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AND FOREWORD



CREATING OPPORTUNITIES FOR FAMILIES THROUGH RESIDENT SERVICES: A PRACTITIONER'S MANUAL

Volume One: Implementing a Basic Resident Services Program
Revised and Expanded Edition

Authors

Diana A. Meyer
Rich Petersen
Trevor Britt
Sabina Cardenas
Jennifer Covert
David Fromm
Ian Kennedy
Vikram Khanna
Patricia Magnuson
Alexandra Nassau-Brownstone
Janet E. Raffel

Edited by Catherine Hyde and Sherri Alms



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Community-based resident services managers and coordinators continue to partner with us and share their real-world knowledge, graciously allowing us to disseminate strategies that define, enhance and further develop 'best practices' in the field of resident services programming. We are grateful to these partners and their staff members who supported our efforts. They include Jennifer Endo, Jennifer Cavaliere and Mary Zambrano of AHC Inc., Arlington, VA; Carol Carter, Catholic Charities Archdiocese of New Orleans, New Orleans, LA; Rachel Ginsberg of the Columbus Housing Partnership, Inc., Columbus, OH; Pamela Lyons and Christopher Goett of the Community Preservation and Development Corporation, Washington, DC; John Garcia and Roxanna Chowdhry of Fordham Bedford Children's Services, Bronx, NY; Joy Gendzel and Wesley Walsman of Jubilee Housing, Washington DC; Donna Brown of Marshall Heights Community Development Center, Washington, DC; Ivy Taylor, Merced Housing Texas, San Antonio, TX; Sulema Middleton-Stewart and Gloria Castro of the Montgomery Housing Partnership, Silver Spring, MD; Margaux Morisseau, NeighborWorks, Blackstone River Valley, RI; Christopher Bentivegna, NHP Foundation, Gulf-Coast Properties, Westwego, LA; Tammy Crumpton, Providence Community Housing, New Orleans, LA; Debbie Lowder and Hazel Schnider of REACH CDC, Portland, OR; Ed Raskin, Rural Opportunities Inc., Rochester, NY.

Enterprise and NeighborWorks America have been partners in promoting affordable housing-based services since 2004, and we thank the members of the National Resident Services Collaborative who have worked with us to improve and increase awareness of the benefits of resident services for preventing homelessness, building the assets of low-income families and individuals and improving property financial performance. Members of the Collaborative have sponsored national and local policy symposia on sustainable resident services, published best practices, developed a research and policy agenda and developed and delivered training for practitioners. We want to thank these organizations and their respective staff who convene regularly to advance resident services

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FOREWORD

Sometimes affordable housing alone is not enough for low-income people to achieve housing stability and prevent homelessness or to enable families and individuals to move up and out of poverty. It takes an extra hand to help most disadvantaged adults attain quality education or a good job and career advancement. They need extra help to access quality health services or effective education programs to help their children succeed in school. Extra encouragement or coaching may be required to enable people to grow to reach their potential.

The combination of quality services and the affordable housing platform has enormous potential to create a brighter future for tens of thousands of low-income families. But the nation's complex service delivery system is daunting to navigate for most low-income, single-headed families working long hours for low pay. As the nonprofit affordable housing industry has grown in this country to manage an estimated 1.3 million units of multifamily housing, the movement to provide resident services to low-income residents has also grown. About one-third of nonprofit-managed housing was estimated to be supplemented with resident services, in a 2005 industry census by the former National Congress for Community Economic Development.

Relative to the billions the nation spends on affordable housing and social services, the investment needed to ensure service coordination in all affordable housing is modest. Yet these modest, asset-building investments will pay back the nation, communities and families in meaningful returns over a lifetime.

It is critical for the industry to track family and property outcomes so the industry can move beyond anecdotal evidence of positive outcomes. Toward that end, Enterprise, NeighborWorks and service coordinators in our respective nonprofit developer networks have collaborated with the Pangea Foundation to develop low-cost, web-based software, FamilyMetrics, described in this manual.

Resident services in affordable family housing have grown in recent years as a means to provide a true avenue out of poverty and a path for low-income families to overcome the barriers that prevent them from improving their life prospects. Resident services coordinators connect housing residents to quality services in the community, fill service gaps with direct services on-site and encourage residents to succeed in housing stability and moving toward financial self sufficiency. In addition to positive outcomes for families like better jobs, increased income, increased savings, better credit scores and qualifying for home mortgages, properties can experience savings from resident services. Recent data reviews have shown that properties with resident services have lower bad debts, legal fees and vacancy losses.

But there remains a strong need for sharing best practices with the field. Toward that end, since 2004, we have collaborated to provide training, print and

Internet-based information in partnership with NeighborWorks America, The Housing Partnership Network, The Community Builders, Stewards for Affordable Housing for the Future, the American Association of Service Coordinators, Mercy Housing, REACH CDC and the other members of the National Resident Services Collaborative.

Enterprise developed a practitioner's manual first published in 2006. Based on our experiences working with practitioners in the field over the past three years, we have significantly revised the practitioner's manual. We added information on government funding of resident services; eviction prevention through better communication and procedures between resident services and property management staffs; best practices in developing services partnerships; how to get the best workforce services for residents from one-stop career centers; free tax preparation services to help people access the Earned Income Tax Credit; and best practices in after-school programs. In addition, we have added entire new sections on how to work with victims of domestic violence, helping residents be "green" and engaging residents in health and wellness programs.

The positive impact of social services on people's lives has been widely studied and documented: Early childhood education and after-school programs improve school success and likelihood of graduation. Attainment of high school diplomas and GEDs can mean additional lifetime earnings of hundreds of thousands of dollars. Job readiness, skills training and job placement services help wage earners get better paying jobs with benefits. And financial literacy and savings support help families prepare for self-sufficiency and market rental housing or homeownership.

But the key for success for affordable housing residents is site-based, knowledgeable staff to help people take advantage of these asset-building services. We hope this revised manual will help practitioners facilitate the best possible outcomes for their residents.

Section 1:
OVERVIEW:
A RECOMMENDED
APPROACH TO RESIDENT
SERVICES FOR FAMILIES



CREATING OPPORTUNITIES FOR FAMILIES THROUGH RESIDENT SERVICES: A PRACTITIONER'S MANUAL

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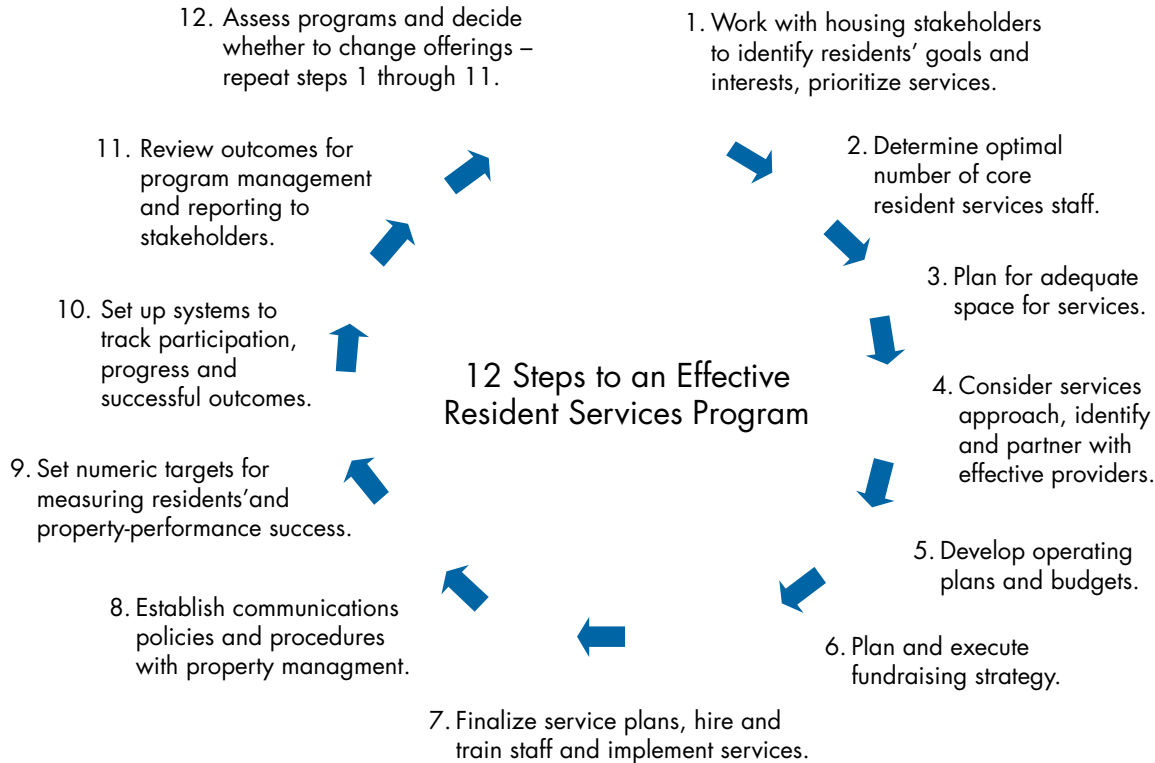


