

ORLANDO NEIGHBORHOOD IMPROVEMENT CORPORATION (ONIC) RESIDENT SERVICES PROGRAM

Propelled by its mission, ONIC's theory of change states that providing roofs and walls is insufficient for cultivating stable, thriving communities. Instead, for families in affordable housing to truly thrive, access to place-based opportunities is needed, given the many challenges and barriers families face in connecting with existing resources to maintain stability.

Among the presenting challenges for ONIC families are transportation, childcare, multiple and conflicting work schedules, education, literacy, and language. Less tangible but equally important factors that impact ONIC families' ability to thrive, such as challenged life and coping skills, which increase vulnerability to predatory lenders and scams, trapping families in the paycheck-to-paycheck cycle.

The goal of the Resident Services Program (RSP) is therefore to provide opportunities in the form of comprehensive services, activities, and programs, using adaptive strategies that encompass community engagement, housing stability, and asset building. This goal is only possible through partnerships with agencies and organizations, local government, the non-profit and for-profit sectors, and mainstream financial institutions. Through partnerships, the RSP avoids duplication of services and maximizes its own resources to the benefit of families who need it the most.

Resident Services Coordinators, dedicated to building relationships, exposing, informing, and educating residents; using a building block approach within each community; implement an extensive work plan; developed in response to community need and resident input, which seeks to accomplish the outcomes listed below. As relates to ONIC's theory of change, the RSP's overarching outcome is to cultivate satisfied, engaged, resilient residents with the capacity to achieve their goals, who in turn build healthy, stable, safe communities.

Community Building and Engagement

Outcome: To foster a sense of community among engaged residents thriving in an environment where collective capacity establishes a strong community network of relationships rooted in ownership, volunteerism, skillfully trained resident leaders, and responsive resident driven groups focused on safety, sustainability, and ultimately improving quality of life.

- Provides volunteer opportunities through fun and non-threatening facilitated CBE activities
- Increases social connections and participation across cultural and intergenerational sectors
- Develops nascent resident leaders committed to the safety and sustainability of each community, and encourages the evolution of resident-driven groups/resident-led projects

Housing Stability

Outcome: To increase resident housing stability, reduce turnover, and prevent homelessness by increasing awareness and access to basic resources and household management tools

- Reinforces leaseholders' knowledge of their rights and responsibilities, thereby improving chances of successful tenancy
- Provides support in moments of financial crisis, including access to a monthly food pantry, assistance in applying for income supports, and referrals to emergency stabilization programs
- Supports self-sufficiency in coaching residents through crises, including identifying precipitating circumstances,

developing and implementing an action plan, and encouraging the adoption of a realistic spending plan

Asset Building

Outcome: To increase families' financial capability through education, skill building, employment enhancement resources, and individual and group coaching, resulting in the growth of families' financial and non-financial assets over time

- Includes group and individual financial education and coaching, to build knowledge and skills to support families in achieving personal goals, which may include building savings or credit, paying down debt, and homeownership
- Increases access to Adult Basic Education (ABE), ESL, and vocational training opportunities
- Expands access to free, certified tax preparation assistance and filing

Global/Specialized Activities are implemented throughout all ONIC's communities and support the overarching RSP goals.

ORLANDO NEIGHBORHOOD IMPROVEMENT CORPORATION

Mission

To be the leader in Central Florida in providing stable, thriving communities of opportunity through quality, affordable housing, with engaged residents in a service- enriched environment.

Vision

Healthy neighborhoods of opportunity with quality, affordable housing, a diversity of incomes and housing types, and access to adequate services, activities, and facilities.

Theory of Change

People in stable, affordable, & service-enriched housing are healthier, perform better in their jobs and in school, and consume fewer public resources. Stable housing improves individual lives and communities and creates wealth.

