The Impact of Home:

Building to Opportunity, Health & Equity

STEWARDS OF AFFORDABLE HOUSING FOR THE FUTURE

Table of Contents

Executive Summary 01

Introduction 03

Who Lives in SAHF Member Homes 06

Digital Access & Equity 08

SAHF Outcomes Areas

1 Housing Stability *11*

2 Community Engagement & Safety *16*

3 Financial Stability & Resilience *22*

4 Health & Wellness *29*

5 Youth & Education *34*

Where We Go From Here 39

Appendix 42

ACKNOWLEDGEMENTS

Authors: Nicole Manchester, *Data & Analytics Manger, SAHF*; Andrea Ponsor, *President & CEO, SAHF*

Guidance: Althea Arnold, Alexandra Nassau-Brownstone, Sandra Serna, SAHF

Special Thanks: The generous support of the Kresge Foundation made this report and SAHF's ongoing Resident Outcomes Initiative possible. We also acknowledge the innovation of all SAHF members, particularly those featured in case studies in this report: CommonBond Communities, National Housing Trust, Preservation of Affordable Housing, BRIDGE Housing, Mercy Housing, Volunteers of America, NHP Foundation, and The Community Builders.

© 2020 Stewards of Affordable Housing for the Future

Cover photos courtesy of BRIDGE Housing, Community Housing Partners, Preservation of Affordable Housing and Mercy Housing.

Photo courtesy of Mercy Housing.

Executive Summary

Home is the cornerstone of our identities and our well-being. At no time in recent memory has that been more evident than in the global events of 2020. With a stable home, people can access what they need to flourish. However, decades of underinvestment and inequitable policies have made stable homes harder to come by and supports difficult to access for generations of low-income, Black, and Latinx people.

Service-enriched affordable rental homes can help address these challenges. In late 2013, with support from the Kresge Foundation, SAHF launched the Outcomes Initiative to begin collecting data on the impact of service-enriched affordable housing from its members. Providing stronger data to policy makers and investors on the benefits of service-enriched housing is key to increasing the funding available to support the most impactful services and delivery systems.

In 2018 SAHF published the web-based Building to Impact report to highlight the emerging data from our initiative. This report updates and expands on that work using the results from five years of resident outcomes data collection. The report details the growing body of positive measurable impacts of affordable, service-enriched housing on resident lives that we have collected through the Outcomes Initiative, including case studies of specific initiatives, and presents them across five key impact areas:

Photo courtesy of BRIDGE Housing.

1 Housing Stability

SAHF members are helping families stay more stably housed: SAHF-wide rates of housing instability (comparable to eviction rates) have been consistently below national eviction rates for all renter households by 1.0-1.4 percentage points. Within SAHF member properties, properties with resident services had lower housing instability rates for populations more at risk of eviction – female-headed households, Black and Hispanic households, and very low-income households – than properties without services, pointing to the impact of services and rental assistance on helping families stay stably housed.

2 Community Engagement & Safety

Voter registration rates among SAHF residents are 20+ percentage points higher than other Americans at similar income levels, demonstrating how resident services helps boost civic engagement. Active participation in voting, volunteering, and other civic engagement activities allow people to use their knowledge and voice to cultivate change, which can help improve the conditions that influence health and well-being for all.* SAHF residents also feel safe in their homes: the rate of residents who "always" or "mostly" feel safe in their building has averaged 80% over the past five years.

3 Financial Stability & Resilience

Resident services help economic mobility for working-age families. Among families who have been continuously-housed at SAHF properties, families in service-enriched properties experienced a gain of $14K in median income from 2014-2018, while families in properties without services experienced a gain of only $10K. Also, from 2015 to 2018, the employment rate for continuously-housed, non-disabled working-age residents increased by 2.0 percentage points in service-enriched properties and decreased by 1.8 percentage points in properties without service coordination.

4 Health & Wellness

Resident services help residents access healthcare, which evidence shows improves health outcomes: 94% of SAHF working-age residents have health insurance, compared to only 79% of low-income Americans; 78% of SAHF working-age residents have a usual or primary healthcare provider, compared to only 72% of low-income Americans; 81% of SAHF working-age residents had a routine check-up in the past year, compared to only 66% of low-income Americans. SAHF members are also helping address food insecurity among residents: rates of reported food insecurity dropped over five percentage points from 2017 to 2018.

5 Youth & Education

SAHF members are helping enroll young children in early education programs, which a critical driver of future academic success: the rates of 3-4 year-olds enrolled in early education have been above 51% for 2014 - 2018, which is 10 percentage points higher than the U.S.-wide rate for children in families earning less than 200% of the federal poverty level.

* Robert Wood Johnson Foundation, Building a Culture of Health – Making Health a Shared Value.

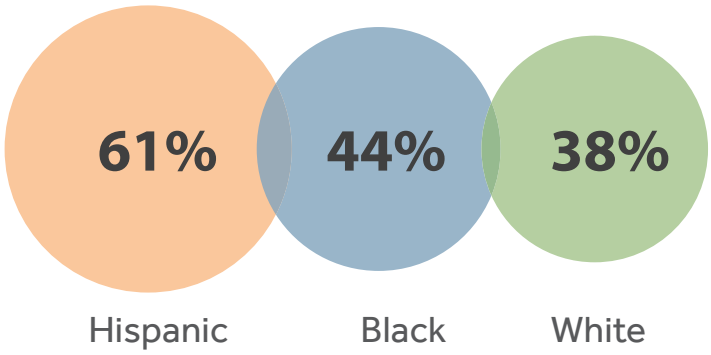
Photo courtesy of National Church Residences.

Introduction

Affordable homes are increasingly difficult to find in the U.S. Extremely low-income renters face a shortage in every state and major metropolitan area. Only 36 affordable and available rental homes exist for every 100 extremely low-income renter households.[1] A stable, affordable home is out of reach for millions of Americans and not just in high cost markets. Nationally, a family would need to earn an hourly wage of $19.53 to afford a modest one-bedroom apartment, yet the federal minimum wage is only $7.25. Not only are rents too high, incomes are too low. This is particularly true for Black and Hispanic people who are disproportionately likely to be low-wage workers.

The COVID-19 pandemic has exacerbated these challenges. Millions of people, including those already rent burdened, have lost jobs or income making them unable to pay rent. A poll by the Pew Research Center found that 43% of U.S. adults said that someone in their household experienced job loss or income reduction due to the pandemic, and those rates were higher for people of color. 61% of all Hispanic adults and 44% of Black adults said this had happened in their household, compared to 38% of White adults. These disparities are particularly striking given that only 18% of the U.S. population identifies as Hispanic and 13% identifies as Black. Moreover, now that companies are requiring employees to work from home, residents without stable housing are finding themselves locked out of the workforce.

PERCENTAGE OF ADULTS REPORTING A MEMBER OF HOUSEHOLD EXPERIENCED JOB LOSS OR INCOME REDUCTION DUE TO COVID PANDEMIC, BY RACE/ETHNICITY



1 From the National Low Income Housing Coalition, "The Gap: A Shortage of Affordable Rental Homes."

Stewards of Affordable Housing for the Future (SAHF) and its members are committed to addressing this issue by building and preserving safe, healthy affordable rental homes. SAHF is a national nonprofit collaborative that combines the sophistication and expertise of thirteen of the largest mission-driven affordable housing developers to advance practice and policy solutions to create and preserve quality, environmentally sustainable affordable homes within healthy, equitable communities. Collectively, SAHF members provide more than 147,500 affordable rental homes in 49 states across the U.S.

As mission-driven nonprofits, SAHF members recognize that a home is not just where we hang our hat at night. It's where we construct our identity, find comfort, build community and celebrate our successes. Therefore SAHF members strive to provide healthy, sustainable affordable rental homes that foster equity, opportunity, and wellness for their residents. Many SAHF member properties have resident services coordinators ("service-enriched" properties) who provide programs to groups of residents, make individual referrals to external resources and services, build partnerships with community organizations, and work to build community among residents as well. In the long term, addressing residents' needs can enable them to develop a sense of agency, power and control over their own destiny.

In late 2013, with support from the Kresge Foundation, SAHF launched the Outcomes Initiative to begin collecting data on the impact of service-enriched affordable housing from its members. Providing stronger data to policy makers and investors on the benefits of service-enriched housing is key to increasing the funding available to support the most impactful services and delivery systems. In 2018 SAHF published the web-based Building to Impact report to highlight the emerging data from our initiative. This report expands on that work and details the results from five years of resident outcomes data collection.

While there is still significant work to be done, this analysis indicates positive outcomes on a variety of indicators, such as eviction prevention, healthcare access, food insecurity,

Through preservation and construction, SAHF members are increasing the supply of affordable housing in the U.S. each year. While this report focuses on resident impact, affordable housing development and operations also strengthens local economies and generates economic benefits. Based on NAHB figures, we estimate that each year, SAHF member housing supports **67,597 jobs** *and generates* **$4.1 billion** *in business owners' income, wages and salaries. Since 2014, new construction by SAHF members has generated approximately 14,945 jobs and resulted in $278 million in taxes and fees for local and state governments.*[2]

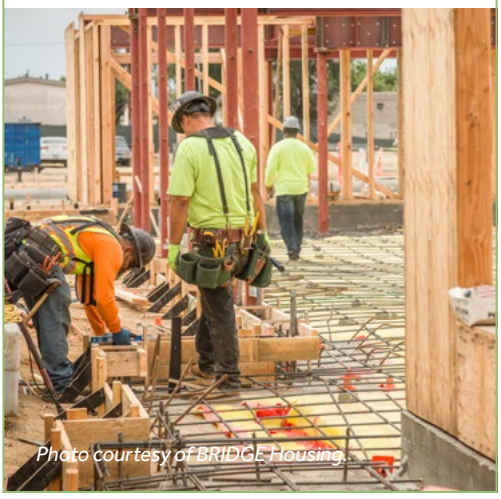


Photo courtesy of BRIDGE Housing

2 In the report The Economic Impact of Home Building in a Typical State (April 2015), the National Association of Home Builders estimates that building 100 rental apartments (new construction) in a typical state results in 170 jobs, $12,377,600 in local income, and $3,322,800 in taxes and other government revenue. The recurring annual impacts of maintaining 100 rental apartments is $2,953,200 in local income and 49 jobs. As this represents all rental housing – for profit and non-profit – this is not a perfect comparison for SAHF member nonprofit housing. As nonprofits, SAHF members do not generally pay property taxes, therefore the typical property tax amount per unit was subtracted from the total calculated value of government revenue and taxes.

early education enrollment, and others. We hope this report will be a catalyst for more investigation and analysis into how affordable housing, particularly when enriched with services, can improve residents' economic mobility, health, well-being and agency.

In addition to our work on resident services and outcomes, SAHF and its members are committed to the sustainability of our planet and our communities by building and operating energy and water efficient housing. Under our "Big Reach" Initiative, SAHF members set a goal of reducing energy and water consumption 20% by 2020. Through upgrades at more than 800 properties, available whole-building data shows that SAHF members achieved a **29%** *reduction in energy consumption and a* **24%** *reduction in water consumption against a 2010 baseline. Building upgrades have saved properties and residents money, improved properties' durability and performance, and improved resident health, comfort, and safety.*

Photo courtesy of National Housing Trust.

The SAHF Resident Outcomes Framework

At the inception of the Outcomes Initiative, SAHF members established a common data collection framework of more than 30 metrics in five outcome areas: **housing stability, financial stability and resilience, youth and education, community engagement and safety, and health and wellness.** This framework has been revised over time, drawing on both the experiences of SAHF members working on the ground to collect data and make data-driven programmatic decisions and advances in research and the field.

Why these five outcomes areas?

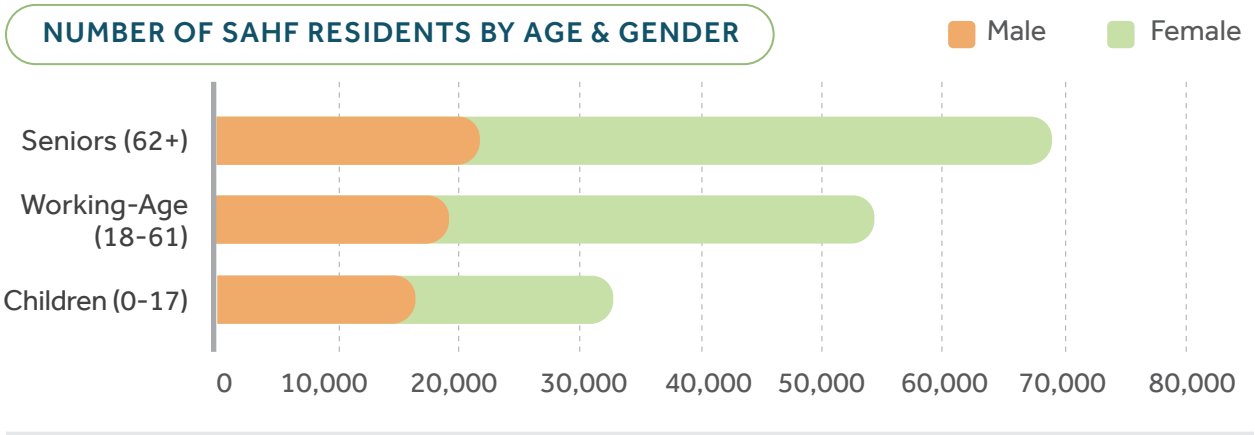
SAHF members have identified these areas as priorities for furthering their residents' well-being, drawing from their own practice as well as the work of other organizations and research. SAHF has drawn from the Urban Institute's U.S. Partnership on Mobility from Poverty, and their recently published framework, "Boosting Upward Mobility: Metrics to Inform Local Action," as well as Enterprise Community Partners' Opportunity360, which groups outcomes into Economic Security, Education, Health & Well-being, Housing Stability, and Mobility. Economic Mobility Pathways (EMPath) has developed a model called "Bridge to Self-Sufficiency" that focuses on Financial Management, Employment & Career Management, Family Stability, Education & Training, and Well-being. With a health lens, the Department of Health & Human Services' Healthy People 2030 initiative groups the social determinants of health (SDOH's) into five categories: Economic Stability, Educational Access and Quality, Health Care Access and Quality, Social and Community Context, and Neighborhood and Built Environment. SAHF members ground their work in this research when working together to create a set of outcomes that reflect the setting and relationship brought by a housing provider.

Photo courtesy of Homes for America.

Who Lives in SAHF Member Homes

Residents of SAHF member properties reflect a broad diversity of ages, genders, races, ethnicities, and abilities. Approximately 44% of residents are seniors (ages 62+ years) and of those seniors, roughly 69% are women. Working-age adults comprise 35% of residents and 21% of residents are children (under 18 years old). Of working-age residents, 25% are people with disabilities.[3]

This breakdown is consistent with the overall population of subsidized housing residents in the U.S. According to the HUD Picture of Subsidized Housing, 41% of households in all HUD subsidy programs are headed by seniors (62+ years old) and 75% of all households – seniors and younger – are headed by women. Among all HUD residents, 35% of adults in non-senior households are disabled.



Numbers are approximate as of June 2018.

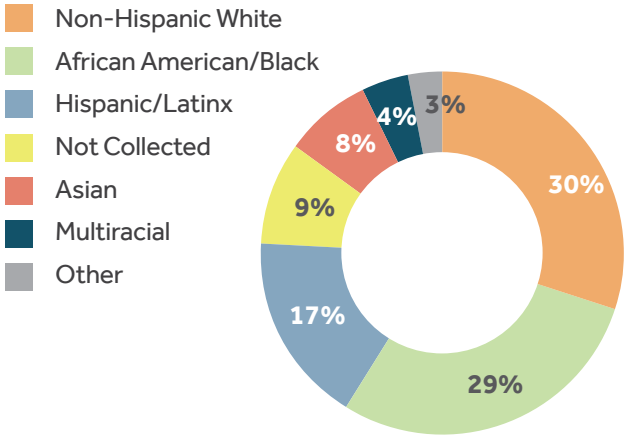
3 Disability is tracked two ways in the SAHF data set: if the resident is categorized as disabled for HUD compliance purposes, and/or if the resident receives Supplemental Security Income (SSI). The 25% rate includes residents who meet either of these criteria.