OVERVIEW: A RECOMMENDED APPROACH TO RESIDENT SERVICES FOR FAMILIES

Organizations wishing to design or improve a resident services program must consider such issues as the size and configuration of the housing development, the level and types of services desired, the available funds and fundraising potential and the mix of existing, quality services available off- or on-site. This manual is designed to help organizations work through these issues.

The following steps are recommended for designing and implementing or improving a resident services program, and can be viewed as a cycle to be repeated when circumstances change from year to year. Organizations will likely follow some of these steps simultaneously or in different order, based on their unique situations. In addition, some organizations may not need to address every step if, for example, they already have sufficient financial resources or already have an outcomes tracking system. We hope this manual will provide the guidance and tools needed to lead housing owners and resident services practitioners through the critical decisions, policies and practices for each of these steps.

Design and Implementation Process



Note: Process and graphic illustration developed by Enterprise Community Partners in partnership with NeighborWorks America

Step 1: Work with housing stakeholders and residents to identify residents' goals and interests in services; prioritize services in the environment of limited resources.

In order to ensure that a resident services program is both successful and sustainable, engage affordable housing stakeholders from the start. Such stakeholders may include senior management and boards of directors, housing development and management staff, partner organizations and residents of the development and surrounding community. Together, you will need to identify appropriate services and set goals for the residents, the program and the property.

Communicating with Residents

Before selecting your program offerings, you must first assess residents' goals and interests. Surveys are the best way to capture large amounts of information. You can use the information gleaned from surveys to determine residents' interests, goals and demographic information. The challenge is having enough residents complete the survey so that the data you receive are reliable.

Holding focus groups or talking one-on-one with a representative sample of residents is also essential for understanding the interests and goals of housing residents. Communicating in depth with a few current or prospective residents will enable you to more accurately plan your key services and the goals for these services.

Communicating with Property Management

Property managers have very useful information for planning services, including household income, an indication of need for workforce-related services and number and ages of children that will help determine the size of after-school programs. Often property management staff will have keen insight into other types of services that would be supportive to residents and at the same time supportive of the property's performance. They may be able to identify certain services that would be particularly attractive as a marketing amenity or helpful to keeping the property in good condition. A common example is after-school programs for properties with large numbers of children. The programs are a marketing amenity and help prevent graffiti and other vandalism problems. Another way to gather information is to review rental applications. These applications can provide you with information on residents' income, employment and housing history.

Planning and Prioritizing Services and Goals

Some sample goals for helping families achieve housing stability and to build personal and financial assets, would be:

- Adults obtain employment or better employment to increase family income.
- Adults attain a higher level of education or training that may lead to improved employment.

- Children receive assistance with homework and other education enhancements to improve their educational performance.
- Families have access to quality early child care to improve children's prospects for success in school.
- Residents increase financial assets as evidenced by banking, increased savings, improved credit scores and/or qualification for home loans.
- Residents obtain access to health insurance and quality health services.

The most critical and defensible priority service areas are those that are first drawn from resident goals and then supported throughout the organization by the board of directors, senior management, property management, real estate development and fundraising staff.

Goals for Property Performance

Resident services programs are best when they also support property performance and are viewed by property management as adding value to the net operating income. Resident services can, for example, support the following key operating aspects:

- Increase occupancy rates: An outstanding program helps with marketing to new residents and retaining existing residents.
- Lower turnover: Strong programs will lead to residents renewing their leases, thereby eliminating costs for preparation of housing units for new residents.
- Increase rent collection rates: Resident services staff can reinforce the importance of paying rent on time and help residents increase income so they can better afford and pay their rent.
- Decrease maintenance costs: Resident services can help prevent residents from vandalizing or otherwise mistreating the property.
- Lower evictions rate: Resident services can help families with budgeting, paying their rent on time or, if necessary, getting rental assistance. This will help to prevent costly evictions.

The Design Process section of this manual provides a guide for integrating resident services into housing development planning, suggestions for obtaining resident input into program planning, a sample resident survey and recommended software for analyzing and reporting survey results.

Step 2: Determine the optimal number of core resident services staff needed to develop and maintain service partnerships and for referral services and outcomes management.

Using the experiences of other resident services programs as a guide, calculate how many core resident services staff members are necessary for serving your target population.

You will need to take into account residents' history and current status. If, for example, a large number of the residents are formerly homeless or currently unemployed, the ratio of coordinators to residents will be relatively higher than if residents arrived from other stable housing and/or are mostly employed.

Also keep in mind that it may not be cost effective to have full-time resident services staff in housing developments with fewer than 50 units, unless the staff can also serve nearby developments of similar size. Other benchmarks you can use for staff planning are available in the resource "Budgeting, Staffing and Other Benchmarks from Seven Organizations Offering Resident Services" in the Design Process section.

Step 3: Plan for adequate space for services and community-building activities.

It is critical to plan for enough space in or adjacent to the building where your residents live. Space needs will vary depending on what on-site services are offered and how many resident services staff members are required. However, multipurpose community rooms as well as office space for staff members are essential for even the most basic programs. Keep in mind that you can retrofit existing space as needed to serve your needs. The resource "Designing and Establishing Space for a Resident Service Program" in The Design Process section will help you.

Step 4: Consider services approach; identify and build partnerships with service providers.

Common approaches to service delivery are referral to existing services, partner service delivery (on- or off-site) and direct service delivery (by your organization for very high priority services if a partner cannot be found).

Before deciding to offer services directly, you should always determine whether needed services can be provided through referral to quality, existing services or through partnerships with service providers, and, if so, whether the providers would assist residents on- or off-site. In order to do this, you will need to:

- Assess existing services in the neighborhood.
- Negotiate with effective service providers to accept residents into their programs.
- Negotiate with effective service providers to bring appropriate services on-site.

You can enter into a formal partnership with service providers by signing a memorandum of understanding or you may choose to enter into an informal partnership. Keep in mind that most service providers need clients to participate in their programs. Therefore, a partnership would be mutually beneficial and may not require any additional funding on your part. The Service Referral, Partnerships and Outcome Management section provides guidance on assessing service providers and developing partnerships. Volume Two of this manual, *Enhanced and Comprehensive Resident Services*, contains advice on how to iden-

tify quality services in specific program areas including employment, adult education, financial literacy and children and youth. It also contains resources for working with residents.

Step 5: Develop resident services operating plans and budgets.

Based on your services goals, use information from the experiences of effective resident services programs to plan operations, staffing and budgets. Operating procedures should be established in writing to ensure that organizational best practices are not lost when staff turns over and that roles and responsibilities are clear among staff and managers. Several documents in The Design Process section will help you with operating plans and budgeting.

Step 6: Plan and execute a resident services fundraising strategy.

Once you have determined how many core resident services staff members you need, you need to secure funding to support those staff members. There are two principal avenues for funding resident services programs: resources from the project and fundraising from public and private sources.