Affordable Housing Outcomes

Service-enriched, safe, healthy, and affordable housing provides a stable platform upon which families can improve their lives in many ways. Research has shown that families in such housing have greater success in improving income and building wealth, improved health, greater educational success, greater employment success, fewer mental health issues, and greater overall ability to manage theirs and their family's daily lives and futures.

Research is also beginning to show that such housing has resulted in improved property financial performance as evidenced by less resident turnover, fewer evictions, improved on-time rent payment, and less property vandalism and wear-and-tear

Orlando Neighborhood Improvement Corp (ONIC) Outcomes Framework

| Program | Goal | Activity | Indicators | Potential Data Collection Methods | Some Measures |
|--------------------------|---|---|--|--|---|
| Housing Stability | Increase Resident housing stability through access to resources, financial education and personal development | Access to Benefits Series Community Resources & Referrals Food Pantry/ Nutrition Info Self-care, Health & Wellness | Residents access income supports and emergency assistance as needed | Tracking | Utilization rates R- reports having enough for basic needs month to month R- health of resident |
| | | Eviction Prevention Program Housing Success Green Awareness Program | Residents are cognizant of their rights and responsibilities as renters | Resident survey Rental Payment survey | Eviction referrals & housed Action Plan- Achievement Satisfaction w/ management, Condition of units, damage reports, |
| | | Family Stability Initiative/ Assessment Action Plan Basic Budgeting Credit Report | Residents participation and follow through R- can manage household finances effectively | Fin Cap Survey | R- report having enough \$\$ month to month Credit Scores Savings & Debt levels |


| Program | Goal | Activity | Indicators | Potential Data Collection Methods | Some Measures |
|-----------------------|---|--|--|---|---|
| Asset Building | Increase and expand families' skills, wealth building, increase financial and non-financial assets Transferable skills | Computer Literacy | Residents increased knowledge of budgeting Can pay monthly expenses Acquiring savings, educational mobility, and moving towards future homeownership | Tracking Financial Capability Survey | Readiness/transition for homeownership, Savings increase, Reports feeling financially stable, R- satisfaction w/ work level and stability R- report having enough \$\$ month to month |
| | | Financial Education Curriculum, Free tax preparation assistance, Prosperity/ Stability Program, Access to Adult Basic Educ, ESL, Access to vocational training Academic enrichment Life skills development & management Homeownership classes | Residents maintains employment and or obtain better paying, living wage, more stable employment; | Specific Survey | Improving employment stability, status, salaries, Increasing formal education levels |
| | | | Residents increase coping skills | Focus group | Quality of life |

Theory of Change: Orlando Neighborhood Improvement Corporation (Financial Stability Initiative)

| Inputs | Outputs | | Outcomes – Impact Measures | | |
|--|---|---|--|---|---|
| | Activities | Output Measure | Short | Medium | Long |
| <ul style="list-style-type: none"> • 3 to 4 financial coaches • Peer (Resident Facilitators) • Partners including Wells Fargo, Axiom Bank, In Charge Debt Solution, Urban league, UF/IFAS Extension Orange County, and Good Will. • EARN Program • Financial Literacy Curriculum • Outreach recruitment and selection • Use peer (resident) facilitators. Increase capacity and improve sharing • Life Skills Curriculum • Leadership Development | <ul style="list-style-type: none"> • Small group session curriculum MoneySense and Money Habitudes • Engage residents in leadership program (Improves outcome) • Matched Savings program (EARN) • VITA • Benefits screening • Bank account assistance • Drop-in workshop/events, from partners • Eviction prevention crisis intervention • Mobile food pantry • NeighborCircles • Small group sessions – life skills management curriculum | <ul style="list-style-type: none"> • Coach/small group: 25 participants • 90% FC participants also participate in leadership program • Number of FC Alumni: in community or leadership programs • Number of FC Alumni serving as facilitators in FC program • Output number of: <ul style="list-style-type: none"> - VITA clients - Screened for benefits - Attending workshops - Participating in workshops - Alumni providing outreach | <ul style="list-style-type: none"> • Paying rent on time • Use a mainstream account, second chance or low fee prepaid to pay rent • Use VITA • Used benefits screening | <ul style="list-style-type: none"> • 50% report Increase in income from employment • 75% Access additional income supports • 95% Maintain quality housing they can afford. (not necessarily market rate) • 90% use bank account to pay bills including rent and use direct deposit when an option | <ul style="list-style-type: none"> • Empowered to act on their own without need for assistance • Achieves the goals that they set for themselves • Have savings and have the tools needed to act • Are empowered to use tools and knowledge • Have ability to adjust to their evolving needs • Have ability to determine merits of providers • Vested approach, parents engaged in youth activities. (PTA etc) |