Among SAHF families in their prime working years (in which at least one household member is 22-50 years old), the majority (61%) are female-headed households with children. An additional 20% are female-headed households without children (7% are male-headed with children and 12% male-headed without children).[4]

In terms of race, the systemic injustices and inequities prevalent throughout U.S. society are unsurprisingly reflected in housing. Black and Hispanic people are disproportionately likely to be low-wage workers, and as Richard Rothstein extensively documented in The Color of Law, African-Americans have been purposely and systematically denied housing opportunities for generations by various levels of government. As he describes, "Today's residential segregation ... is not the unintended consequence of individual choices and other otherwise well-meaning law or regulation but of unhidden public policy that explicitly segregated every metropolitan area in the United States."[5] Due to these and other factors, residents of subsidized housing are disproportionately African-American: 42% of households in all HUD subsidy programs are (non-Hispanic) Black. Among SAHF member residents 29% identify as Black/African-American.

SAHF and SAHF members are individually and collectively becoming more intentional in identifying both racial inequities and strategies for creating more equitable communities. This work begins by disaggregating resident statistics by race and ethnicity to examine how different populations are experiencing different outcomes. SAHF members can then use this data to take action on their journey to creating more racially just and equitable practices and programs.

BREAKDOWN OF RACE & ETHNICITY OF SAHF RESIDENTS



N (SAHF residents) = 167,041. SAHF members collect ethnicity separately from race; however, race and ethnicity are combined in this analysis for simplicity. If a resident indicates he/she/they are Hispanic or Latinx, they are considered Hispanic for this analysis, regardless of race (less than 7% of Hispanic residents indicated a race other than White or Other). Therefore "White" in this analysis can be categorized as "Non-Hispanic White." Multiracial includes residents who identified as more than one race. "Other" includes residents who identified as American Indian/Alaskan Native, Native Hawaiian/Pacific Islander or "Other" race not provided as an option.

Photo courtesy of BRIDGE Housing.

4 Excludes single-person disabled households. N (SAHF households in 2018-19) = 7,764. Female-headed households may include women with spouses/partners, but this is not common in the data set. SAHF does not track whether or not adults in a household are married in its data set.

5 Rothstein, Richard. *The Color of Law*. Published 2017. Page viii in the preface.

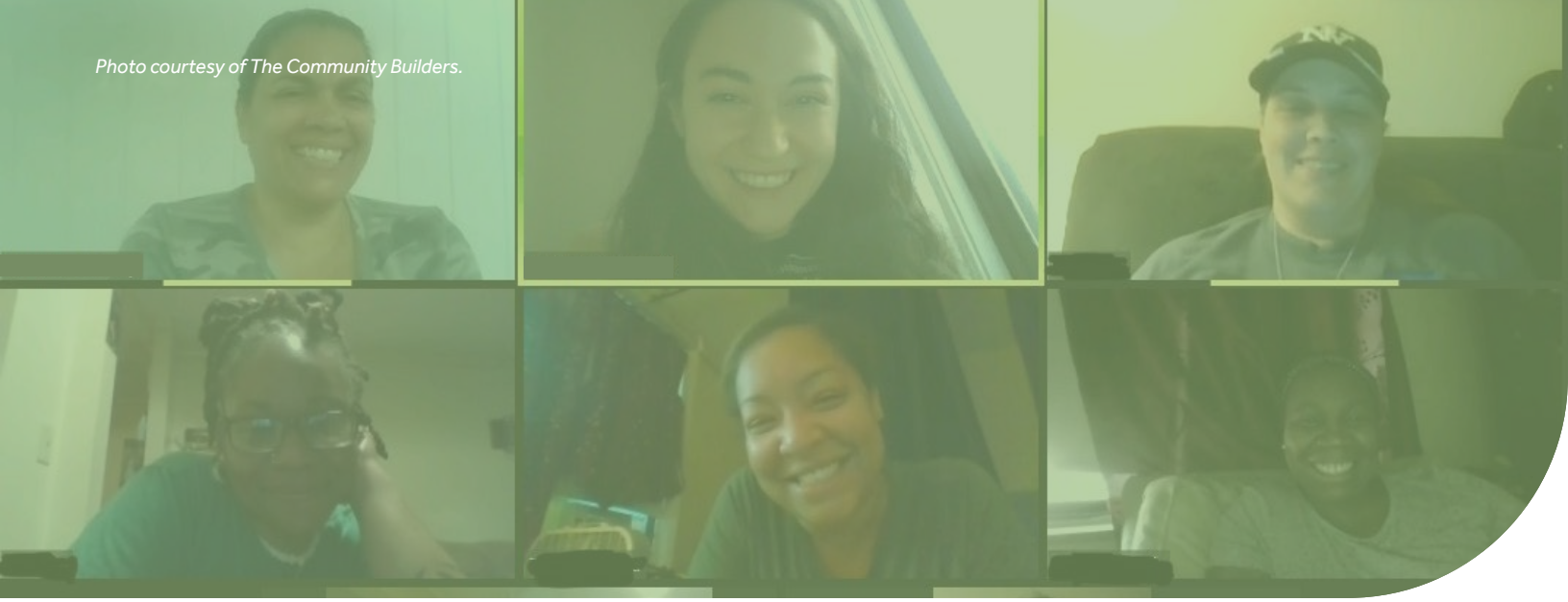


Photo courtesy of The Community Builders.

Emerging Area: Digital Access & Equity

Through the past few decades we've seen a steady acceleration of the integration of technology in our daily lives, but COVID-19 has caused a dramatic leap forward in this evolution. As technology continues to evolve, the ways in which we connect to essential services will increasingly rely on connectivity. The COVID-19 pandemic has accelerated this shift in education, health, financial services and social connection, and it threatens to leave behind people of limited economic means and people of color who are less likely to have in-home high-speed connectivity and fully capable devices to utilize it.[6] Digital access touches all areas of the SAHF Outcomes framework.

Youth & Education: Children need reliable, high-speed internet and a computer, such as a laptop or Chromebook, to fully engage in remote education and enrichment activities.

Health & Wellness: Adults need high-speed internet to take advantage of telemedicine opportunities, and people with less mobility, such as seniors and disabled populations, need internet and appropriate devices to connect with loved ones and reduce feelings of isolation.

SAHF OUTCOMES INITIATIVE MEASURES

- Percent of households with regular access to the internet at home
- Percent of households with access to a computer, laptop or tablet at home

6 According to the Census Bureau American Community Survey (2019 1-year estimates), 9% of Black households and 8% of Hispanic/Latinx households in the U.S. do not have an internet subscription (dial-up or broadband), compared to only 5% of Non-Hispanic White households. Similarly, 7% of Black households do not have a computer, compared to only 4% of Non-Hispanic White households.

Financial Stability & Resilience: Working-age adults need internet to search and apply for jobs, to access financial services, and to take advantage of remote work/telework opportunities.

Community Engagement: COVID has forced many community and civic engagements, like city council meetings and public hearings, online, and if this trend continues, residents without internet will be shut out of this engagement.

Housing Stability: Internet access can help tenants and owners communicate more effectively. Tenants can pay rent and submit work orders online, and correspond faster with management. Service coordinators can also more efficiently let residents know about programs, events and news with online building portals or automated e-mails.

Clear data on connectivity among residents of privately owned affordable housing is lacking. A HUD report from 2018 found that 31% of public housing residents have no internet access at home, nearly double the national rate. While the SAHF member portfolio is privately held and is not public housing, this is the best available national benchmark. To help deepen our understanding of the challenge and the potential impacts of solutions, SAHF added questions about the availability of internet connections and the connectivity of individual households to its 2020 survey of SAHF member properties and outcomes data collection. We have encountered early challenges to collection, as asset management software lacks an obvious place to store information about internet connection in the building and assessing resident connectivity is often collected directly from the resident and is difficult to consistently define.

SAHF members have long recognized the importance of supporting connectivity and have shared promising solutions among the network and more broadly in recent years. However, economic, infrastructure and behavioral barriers have made this a significant challenge. The monthly cost of broadband and/or devices can be prohibitively high for low-income families, and since older buildings may not have been wired for broadband at the outset, installing wiring can be expensive for owners. Additionally, low-income residents – seniors in particular – face barriers in understanding how to use technological devices that are constantly changing.

Nonetheless, COVID has accelerated the need to consider in-unit internet a utility, rather than a luxury. While families may have previously been able to get by with a data plan on a smartphone, working and learning from home makes this untenable. For example, children cannot fully participate in remote learning on a smartphone, and if multiple children and adults are all working from home, families may max out their data allowances well before the end of each month. People requiring regular medical attention can experience gaps in care or unnecessary risk if they are unable to access telemedicine. "With the urgency of the pandemic, SAHF members have more rapidly deployed pilot solutions ranging from short-term approaches, such as mobile WiFi networks and hot-spot lending programs, to long-term solutions, such as funding ongoing connectivity through partnerships and organizational investments.

COVID has accelerated the need to consider in-unit internet a utility, rather than a luxury.

Photo courtesy of National Housing Trust.

CASE STUDY

Using Smart Speakers to Increase Internet Accessibility and Adoption for Residents

Many affordable housing organizations have incorporated smart speakers as a tool for increasing digital connectivity, particularly for seniors in affordable housing. Smart speakers are artificial intelligence (AI) cloud-based devices that respond to vocal prompts and can provide many tools for the user including playing music, sending an email, setting a timer, playing games, and turning on the lights. Some smart speaker providers include Amazon, Google, and Microsoft. Through partnerships with for-profit and non-profit organizations, SAHF members NHP Foundation, National Church Residences, and Volunteers of America (VOA) have found smart speakers to be an innovative and effective way to get seniors and other high-needs populations connected to friends, family and staff. In addition, smart speakers can give seniors a stronger sense of agency and power over their lives, as it allows them to access services and information they may have difficulty accessing with a traditional computer.

For the senior population, programs promoting connectivity face specific challenges when it comes to digital literacy and adoption. According to the Census Bureau, 24% of seniors do not have broadband internet access, compared to only 9.7% of working-age adults without internet. Though cost is certainly a prohibitive factor for many, seniors are also more likely than younger adults to feel frustrated by new technology, which in turn leads to a lack of self-confidence and motivation surrounding technology use.

Volunteers of America (VOA) has applied a multi-level approach to connectivity at two properties in Colorado - Heaven's View and Centennial Towers - through a building-wide WiFi network and a partnership with the AARP Foundation to bring Amazon smart speakers to residents. Both properties offer a strong community WiFi network, which has increased the accessibility of broadband for these residents. Both properties have also initiated practices to increase resident engagement, digital literacy, and adoption of internet services. Through the AARP Foundation's Connected Communities pilot program, all interested senior households within the property were set up with an Amazon Echo Dot, which helps to increase social interaction, reduce loneliness and foster a sense of agency for seniors. For example, seniors can ask "Alexa" about local news or events happening in their community. Alexa can remind seniors about taking their medications or any upcoming health appointments. These devices are also helpful for blind individuals, children on the autism spectrum, and others with special needs.

Prior to the launch of the Alexa pilot in 2020, some VOA residents expressed initial concerns around the security of the devices and feelings of being surveilled. To address these concerns, Resident Service Coordinators (RSC's) at both properties engaged in in-depth staff training so that all staff, including property maintenance workers and managers, were aware of how to use the Alexa operating system and how to help senior residents apply the technology to their everyday lives. Resident participants were given an initial overview of basic Alexa functions and encouraged to come to RSC's if they wanted to add on any additional tools or apps to their device. To further familiarize the residents with this new technology, property staff created a color-coded chart to clarify different functions of the device.

Since this program was first introduced, approximately 85% of residents have been connected to an Amazon Echo. Staff have found that building trust and strong relationships with residents has been instrumental for successful deployment of this program, particularly for residents who are more tentative to adopt new technology. The program has also been useful for RSCs in managing their day-to-day work tasks. The widespread use of Amazon Echoes within a property can make it easier for RSCs to connect with residents, especially since COVID has limited the opportunity of face-to-face interactions. Through the main WiFi network, RSCs are able to send property-wide and direct messages to residents through their Alexa device, from building-wide resources and information to personal messages about package delivery or maintenance notification.

Through investments and partnerships, SAHF members are helping residents stay connected with loved ones and increasing their sense of agency, both during COVID and into the future.

Photo courtesy of Mercy Housing.

1 Housing Stability

Housing stability is both the cornerstone of our work and of healthy people and communities. Stable homes enable children to perform better in school, adults to retain jobs, and neighbors to feel connected and safe. For seniors, SAHF members provide homes that allow them to age in place and remain independent for as long as possible. For families, stable and affordable homes allow residents to focus on employment, financial, and educational goals, such as purchasing a house or earning a degree. Additionally, research has found that living in affordable housing is associated with positive health outcomes, such as lower ER visit rates, lower medical expenditures, higher rates of primary care utilization, and better quality of medical care.[7]

The benefits of home require stability at home, which can only be achieved when the home remains safe and affordable. SAHF members strive to ensure that residents retain stable housing at their properties until they choose to move on to another healthy and affordable home. The median duration of residence among SAHF working-age families was 2 years and 7 months for all those who moved out from 2014-2018, which is similar to comparable populations in all HUD-subsidized housing. How long families stay in SAHF members' homes is related to the availability and supply of other affordable housing in the area. Regression analysis indicates that with every additional 10 units of available housing in the area, the

SAHF OUTCOMES INITIATIVE MEASURES

- Median duration of residence for families and seniors
- Percent of households who move out for positive or negative reasons, such as home purchase or eviction

7 "Health in Housing: Exploring the Intersection between Housing and Health." Published by Enterprise Community Partners and CORE (Center for Outcomes Research and Education) in 2016.

Photo courtesy of BRIDGE Housing.

Photo courtesy of Mercy Housing.

median duration of residence for SAHF households deceases by 1.5 months ($p < 0.001$).[8] HUD's Office of Policy Development and Research found a similar result in their report "Length of Stay in Assisted Housing," in that "market conditions influence length of stay in assisted housing in a manner suggesting substitution effects. Where alternative housing in the private market is expensive and scare, households will stay longer in assisted housing."

SAHF members are working to better understand where residents are going when they leave their housing, with awareness that a move to continued stable housing, such as a home purchase, is a positive outcome. All SAHF members who directly manage their properties track the reasons why households move out; however move-out reasons have historically been viewed more as necessary for HUD compliance than opportunities for assessing resident impact, and as such they have failed to consistently capture the nuances of why residents leave their homes. For example, a move to unsubsidized housing could be positive if a family's income has risen to a level where they no longer need rental assistance, or it could be negative if this housing is less stable, less safe or less healthy than SAHF member homes. SAHF members must strike a balance between having a list of move out reasons that provides this level of nuance but is also concise enough to allow property managers to easily choose the most applicable reason and understand the definitions of each reason.

COVID

Having stable, affordable housing is even more critical during COVID. When families and seniors cannot pay their rent and lose their housing, they often move in with friends or family, which can cause overcrowded living conditions and increase the risk of COVID spread. ***Researchers have found that overcrowded housing, rather than housing density, is a significant contributor to the spread of COVID.*** *For those with nowhere to go and forced to live on the streets, COVID is a "crisis within a crisis," as the stress of homelessness leads to poorer health overall – which leads to poorer COVID outcomes – and with widespread closures of facilities and social service organizations, homeless people have lost access to many essential services, such as those providing food, water and shelter.*

8 In a 2017 report titled "Mapping America's Rental Housing Crisis," The Urban Institute published best estimates of the affordable rental housing gap and federal assistance for extremely low-income (ELI) renter households at the county level in the United States. The accompanying data set provides the number of "adequate, affordable, and available units per every 100 renter households with income at or below 30% of AMI (Extremely Low-Income renters)." A linear regression analysis of the median duration of residence for each SAHF property against the number of affordable, available units in that property's county shows a significant negative relationship between these variables ($p < 0.001$).