Financial resources from the housing development are usually planned upfront as part of the operations budget or project reserves. An estimated \$450 to \$650 per unit, per year, of property income, can support a resident services coordinator (depending on the size of the development) who can provide core referral services. The coordinator can then, in turn, raise additional funds to support the program and leverage existing services. Public dollars could be federal, through block grants or other program-specific grant dollars for education and youth for example, or other revenues. Private fundraising could include grants from foundations and corporations as well as contributions from individuals.

Organizations will need to create a resource development plan and raise public and private funds for on-site programs to cover staff, furnishings, program operating costs and supplies. Both public and private funding can go through cycles of boom and bust, so it is important to diversify your funding sources. Senior management and the board of directors should be included in the fundraising strategy, as their buy-in is essential to long-term sustainability. The Public and Private Funding section provides some basic resources to help as well as recommendations for other information resources.

Step 7: Finalize service plans, hire and train staff and implement the resident services program.

The hiring process should take into account the many diverse functions of the resident services coordinator, including:

- Identifying resident goals.
- Managing services toward desired outcomes and using technology to track progress.
- Evaluating quality and scope of services in the community.

- Developing and managing partnerships with service organizations.
- Referring residents to appropriate services and following up to ensure quality outcomes.
- Planning and raising funds to deliver on-site services.
- Coordinating with property management to ensure that families are successful tenants.
- Teaching or training experience or familiarity with instructional design are helpful, because most services include educational elements.

In order to maximize the impact of the recommended coaching approach (see Financial Management Education and Asset Building section), all resident services staff should receive financial coaching training. Once you have hired the resident services coordinator, it is imperative for him or her to access training on fair housing laws, compliance issues related to housing subsidies and confidentiality and other matters, in order to mitigate operational risks.

The job expertise needed for a resident services coordinator who is delivering on-site services will differ from the expertise needed by one who is providing overall program management and referral services. For example, after-school programs will require staff with teaching experience, and computer labs will require staff with technology expertise. Resident services managers should keep this in mind when hiring additional staff members to implement services. The Design Process section provides insights into the multifaceted aspects of resident services coordination as well as a sample job description.

Step 8: Establish communications policies and procedures with property management staff.

The relationship between property management and resident services staffs must run smoothly to ensure successful property performance and stable tenancy. Organizations with resident services must establish clear policies and procedures for communications between resident services staff and property management staff. Early notification of lease violations to resident services staff will enable them to work with residents and service agencies to provide immediate help, such as emergency rent assistance, followed by long-term help, such as obtaining better paying jobs or improving financial management. It is also important to develop well-defined roles between property management and resident services with respect to dealing with residents, beginning with resident selection policies. The Housing Stability and Homelessness Prevention section contains guidance on the critical interrelationship among resident services, property management and property financial performance.

Step 9: Set numeric targets for measuring resident success and property performance.

Establishing numeric targets for performance has been found to improve performance in government and business. Resident services managers should set desired outcome targets for service referrals as well as for direct service delivery.

Management should also set numeric targets for better property performance. Include all organizational stakeholders in the development of these targets.

Targets for resident services should take into consideration the baseline of past performance, program improvements, number of participants and participants' demographics and goals. Targets should be realistic but challenging to motivate residents and resident services staff to higher achievement. The Design Process section provides advice on target setting and outcomes management.

Step 10: Set up systems and track participation, progress and final outcomes.

Agreements with service providers should include processes for feedback so that outcomes for residents are relayed back to resident services coordinators. When directly providing services, documenting outcomes as they occur should be part of the resident services staff's daily responsibilities.

Spreadsheet programs can be used to log and track progress toward desired outcomes for families. For organizations providing services to hundreds of residents, specialized software for data tracking is available from several sources, some of which are discussed in this manual. It is also critical to verify resident outcomes through standard documents such as report cards, pay stubs and education certificates, or through pre- and post-program assessments. The Service Referral, Partnerships and Outcome Management section introduces a spreadsheet tool for tracking resident services outcomes.

Step 11: Review outcomes for managing the program and reporting to stakeholders.

Reviewing outcomes is essential to successful program management. Monitoring progress enables staff to adjust programs as needed to make them more effective and to engage program partners in resolving poor performance issues.

Finally, reporting resident services program results to stakeholders will contribute to ongoing resource development by inspiring funder confidence in these programs. Positive property performance may provide additional funds from the property to support resident services as well as helping to preserve valuable affordable housing assets over the long-term. The Design Process section provides sample formats for analyzing and reporting outcomes to stakeholders.

Step 12: Assess programs and decide whether to change offerings or fill gaps by providing direct, on-site programs.

Once outcomes are analyzed from referral and partnership programs, resident services staff should identify the service gaps between needed services and available services. Prioritize which would be the most critical services to provide directly on-site using existing or potential funds. Some of the most common on-site services offered by affordable housing providers are:

- After-school programs for children or teens for learning and recreation
- Multipurpose computer labs that residents can use to assist in job searches and for various learning opportunities
- Classes in parenting, financial literacy and homeownership counseling

Volume Two of this manual, *Enhanced and Comprehensive Resident Services*, provides guidance on specific programs that are common in affordable housing beyond core or “basic” resident services.

Finally, if the organization decides to add on-site programs to its resident services offerings, it is advised to repeat the first 11 steps in this process.

A RECOMMENDED FRAMEWORK FOR PLANNING AND FINANCING DIFFERENT SERVICES

Emergency rental assistance, financial literacy education, child care and health referral, access to computers, transportation and job assistance are common elements of the basic service level that leads to housing stability and homelessness prevention for families. This set of services can also lead to cost savings in legal fees, bad debts and vacancy losses for the properties.¹ In effect, the basic services result in savings that help pay for much of the cost of basic service coordination. This contributes to the reasoning that basic resident services should be included in property operating budgets or “above the line” in underwriting affordable housing.

Research by Enterprise and Mercy Housing showed that properties with basic services experienced cost savings in 2005 and 2006 of \$225 and \$356 respectively in legal fees, bad debts and vacancy losses. Additional research funded by NeighborWorks America had similar results and also showed that intentional eviction prevention counseling produced even better outcomes in property financial performance. Additional studies are warranted to determine whether and how much enhanced services save funds. However, there is clearly a limit to how much property income can be used for services, and additional sources must be explored for covering the costs of these enhanced services.

Enhanced services in affordable housing are defined by the National Resident Services Collaborative as those appropriate to help families and individuals build personal and financial assets with the goal of moving to financial self-sufficiency in market rate rental or homeownership. These services help people with banking and increasing savings, access to computers, adult education (GED, English as a second language, job training and higher education), job placement and retention support. They also include programs after school and in the summer to help children and older youth succeed in school and move

¹These property outcomes are the focus of an Enterprise-Mercy Housing study on the impact of family resident services on property financial performance that showed savings of \$225 per unit per year in 2005 and \$356 per unit per year in 2006 in legal fees, bad debts and vacancy losses. Several other research projects are underway on this topic and will include additional indicators of savings.

on to higher education or good jobs. Enhanced resident services are typically funded through a blend of property income, organizational income, public and private grants and private, individual contributions.

Comprehensive services might offer early childhood education, health and wellness and community organizing in addition to all of the enhanced services. Because of the lack of sustainable funding for housing-based services, comprehensive models are not often achieved. The table, which was developed by members of the National Residents Services Collaborative, clarifies the service-level approach to planning resident services.