| Steps | Outcomes and Impact Measures |
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| Organization's Mission | Provision of quality, permanent, affordable housing- stable thriving communities of opportunity (service enriched) |
| Financial Capability Program Long-Term Goals (Changes in financial situation) | The Individuals are: <ul style="list-style-type: none"> • Empowered to act on their own without need for assistance • Achieves the goals that they set for themselves • Have savings and have the tools needed to act • Are empowered to use tools and knowledge • Have ability to adjust to their evolving needs • Have ability to determine merits of providers |
| Interventions for Long Term Financial Capability Goals | Activities <ul style="list-style-type: none"> • Ongoing coaching support Outputs to measure <ul style="list-style-type: none"> • Number of clients meeting with coaches |
| Financial Capability Program Intermediate Goals (Changes in long term behaviors) | <ul style="list-style-type: none"> • Knowledge of financial products appropriate to their current situation and how to research merits of other products and providers to meet future needs. • Can create own budget and spending plan – 100% created budgets • Knowledge of government benefits include tax benefits (credits and deduction) • Emergency funds saved • Started saving for future goal • Increase income – Employment, benefits and tax credits - 50% Increase in income from employment • Eliminating Debt – Debt focused for durable goods/services • Engaged in community/leadership activities • Using main stream financial products for every day financial transactions (fully banked) - 90% use bank account to pay bills including rent and use direct deposit when an option • Tracking and improving credit score • Enrolling in or joining program, such as lending circles IRA |
| Interventions for Intermediate Goals | Activities: <ul style="list-style-type: none"> • Matched Savings program (EARN) • Small group session curriculum MoneySense and Money Habitudes • Use peer (resident) facilitators. Increase capacity and better sharing • Engage residents in leadership program (Improves outcome) |

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| | <ul style="list-style-type: none"> • Recruitment and enrollment for long term interventions • Financial coaching <p>Outputs:</p> <ul style="list-style-type: none"> • # of workshop attendees • Action plan created with coach • # of customers actively participating in programs • # of customers going through coaching |
| <p>Financial Capability Short-Term Goals</p> <p>(Changes in knowledge, attitude and immediate behaviors)</p> | <ul style="list-style-type: none"> • Pay rent on time • Pay yourself a small amount in savings • Access benefits and tax credits • Have a saving or checking account • Awareness of own credit report |
| <p>Interventions for Short-Term Goals</p> | <p>Activities:</p> <ul style="list-style-type: none"> • VITA • Benefits screening • Bank account assistance • Drop-in workshop/events, from partners including Wells Fargo, Axiom Bank, In Charge Debt Solution, Urban league, UF/IFAS Extension Orange County, and Good Will. • Eviction prevention crisis intervention • Systems that encourage program alumni who have been successful to maintain their momentum and engage new participants. • Mobile food pantry • Credit report pull and review <p>Output measures:</p> <ul style="list-style-type: none"> • VITA clients • Screened for benefits • Attending workshops • Participating in workshops • Alumni providing outreach • Use mobile food pantry |
| <p>Target Audience</p> | <ul style="list-style-type: none"> • 85% immigrant population • English as a second language • Living paycheck to paycheck |

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- Want to own a home
 - Some have extreme financial distress (Collections late payments, possible eviction)
 - Working multiple part-time jobs