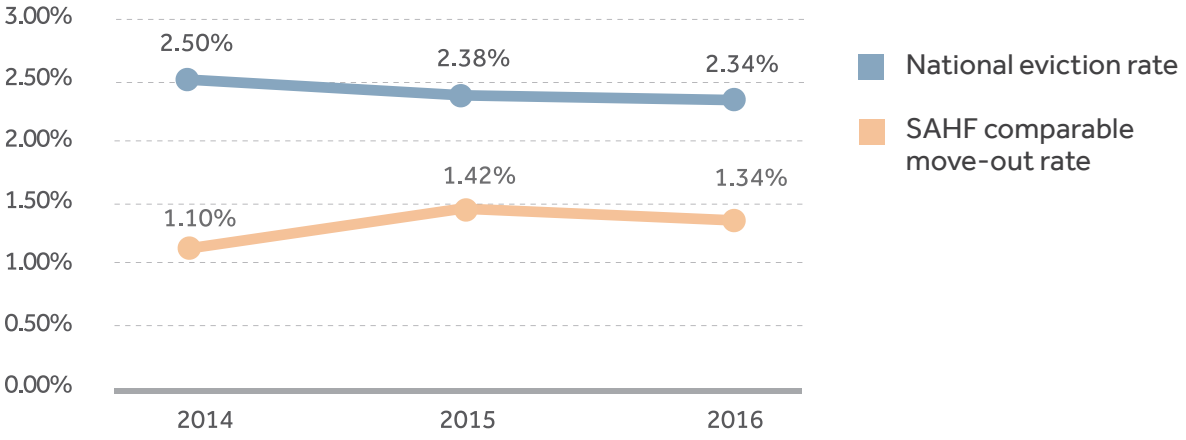
On the other end of the spectrum, a commonly-recognized negative outcome is housing instability and eviction. According to The Eviction Lab:

> *"Eviction causes a family to lose their home. Families regularly lose their possessions, too, which are piled on the sidewalk or placed in storage, only to be reclaimed after paying a fee. A legal eviction comes with a court record, which can prevent families from relocating to decent housing in a safe neighborhood. Eviction also has been shown to affect people's mental health: one study found that mothers who experienced eviction reported higher rates of depression two years after their move. The evidence strongly indicates that eviction is not just a condition of poverty, it is a cause of it."*

Through the benefit of high quality resident services and the stability of rental assistance, SAHF members are helping residents avoid the trauma of eviction. For example, CommonBond Communities has seen promising results with their eviction prevention work, as described by the following case study. This can include co-creating payment policies and schedules with residents in arrears, facilitating collaboration between property management and resident services staff, connecting residents to employment and financial stability services, and proactive relationship building between families and staff. This practice is particularly critical during COVID as many families have fallen behind on their rent and owners must work with residents to create feasible repayment plans.

This commitment to housing stability is borne out by the data. SAHF-wide data indicates that residents of SAHF member properties are less likely to be evicted that the general American renter. The Eviction Lab, a research institute with Princeton University, has compiled the first ever national dataset of evictions. When comparing their compiled national eviction rate against a comparable rate of housing instability move-outs among SAHF residents, SAHF's rate was consistently lower from 2014-2016 (2016 is the last year for which Eviction Lab has published national rates).

NATIONAL AND SAHF EVICTION AND HOUSING INSTABILITY RATES

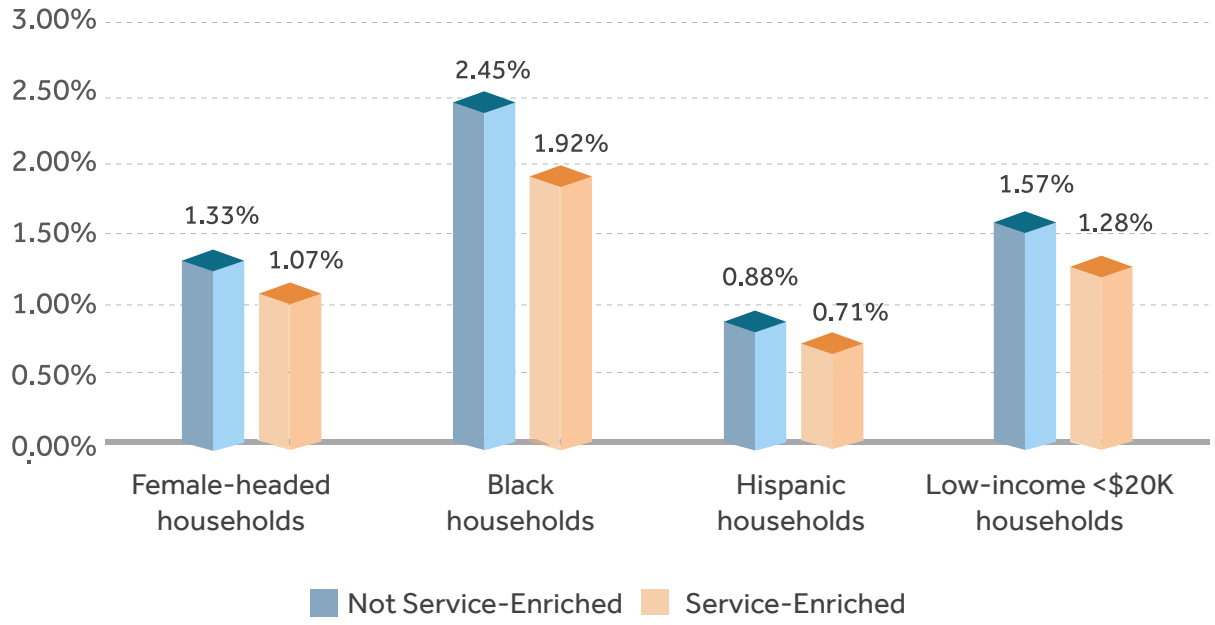


The SAHF rates for this chart are based on any move-outs that appear to be on the path to eviction, including "evicted," "evicted for cause," "non-payment of rent," "lease violation," "non-compliance with lease" and other similarly-worded move-outs. N (SAHF households in 2014) = 65,745; N (SAHF households in 2015) = 78,766; N (SAHF households in 2016) = 96,526.

Research has found that those most at risk of eviction in the U.S. are people of color, particularly Black and Hispanic households, female-headed households (particularly those with children), and low-income households. SAHF's data indicates that among these at-risk household types in SAHF member properties,

those living in service-enriched properties are less likely to experience eviction than those in properties without services (most differences significant at a p<0.01 level). This points to the impact that service coordinators can have on bolstering housing stability, particularly for residents who are most at risk of losing their housing.

PERCENTAGE OF SAHF HOUSEHOLDS EXPERIENCING HOUSING INSTABILITY BY PROPERTIES WITH AND WITHOUT SERVICES



Rates are based on any move-outs that appear to be on the path to eviction. Differences in rates for Female-headed, Black, and Low-income (<20K) households significant at p<0.01 level; rates significant for Hispanic households at p<0.05 level. R1 - R5 data combined. N (SAHF Female-headed households): residing in not service-enriched properties = 70,838; residing in service-enriched properties = 172,546. N (SAHF Black-headed households): residing in not service-enriched properties = 27,808; residing in service-enriched properties = 80,630. N (SAHF Hispanic-headed households): residing in not service-enriched properties = 16,293; residing in service-enriched properties = 35,195. N (SAHF Low-income households): residing in not service-enriched properties = 53,016; residing in service-enriched properties = 155,392. Includes data aggregated from all five years.

All households in service-enriched properties were slightly less likely to be evicted than households in properties without services. The difference in rates was small (1.4% vs 1.5%) but significant (p<0.01).

SAHF member Mercy Housing conducted a statistical 'time to event' analysis to better understand whether residents who participated in on-site services were more or less likely to move out for negative reasons, including eviction and abandonment. This analysis examined an intentional dataset of 9,755 residencies at 73 family and supportive properties in five regions. Utilizing a Cox Proportional Hazard model, Mercy Housing found that households who participated in services had **41% less risk over time of a negative move-out** than non-participants, even after removing the influence of region, population served, and the property. This encouraging finding shows that Mercy Housing resident services coordinators have been effective in helping residents to avoid evictions. The full report can be found here.

CASE STUDY

CommonBond Communities Creates Housing Stability for Families & Residents

For CommonBond Communities, a provider of affordable housing with support services in the Upper Midwest, a home is the foundation for everything, and access to affordable housing is a fundamental indicator of long-term success. And for each resident, lack of access to a home can be overwhelming, isolating, and life-altering. Therefore, CommonBond Communities has made eviction prevention and housing stability a core component of their resident services programs (Advantage Services), and has put in the hard work of measuring their results.

CommonBond's Property Management and Advantage Services teams collaborate with residents to address housing risks and support housing stability. Staff proactively build relationships with residents and with one another to maintain a team approach to housing stability. Eviction prevention strategies include the options of payment plans, individualized supportive services, and lease education that focuses on the safety of the building and the community. Depending on the family's needs, Advantage Services staff may connect residents with employment or financial coaching services, provide referrals for income supports or health services, conduct conflict mediation, or other individualized supports.

The data is showing positive results. In 2019, 86% of households who had a lease violation in the past year were still housed with CommonBond 12 months later or had left for a positive reason. This represents 586 households in total who were at risk of losing their housing but did not. Receiving a lease violation is an indication that a household may be on the path to eviction, whether due to nonpayment of rent or another reason. Therefore, staying housed is a positive outcome. In addition, the program succeeds when these at-risk families move out for positive reasons, such as purchasing a home, no longer needing subsidies or services (perhaps due to gains in employment), or a military deployment or job transfer. Financially, each negative exit that was avoided saved the property an average of $5,000. Overall, 84% of all CommonBond housing departures in 2019 were for positive or neutral reasons.

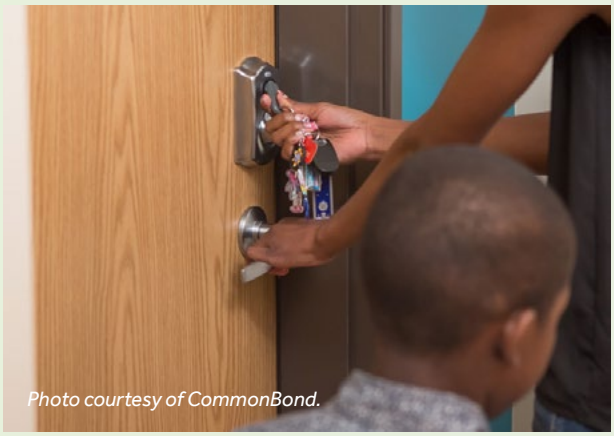


Photo courtesy of CommonBond.

By preventing evictions, CommonBond is not only helping these specific families but also benefiting the broader community. Eviction is a traumatic event that can cause negative social, emotional, and financial impacts for years later. This trauma and lingering housing instability can incur costs to the community, in terms of diminished educational outcomes for children, hospital and healthcare costs, homeless shelter costs, lost employment, and other direct and indirect costs. In 2018, CommonBond partnered with Ernest & Young to undertake a Social Return on Investment (SROI) analysis of its data, to put proof to this idea. By calculating the cost of CommonBond's programs and comparing it to the social cost of housing instability, this report found that **for every $1 invested in eviction prevention, $4 in social benefit is generated.** In other words, by investing $100 in CommonBond programs, the community recoupes $400 over time in economic growth and decreased assistance to evicted families. Not a bad return on investment.

At CommonBond, eviction prevention means staff actively work to recognize and prevent situations that would put a resident's housing stability at risk, through mission-focused property management, proactive relationship-building, collaboration with other organizations, and employment services. As described by Dana, a CommonBond resident:

"It's much more than an apartment for us. It's our rock. It's a place where we can heal – a home where we feel safe and know that our neighbors and CommonBond staff want us succeed."

Photo courtesy of Retirement Housing Foundation.

2

Community Engagement & Safety

SAHF members work to build community at their properties and create an environment where neighbors can come to know and trust each other. COVID-19 has emphasized the important role that communities can play in supporting each other's health and wellness during stressful times and the harm that continued social isolation can cause.

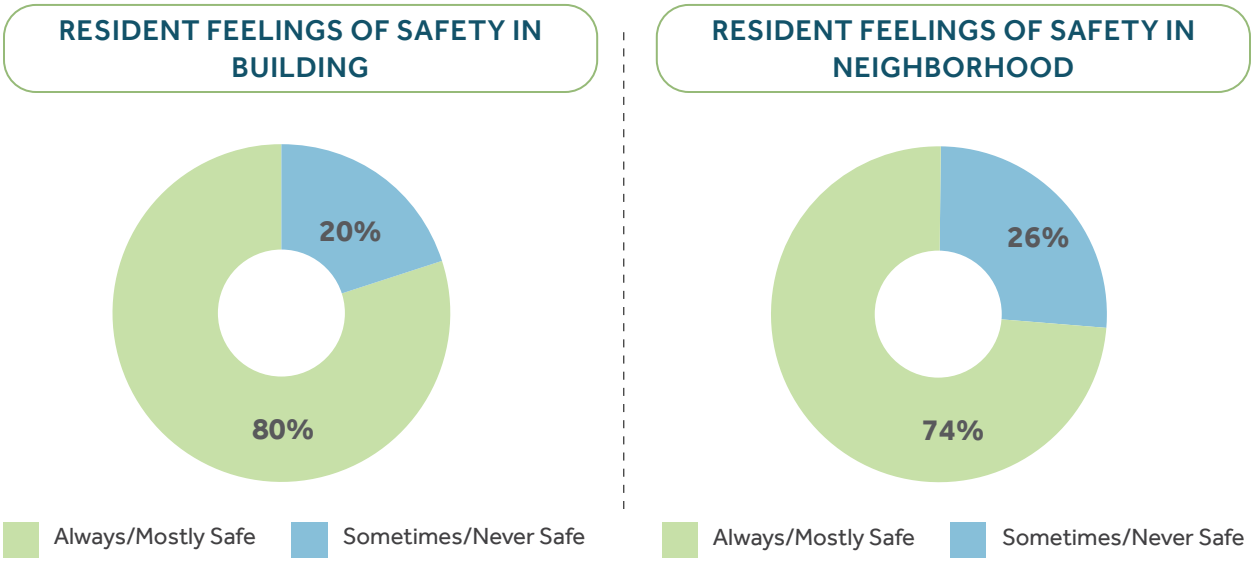
Community engagement programs can include safety initiatives, civic engagement, networking and trust building among residents, resident leadership programs, and property operations that lift up resident voices and respect and foster resident agency. SAHF member staff also recognize that building trust with residents and creating safe environments is a critical and foundational aspect of their work. The civil rights movement of 2020 has refocused the nation's attention on the enduring reality that people of color, particularly Black residents, often do not feel safe in their communities. The killings of Breonna Taylor, George Floyd, and countless other people of color by law enforcement have shed a light on the systemic injustice, bias, and racism in the criminal justice system. A survey by the Pew Research Center found that 79% of Black people – compared with only 32% of White people – thought that "the way racial and ethnic minorities are treated by the criminal justice system is a very big problem in the United States today." In addition, the Pew Research Center also found that "Black adults were roughly twice as likely as Whites to say crime is a major problem in their local community (38% vs. 17%)."

SAHF OUTCOMES INITIATIVE MEASURES

- Percentage of residents who feel safe in their building
- Percentage of residents who feel safe in their neighborhood
- Percentage of residents eligible to vote who are registered to vote

SAHF member staff work to create safe environments for residents in physical ways, such as installing better lighting or limiting building access points, and in ways that support community building, such as facilitating relationship-building with police officers, coordinating the development of community safety groups (like walking school buses), and leading conflict resolution and mediation programs, among many other programs. SAHF members are also working with residents to better understand how they define safety and what methods they prefer to create safe environments, recognizing that some common tools, such as video cameras, have often historically been used to perpetuate systems of bias and discrimination against people of color.

While SAHF members continue to develop their policies and practice in this area, SAHF-wide data shows positive results. Over the 5-year SAHF Outcomes Initiative collection period, the percentage of residents who feel safe in their building and neighborhood has remained high. Every year from 2014 to 2018, at least 72% of SAHF residents reported feeling "always" or "mostly" safe in their building, and at least 68% of residents reported feeling always or mostly safe in their neighborhood every year.[9] On average, 80% of residents have reported feeling safe in their building and 74% reported feeling safe in their neighborhood over the past five years. It is difficult to find similar statistics for comparable populations, but Gallup found in 2019 that 75% of Americans feel safe walking alone at night where they live.