PLANNING FRAMEWORK FOR SERVICES FOR FAMILIES AND INDIVIDUALS: BASIC, ENHANCED, AND COMPREHENSIVE SERVICE LEVELS

Resident Services Level*	Service Referrals, Partnerships & Programs	Resident Services Outcomes	Resident Assessment	Staffing, Space and Management	Property Outcomes
Basic or Core Services Package Goal: Housing Stability **Cost: \$250 - \$500 per unit per year	Access to Services Refers residents for employment services, rental assistance, utility payment assistance, primary health care, counseling/training on maintaining successful tenancy (conflict resolution, domestic violence, substance abuse), money management, basic household needs and events to build community Improving Security/Community Safety Block watches and police partnerships	Tracking services offered and resident participation Outcomes reported anecdotally but many moving to outcomes tracking Housing stability tracked	Minimal assessment of resident goals, needs and interests	Resident services coordinator Services staff to units ratio: 1 to 150-175 Regular communication between property management staff Coordinator paid in part out of property and organization revenues Limited community space	Savings through reduced costs for: • Legal fees • Vacancy losses • Bad debts Total savings may cover costs of basic services
Enhanced Resident Services (Adding one to three services that strategically fit resident goals) Goal: Increased Personal and Financial Assets **Cost: \$500 to \$1,000 per unit per year	In addition to core services level, 'enhanced services' has formal partnerships (MOUs) for selected asset building services -- employment, financial literacy and health services and provides on-site or access to one to three of the following services: Increasing Youth & Educational Success <ul style="list-style-type: none"> • Out-of-school time programs for children and youth for succeeding in and completing school and moving to higher education/work • Computer access for children and youth • Summer camp for children to prevent learning loss and part-time jobs for youth Workforce Asset Building <ul style="list-style-type: none"> • Computer access for adults for job skills, search & advancement • ESL, GED, literacy, job training and post-secondary adult education • Access to better jobs Financial Education & Asset Building <ul style="list-style-type: none"> • Financial literacy classes • Budgeting and banking • Individual Development Accounts • Help on Earned Income, Child Care and other federal and state Tax Credits • Access to other public benefits 	<ul style="list-style-type: none"> • More adults get jobs or better jobs • Increase income for adults • More children maintain or improve grades • More youth complete high school • More youth obtain good jobs after high school • More youth go on to higher education Organization: <ul style="list-style-type: none"> • Tracks progress and outcomes • Assesses quality of partners' services • Uses Excel or specialized software for outcomes tracking • Uses data for management and stakeholder reporting 	Surveys residents and communicates with resident leadership and/or focus groups to gauge resident goals and interests annually	Resident services coordinator plus teachers/staff for after-school and youth programs plus bringing in programs on site for adults Organization raising funds for additional on-site services. Resident services director and services staffing to unit ratio: 1 to 100 Minimum of 1,000 sq. ft. of community space	Basic outcomes plus cost savings in vandalism repairs Plus: • Reduced turnover except for families moving out to market-rate rental or homeownership Support for enhanced services from public and private grants or contributions and/or organizational income

Resident Services Level*	Service Referrals, Partnerships & Programs	Resident Services Outcomes	Resident Assessment	Staffing, Space and Management	Property Outcomes
Comprehensive Services (based on resident goals) Goal: Move Up in Financial Stability to Self-Sufficiency **Cost Over \$1,000 per unit per year	In addition to core and enhanced services previously described, this more comprehensive model provides a wider array of services that fit resident interests: Success in Education <ul style="list-style-type: none"> • Pre-school programs on-site or adjacent to housing • Parent-school connections built • Youth programs focused on higher education and high quality jobs Health and Wellness <ul style="list-style-type: none"> • More adults and children have access to health insurance • More adults and children have access to quality health services • Support in residents' management of chronic diseases • Nutrition and cooking classes • Community gardens • Resident organizing for exercise Increasing Asset Building <ul style="list-style-type: none"> • Support for savings/IDAs • Credit counseling, mortgage readiness and homebuyer preparation training • Mortgage qualifying Community Building <ul style="list-style-type: none"> • More resident leadership involvement and volunteerism • Increased civic engagement • Community organizing around safety and other issues 	Basic and enhanced outcome measures <u>plus</u> <ul style="list-style-type: none"> • Increase in # of children accessing quality preschool education • More youth obtain parttime jobs in high school • More adults have health insurance • More children have health insurance • Fewer visits to emergency rooms by residents • More adults have savings and increase savings • More adults qualify for mortgages and move to homeownership • Active resident organization 	More resident involvement in program planning and leading activities Specialized resident surveys on employment, child care and education goals etc.	Resident services director and resident staffing to unit ratio: 1 to 50 1,500 + sq. ft. of community space Formal policies between resident services and property management on communication, eviction prevention process and roles and responsibilities Management and development staff consider services funding in new housing development financing and space planning Management more engaged in resource development for public and private funds for services	Basic and enhanced outcomes plus: <ul style="list-style-type: none"> • \$ amount and % decrease in maintenance costs per unit per year • \$ amount and % decrease in security costs per unit per year • # and % of units turning over per year • Police calls reduced Note: Property is one of choice – therefore, occupancy stays higher than competing properties

*These family resident services levels are adapted by the National Resident Services Collaborative from the Mercy Housing Family Program Model and the work of The Community Builders and REACH CDC.

**Costs highly variable on size of properties, resident demographics and families' asset building goals and service needs. Resident services costs may be offset in whole (for basic services) or in part (enhanced and comprehensive) by better property financial performance based on the level of services provided.

The National Resident Services Collaborative created this chart. Members include: American Association of Service Coordinators, Enterprise Community Partners, The Housing Partnership Network, NeighborWorks America, Stewards of Affordable Housing for the Future, Volunteers of America. Developer members are: Alamo Area Mutual Housing Association, The Community Builders, Community Preservation and Development Corporation, Mercy Housing, National Church Residences, The Neighborhood Partnership Fund, Preservation of Affordable Housing and REACH CDC. Copyright © 2008 the National Resident Services Collaborative. All rights reserved. Adaptation of this material is permitted only for non-commercial purposes.



CREATING OPPORTUNITIES FOR FAMILIES THROUGH RESIDENT SERVICES: A PRACTITIONER'S MANUAL

Volume One: Implementing a Basic Resident Services Program
Revised and Expanded Edition

Authors

Diana A. Meyer
Rich Petersen
Trevor Britt
Sabina Cardenas
Jennifer Covert
David Fromm
Ian Kennedy
Vikram Khanna
Patricia Magnuson
Alexandra Nassau-Brownstone
Janet E. Raffel

Edited by Catherine Hyde and Sherri Alms





THE DESIGN PROCESS

Designing the process right from the start—understanding what your residents want, what services are appropriate for addressing their interests and how well they are doing along the way—increases the likelihood that your program will succeed.

INTRODUCTION TO THE DESIGN PROCESS

It will be much easier to design an effective resident services program—and to gain support for it from key stakeholders—if you address the right issues from the start. First, you will need to know your residents and what their goals are. You will also need to align your services with your organization's mission and leadership objectives. And, you'll need to have appropriate space available on site or very close to the housing development. You'll need to know local service providers, their offerings, policies and track records. You'll have to define success and ways to measure residents' progress along the path to success. Then you'll need to determine a budget for the services and your own staffing requirements and finally staff the position. All of that takes place before you launch your program.

This section will help you move through this process with a thorough understanding of your options. You will even find here the results of research on staffing, program and other operating costs based on a survey of seven resident services programs. Use these resources, as many or as few as will serve you. Read them for background or adapt them to fit your specific needs. We hope they will pave your path to success.

RESOURCES AVAILABLE IN THIS SECTION

1. **Building Resident Services into the Housing Production Process:** Use this document as a sample checklist to ensure that your organization does not overlook physical space needs and that you consider any property management issues related to occupancy when designing your resident services.
2. **Designing and Establishing Space for Resident Services Programs:** This document provides considerations and guidance for thinking through what space you will need, and how you could use it to your best advantage, when offering different types of resident programs.
3. **Surveying Residents' Characteristics, Goals and Interests:** For your resident services programs to succeed, it is imperative that you have a thorough understanding of your residents and their goals. The most efficient way to collect and analyze that information is through a resident survey. This document helps you think through designing your survey and analyzing your results.
4. **Collecting and Analyzing Resident Data Using SurveyMonkey:** Luckily, there are a number of low-cost survey-creation tools available online to assist you with this process. This document describes the cost and capabilities of one such tool, SurveyMonkey.

