many organizations have prioritized and better integrated their resident services staff to support this work.

Despite high eviction rates and housing instability nationally, residents at SAHF member properties who engaged with resident services experienced lower levels of housing instability:

- In data from the Eviction Lab there were approximately 7.3 eviction filings per 100 renters from May 2024 to April 2025; by comparison, there were just 1.2 moveouts attributed to eviction per 100 households across the SAHF portfolio with resident services over the same time period.

Resident services significantly reduce rent arrears:

- Households at **properties with resident services had 24% lower arrears rates** than households at properties without, at both a \$100 and \$500 arrears threshold.
- Households living at **properties with resident services were substantially less likely to fall behind on rent** than those at properties without services. This difference was consistent across most subsidy types, age groups, income levels, and geographies.
- Importantly, this also holds true with the amount of rent debt. **Households in properties with resident services had 24% lower rates both at the \$100 and \$500 thresholds.** Taken together the findings indicate that resident services play a critical role in helping households stabilize income, connect to supports, and address disruptions early—before rent debt escalates.



CASE STUDY: HOUSING STABILITY

“Proactive Collaboration: Resident Services’ Role in Housing Stability” explores the Community Housing Partners’ (CHP) reimagining of their resident services structure and integration of resident services with property operations. CHP’s resident services staff and initiatives have facilitated increased on-time rent payments, access to significant rent relief, and are contributing to a new organizational culture that sees resident services as essential for portfolio health. See additional insights and data in the full [case study](#).

Improving Financial Stability through Increased Employment

Financial health and housing stability are deeply intertwined. Stable housing provides residents with the foundation and bandwidth to focus on building their savings and working towards other financial goals, while financial health and stability helps residents to maintain their housing.

- From 2023 to 2024, working-age households with access to financial services (including employment coaching, credit building and financial capability) increased labor force participation by **5%**, compared with **1%** for households without services.

CASE STUDY: FINANCIAL HEALTH & BROADER RESIDENT SERVICES IMPACTS

Targeted programs can show especially strong effects. Through its POWER Initiative — a targeted set of employment and financial health services offered at many of their properties — Preservation of Affordable Housing (POAH) observed substantially stronger outcomes for residents who participated in services compared to portfolio-wide averages. While POAH saw positive gains across its full resident population, outcomes for program participants were markedly more pronounced over time:

- **Employment:** Across the portfolio, resident unemployment declined by **6%**; among POWER Initiative participants, unemployment fell by **19%**.
- **Income:** Average income for all POAH residents increased by **18%** (\$1,698), while program participants experienced a **24% increase**, averaging \$2,020.

Learn more about the impact of POAH's targeted POWER Initiative in the full [case study](#).



Improving Health Outcomes

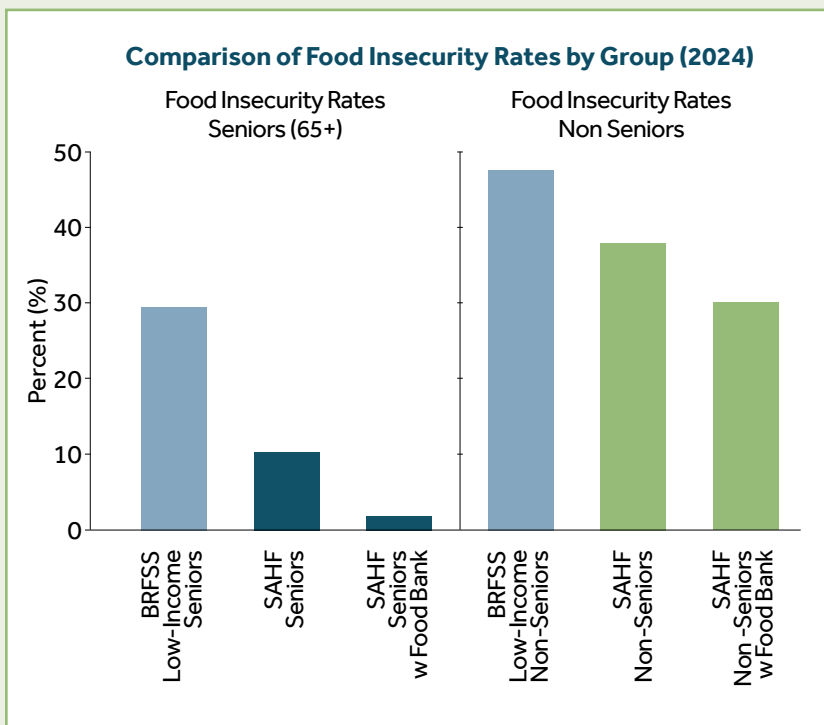
Resident service coordinators (RSCs) play a central role in improving health and wellness by helping residents access care, navigate benefits, and address barriers that would otherwise undermine both health and housing stability. Health-related needs differ significantly across resident populations, and effective resident services are tailored accordingly. At senior properties (residents age 65+), RSCs are often residents' primary link to health-related support and focus on connecting to physicians, appointment access, on site health screenings, transportation, care coordination, and managing chronic conditions. At family and mixed-age properties, efforts more frequently center on supporting enrollment in health insurance and public benefits, preventive care, and connecting households to community-based providers. Regardless of population type, RSCs often facilitate telehealth access, fitness, and chronic disease management services, and services such as food access or transportation—that directly affect health.