Average percentage of residents who feel "always" or "mostly" safe; and average percentage of residents who feel "sometimes" or "never" safe across five years of data collection (R1 - R5). N (SAHF residents reporting safety in neighborhood): 2014-15 = 1,166; 2015-16 = 3,389; 2016-17 = 3,094; 2017-18 = 8,235; 2018-19 = 12,946. N (SAHF residents reporting safety in building): 2014-15 = 1,226; 2015-16 = 2,914; 2016-17 = 3,147; 2017-18 = 7,316; 2018-19 = 12,131.

Feeling safe and connected in a community is important for residents' well-being and mental health. Community connection is a critical component of economic mobility as well. According to researchers with the U.S. Partnership on Mobility from Poverty, "economic success alone does not fully capture people's experiences with poverty. ... Mobility from poverty also requires autonomy and power—the ability to exercise control over one's personal circumstances and to influence policies and practices that affect one's life, [as well as] a sense of belonging—being valued by one's community." As described by one member of the Partnership, John A. Powell, "Poverty is not just about a lack of money. It's about a lack of power."

9 N (SAHF residents reporting safety in building): 2014 = 1,226; 2015 = 2,948; 2016 = 4,346; 2017 = 7,316; 2018 = 12,096. N (SAHF residents reporting safety in neighborhood): 2014 = 1,166; 2015 = 3,445; 2016 = 4,623; 2017 = 8,398; 2018 = 12,909.

SAHF's Work on Resident Agency, Voice & Power

A growing evidence base demonstrates that a person's sense of agency, or perceived control over one's life, can support economic mobility and mitigate the effects of trauma and toxic stress. Resident agency is exercising this autonomy within the environment and community where one calls home and is an important facet to implementing resident-centered service coordination and operations.

Resident service coordinators connect residents with various services and programs that promote stability and well-being, from financial capability programs to community gardens. However, to realize the full benefits of these linkages and create more equitable communities, a resident-centered approach is needed that supports the agency of residents and gives them a real voice in how day-to-day life is carried out in their community. With support from the Kresge Foundation, SAHF launched a project to engage directly with residents and frontline staff – as well as the broader field – to identify and better understand strategies for engaging collaboratively with residents and fostering greater resident agency and voice.

Over 2019-2020, SAHF facilitated six focus groups at three properties owned by SAHF members in Massachusetts, Ohio and California, and conducted 9 interviews with various frontline and senior-level staff. Properties were chosen to reflect a variety of geographies, population types, and subsidy types.

SAHF found from these focus groups and interviews that it was critical for owners to include all staff in a resident-centered approach. Property management staff play a major role in how residents experience the rules and policies at the property, such as how common spaces can be used or how resident feedback is valued, and are particularly influential in how residents perceive the social environment and their agency within it. These factors can impact residents' perceived control over their lives and their homes.

WHAT'S NEXT

SAHF Member POAH Wins the 'Housing Affordability Breakthrough Challenge' to Design Trauma-Resilient Communities

In September 2020, SAHF member Preservation of Affordable Housing (POAH) was one of six winners of the "Housing Affordability Breakthrough Challenge," which will award $2.5 million to each organization to execute innovative, next-generation solutions to address the housing affordability crisis. POAH plans to use its award, funded by Wells Fargo and administered by Enterprise Community Partners, to "reimagine affordable housing design and services through the lens of trauma-informed care and its core principles: safety, trust, choice, collaboration and empowerment," thus creating "trauma-resilient communities."[10]

POAH believes that affordable housing exists to serve its residents – and that applying trauma-informed principles to affordable housing is an idea whose time has come. Working with residents and staff at four of its developments, POAH will develop and implement changes to resident services programs, property management practices and to the physical design of the sites. As 'co-designers,' residents will help ensure that both the process and outcomes promote racial justice, cultural relevance and value. The framework of trauma-informed care, which is rooted in the behavioral health sector but can be adapted to any sector where people receive services and supports to cope with traumatic experiences, has tremendous potential to scale across the affordable housing industry in both design (e.g. community development planning) and operations. POAH plans to leverage the SAHF network to foster greater idea exchange and to share learnings with the broader affordable housing field.

10 Taken from POAH's description of its application, found here: https://housingbreakthrough.org/grantees

Additionally, staff who had received training in trauma-informed practices – both resident services and property management staff – appeared better equipped to mediate issues with residents and build trust among residents and staff.

SAHF found that other strategies for empowering residents include providing clear and consistent communication with residents about any property changes or decisions; exploring ways that residents can be included in the development of property rules, regulations, and decision-making; and facilitating opportunities for residents to organize and discuss resident-led topics of interest. SAHF hopes to use these results to continue our work of supporting resident agency, voice and power.

Sharing Data Results with Residents

In the focus groups led by SAHF, residents expressed a desire to better understand why data is collected about them and how such data is used. Service coordinators can support greater agency by sharing aggregated data back with residents and involving them in the collection and analysis process. For example, sharing survey results with residents presents an opportunity to "ground truth" the analysis with residents to gauge its validity. SAHF members have experimented with various ways in which to share aggregated survey results and analysis back with residents. For example, BRIDGE Housing utilized the concept of Data Walks and organized a "data festival" that included thematic stations. Each station had posters with data results and some sort of related activity to demonstrate the theme. For example, the health station presented health-related survey results and allowed residents to take their pulse after engaging in an aerobic activity. Residents moved in groups to each station, and residents who completed the 'walk' were entered into a raffle. BRIDGE also set up a feedback board at the event to capture and validate residents' input. While this was an intensive, one-off event, other SAHF members have created practices around facilitating less intensive but more frequent share-outs. SAHF member POAH requests that each service coordinator to share data with residents once a year but allows coordinators to choose the method that works best for them and their residents. SAHF members continue to explore how to share data with residents in ways that are meaningful and allow residents to participate to the degree that it is relevant to them.

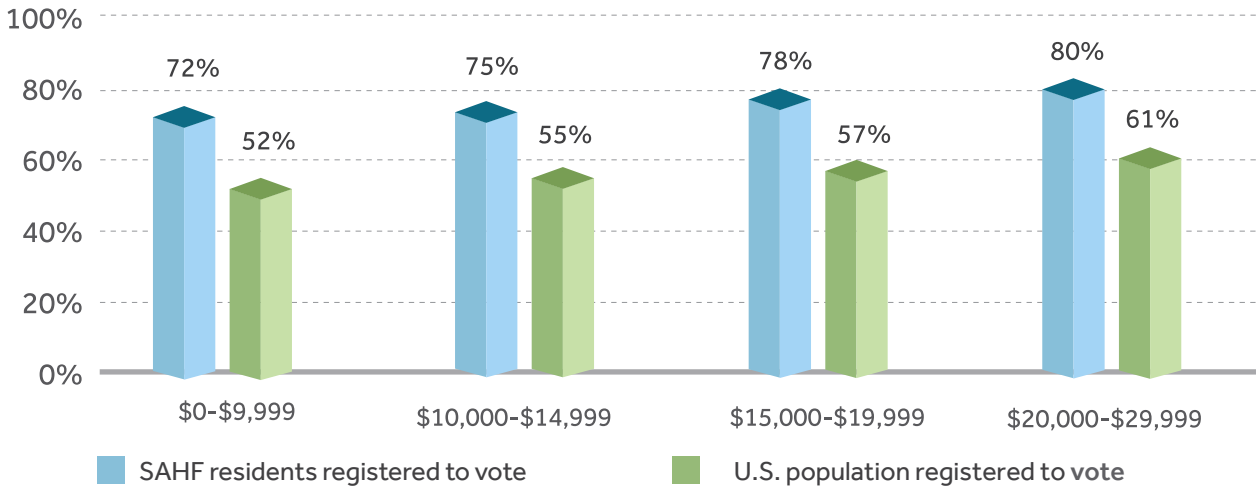
Civic Engagement

Community engagement can be a nebulous concept that is difficult to define and measure – residents find community in a variety of settings and in ways that go beyond simple survey questions and definitions. However, when considering that many of the communities that SAHF members serve have been, and continue to be, excluded from civic engagement and denied equal voting rights, SAHF members look to civic engagement and participation as a measure of community engagement. Many SAHF members provide opportunities and programs for residents to become civically engaged, such as locating polling sites at their properties, conducting 'Get Out the Vote' drives with local partners, providing transportation to the polls and coordinating resident advocacy on local issues that matter to the community.

Photo courtesy of BRIDGE Housing.

One measurable element of civic engagement is voter registration. When broken down by income levels, voter registration rates among SAHF residents are dramatically higher than U.S.-wide residents with the same family income levels.

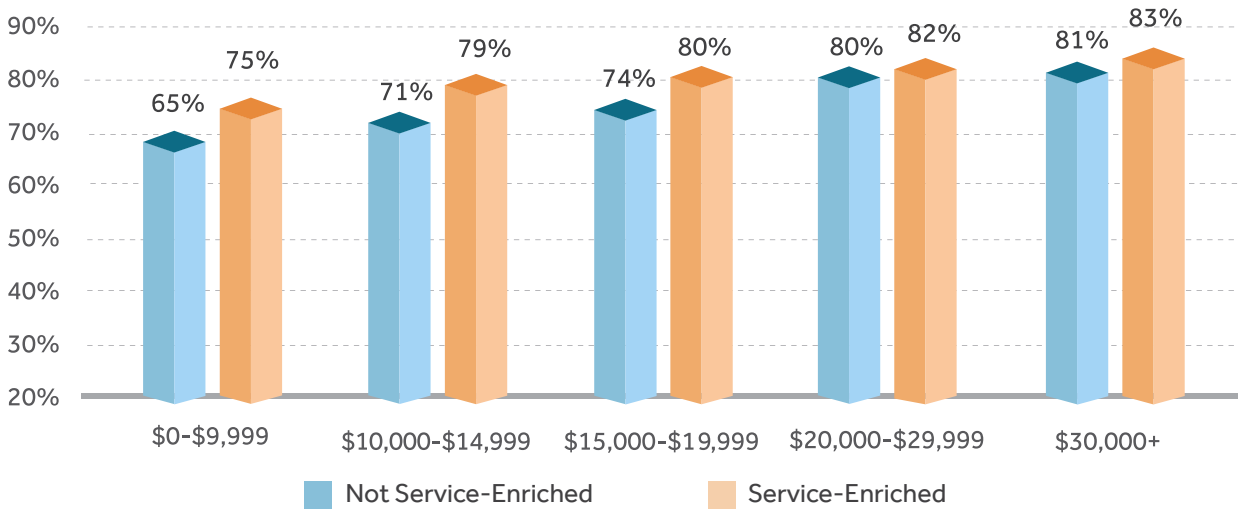
VOTER REGISTRATION RATES BY INCOME LEVELS



U.S. voter registration rates come from the Census Bureau 2015 American Community Survey, 5-year estimates, found here: http://www.census.gov/topics/public-sector/voting.html. N (SAHF residents registered to vote): Under $10,000 = 4,639 residents; $10,000-$14,999 = 3,477; $15,00-$19,999 = 2,204 residents; $20,000-$29,999 = 1,846 residents. Data source is the 2018-19 Round 5 Outcomes Initiative data set.

SAHF data also indicates that voter registration rates are higher at properties with resident services coordination ("service-enriched") than those without, particularly for lower-income residents.

VOTER REGISTRATION RATES FOR PROPERTIES WITH AND WITHOUT RESIDENT SERVICES BY INCOME



Differences in voter registration rates between between service-enriched and not service-enriched properties significant at p<0.01 level. N (SAHF residents):: $0-$9,999 Income: Not Service-Enriched = 1,392; Service-Enriched = 15,200 | $10,000-$14,999 Income: Not Service-Enriched = 894; Service-Enriched = 11,708 | $15,000-$19,999 Income: Not Service-Enriched = 530; Service-Enriched = 7,464 | $20,000-$29,999 Income: Not Service-Enriched = 404; Service-Enriched = 5,390 | $30,000+ Income: Not Service-Enriched = 301; Service-Enriched = 2,903.

SAHF members are also helping mitigate racial disparities in voter registration rates. Among SAHF residents, Black residents have the highest voter registration rates of any race/ethnicity (79%, compared to 73% for Non-Hispanic White residents, 71% for Hispanic/Latinx residents, and 62% for Asian residents). In contrast, across the U.S., Non-Hispanic White residents have the highest voter registration rates. SAHF residents identifying as Hispanic/Latinx also have higher voter registration rates than the U.S. as whole (71% versus 69% U.S.-wide).[11]

CASE STUDY

National Housing Trust Empowers Residents through Voting and Civic Engagement

National Housing Trust (NHT) considers Get Out the Vote (GOTV) to be a central component to its Resident Services program. For residents of affordable housing, participating in a community event or registering to vote may compete with pressing issues such as childcare, health care, or traveling long distances to work; however, civic engagement and voting can help people feel more in control of their lives. For NHT, Get Out the Vote is a community building activity. Historically, their GOTV methods have included outreach through fliers and property events, such as voter registration tables and issue education; however, in the face of COVID-19, NHT had to completely overhaul its approach. Their first priority was community safety; therefore, instead of hosting community gatherings, NHT focused on one-on-one outreach. To that end, NHT corporate staff made it a priority to educate all property staff on the process for mail-in or absentee ballots in their specific state. With GOTV kits, they created packages of communication materials that could be customized to include information relevant to a specific community. To ensure that they reached as many of residents as possible, they provided materials in English, Spanish, and Haitian Creole when available.

Photos courtesy of National Housing Trust.

Furthermore, property staff made a special effort to speak to every household to share information regarding voter registration and how to access voter ballots. While NHT's GOTV outreach certainly looked different during the COVID-19 pandemic, the organization remains committed to empowering resident agency and ensuring that every resident has equal access to the ballot.

11 U.S.-wide data comes from the U.S. Census Bureau "Voting and Registration in the Election of November 2018," Tables "Non-Hispanic White Alone," "Black Alone," "Asian Alone," "Hispanic Alone." Rates in this chart are out of the number of "reported registered" and "reported not registered," excluding those who declined to respond and non-citizens, so as to derive comparable statistics to SAHF rates. SAHF members collect ethnicity separately from race; however, race and ethnicity are combined in this analysis for simplicity. If a resident indicates he/she/they are Hispanic, they are considered Hispanic/Latinx for this analysis, regardless of race (less than 7% of Hispanic residents indicated a race other than White or Other). SAHF data comes from Round 5 (2018-19) data set. N (SAHF residents): Black/African-American = 5,121, Non-Hispanic White = 6,237, Hispanic/Latinx = 2,709, Asian = 615.

Photo courtesy of POAH.

3

Financial Stability & Resilience

Housing stability and financial stability are inextricably linked: stable affordable housing gives residents the capacity and bandwidth to build their savings and work toward financial goals, while financial stability helps residents maintain their housing. According the Federal Reserve's Report on the Economic Well-Being of U.S. Households, 37% of Americans indicated that they do not have enough money saved to cover a $400 emergency expense in 2019. Many Americans are one accident, job loss, or illness away from financial ruin.