5. **Assessing Social Services for Resident Referrals:** Whenever possible, resident services coordinators should refer residents to existing services in the community, if they are effective and accessible, rather than providing services directly. This document provides information on the issues that your organization should consider when choosing outside service providers, including how to assess providers' effectiveness and how to build partnerships for resident referrals.
6. **Introduction to Microsoft® Excel-based Tool for Setting Targets for Program Success:** Enterprise has developed a Microsoft Excel-based tool to help in planning and setting targets as well as providing a framework for reporting outcomes. This document explains the design and benefits of the tool, which is available in the online version of this manual.
7. **Systems for Tracking and Verifying Outcomes:** It is important to develop systems for tracking the success of families and children receiving resident services to successfully manage your program and report results to stakeholders. This document explains the necessity for tracking outcomes and options for tracking them.
8. **Budgeting, Staffing and Other Benchmarks from Seven Organizations Offering Resident Services:** To provide guidance for resident services program planning, Enterprise supported research on the costs of operating a resident services program. The research included a review of the operations and budgets of seven nonprofit housing organizations with resident services programs. This document provides a helpful summary of their cost, staffing and other investments in their programs.
9. **Introduction to Microsoft Excel-based Tool for Budgeting Resident Services Programs:** To assist resident services coordinators and other program staff develop budgets, Enterprise has created a tool using Microsoft Excel that is easy to use and easy to customize to fit particular attributes of any program. This document explains the design and benefits of the tool, which is available in the online version of this manual. It also automates graphic illustrations of your budget information.
10. **Components of the Job and Attributes for Success as a Resident Services Coordinator or Program Manager:** At the core of every resident services program is the resident services coordinator. This document describes the job and the attributes necessary for success in this job.
11. **Sample Job Description for a Resident Services Coordinator:** Use this document as a guide for creating a job description for your organization.
12. **Using Americorps to Help Your Resident Service Team:** This document describes how resident services programs can use Americorps to help with their staffing needs.

ONLINE RESOURCES

<http://www.enterprisecommunity.org/resources>: The Practitioner Resources section of the Enterprise website contains the online version of this manual. Nonprofit users can download sections of the manual to adapt for use by their organizations in delivering resident services programs.

<http://www.residentservices.org>: Website of the National Resident Services Collaborative which is comprised of several national, regional and local community development organizations. It was established to improve and increase the delivery of resident services for families in affordable housing. Members are Enterprise; NeighborWorks America; The Community Builders; Mercy Housing; the American Association of Service Coordinators; Housing Partnership Network; National Church Residences; Preservation of Affordable Housing of Boston, Massachusetts; Community Preservation and Development Corporation of Washington, D.C.; REACH CDC of Portland, Oregon; the Neighborhood Partnership Fund in Portland, Oregon; and the Alamo Area Mutual Housing Association in San Antonio, Texas.

<http://www.nw.org/learningcenters>: Website of the NeighborWorks Learning Center Consortium, a demonstration program including 22 community-based nonprofit organizations operating active Learning Centers at their properties to delivery amenities and services to residents of affordable apartment properties.

<http://servicecoordinator.org>: Website of the American Association of Service Coordinators (AASC), a national nonprofit organization representing service coordinators serving families, the elderly, persons with disabilities and others who are involved in creating and maintaining service-enhanced housing environments. AASC also offers <http://www.AASOnline.org>, Web-based software for managing resident services for seniors and families.

<http://www.tcbinc.org>: The Community Builders has prepared a practitioner's guide, "Resident Success in Economically Integrated Socially Diverse Housing," by Patrick Costigan and Leo Quigley, to share ideas and resources on effective practices in developing mixed-income, mixed-race housing. The guide is based on their own experience and the work of other developers and researchers. http://www.tcbinc.org/what_we_do/ci_practice_tools.htm

BUILDING RESIDENT SERVICES INTO THE HOUSING PRODUCTION PROCESS

In order to ensure that your resident services program fully meets your residents' needs, there are many issues that you need to consider during each step of the affordable housing production process. Use this document as a sample checklist to ensure that your organization does not overlook physical space needs and that you consider any property management issues related to occupancy when designing your resident services.

PLANNING OR PREDEVELOPMENT PHASE

- Identify the target population that the proposed development will serve.
- Review the building and property concept and design and its appropriateness for serving the target population. Consider the ability to deliver desired services on-site, including space for classes/workshops, after-school activities, computer labs, resident meetings and community building activities, as well as staff office space.
- Secure a commitment from the organization's leadership to provide chosen services.
- Conduct a general needs assessment of the target population.
- Initiate contact with local service providers and begin assessing the quality of their services.
- Identify other community assets and resources that could benefit residents.
- Help the development team to design facilities and space for programs, including involving potential external service providers in design discussions.
- Build support in the community for the new housing.

CONSTRUCTION PHASE

- Continue to assess potential service providers and negotiate for service arrangements.
- Assess gaps in existing services and develop plans to address them with on-site services as appropriate.
- Begin fundraising to support on-site services.
- Attend construction meetings regularly to monitor work progress and any design changes. Use this as an opportunity to process change orders if changes are needed to meet the residents' needs or to deliver services on-site.

- Finalize basic resident services program design, including clearly delineating duties between property management and service staff.
- Develop resident orientation materials that include information about quality neighborhood services.
- Establish resident screening and selection criteria.
- Identify funding sources for services not readily available.
- Hire services and property management staff.
- Set up systems for tracking and reporting on outcomes for families and properties.
- Conduct joint training sessions for resident services and property management staffs.

OCCUPANCY PHASE

- Work with property management staff to screen and select residents.
- Develop resident goals and formats for action plans if the population being served warrants this level of service.
- Conduct a detailed survey of residents' goals and interests.
- Finalize the resident services' plan and budget.
- Develop a formal and informal network of service providers.
- Set targets for success of resident services for families and for property management.
- Implement resident services program.
- Evaluate outcomes of service delivery for families and properties.

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DESIGNING AND ESTABLISHING SPACE FOR RESIDENT SERVICES PROGRAMS

Whether you have the relative luxury of planning ahead for space for your resident services or you are trying to retrofit space into an already operating property, your need for space will vary depending on what your program will be offering. This document will help you to plan for and design the space you will need to run your resident services program.

GENERAL DESIGN CONSIDERATIONS

Your buildings serve first and foremost as housing, but can also provide places that are important for the growth of individuals, families and the community. Your organization should have a clear vision of what your resident support and community involvement goals are in order to have ideas about what your space needs will be. Be sure to plan for these space needs in the physical design phase of your housing development. Even if you don't have the funds to finish a potential community space, you should attempt to rough out the plumbing and electrical systems in anticipation of future use to reduce costs of retrofitting for these systems. The design should also consider the necessary insulation and windows based on both the immediate and potential uses of the room.

First, resident services coordinators need an office or other private space to meet with residents. Even if the resident services coordinator has an office in another building, there should be a small office space or meeting area on-site at as many of the properties served as possible. Moreover, it is desirable to have an on-site community room for group meetings or classes, with as much storage space as you can manage. Many resident services coordinators recommend a minimum of 1,000 square feet of space to serve programs for families in 100 to 160 units.

A larger space will allow you to create additional areas for computer centers, activities, meeting rooms or offices. You may also be able to run programs from within your organization's main office if it is close enough to your properties and transportation is available. Finally, if you can, install a kitchen space or even a counter and cupboards on one side of the room with a sink and refrigerator to be able to provide refreshments at community gatherings or snacks for children in after-school programs.

Active and successful group environments or spaces can bring the community in, draw the residents out and establish a positive identity and presence for your organization. You can use your program space for specific programs to foster tenant, youth and community involvement; after-school and job readiness programs; and green spaces or playgrounds.

If sufficient space was not provided in developing your housing, consider converting or expanding existing community space. A property in Washington,

D.C., came up with a creative solution to their need for more space for a technology center for residents. They had a useable but small ground floor space to use as a community room, with a back door out onto the driveway. The property also had nine adjacent garage spaces along the asphalt drive, leading to the exit door of the community space. With support from resident families, the property owner converted the three closest garage spaces into a computer training space combined with the existing space, and turned the last part of the driveway into a gated, outdoor play space for the younger children.