Across multiple measures, residents in service-enriched SAHF properties report substantially better access to healthcare than comparable low-income populations nationwide.

- “When compared to the low-income families in the CDC’s national Behavioral Risk Actor Surveillance System (BRFSS) survey, families in SAHF properties with resident services are 22 percentage points more likely (91% to 69%) to report having a usual source of care and, 14 percentage points more likely (92% to 78%) to have health insurance coverage.”

Similar to financial services, data also shows that intentional and **targeted interventions can meaningfully improve health-related outcomes.** Rates of food insecurity are significantly lower in properties with resident services (especially with targeted services), as compared with national benchmarks

- Food insecurity for SAHF seniors with an onsite foodbank was **27 percentage points lower** than low-income seniors nationally, and 8 percentage points lower than all SAHF seniors.
- Food insecurity for SAHF families with an onsite foodbank was **17 percentage points lower** than low-income families nationally, and 8 percentage points lower than all SAHF families.



CASE STUDY: HEALTH & WELLBEING

“Which Service-Enriched Properties Have the Best Health Outcomes?” highlights research Mercy Housing conducted internally to examine how resident services drive resident health outcomes across their portfolio. Between 2019 and 2023, Mercy Housing found:

• **Increased Access to Care and Healthcare Coverage:**

In family properties, the percentage of residents with a primary care physician/usual place of care and healthcare coverage increased from 75% to 84% and 92% to 94%, respectively.

• **Reduced Social Isolation:**

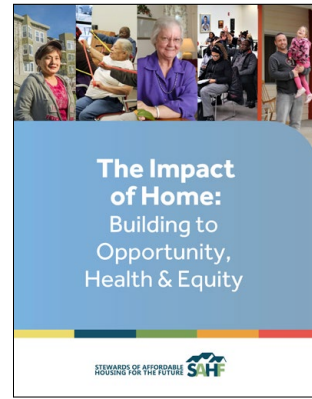
In senior properties, the percentage of residents experiencing social isolation reduced from 40 % to 27%

Properties with better health outcomes had several commonalities: the consistency, tenure and collaboration of staff, their ability to build quality partnerships, and their commitment to fostering community with residents. See additional insights and data in the full [case study](#).

Resident Services Improves Resident Outcomes and Property Health

The data highlighted in this brief demonstrates that across housing stability, financial health, and health and wellness, residents living in service-enriched properties consistently experience better outcomes — including lower arrears and housing instability-related moveouts, stronger gains in employment, improved access to healthcare, and reduced food insecurity.

This affirms a simple truth: resident services are a driver for resident well-being. Taken together with our findings from the Abt Global research, we know resident services are also key to, not an optional enhancement to, operating healthy affordable housing.



Additional Resources:

[SAHF Resident Outcomes Report](#)

[Resident Services Case Studies](#)



ABOUT SAHF

Stewards of Affordable Housing for the Future (SAHF) is a national collaborative of thirteen exemplary multi-state nonprofit affordable housing providers who own and operate more than 160,000 affordable rental homes across the U.S. SAHF's mission is to advance the creation and preservation of healthy, sustainable affordable rental homes that foster opportunity and wellness for people of limited economic resources. SAHF launched and administers the CORES certification program which has certified 100+ organizations to date, recognizing organizations with demonstrated experience and capacity in providing robust, impactful resident services in affordable housing. Visit sahfnet.org and coresonline.org to learn more.

ACKNOWLEDGEMENTS

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