SAHF OUTCOMES INITIATIVE MEASURES

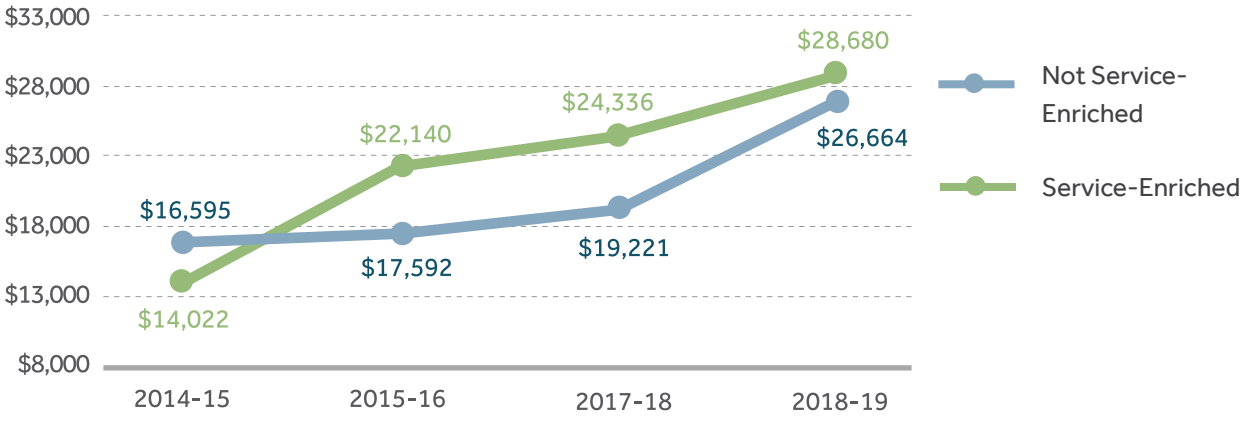
- Percentage of households whose gross income increased from prior year(s)
- Percentage of households whose income from employment increased from prior year(s)
- Increase in median income from employment
- Percentage of employed residents
- Percentage of households who report increased assets
- Percentage of unbanked households

This financial precariousness is has been made even more acute by COVID-19, as millions of people, including those already rent burdened, have lost jobs or income making them unable to pay rent. An April poll by the Pew Research Center found that 52% of low-income people said that someone in their household experienced job loss or income reduction due to the pandemic. SAHF members provide programs and services that help residents increase their savings, improve their financial resilience, and advance their careers.

The nature of the data set collected by SAHF allows for analysis of "continuous" residents or households over time, i.e. residents who have remained living in a SAHF member property and have reported data each year. This analysis is complicated by the fact that the SAHF portfolio has grown over time (SAHF added two new members in 2016 and existing members have expanded their portfolios and resident services programs over time) and SAHF member capacity has grown over time as well (data systems have improved and reporting has become more accurate).

That said, SAHF is able to report data on continuously-housed families living in properties owned by three SAHF members from the project's start in 2015 to the last complete cycle of collection in 2019. Among these roughly 22,000 households, median household income increased **$1,637** from 2015 to 2019. However, the majority of these households are seniors, who tend to have more stable income supports (such as Social Security). Income gains among a smaller cohort of working-age families have been far greater, particularly families living in properties with resident services coordination. Families in service-enriched properties experienced a gain of **$14K** in median income, while families in properties without services experienced a gain of **$10K**.

MEDIAN GROSS ANNUAL HOUSEHOLD INCOME AMONG CONTINUOUSLY-HOUSED WORKING-AGE FAMILIES



Data includes only households in which at least one adult is working-age (25-65) and excludes properties specifically for seniors or individuals with disabilities/special needs. Data for 2016-17 is not included due to errors in data reported to SAHF. N (SAHF households in not service-enriched properties in all time periods) = 1,093; N (SAHF households in service-enriched properties in all time periods) = 3,873.

A regression analysis of income data for all working-age adults, not just those continuously-housed, indicates that having service coordination at a property was significantly associated with $1,112 more individual income in 2017 and $1,122 more income in 2018 for those residents, compared to those at properties without services, when controlling for the primary subsidy type of the property (e.g. Project-Based Section 8 or LIHTC), the average age of the residents, the racial composition of the property, the median household income of the surrounding census tract, and the neighborhood population density. More details about this regression model can be found in the appendix.

Additionally, employment rates for continuously-housed residents increased at a greater rate for residents of service-enriched properties than those without services. From 2015 to 2018, the employment rate for continuously-housed, non-disabled working age residents increased by **2.0** percentage points in service-enriched properties and decreased by **1.8** percentage points in properties without service coordination.

CASE STUDY

BRIDGE Housing Leverages Construction as a Pathway to Economic Mobility

Increasingly, affordable housing developers are thinking about the construction process as an opportunity to connect local residents with job opportunities and career paths in skilled trades. BRIDGE Housing recognized that the redevelopments of Jordan Downs in Los Angeles and Potrero Terrace and Annex in San Francisco were opportunities to leverage construction jobs as pathways for economic mobility for the residents of these communities.

At Jordan Downs,[12] where BRIDGE Housing is a joint master developer of the neighborhood's transformation, community data illustrated high, chronic unemployment. BRIDGE Community Development staff led the successful creation of a workforce development collaboration – under the community-branded identity *Jordan Downs Forward* (JDF) – involving the master developers, workforce development partners, contractors, and government entities. JDF partners adopted a common objective to exceed federal Section 3 local hiring targets. Together, JDF partners ensured area residents knew about job opportunities, coordinated outreach and training, and made available the necessary resources and support to sustain employment over time. The result was that JDF partners far exceeded 30% local hiring requirements: **70-84%** of new-hire opportunities were filled by community residents across the three construction sites.[13] For BRIDGE's construction of Cedar Grove in particular, this resulted in 25% of jobs filled by Jordan Downs public housing residents specifically. These jobs included framers, landscapers, electricians, plumbers and other trades. The average pay rate was $29.00/hour (almost double the local minimum wage), resulting in $409K earnings in total to Jordan Downs public housing residents.

One of these residents was Sherina. Sherina and her family were homeless for two years. She felt extremely discouraged, as she could not provide her kids with a home "like I was supposed to." Once she moved into Jordan Downs public housing, she gained stability and began to work her way toward a brighter future. Sherina successfully applied for a job with the first phase of Jordan Downs revitalization, and then she parlayed her experience into a similar job with the next phase of the redevelopment. According to Sherina, "It feels good to be able to help the Jordan Downs and Watts residents who are in need of jobs, because I was one of those people."

Photo courtesy of BRIDGE Housing.

In San Francisco, BRIDGE Housing was selected as the master developer of Rebuild Potrero, a HOPE SF initiative, in partnership with the city and county of San Francisco and community partners. This project involves building approximately 1,000 new mixed-income apartments and building new open space, child care and retail amenities. Through the collaborative efforts of the city of San Francisco, local nonprofits, the contractor and subcontractors, the team filled 35% of Section 3 jobs for the construction of Phase I's 1101 Connecticut with Potrero public housing residents. This included trades such as carpenters, drywallers and painters, with an average pay rate of $34.80/hour (over double the city's minimum wage). In addition to these construction jobs, BRIDGE Housing's investment in workforce development at Potrero more broadly facilitated the dramatic increase in employment rates from **30%** in 2013 to **58%** in 2019, which included a 25% decrease in service jobs, which tend to be lower paying and less stable than other types of employment.

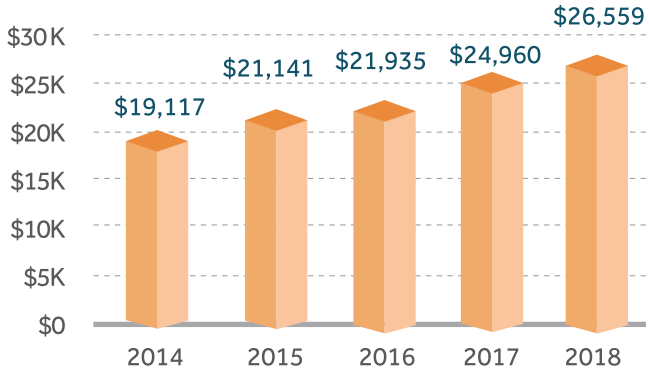
Both the Rebuild Potrero and the Jordan Downs Forward collaborations have helped residents grow their skill sets and increase their earnings, thus equipping residents to be competitive in the 21st century economy.

12 The redevelopment of Jordan Downs will involve 1,569 new housing units (700 of which are replacement units), parks and open space, a 50K sq. ft. community center, and 115,000 sq. ft. of neighborhood-serving retail.

13 70% for BRIDGE's construction of Cedar Grove (115 family apartment homes); 84% for The Michaels Organization's construction of New Harvest (135 family apartment homes); and 78% for Primestor Development Inc.'s construction of Freedom Plaza (115,000 sqft of commercial retail with an anchor grocer and other large retailers).

Employment that pays a living wage is a key driver in financial mobility and stability. SAHF's data indicates that annual gross income for employed residents has steadily increased over the five years of SAHF's data collection project, resulting in a net median gain of **$7,442**. This increase is partially driven by increases in cost of living and wages along the West Coast, but even excluding the Western region, employed residents experienced a gain of $3,388.

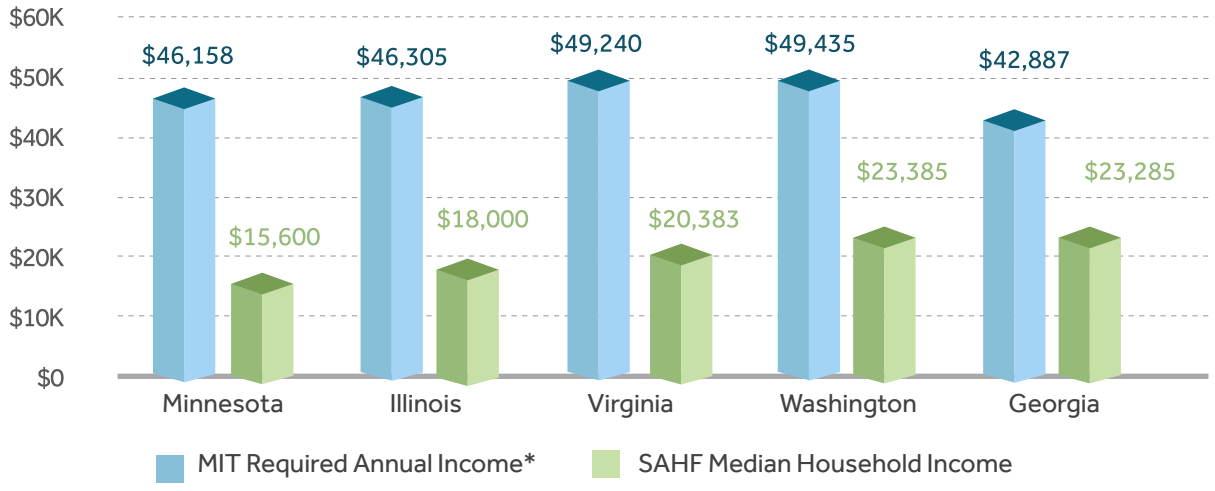
MEDIAN GROSS INDIVIDUAL INCOME OF EMPLOYED RESIDENTS



As this data includes all residents living in SAHF member properties, increases could be partially contributable to newer residents being more likely to have higher incomes than existing/older tenants. N (SAHF employed residents): 2014-15 = 3,266 residents in 72 properties; 2015-16 = 15,718 residents in 342 properties; 2016-17 = 14,725 residents in 384 properties; 2017-18 = 30,181 residents in 685 properties; 2018-19 = 22,034 residents in 584 properties.

However, these wages are still far from a living wage for many families across the SAHF portfolio. The MIT Living Wage Calculator calculates the total amount of money a family needs to afford the basic necessities of food, medical care, housing, transportation, and child care for each jurisdiction across the U.S. In Minnesota, for example, a family with one adult and one child needs to earn $46,158 after taxes to afford these basic essentials. The median household income for SAHF families with children in Minnesota is $15,720. A family earning this level of income would barely be able to even afford rent – the median gross rent for a 2-bedroom apartment in Minnesota is $995, which would eat up 76% of this family's annual income.[14] The chart below shows comparable figures for five states across the U.S., as examples for how incomes among SAHF households are not keeping pace with the cost of living.

SAHF HOUSEHOLD INCOME VS. COST OF LIVING



**Required annual income after taxes for a household with one adult and one child (total of typical annual expenses in each state). For example, in Minnesota, MIT calculates $4,541 for food, $8,013 for child care, $8,191 for medical expenses, $12,167 for housing, $8,362 for transportation, and $4,883 for other expenses annually. N (SAHF households reporting income data with children): Minnesota = 808; Illinois = 1,680; Virginia = 1,309; Washington = 996; Georgia = 925.*

14 $995 is the "Estimated median gross rent of two-bedroom rental units with cash rent, between 2014-2018, from the Census Bureau American Community Survey, as reported by PolicyMap.com for the state of Minnesota.

The low income levels of SAHF families are mostly a function of the low minimum wages in most areas of the U.S., and as long as wages continue to be eaten up by the high cost of living in many areas, residents will struggle with saving for financial goals such as enrolling in higher education, buying a house, or starting an emergency fund. Affordable homes and rental subsidies are critical to supporting housing stability in the near term and resident services are critical to helping these families understand financial products and resources, access benefits, develop financial capability, build credit and other tools to help strengthen financial resilience and economic mobility.

Photo courtesy of National Housing Trust,

For example, one SAHF member providing senior housing in the upper Midwest, The Evangelical Lutheran Good Samaritan Society, tracks the cost savings to residents for providing service coordination and programs. Over 15 properties, they found that service coordination saved residents **$641,975** in total over the course of a year, with an average savings of **$1,167** per resident. This includes reduced medical costs, lower grocery bills, and less money out of pocket for financial and other services. For example, a service coordinator at one property helped residents understand their medical bills and fix incorrect billing, thus saving them $14,850 over a year in medical costs. Service coordinators helped residents avoid scams and predatory lending, helped residents access benefits, connected residents to free tax preparation services, and many other activities that save residents money. Residents can now put this money towards critical items like rent, or other necessities that improve their health and well-being, like medicine or food. For seniors on a fixed income, having even a small amount of extra income can be a life-saving benefit.

COVID

Financial coaching and counseling is particularly critical now, as many residents' employment and financial situations have been devastated by the COVID-19 pandemic and stay-at-home orders. Service coordinators help residents navigate various state and federal unemployment insurance resources, emergency rental assistance, and other programs. For example, residents may be caught unaware by the fact that the additional $600 provided by the CARES act will count as income for 2020 tax returns, and if residents fail to have taxes withheld from their unemployment benefits, they may owe taxes on this amount in 2021, in addition to potential decreases in EITC and child tax credit payments.

Service coordinators help residents build financial resilience during crises like COVID. For example, SAHF member The Community Builders (TCB) is expanding a program in Cincinnati that provides seed funding to certain households, along with financial coaching seminars and other housing stability supports, to help empower families to work toward financial goals and develop financial resilience. In partnership with the Avondale Development Corporation (ADC) and First Financial Bank, TCB created an Economic Mobility Fund, which provides seed capital (~$600-$1,000) to residents who have lost jobs or income due to COVID-19, and lack access to credit or unemployment benefits. As part of the program, each household must participate in a series of financial coaching seminars, such as 101 banking concepts and debt elimination strategies, and each receives support for their specific needs, such as childcare subsidies, one-on-one financial coaching, food assistance, emergency utility assistance, or other assistance. TCB plans to scale up this program to help more of their residents in Cincinnati weather the current economic crisis and plan for their economic future.

Income and Racial Equity

Breaking out income by the race/ethnicity of the head of household shows that – although median household incomes are very low across all groups – Asian, Hispanic, and Black working-age families in SAHF member properties have higher incomes than Non-Hispanic White households. Unlike the U.S. as a whole, in which the median income for Black households is over $27K less than that of Non-Hispanic White households, Black families earn slightly more than Non-Hispanic White families on median ($13,664 versus $12,353). SAHF data also indicates that employment rates for Black adults are also higher than those for Non-Hispanic White adults, across geographies and SAHF members. While more analysis and investigation is needed, this could point to SAHF's members' impact in reducing racial economic disparities.

Median Income for Working-Age Households by Race/Ethnicity	
Asian	$17,873
Hispanic/Latinx	$15,571
Black/African-American	$13,664
Non-Hispanic White	$12,353
Multiracial	$11,576

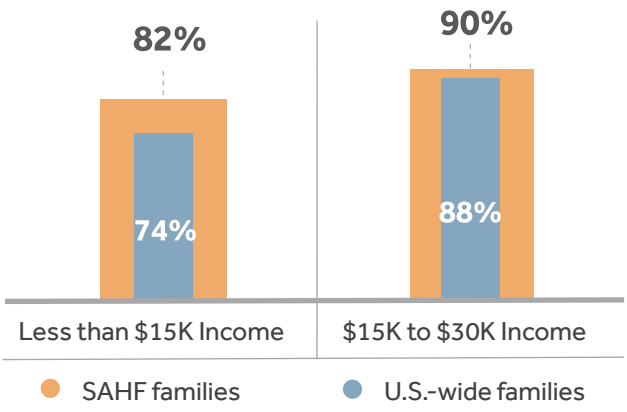
Includes only households in which at least one member is working-age (18-64 years) and excludes single-person disabled households. Race/ethnicity is determined by the head of the household. Includes data from all five years (R1 - R5). N (SAHF households): Asian = 868; Hispanic/Latinx = 8,378; Black/African-American = 46,989; Non-Hispanic White = 25,419; Multiracial = 1,012.