Housing with storefront commercial space could reuse the space for services if proximity and neighborhood conditions are conducive to this use and if rental income is not needed to help cover debt service.

REGULATION REQUIREMENTS

Keep in mind that the amount of space that you can dedicate to a resident services program office may be limited by the bottom line of available housing financing and funder requirements for the maximum number of housing units. However, do your best to provide for as much space dedicated to your resident services program as you can. If, for example, you are developing a new Low-Income Housing Tax Credit project, try to maximize the allowance for community space. Talk with your housing development staff and tax credit syndicator for more information about space for resident services as early in the project as possible.

For a multifamily building, community and program spaces may be located in an unused ground floor unit or in finished space in a property's basement. Be sure to adhere to all local zoning or building code laws about the number of exits, plumbing, drainage, lighting, etc., especially with basements and other below-grade spaces. Of course, if any of your programs that will use the space receive government funding, such as after-school or child care classrooms, or are under any other regulatory requirements, you must adhere to local child care, health department, or other regulations. Some groups with multiple buildings on larger tracts of property or in a closely situated scattered-site project are able, with enough planning and fundraising, to develop a small, separate community space or building.

SPACES FOR ADULT PROGRAMMING AND COMMUNITY RECREATION

You can use community and resident coordinator office space for specific adult and community recreation programs; building, tenant or community meetings; educational or physical fitness classes; cooking and nutrition classes; computer centers; public social events or private parties. Based on these various uses, you should be sure to have plenty of space to set up chairs and tables; a good place to store the chairs and tables when you want the space open; counter space for materials, food or displays and plenty of locked storage space for materials, videos and audio equipment. Again, think ahead about how you want to use your space, maximize the room size and storage capacity as best you can and plan accordingly.

SPACES FOR YOUNGER CHILDREN

The physical environment can be an asset or a barrier to the development of high-quality programming in many after-school child care programs. Children need a space that can be designed and decorated to reflect their needs, concerns and personalities.

The necessity of sharing space with other programs is a fact of life for many before- and after-school child care programs. It may be difficult for children to develop a sense of ownership of a place that is not solely theirs. If you must share, try to find a compatible program. Many programs have devised strategies to make the best of the situation. Keep in mind that it is extremely difficult to serve school-age children's needs in a large space with few boundaries. If children are having behavior problems, inadequate or poorly designed space may be at the root of them.

Therefore, when creating spaces that will serve school-age children, consider these questions:

- Does the space support the goals of your program?
- Does the space feel inviting?
- Does the space work for the number of children in the program?
- Does the space allow for individual activities and privacy, as well as small- and large-group activities?
- Does the environment encourage communication among parents, children and staff?
- Is the environment safe?
- Does the environment support key activities, such as quiet games, homework, dramatic play, eating, active group games, cooking, reading and specialty clubs?
- Does the environment work for you and your staff?
 - Is there a good amount of light?
 - Is there a place for sick children?
 - Is there room for adequate and age-appropriate games and equipment?
 - Is the storage space adequate and workable? (Overbuild storage space wherever possible; you can never have too much.)

SPACES FOR OLDER CHILDREN AND YOUNG ADULTS

Adolescent mental and emotional well-being is associated with teens' environments. Welcoming, safe and productive youth spaces have been proven to make a positive contribution to young adults' development, growth and sense of self. Further, the more separate the older children's or youth program spaces are from the younger school-age children's programs, the greater the likelihood of success.

Separate space, like separate program names, permits the participants to have a sense of autonomy. It facilitates their developmental need to see themselves as having moved beyond early childhood. Separate space permits young people to

decorate their own place as their more mature tastes dictate. They can equip the room with materials, games and equipment that suit their own developmental levels and personal interests without the concern of inappropriate use by the younger students.

Environments used by older school-age children should:

- Be designed and decorated by the students themselves. Solicit their input and participation. Let them help order, purchase and equip the space and maybe even help to fundraise for set-up or maintenance.
- Permit access for the older students to certain shelves or storage areas that are for their “stuff” alone, especially in multi-use rooms.
- Be equipped with materials, games, tables and chairs appropriate to the participants’ ages, developmental needs and interests.
- Provide opportunities for private areas where participants are not always under the direct supervision of adults. Use of dividers or even draperies can help provide this sense of special space.

Spaces that are inviting and comfortable for teens and young adults will encourage them to hang around even when there are no specific activities scheduled.

TIPS ON SHARING SPACE

Here are some tips for making the best use out of multipurpose rooms:

- Purchase or build adaptable equipment: portable room dividers, locked storage closets, chairs, cabinets, tables and even sofas on wheels.
- Include set-up and take-down time in the daily routine. This may include hanging pictures on the wall, putting materials out on tables, rolling out rugs and moving or rolling in soft furniture.
- Make sure there is clear agreement about where each program will store equipment and supplies, who will clean the space and the process for working out any conflicts that may arise. Regularly scheduled meetings, perhaps at the beginning and end of the school year, can help to clarify issues before they arise as problems.
- Develop “learning centers on wheels” for art, library, dramatic play and so on. Small rugs will help to establish boundaries between activity centers.
- Separate program space—space that offers a sense of separateness—in a shared area can be created through scheduling exclusive use times for some portion of the day or a particular day each week. Non-program space—such as an unused storage room, a corner of a room that can be partitioned off or an unused hallway—can be set aside at certain times, and made functional using easily moveable furnishings and partitions.

Space is an important contributor to all young people's ability to relax, learn and grow. Consider it carefully as you design your programs, and try to allow for as much flexibility as possible.

OUTDOOR SPACES

Backyards or side-yards, whether grassy or concrete pads, can be transformed into play areas, sitting areas for conversation or places to hold messy outdoor activities. Empty lots adjacent to the properties or nearby can be transformed into community gardens, parks or additional recreation space. It is best to acquire any such property if your organization doesn't already own it to ensure the continued use for the community. If that is not an option, however, be sure to establish a clear legal agreement with the private or public owner of that land before using it. Finally, take advantage of local public green and recreation spaces; talk with your local parks board about programming. More information on developing community gardens is available in an Enterprise publication called "Neighborhood Green: A Guide for Community-based Organizations." To view or download a PDF copy of that publication, go to <http://www.enterprisecommunity.org/resources>, and look under the left navigation for Enterprise Resource Database. Then search for "Neighborhood Green."

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SURVEYING RESIDENTS' CHARACTERISTICS, GOALS AND INTERESTS

For your resident services programs to succeed, it is imperative that you have a thorough understanding of your residents and their goals. The most efficient way to collect and analyze that information is through a resident survey. The results of your resident survey will help you to determine when to develop partnerships with area service agencies that you can refer residents to and when to provide services on-site.

DEVELOPING SURVEY CONTENT

Surveys should contain questions on the number of people living in each housing unit as well as residents' education levels, job status, ages and interests. Responses to questions about education level can indicate the need for after-school programs and adult education classes. Responses to questions related to employment status can indicate the number of residents who are underemployed or unemployed and need assistance with career development or job placement. Asking about residents' interests can help you to plan for on-site speakers or workshops on personal growth that cover such topics as parenting, money management or conflict resolution. For specific examples of questions to include on resident surveys, see the sample that follows. You can photocopy the survey directly and use it as written or download and customize it through the online version of this manual, which can be found at <http://www.enterprisecommunity.org/resources>.

ENCOURAGING RESIDENTS TO COMPLETE SURVEYS

It is always challenging to persuade residents to complete surveys or questionnaires about their needs and interests. One hundred percent participation is ideal but unlikely. Some residents may not be willing to share personal information regardless of the incentives. However, other residents simply need to be convinced that completing the survey is worth their time. Here are some strategies for encouraging residents to complete surveys:

- Personally ask residents to complete the survey to help you plan services that will benefit them and their children.
- Help residents fill out the survey through one-on-one interviews.
- Provide residents with the option to complete the survey electronically.
- Offer incentives for completing the survey, such as a prize drawing.
- Provide refreshments and child care on-site when administering the survey.

ANALYZING SURVEY RESULTS

If you need to survey a large number of residents or use a survey with dozens of questions, consider developing an electronic survey that residents can complete either online or through email. This will enable you to analyze the results more efficiently. One way to accomplish this is to use a Web-based software tool such as SurveyMonkey, which facilitates analyzing surveys. With SurveyMonkey, residents can either complete the surveys electronically or on paper and resident services staff can enter and analyze the results online. You can read more about SurveyMonkey in [Collecting and Analyzing Resident Data Using SurveyMonkey](#).

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RESIDENT SURVEY

To help us better serve you, please take a few minutes to complete this survey. The information you provide will help us to plan programs to support you and your family.

1. Which of the following describes your household?
 - ☐ Two parents at home
 - ☐ One parent at home
 - ☐ Other, specify: _____

2. What is the primary language of your home?
 - ☐ English
 - ☐ Spanish
 - ☐ Other, specify: _____

3. What is your race or ethnic background?
 - ☐ African American
 - ☐ Hispanic
 - ☐ Caucasian
 - ☐ Other, specify: _____

4. Have you taken and passed any English as a Second Language (ESL) courses?
 - ☐ Yes
 - ☐ No
 If yes, what level? _____
 Beginners ESL test _____
 Intermediate ESL test _____

5. Family Information (List all members)

(For education level, please use the codes from the chart below.)

Name	Gender (M/F)	Age	In Child Care (Y/N)	Education Level (chart below)	Employed (Y/N)

Education Level

- 1 1st through 8th grade
- 2 9th through 11th grade
- 3 High School Diploma or GED in United States
- 4 High School Diploma or GED outside of United States
- 5 Some college
- 6 Associate of arts or two-year degree
- 7 Bachelor of arts or four-year degree

6. What resources and services would you like to have in your community? _____

7. What recreational activities would you like to have available here? _____

8. What types of training and educational programs are you interested in? _____

9. What, if any, are your concerns about safety in your community? _____

10. How safe do you feel in the following areas?

Please use the following scale:

4: You feel very safe.

3: You feel mostly safe.

2: You feel somewhat safe.

1: You don't quite feel safe.

0: You do not at all feel safe.

____Your building ____The children's play area ____Your neighborhood

11. How much would you benefit from programs and activities for the following?

Please use the following scale: from 4, meaning you would greatly benefit, to 0, it would be of no benefit to you.

	Great benefit			No benefit at all	
Seniors (56 years or older)	4	3	2	1	0
Adults (21-55 years old)	4	3	2	1	0
Young adults (14-20 years old)	4	3	2	1	0
Children (5-13 years old)	4	3	2	1	0
Toddlers (4 years or younger)	4	3	2	1	0
Infants (birth to 3 years)	4	3	2	1	0
At-risk children/ youth	4	3	2	1	0
New immigrants	4	3	2	1	0
Abused children	4	3	2	1	0
Abused adults	4	3	2	1	0
Ex-offenders	4	3	2	1	0

	Great benefit			No benefit at all	
Parents with children in prison	4	3	2	1	0
Children with parents in prison	4	3	2	1	0
Those who lost loved ones to violence	4	3	2	1	0
Other _____	4	3	2	1	0

12. If we had programs and activities for the groups listed above, would you or your family participate?

☐ Yes ☐ No

If yes, which group's activities would you be interested in? _____

If no, please explain why you would not participate. _____

13. Do you think the community would benefit from activities or programs in the following areas?

Please use the following scale: from 4, meaning the community would greatly benefit, to 0, it would be of no benefit to community.

	Great benefit			No benefit at all	
After-school	4	3	2	1	0
Pre-school	4	3	2	1	0
GED	4	3	2	1	0
Computers	4	3	2	1	0
Arts and crafts	4	3	2	1	0
Parenting	4	3	2	1	0
Life skills	4	3	2	1	0
Budgeting and banking	4	3	2	1	0
English as a second language	4	3	2	1	0
Literacy	4	3	2	1	0
Job readiness skills	4	3	2	1	0
Small business development	4	3	2	1	0
Housekeeping	4	3	2	1	0
Health	4	3	2	1	0
Nutrition and cooking	4	3	2	1	0
Alcohol and drug abuse prevention	4	3	2	1	0
Domestic violence prevention	4	3	2	1	0
Anger management	4	3	2	1	0
Conflict resolution	4	3	2	1	0
Other _____	4	3	2	1	0

14. If we offered any of the above training or educational programs, would you and/or your family participate?

☐ Yes ☐ No

If yes, which group's activities would you be interested in? _____

If no, please explain why you would not participate. _____

15. Would you be interested in helping develop and provide community activities?

☐ Yes ☐ No

16. If your family has any immediate or long-term needs that you would like our help with, please describe them here. _____

17. Describe the physical condition of your previous housing. _____

18. Describe neighborhood resources and services that were available in your last neighborhood. _____

19. What attracted you to this neighborhood rather than another neighborhood? If you can't think of anything specific, please tell us what would attract you to a particular neighborhood. _____

20. Optional

Name: _____

Unit #: _____

Thank you for completing this questionnaire and helping to make a difference in our community.

COLLECTING AND ANALYZING RESIDENT DATA USING SURVEYMONKEY

In order to plan a resident services program, you need to know about your residents' characteristics, interests and goals. Collecting and analyzing this data, however, can be arduous and time-consuming if done manually. Luckily, there are a number of low-cost survey-creation tools available online to assist you with this process. SurveyMonkey, which was developed by SurveyMonkey.com LLC, is one such tool.

With SurveyMonkey, anyone can easily and quickly create professional, online surveys. You only need an Internet connection and a Web browser (such as Internet Explorer) to access and use the tool. The SurveyMonkey application will help you to design surveys, collect responses and analyze results directly from the website at: <http://www.surveymonkey.com>.

You can use SurveyMonkey for \$19.95 per month or \$200 per year. Because it is a Web-enabled application, you do not need to purchase any additional hardware. Technical support is available 24 hours a day, 365 days a year.

Here is some information on SurveyMonkey's key features, which are comparable to similar online survey-creation tools:

DESIGNING SURVEYS

Users can choose from a number of question types to design a survey that meets their unique needs. In addition, you have complete control over the colors and layout of your survey. To control the flow of the survey, you can incorporate logic into the response.

For example, you may be asking residents if they have children under the age of 10 and the name and grade level of each child. If the respondent indicates the presence of one or more children, you would design the survey to move that respondent to another series of questions that asks them to enter the name and grade level for each child. The respondents that have no children would bypass that extra series of questions and move on to the remainder of the survey.

COLLECTING RESPONSES

When performing surveys, a significant amount of time and effort is often required to wade through and consolidate paper or email responses. Using SurveyMonkey, you can simply cut and paste a link to a survey onto a website or within an email message to potential respondents. SurveyMonkey also uses a "pop-up invitation generator" to maximize the response rate from your website. After you create the pop-up invitation to the survey, you can copy and paste the code to a page on your website and start generating invitations, which will only

pop up once. SurveyMonkey also uses an automated email notification and list management tool to track survey respondents.

ANALYZING RESULTS

The software aggregates data and allows users to view results as they are collected in real time in tables, graphs and charts, as well as individual responses. A filtering feature allows you to block access to confidential data and display only the responses desired. The raw data can be downloaded for further presentation options and analyses.

For more information about SurveyMonkey, go to: <http://www.surveymonkey.com>.

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ASSESSING SOCIAL SERVICES FOR RESIDENT REFERRALS

Every group of housing residents has unique assets, interests and goals. As a result, there is no cookie-cutter design for resident services. There are, however, common elements. For example, at the core of every resident services program is a service coordinator who assesses available services in the community and then builds relationships with the best providers. This enables residents to access the services they need and want. These relationships between the resident services coordinator and the service providers can be informal or formal. More formal relationships may be memorialized in agreement letters or memoranda of understanding between service providers and affordable housing owners.