Banked Households

Establishing a bank account and building credit are critical steps to achieving economic mobility and financial stability. Although not a positive financial outcome in and of itself, SAHF members measure the rates of residents and households with a bank account as an intermediate indicator of being on the path to financial stability and resilience. Resident service coordinators can have a direct impact on this outcome by providing information and resources to residents on their banking options, helping them consider elements such as balance minimums, overdraft policies, interest rates, automated transfers to savings accounts, and other factors.

Compared to U.S.-wide families at similar income levels, the chart to the right shows that SAHF families are more likely to have a bank account.

RATES OF BANKED SAHF HOUSEHOLDS BY INCOME LEVEL COMPARED TO U.S.-WIDE RATES



U.S.-wide statistics come from the 2017 FDIC National Survey of Unbanked and Underbanked Households. N (SAHF households): Less than $15K = 25,434; $15-30K = 14,548.

CASE STUDY

POAH's Family Self-Sufficiency Program Helps Families Achieve their Financial Goals

Rochelle* is a single mom to two girls, ages 7 and 1. When she moved into a POAH community in Rhode Island in 2016, she was on maternity leave from a part-time, minimum wage job. She had $2.18 in her checking account and no savings. But after only 10 months in POAH's Family Self-Sufficiency program, Rochelle was able to make some major changes to her family's financial situation.

The Family Self-Sufficiency (FSS) program allows renters in federally-subsidized housing to accumulate savings for long-term financial goals like homeownership or college. As families with rental assistance work more and earn more money, normally their share of the rent increases; but the FSS program allows them to capture their increased rent payment in a savings account, held in escrow by POAH. The program essentially converts increased monthly rent payments into a monthly savings deposit.

POAH partnered with Compass Working Capital to allow participants to work one-on-one with a financial coach, creating a plan to achieve their personal and financial dreams. Recognizing that residents are juggling many priorities, such as multiple jobs and child care, coaching occurs at the property. This financial coaching not only equips residents to build financial skills, but also the confidence to make decisions about their financial future.

After only 10 months in the FSS program, Rochelle was able to gain a full-time position with benefits at a company where she feels she can grow professionally and excel. She opened a retirement account through her employer, set up direct deposit into her savings account (which now has a balance of $1,100), and opened a 529 college savings account for her newborn. Rochelle has increased her annual income by $25,000, reduced her debt by $5,000 and saved $4,416 in her FSS escrow account.

Rochelle's story is indicative of the broader success of POAH's FSS program. After three years of offering the program at 11 sites, participants have accumulated an average of $5,676 in their escrow account and through employment advances, gained an average increase in $4,615 in earnings per year.

Photo courtesy of POAH.

Unemployment rates among participants have decreased by 18% and the rate of participants with no credit history has declined by 17%. Additionally, after only 3 years into the 5-year program, nineteen participants have graduated by reaching their self-sufficiency goals and ending receipt of welfare assistance. All have moved on from POAH properties (many have bought a home) freeing up affordable units for the next families who need them.

This unique partnership between POAH and Compass Working Capital has enabled hundreds of POAH residents to improve their financial situation and strengthen their confidence about their financial future. Although federal rental assistance can give residents the stability to increase their income and gain employment, savings often do not increase because rent contributions increase proportionally. While sustained income increases are vital for economic mobility, having a financial cushion or emergency fund is also critical to supporting financial resilience and stability. This data underscores the importance of programs like FSS that facilitate **both** income increases and savings.

The positive outcomes from this program show that it is ready to go to scale; however, in order to implement this program across their portfolios, owners need a sustainable source of funding for the financial coaching. POAH's experiences demonstrate that coaching with experienced professionals is a critical piece of the program and cannot be achieved without external support.

**Name changed to protect privacy. Rochelle's story is drawn from POAH President & CEO Aaron Gornstein's testimony on FSS at a Financial Services Committee hearing in 2017. The two women in the photo are participating in the FSS program but neither are Rochelle.*

Photo courtesy of Community Housing Partners.

4

Health & Wellness

There is a growing awareness of the impact of environmental, financial, social, educational and housing conditions on residents' health. The social determinants of health (SDOH) model recognizes that good health is not just a function of healthcare access – good health comes from the sum total of a person's lived experience, which can include stress, discrimination, access to fresh and healthy foods, housing conditions, community and social engagement, and many other factors.

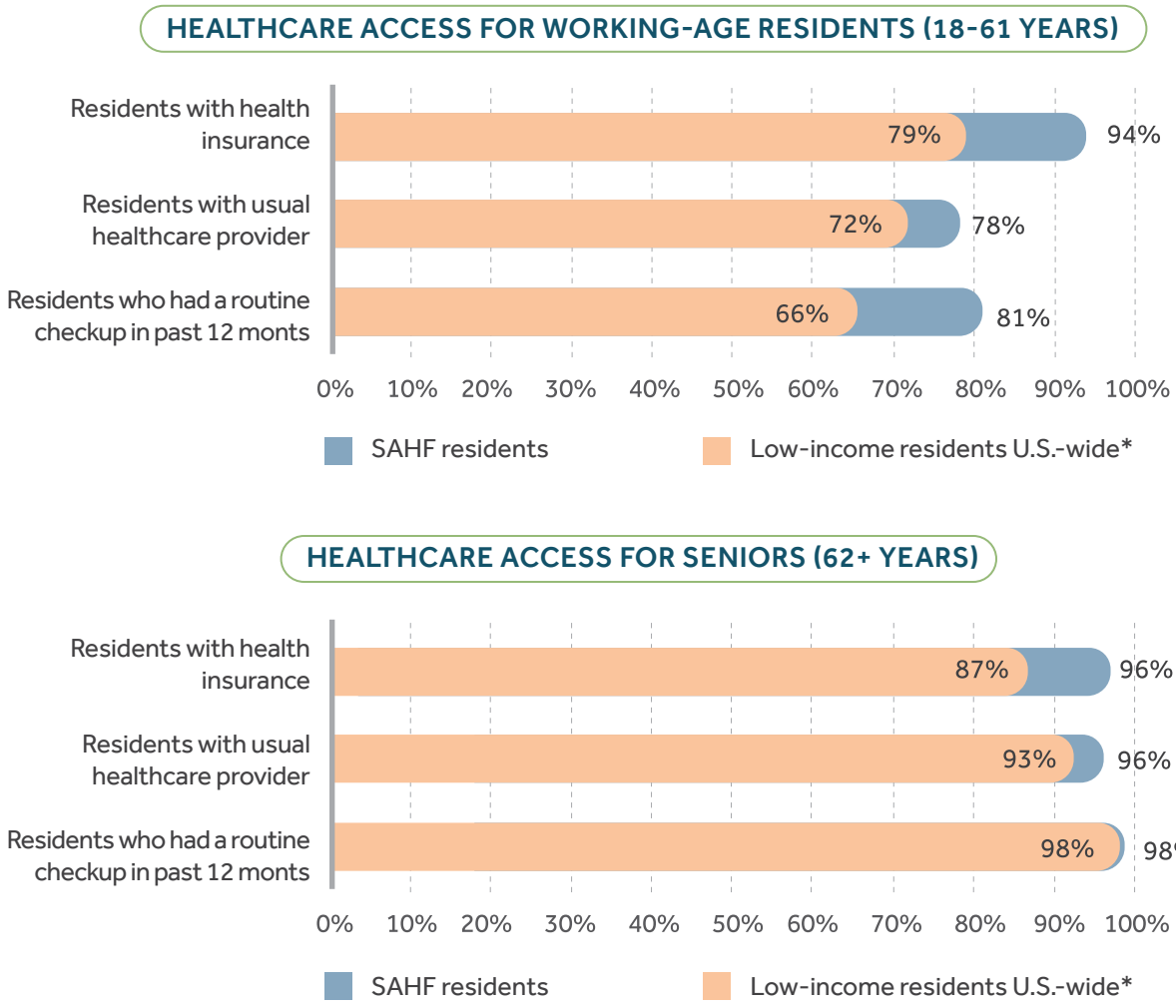
Every program area discussed in this report can be a determinant of health. However, SAHF members also specifically provide programs and services directly related to health, wellness and healthcare access. These can range from wellness programs, such as walking clubs, nutrition programs and community gardening, to healthcare partnerships, which can connect residents with off-site healthcare providers, bring healthcare clinics and access to the property, and provide telemedicine access.

Our data shows that in terms of healthcare access, SAHF member staff are effectively connecting residents with

SAHF OUTCOMES INITIATIVE MEASURES

- Percentage of residents reporting that poor physical health kept them from doing their usual activities
- Percentage residents reporting that poor mental health kept them from doing their usual activities
- Percentage of residents who visited a hospital ED in the past 12 months
- Percentage of residents with a usual place of care where they receive routine primary care services
- Percentage of residents who visited a healthcare provider for a routine checkup in the last 12 months
- Percentage of residents enrolled in health insurance and type of insurance
- Percentage of residents who report experiencing food insecurity

preventative and other health care resources. SAHF residents are more likely to have health insurance, more likely to have a usual health care provider (such as a primary care physician), and more likely to have had a routine check-up in the past 12 months than comparable low-income seniors and working-age adults U.S.-wide. All of these factors are important to health.



**Low-income defined here as <$35K in annual income. U.S.-wide data comes from the 2017 CDC BRFSS. More details can be found in the appendix.*

Health Insurance

The expansion of Medicaid through the Affordable Care Act has shown the impact of having insurance on various outcomes, including reductions in uncompensated care costs for hospitals and clinics, and patient outcomes such as decreased mortality, reductions in food insecurity, poverty, and home evictions; and improvements in self-reported health.[15] One innovative study by the Treasury Department examined those who randomly did and did not receive IRS notifications about the insurance mandate and found that gaining insurance coverage was associated with a 12 percent decline in mortality, resulting in ~700 fewer deaths. Additionally, research has found that primary care is associated with better health outcomes and decreases in hospitalizations and ED visits. The Oregon Health Authority has found that in terms of ROI, every $1 invested in primary care saves $13 in downstream costs.

15 "The Effects of Medicaid Expansion under the ACA: Updated Findings from a Literature Review," published March 2020 by the Kaiser Family Foundation.

While the potential for these improved outcomes is increasingly understood, creating cross-sectoral partnerships between healthcare actors and housing providers remains challenging. However, the culture and practice of data collection forged through the Outcomes Initiative has provided a starting framework for several active partnerships and for new discussions with actors in healthcare and other sectors.

SAHF members are working on this issue in a variety of ways. About six years ago, SAHF member National Church Residences created an electronic decision-making tool called Care Guide, which enables service coordinators to track residents' health data in order to catch potential risk factors. Early on, they discovered that a large portion of residents were not going to the doctor for their annual visits. To address this, service coordinators were trained on common barriers to physician access, such as helping residents worried about the bill to cost-compare insurance plans, or helping residents worried about the distance obtain reliable transportation. Coordinators also use motivational interviewing techniques to break down barriers to receiving essential medical care. As a result of this training, data showed that 21 percent more residents went for their annual visit than previously. Among severely vulnerable residents, 96 percent of residents went for annual visits in 2016, an increase of 7 percent over the previous year. After a few years of using the new care plan process and goals for physician access, 95 percent of National Church Residences residents see a doctor annually.

Emergency Department Visits

This improved access to health care, whether by connecting residents with a primary care clinic or providing transportation for residents to get to their check-up appointments, can have measurable results in quality of health. Among SAHF residents, **24%** of residents who did not have a usual healthcare provider visited the ED/ER at least once during 2018, compared to only **19%** of residents who did have a usual healthcare provider, such as a primary care doctor.

Mercy Housing undertook a deep analysis of their data on Emergency Department visits among residents and found that "longer-term residents showed significantly fewer ED visits than new residents, with an absolute reduction of **10%**" after adjusting for health factors and demographics. Specifically, among residents living in a Mercy property for more than 5 years, the adjusted rate of those who visited the ED was 10 percentage points lower than among residents living in a Mercy property for less than five years – an indication that affordable stable housing with services may have an impact on improving health outcomes. The full report can be found here.

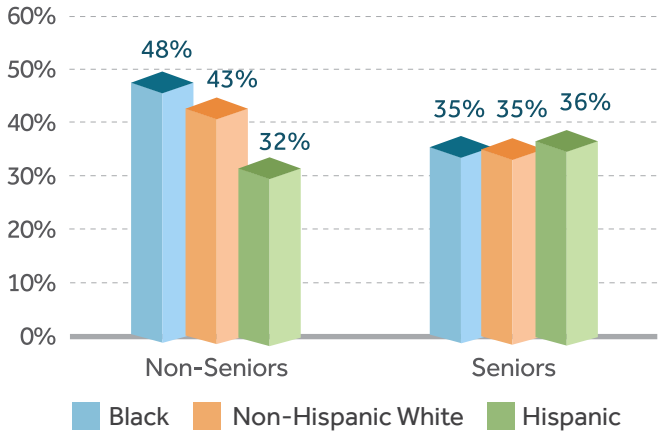
SAHF-wide data shows a similar trend, in that rates of ED visits among working-age residents, particularly those ages 18-45 years, start to decline the longer they reside in a SAHF member property, suggesting that some element of affordable, stable housing with services could be impacting their healthcare access or health.

Unfortunately, SAHF-wide data on ED visits indicates disparities by race and ethnicity. Black/African-American residents have had consistently higher rates of ED visits than other races for four of the past five years of data collection, followed by Non-Hispanic White and Hispanic residents. Although, Hispanic ED rates may be lower due concerns, or lack of understanding about hospital costs, procedures and policies, particularly among newer immigrants.

Percentage of Working-Age Residents with 1+ ED	
<2 Years	37.2%
2-4 Years	32.0%
5-8 Years	27.8%
9+ Years	22.8%

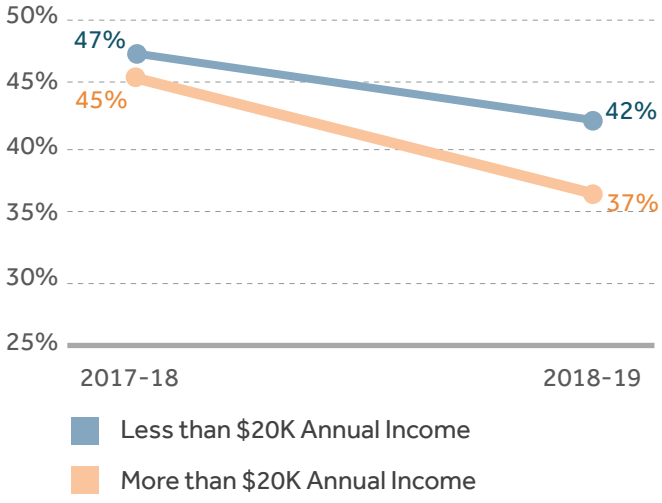
Includes only residents ages 18-45 years; includes all five years (R1-R5). N (SAHF residents): <2 years = 4,179; 2-4 years = 4,487; 5-8 years = 2,969; 9+ years = 1,800.

PERCENTAGE OF RESIDENTS WITH 1+ ED VISIT IN PAST YEAR BY RACE/ETHNICITY



**Other includes residents identifying as Asian, Multiracial, American Indian, and Pacific Islander, and Other race not specified. N (SAHF residents): 2014-15: Black/African-American = 1,893; Non-Hispanic White = 6,044; Hispanic (Latinx) = 817; Other = 445 | 2015-16: Black/African-American = 6,375; Non-Hispanic White = 11,333; Hispanic (Latinx) = 5,010; Other = 2,995 | 2016-17: Black/African-American = 2,826; Non-Hispanic White = 6,892; Hispanic (Latinx) = 1,709; Other = 624 | 2017-18: Black/African-American = 7,159; Non-Hispanic Whites = 11,946; Hispanic = 5,219; Other = 4,204 | 2017-18: Black/African-American = 5,562; Non-Hispanic White = 8,567; Hispanic (Latinx) = 3,347; Other = 2,481.*

FOOD INSECURITY RATE OVER TIME, BY INCOME LEVEL



N (SAHF residents with <$20K income): 2017-18 = 14,909; 2018-19 = 4,919. N (SAHF residents with >$20K income): 2017-18 = 3,626; 2018-19 = 1,052.

However, this disparity appears to be driven by working-age adults. ED visits among seniors are roughly comparable across Black, Non-Hispanic White and Hispanic groups, but among children and working-age adults, rates vary substantially by race. This could be an indicator of lack of health insurance among non-seniors or employment terms that makes preventative care inaccessible, which force adults to visit the ED for minor issues. SAHF members continue to develop their practice on understanding how to move the needle on health outcomes in a housing context, including by understanding contributors to racial and ethnic disparities in care and insurance coverage.

Food Security

As the COVID pandemic has demonstrated, millions of Americans are one missed paycheck away from hunger and food insecurity. Hunger for children can be particularly damaging to their growth and development. SAHF members work to mitigate food insecurity among their residents in a variety of ways, such as partnerships with food banks, food distribution services, and connecting residents with benefits. As the VP of Services for one SAHF member described, "It doesn't matter if we provide high-quality community programs all day long, if the residents coming are hungry. We've got to address the hunger first."

SAHF members started adding a question about food insecurity to their surveys in 2017. Data has shown that food insecurity is very sensitive to income levels. Based on preliminary data from the first two years, rates of food insecurity have decreased for both very low-income and low-income residents, showing that service-enriched housing can help mitigate food insecurity for residents.

CASE STUDY

Mercy Housing Takes a Data-Driven Approach to Reducing Food Insecurity

In 2017, Mercy Housing recognized that food insecurity was a growing concern for their 150,000+ residents but needed to understand the scale of the problem. Therefore, they added two questions to their annual resident survey to screen for food insecurity. The results were surprising: 51% of residents reported being food insecure.

Further analysis indicated that this rate was roughly comparable to other similar low-income populations across the U.S. and therefore not a survey anomaly. Now Mercy Housing had to think about how to address an issue of this scale. After reviewing the existing programs at their properties, they found that most properties working to address this problem were partnering with a food bank or food pantry, but relatively few properties were systemically working to connect residents with SNAP, WIC, or other food benefits. More data analysis revealed that 75% of residents who reported being food insecure were potentially eligible for SNAP, based on household income.

This analysis led Mercy Housing to create a tiered strategy among their properties with resident services. For properties in which most residents were both SNAP eligible and food insecure, resident services coordinators would prioritize enrolling residents in SNAP or other food benefits. Properties where residents earned enough income to not be eligible for SNAP, but still had high rates of food insecurity, would focus on partnerships with food resources and expanding on-site food pantries. Properties with low levels of food insecurity would focus on other elements of health and wellness, such as nutritional education. With support from the Walmart Foundation, Mercy Housing set a goal of connecting at least 600 residents to SNAP, distributing 500,000 pounds of food, and providing 2,100 residents with nutritional education by 2020.

By surveying staff, food pantry users, and residents at the start and end of the project, Mercy Housing was able to determine in 2020 that they not only met but far exceeded the goals they set in 2017. The end result was over 2 million pounds of food delivered to over 9,000 households, 1,100+ households connected to SNAP benefits, and 2,900 residents engaged in nutritional education programs. Importantly, they also found that food insecurity rates decreased by 16% among food pantry users.

Photo courtesy of Mercy Housing.

Mercy Housing credits their strategy of using resident data to inform a targeted, strategic approach to services, with the support of philanthropic partners, as key to the success of this initiative. Particularly as COVID has increased rates of food insecurity across the U.S., Mercy Housing has helped seniors and families put food on their tables.

Photo courtesy of National Housing Trust.

5

Youth & Education

Over 40,000 children live in SAHF member properties across the U.S. COVID-related school and child care center closings have the potential to dramatically exacerbate existing educational inequities, as students in low-income families often have less access to high-speed internet, devices, educational materials, and time with adults who can provide support than their wealthier peers. Service coordinators in SAHF member properties are working to fill this gap by providing virtual programming for kids, coordinating with school districts to ensure that students have the materials or devices they need for remote learning, and coordinating with various partners to get high-speed, low or no cost internet into students' homes.

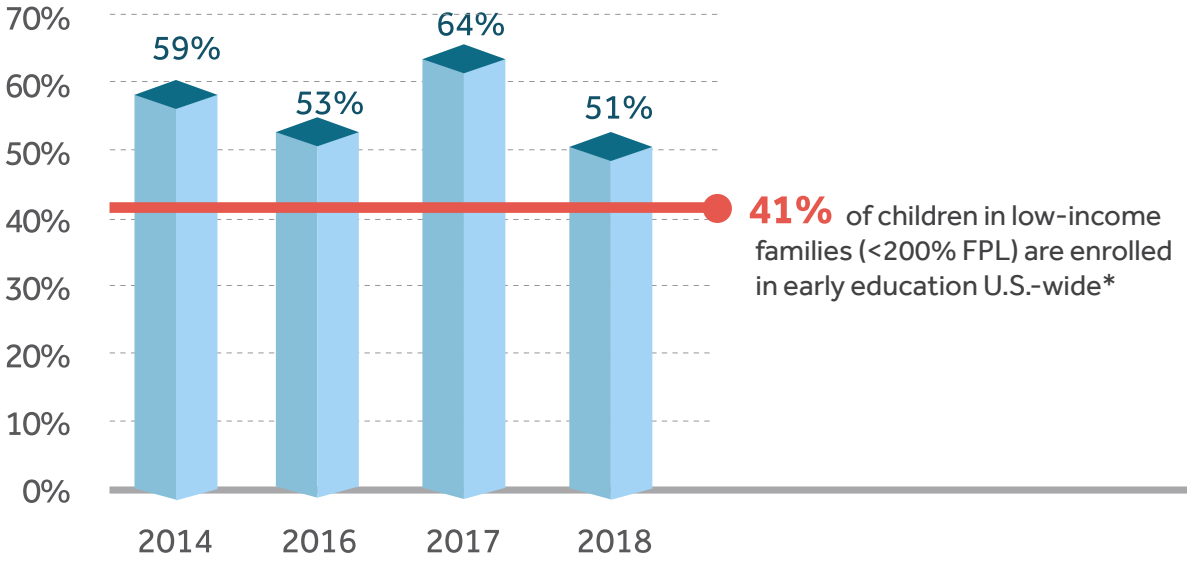
Research indicates that early education enrollment is a significant predictor of lifelong student success.[16] Service coordinators work with parents of small children to connect them with affordable, high-quality early education programs in their neighborhoods. Rates of 3-4 year-old children in SAHF member properties enrolled in early education programs, such as preschool, pre-Kindergarten, and Head Start, have fluctuated over time. However, rates have consistently stayed above 51%, which is 10 percentage points higher than the U.S.-wide rate for children in families earning less than 200% of the federal poverty level (FPL).

SAHF OUTCOMES INITIATIVE MEASURES

- Percentage of 3 and 4 year-old children enrolled in Pre-K, Preschool, Head Start, or other early education program
- Percentage of young adults who graduated from high school or earned GED
- Percentage of residents who have completed higher education

16 "Impacts of Early Childhood Programs" published by the Brookings Institute in 2008.

PERCENTAGES OF 3-4 YEAR-OLD CHILDREN ENROLLED IN EARLY EDUCATION



**From the Annie E. Casey Foundation Kids Count Data Center, "Young children not in school by poverty status in the United States" (2014-2018 estimates). N (SAHF children): 2014-15 = 211; 2016-17 = 179; 2017-18 = 283; 2018-19 = 587. No data received in 2015-16.*

This is made more remarkable by the fact that SAHF family incomes are often well below the income threshold for this benchmark: the median income for a SAHF family of four is $30,876, whereas 200% of the FPL for a family of four is $52,400.

K-12 Students

Many SAHF members also partner with community organizations or curriculum experts to provide rigorous afterschool and summer programs for K-12 students. In tracking outcomes, some organizations rely on program-specific assessments, measuring learning gains, while others have explored partnerships with local school districts to gain access to school-based educational data for their students.

One such partnership is the Chapin Hall Collaborative in Chicago, a groundbreaking, place-based approach to accountability and impact measurement, involving the Chicago Public Schools, Chicago Housing Authority, SAHF members, and various Chicago-based nonprofits serving PK-12 youth. These nonprofits have partnered with the Chapin Hall research institute at the University of Chicago to access and interpret government administrative data for the students engaged in their programs.

Photo courtesy of National Housing Trust.

CASE STUDY

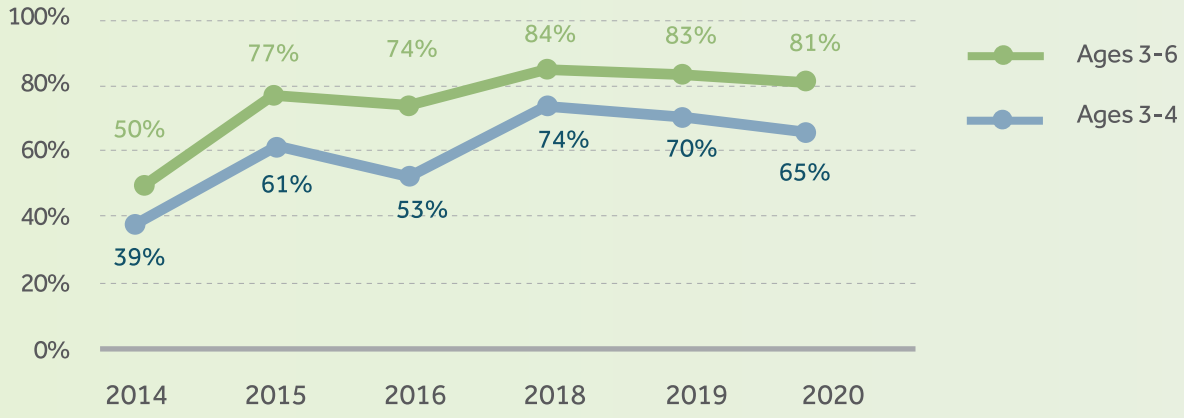
The Community Builders Helps Parents Access Early Education Programs

In 2014, SAHF member The Community Builders (TCB) started collecting data and tracking outcomes related to its Community Life program, with a focus on increasing early education enrollment, as both a strong predictor of lifetime success and an 'actionable' item for service coordinators to impact by working with parents. The trends from 2014 to 2020 have shown great improvement. Early education enrollment for children aged 3-6 increased from **50%** in 2014 to **81%** in 2020.

Photo courtesy of The Community Builders.

An example of this work in action is a program TCB started in 2018, Healthy, Wealthy and Wise, at TCB's Boston properties. This two-generation program is funded by Boston Children's Hospital and is designed to connect children aged 0-5 to early education while supporting their parents in reaching their career and financial goals. TCB Community Life staff start by conducting in-depth intake interviews with parents of young children to assess goals, interests, and current needs. Staff then connect families to high-quality early education programs around Boston, such as Head Start and other licensed child care providers. Additionally, staff members provide one-on-one coaching to obtain child care vouchers, understand voucher eligibility, and make payments. With their children receiving high quality education and care, parents have more time and energy to work toward their own career and education goals. TCB staff provide support for the pursuit of these goals through family-centered coaching, using approaches such as EMPath's Mobility Mentoring. By the end of the first year, 72% of young children were enrolled in early education, 67% of parents were employed or in school, and 98% of families remained stably housed.

EARLY EDUCATION ENROLLMENT FOR TCB YOUTH



Through data sharing agreements with various Chicago public agencies, Chapin Hall is able to match individual students to their school records and provide aggregated data back to members of the Collaborative about the youth they serve. This Collaborative has provided SAHF members working in Chicago access to valuable educational data about the youth they house, helping to inform outreach, programs and resources to children and families. This project has not been without its challenges, but the Collaborative partners continue to co-create solutions for sharing data in the formats needed to advance their missions while respecting resident privacy.

In addition to the Chapin Hall Collaborative, SAHF members are participating in data sharing partnerships in Akron and Cincinnati, Ohio, as well.

Educational Attainment

The U.S. Partnership on Economic Mobility has identified high school completion as a key, fundamental component to economic mobility. *"Having a high-school degree and the requisite skills to enroll in and benefit from a two- or four-year college program means that individuals are prepared to build the skills that lead to sustained success in the labor market."* Data based on a limited number of SAHF young adults, ages 18-24 years, indicates that the rate of those with at least a high school degree has increased from **79%** in 2014 to **98%** in 2018. In comparison, the National Center for Educational Statistics reports that **78.3%** of "economically disadvantaged" students graduated high school on time in 2016-17. However the relatively small sample size (269 residents in 2014 and 648 residents in 2018) makes this data less reliable than other SAHF data.

According to the National Center for Education Statistics, only 44% of U.S. college students graduate within four years, and the costs associated with college are a driving factor. SAHF member BRIDGE Housing has helped boost college graduation rates and supported career advancement by awarding over $2.25 million in vocational and academic scholarships to 390 individuals since 2001, through the Alan and Ruth Stein and Kent Colwell scholarship programs. An evaluation of the scholarship recipients found that 98% of recipients reported worrying less about money, 86% were able to take out fewer student loans, and 97% of recipients reported that they now have better career opportunities as a result of receiving this funding. As one recipient said, "I was worried about how and if I would be able to pay for what my financial aid did not cover. When I received this scholarship, it took a lot of weight off my shoulders."

The U.S. Partnership on Economic Mobility has identified high school completion as a key, fundamental component to economic mobility.

Photo courtesy of Mercy Housing.

CASE STUDY

Operation Pathways Reduces Educational Inequities

Twins Amy and Hazel* are second graders at a neighborhood elementary school where only 58% of its students met state reading standards last year. Luckily, Amy and Hazel participated in afterschool programs provided by Operation Pathways where they live. While they speak mostly Spanish at home, Amy and Hazel have excelled in English, thanks to the afterschool reading program. Hazel improved her reading by one grade level, reaching fifth grade comprehension, and Amy gained two grade levels, reaching seventh grade comprehension. New immigrant families sometimes struggle with acclimating to a new community while also meeting their family's needs. The NHP Foundation and its services subsidiary, Operation Pathways, cooperate to ensure that parents have safe, secure affordable housing, while also building their skills and confidence to become successful members of the community. Amy and Hazel are certainly on that path.

Photo courtesy of Operation Pathways.

Operation Pathways provides a combination of direct service programming at some sites and partnerships with organizations that design and implement programs for afterschool time. The afterschool programs include four primary components to provide opportunities for youth to grow and increase self-efficacy: (1) English/language arts skills, (2) mathematical capacities, (3) physical fitness, and (4) cultural enrichment activities. Children participate in activities as diverse as project-based learning, academic games, team learning, and role playing activities.

This program has a track record of success: In the 2018-19 school year, **61%** of children enrolled in on-site afterschool programs improved their reading performance and **63%** of children in the program improved their math performance.

In comparison, among the 1.4 million children enrolled in afterschool programs at DOE-funded 21st Century Community Learning Centers across the U.S., only 49% of children improved their reading performance and 50% improved their math performance in 2017, the most recent year of published results.

Operation Pathways also provides summer programming to students to reduce summer learning loss. All summer camps have both academic and health components, helping students keep their minds and bodies active. According to the National Summer Learning Association (NSLA), cumulative summer learning loss can leave low-income students two to three years behind their peers by the time they reach fifth grade.

From pre-test to post-test, Operation Pathways' goal is that children will show no signs of summer learning loss in math and reading, based on the Brigance Comprehensive Inventory of Basic Skills. Over the summer of 2019, **86%** of participating children in Operation Pathways' summer camps showed no signs of summer learning loss in math and **85%** of children showed no signs of summer learning loss in reading.

Operation Pathways is dedicated to helping children like Amy and Hazel succeed in school and develop the skills and confidence they need to become successful and thriving adults.

**Names changed to protect privacy.*

Photo courtesy of BRIDGE Housing.

Where We Go From Here

The mounting evidence base accumulated through SAHF's Outcomes Initiative points to the meaningful impact that a stable, affordable and service-enriched home can have on life outcomes ranging from income and employment to civic engagement and key indicators of health. After five years of collection, SAHF members have developed a strong culture of data collection and improved focus on outcomes that SAHF and members continue to share with the field through conferences, publications and demonstration programs. This work has begun to succeed in helping to attract cross-sectoral partners for investment in housing and services. However, work remains to provide the data and narratives needed to forge the policies, partnerships and investments that will ensure that all people have a stable, affordable home in a flourishing and just community.

Photo courtesy of BRIDGE Housing.

Forging New Partnerships

SAHF and SAHF members' growing experience with resident data collection and analysis has provided a framework for partnerships with new organizations, such as UnitedHealth Group. As part of their commitment to investing in affordable housing, UnitedHealth Group will invest $100 million in a "Health and Housing Fund" with SAHF affiliate, National Affordable Housing Trust (NAHT). As part of this Fund, UnitedHealth Group will also provide an additional $1 million in grants to support on-site health-related services for residents. SAHF will measure, analyze and report on residents' health outcomes.

The Health and Housing Fund builds on SAHF's Outcomes Initiative, begun to demonstrate the impact of stable affordable homes with integrated services can have on residents, and SAHF's continuing work to promote a resident-centered framework for resident services coordination. This innovative partnership provides the opportunity to deepen our collective understanding of the impact of stable, affordable homes on health outcomes, but also to understand how Outcomes Initiative measures collected by multiple SAHF members can be used by a healthcare actor.

Measures from SAHF's outcomes framework are also the basis for outcomes measures currently required for Fannie Mae's Healthy Housing Rewards Enhanced Resident Services program. This pioneering program provides financing benefits for owners with the CORES certification who provide resident services at the property level. Resident outcomes collected from participating properties are based on the outcomes framework, which offers an opportunity to expand use of framework metrics outside of the SAHF network. In many cases, cross-sectoral partners from health care or other industries are seeking opportunities to partner at scale and to move their own selected outcomes. These motivations point to two remaining challenges- reaching scale use of common metrics and connecting a set of common metrics to outcomes sought by a wide range of partners. A broader culture of outcomes data collection and analysis, particularly across standard outcomes measures, will help facilitate these scaled partnerships, but as is the case with SAHF members, reaching consensus on specific measures and consistency of data collection remains a challenge. Data from the Health and Housing Fund and ongoing conversations with other partners will yield important learnings about how we can connect these shared measures with other outcomes.

Key challenges for cross-sectoral partnerships include reaching scale use of common metrics and connecting metrics to outcomes sought by a wide range of partners.

Photo courtesy of POAH.

Disaggregating Data and Addressing Racial Inequities

The nature of SAHF's data set presents a unique opportunity to understand how outcomes differ for certain subpopulations of SAHF member residents, as SAHF collects resident and household specific information with demographic characteristics included. SAHF has worked to disaggregate data by race, ethnicity, gender, age, and disability status, however more statistical analysis is needed to truly understand the interplay of these characteristics with certain outcomes. SAHF members have also begun to undertake this work themselves, with an initial lens of identifying certain properties that lie outside the norm or show unusual trends. The next step is to identify more systemic issues across properties and use the data to guide how they change their practices, policies or programs, including how work at the property or portfolio level can advance racial equity or become antiracist. Accurate and reliable data are the critical foundation for housing providers that have embarked on this journey. SAHF will continue to identify and flag disparities in our collective data and facilitate peer exchange around how members can learn from each other in identifying and taking action on racial inequities.

Housing Stability

Housing stability is a key social determinant of health and a key component to telling the story of the impact of service-enriched affordable housing. To more fully understand housing stability, SAHF members have worked to better categorize and understand their move-out data. This necessitates collaboration between resident services and asset management departments on trainings, policies and procedures. However, SAHF members continue to grapple with this issue, particularly in collecting data on where residents move to. A positive outcome of stable housing could be when families are able to move to unsubsidized, market-rate housing, but SAHF members do not consistently collect this data. SAHF members do track when families move on to purchase a home, but a lack of housing that is affordable to our residents in most of the markets in which we operate means that very few households are able to achieve this outcome each year. Expanding the supply of affordable homes and universe of positive exits – including homeownership – offers opportunities to build equity and reduce racial economic disparities. Better measurement and understanding of positive exits can help inform broader policy and programmatic approaches.

Resident Agency & Voice

SAHF and its members are increasingly considering resident agency, voice and power as the lens through which we do our work. SAHF members are grappling with how to measure and assess resident feelings of agency and voice, drawing from evidence-based assessments of self-efficacy and power, while also being mindful of the burden of data collection on residents and their limitations as a housing providers. Using mixed methods, such as focus groups, presents opportunities for collecting this information in limited, strategic ways. Emphasizing resident voice and power also necessitates considering the burden that SAHF members place on residents by collecting survey data. SAHF members are increasingly purposeful about communicating to residents that participation in surveys is voluntary and not a condition of staying housed or maintaining rental assistance. Therefore SAHF members are increasingly deliberate about limiting their survey length and frequency, such as moving to biannual surveys. This presents a challenge and opportunity for SAHF to be strategic about the specific data points we collect and recommend to SAHF members, and to think creatively about alternative sources of resident data, such as data sharing partnerships with service providers or public agencies.

Financial Stability & Resilience

The growth of the "gig economy" and the rise of irregular, piecemeal contracted work poses challenges to understanding our income and employment data. For example, it can be difficult to calculate an hourly wage

Expanding the supply of affordable homes and universe of positive exits – including homeownership – offers opportunities to build equity and reduce racial economic disparities. Better measurement and understanding of positive exits can help inform broader policy and programmatic approaches.

Photo courtesy of POAH.

from an annual income for someone working different hours each week. Irregular work hours also harm families in terms of planning for child care and transportation, financial stability and budgeting, and mental health and stress. SAHF and its members are working to understand what this means from a programmatic and policy perspective. For example, does a subsidy program designed around monthly income and rent cause stress and undue hardship for someone who earns a large portion of their annual income during the holiday season? In terms of assessing outcomes, how do we measure positive growth over time for families whose finances can swing wildly from one month to the next? SAHF is considering collecting supplemental or alternative measures in this area, such as debt, rent arrears/delinquencies, hours worked per week, or other measures to better understand the financial situations of our residents.

Data Collection Capacity & Process

Promising outcomes on key metrics begin to tell the story of how housing can be a fulcrum for leveraging other services and supports to improve those outcomes, but more investigation is needed to understand what types and frequencies of intervention are associated with the greatest impacts. SAHF has begun this work by developing a framework to classify resident services and is now socializing this tool to understand the feasibility of using it to measure services across a broad range of actors.

Additionally, SAHF members who utilize third-party property management and/or resident services continue to struggle with receiving data from these companies. An effective route for owners is to stipulate in the contract upfront that data collection and sharing is a required component of the services being delivered; however, oftentimes a lack of good management options in a particular market means that SAHF members do not have leverage to press on this issue. There may only be a couple high-quality management companies in an area, who may or may not have a culture of good data practice. To start to tackle this issue, SAHF has worked with two management companies that are widely used by SAHF members and their management companies – Yardi and RealPage – to design reports or dashboards that have the detailed, portfolio-wide, resident-specific data SAHF and SAHF members need to assess impact. We believe that as the affordable housing industry becomes more resident outcomes-focused and data-driven, the practice of data sharing and reporting will grow as well.

COVID-19

For many low-income people, the pandemic and ensuing recession have deepened inequities and created economic setbacks they will spend many years struggling to overcome. As mission-driven property owners and operators, SAHF members are also in a precarious financial position as operating expenses have in many cases increased as owners seek to keep residents, safe, stably housed and close gaps in services needs, but rent collections have fallen sharply. Based on limited data, we have seen the biggest financial impact among residents of tax credit properties without rental assistance, who often work in industries most impacted by the lockdowns, such as services, retail and restaurants. SAHF members have indicated that residents services are more critical than ever now to help residents manage this crisis and help property management protect the financial viability of the property. Resident services coordinators have been key in connecting people with the supports to help address emergency needs and where possible, continue to pay rent. SAHF has heard from resident services staff that the main issues affecting residents involve food insecurity and financial instability, lack of internet access and/or devices, social isolation and mental distress (particularly among seniors), lack of child care options for parents, and health issues for those directly affected by COVID.

To understand the impact of COVID, SAHF has in the near term activated its robust network of peer exchange groups and in the medium term plans to investigate its existing data set to examine changes in employment and earned income, household assets, feelings of safety, mental & physical health, food insecurity rates, and access to internet (among limited number of members who collect this data point). We are also exploring options to collect data on rent arrears, at the tenant and/or property level. The timing of resident outcomes data collection poses a significant challenge. SAHF members generally administer annual surveys, and data collected in the first quarter of 2020 was immediately before the social and economic impacts of the pandemic were understood. The next planned collection in early 2021 may obscure some impacts, such as employment, which continues to rebound. However, many lingering effects of COVID into 2021 may still be understood through these surveys and increased connectivity among residents may help improve data collection. The table below provides a list of both new and existing data pertinent to evaluating the impact of COVID on the SAHF portfolio and residents. The new data points will be valuable to our understanding of COVID's impacts but may be limited in uniformity and consistency across the SAHF portfolio (different SAHF members interpret internet access differently and calculate rent arrears differently in their property management software). Collecting data on COVID cases may also pose issues around resident privacy, even in the aggregate. Nonetheless, SAHF hopes to work with its members to understand the extent of the negative impact of COVID on our residents.

Measures	Existing Collection	Potential New Collection
Employment	✓	
Earned Income	✓	
Household Assets	✓	
Feelings of Safety	✓	
Mental & Physical Health	✓	
Food Insecurity Rates	✓	
Internet Access	✓	✓
Rent Arrears		✓
COVID cases		✓

Appendix

Data Collection Methods and Notes

SAHF-wide analysis in this report represents five years of resident and household-specific data that SAHF has collected, aggregated and analyzed from its members thus far (SAHF recently received 2019-20 data from its members but has not yet finalized its cleaning and analysis of this data). SAHF requests data on all residents and households living in SAHF member properties in the preceding calendar year; for example, data collected in 2018 pertains to residents/households living in SAHF member properties at any point in calendar year 2017. Years in this report represent the year the data was reported by the tenant to the SAHF member organization, not the year SAHF collected the data from its members. The most up-to-date analysis in this report was collected in 2019 and pertains to 2018 households/residents.

Percentages are out of reporting/responding residents, not all residents in the data set, where reported. Income, employment and household asset data are typically stored in property management software systems, such as Yardi or RealPage, by SAHF members. As this data is required to be reported to HUD by properties with project-based assistance, the sample sizes are larger and more representative than other data. Other data points, such as educational attainment and banking status, are collected through voluntary resident surveys. Therefore, the accuracy and representativeness of this data is dependent on the number of residents completing the surveys or interviews (sample size), as well as how well the respondents mirror the overall population of tenants and the honesty of the survey respondents.

Effect on Service Coordination on Resident Income Regression Models

Model 1: 2017 data	*Property-level median individual gross income*[1]	
	Coefficient	Std. Error
Presence of resident services coordinator (Y/N)	1,112.07***	(381.22)
Property primary subsidy type (categorized)	470.89***	(139.62)
Census Tract median household income	0.03***	(0.01)
Zip code population density	-736.46***	(263.27)
Percent employed residents at property	26,571.61***	(1,474.50)
Percent Non-Hispanic White residents at property	1,746.72**	(739.14)
Percent households with children at property	9,113.291***	(1,608.55)
Average age of residents at property	195.45***	(23.66)
Adjusted R^2	0.441	
N (# properties)	624	

Model 2: 2018 data	Property-level median individual gross income[1]	
	Coefficient	Std. Error
Presence of resident services coordinator (Y/N)	1,121.49***	(397.06)
Property primary subsidy type (categorized)	321.33***	(152.51)
Census Tract median household income	0.03***	(0.008)
Zip code population density	-604.08**	(255.46)
Percent employed residents at property	23,882.42***	(1,711.12)
Percent Non-Hispanic White residents at property	1196.93*	(706.60)
Percent households with children at property	8927.69***	(1,844.39)
Percent disabled residents at property	-4,300.39***	(1,040.40)
Adjusted R^2	0.339	
N (# properties)	843	

[1]Includes only "working-age" residents, defined as households with at least one individual aged 18-64 years-old

***p-value <0.01 (indicates very high degree of reliability of the association); **p-value <0.05 (indicates high degree of reliability of association); *p-value <0.10 (indicates moderate degree of reliability of association).

Other related factors for which SAHF has data, such as the educational level of residents, were not included due to the small number of residents with data.

Notes to the Healthcare Access Charts on Page 30

SAHF data comes from the R4 2017-18 Outcomes Initiative data collection. Number of residents represented are as follows:: N (Usual Healthcare Povider): 18-64 year-old's = 10,731 | 65+ year-old's = 13,569; N (Routine check-up): 18-64 year-old's = 10,990 | 65+ year-old's = 19,727; N (Health insurance): 18-64 year-old's = 13,535 | 65+ year-old's = 20,530. U.S.-wide data comes from the 2017 CDC BRFSS (Behavioral Risk Factor Surveillance System). Data downloaded into SPSS and disaggregated as follows.

The comparison data for 'Residents with health insurance' comes from the 2017 CDC BRFSS question, "Do you have any kind of health care coverage, including health insurance, prepaid plans such as HMOs, or government plans such as Medicare, or Indian Health Service?" BRFSS rates are calculated by cross-tabulating 'Have Any Health Care Coverage' by 'Reported Age in Two Groups' and 'Income Level.' Percentages indicate the number of 'Yes' out of 'Yes' and 'No' values ('Don't know/not sure' and 'Refused' excluded) for only households reporting less than $35,000 in annual income (levels 1-5). N (U.S.-wide reporting adults): 18-64 year-old's = 84,196; 65+ year-old's = 53,876.

The comparison data for 'Residents with usual healthcare provider' comes from the 2017 CDC BRFSS question, "Do you have one person you think of as your personal doctor or health care provider?" BRFSS rates are calculated by cross-tabulating 'Multiple Health Care Professionals' by 'Reported Age in Two Groups' and 'Income Level.' Percentages indicate the number of 'Yes, only one [provider]' and 'More than one [provider]' out of 'Yes only one,' 'More than one,' and 'No' values ('Don't know/not sure' and 'Refused' excluded) for only households reporting less than $35,000 in annual income (levels 1-5). N (U.S.-wide reporting adults): 18-64 year-old's = 84,153; 65+ year-old's = 53,717.

The comparison data for 'Residents who had a routine check-up in the past 12 months' comes from the 2017 CDC BRFSS question, "About how long has it been since you last visited a doctor for a routine checkup?" (answer options: within past year, within past two years, within past five years, five or more years ago, never, refused, don't know/unsure). However, this is somewhat different than the question most reporting SAHF members ask: have you had a routine check-up within the past 12 months? (answer options: yes, no). BRFSS rates are calculated by cross-tabulating 'Length of time by last routine checkup' by 'Reported Age in Two Groups' and 'Income Level.' Percentages indicate the number of 'within past year' responses out of all responses except 'Refused' and 'Don't know/unsure' for only households reporting less than $35,000 in annual income (levels 1-5). N (U.S.-wide reporting adults): 18-64 year-old's = 83,310; 65+ year-old's = 53,229.

STEWARDS OF AFFORDABLE HOUSING FOR THE FUTURE

Stewards of Affordable Housing for the Future (SAHF) is a nonprofit collaborative of 13 multi-state nonprofit affordable housing providers who own more than 147,500 affordable rental homes. SAHF's mission is to advance the creation and preservation of healthy, sustainable affordable rental homes that foster equity, opportunity, and wellness for people of limited economic resources.

SAHF MEMBERS

BRIDGE Housing, CommonBond Communities, Community Housing Partners, Homes for America, Mercy Housing, National Church Residences, NHP Foundation, National Housing Trust, Preservation of Affordable Housing, Retirement Housing Foundation, The Evangelical Lutheran Good Samaritan Society, The Community Builders, and Volunteers of America.

SAHF
STEWARDS OF AFFORDABLE HOUSING FOR THE FUTURE

Phone: (202) 737-5970
@SAHForg
www.sahfnet.org