Service agencies that have a shortage of physical space or serve more clients in order to fulfill their goals may even be interested in providing services on-site at the affordable housing development. In some cases, it may be advantageous for housing providers to undertake joint fundraising efforts with agencies that provide services to their residents.

Whenever possible, resident services coordinators should refer residents to existing services in the community rather than providing services directly. Direct service delivery places financial and organizational burdens on community development organizations. Therefore, service coordinators should focus first on identifying and working with local service experts, rather than trying to become the experts themselves.

Of course, your organization may wish to directly provide select services to your residents in order to fulfill your organization's mission. Or, perhaps the services needed are not readily available in your area. If you decide to provide services directly, be sure that your board supports your decision. Also, make certain that you have or get the proper expertise in-house, that you are organizationally structured to handle the work and that you have the capacity to secure government contracts and privately raise funds to operate your programs.

This document provides information on the issues that your organization should consider when choosing outside service providers, including how to assess providers' effectiveness and how to build relationships for resident referrals.

SERVICE TYPES

The first step for any resident services coordinator is to learn about the different service types that residents may need or want. Review the following list of services and think about how each service might help to meet your residents' needs.

Education

- After-school/educational support for children
- Adult basic education/literacy/GED
- English as a second language
- Adult continuing education

Employment

- Work skills training
- Soft skills training
- Job placement
- Ex-offender/adult re-entry

Child Care

- Finding and keeping quality child care
- Pre-school education

Youth and Teens

- Athletics, arts and other recreation activities
- Support for staying in school

Building Personal Wealth

- Self-sufficiency, asset building
- Financial literacy
- Homeownership counseling

Family Services

- Family case management
- Parenting education, parenting support
- Domestic violence
- Drug treatment
- Emergency rental or utility bill assistance

Public Safety, Community Improvement

- Community organizing
- Police relations
- Anti-gang work
- Conflict mediation
- Recreation activities
- Block improvements

Health Care

- Community health centers
- Funds for health care

IDENTIFYING AVAILABLE SERVICES

Create a chart of the local agencies that provide services for each category in the above list. Your chart should include:

- Who provides which services
- Where each organization is located and available transportation to that location
- Participant eligibility requirements
- How the services are offered (through classes, one-on-one counseling, etc.)
- Cost and fees, if any (fixed, sliding scale, donations only) and payment methods (client payment, Medicaid, Medicare, private insurance, etc.)
- Hours of service
- Staff-to-participant ratios
- Referral methods accepted (appointments, walk-ins, referrals required)
- Availability of services (waiting list, length)
- Documentation required for receiving services
- Languages spoken

Here are some resources that you can use to find the needed information:

- Word of mouth
- Directories published by your local human or social services agency
- Directories published by local community service agencies or foundations, such as the United Way. To find your local United Way, go to: <http://www.unitedway.org>. If your community is implementing a United Way-sponsored 211 system, you will have access to an extensive list of local resources. To find out if your community participates, dial 211 or go to: <http://www.211.org>.
- Yellow Pages

ASSESSING THE OVERALL QUALITY OF EXISTING SERVICES

Before deciding which service providers you should refer your residents to, you need to assess each provider's effectiveness. Here are some general questions to consider when assessing a service provider:

- What is its reputation?
- Is it well-staffed? What is its staff's credentials?
- Is it willing to collaborate with other organizations?
- How long has it been in business?
- Who is on its board?
- What are its funding sources and history?
- What do other service providers say about the organization?
- What do your residents and others in the community say about it?
- What do public and private funders say about the organization's performance?
- How does it track and measure successes and outcomes?
- What are its outcomes and successes?
- Can it provide copies of internal and external evaluations?

Depending on the specific services provided, there are additional factors that you should consider when assessing the quality of an organization's services.

DEVELOPING PARTNERSHIPS WITH SERVICE AGENCIES

Once you have decided which organizations to work with, you have a number of options concerning the type of relationship that you form. When deciding how to set up the relationship, consider these points:

- Existing partnerships that you can expand upon
- Informal referrals
- Letter commitments for delivering services
- More formal memoranda of understanding (MOUs), service agreements
- How the organization tracks referrals and gets feedback from clients

ASSESSING THE SPECIFIC QUALITY OF SERVICES

Because the types of services available vary greatly, there are service-specific issues that you need to address when evaluating existing services. Listed below are some questions to consider when evaluating specific service areas, as well as ideas on resources for locating this information. Bear in mind that these are general questions and resources and your overall goal is to find as much information as possible on each service provider and the services it offers.

Education (children)

Specific questions to address:

- What is the teacher-to-student ratio?
- What are the teachers' qualifications?
- What activities are offered?
- What are the hours of operation?

Potential information sources:

- Public school systems
- Parks and recreation programs
- Churches
- Nonprofit community organizations

Education (adults)

Specific questions to address:

- What are the hours of operation?
- How are the students taught and assessed?
- What are the teachers' qualifications?
- Are the classes overcrowded?
- Are classes divided accurately by student level?
- Are current students making progress?

Potential information sources:

- Workforce agencies
- Community colleges

Employment (work and soft-skills training, job placement)

Specific questions to address:

- What target population does the program serve?
- What support services are offered while students are in training and after they have found work?
- Is it strictly job placement or are educational and vocational services also provided?
- What is the program's philosophy?

Potential information sources:

- Local Workforce Investment Board
- State employment department

Employment (ex-offender services)

Specific questions to address:

- When does the program begin working with clients?
- How long does the program work with clients?
- Does the program have connections with the parole system?
- What services (i.e., legal, physical and mental health, employment, etc.) are offered and how intense are these services?
- Does the program have connections with employers or landlords willing to work with ex-offenders?

Potential information sources:

- Workforce Investment Board
- Regional office of the Department of Justice

Child Care

Specific questions to address:

- What is the caregiver-to-child ratio?
- If it is a home-based setting, is the provider registered?
- What kind of training has the provider received?
- Is there a calendar of activities?
- Is there a menu of the food served?
- Do the parents speak highly of the provider?

Potential information sources:

- Local Child Care Resource and Referral Agency (<http://www.childcareaware.org>)
- Local government child care bureau

Family Services (parenting education and support)

Specific questions to address:

- Does the program offer special support for single parents?
- What are the hours of operation?
- What types of programs and activities are offered?

Potential information sources:

- County services
- Social service agencies

Family Services (case management)

Specific questions to address:

- What is the intensity level of the services provided?
- What are the counselors' credentials?
- What are the hours of operation?
- Are the counselors overloaded with cases?
- What range of services will the counselors help a family coordinate?

Potential information sources:

- Social service agencies
- Mental health agencies

Family Services (domestic violence)

Specific questions to address:

- What are the counselors' credentials?
- What is the range of services offered?
- Does the program focus on strength and empowerment?
- Is the program only focused on women in shelters or women who have left their homes or will it also help women who are currently with their batterers?
- What other services (i.e., legal, physical and mental health, employment, etc.) are offered?

Potential information sources:

- County government
- Domestic violence shelters

Family Services (drug treatment)

Specific questions to address:

- What is the program's philosophy?
- What after-care support is offered?
- What are the counselors' credentials?
- What is the range of services provided?

Potential information sources:

- County drug treatment agency
- Mental health agencies

Public Safety, Community Improvement (community organizing)

Specific questions to address:

- What is the actual community involvement?
- What are the decision-making and governance structures?
- How are priorities determined?
- What strategies are used?
- What is the program's relationship with the local police precincts?

Potential information sources:

- Community action agencies
- National Organizers Alliance (<http://www.noacentral.org>)
- Regional Department of Justice

- National Crime Prevention Council
- Local police department

Public Safety, Community Improvement (conflict mediation)

Specific questions to address:

- What is the program's philosophy?
- What are the requirements for using the program's services?

Potential information sources:

- City neighborhood involvement groups
- National Association for Community Mediation
(<http://www.nafcm.org/>)

Building Personal Wealth

Specific questions to address:

- Does the program address the needs of individuals with limited English or literacy skills?
- What knowledge does the program assume a new participant will have?
- What are the program's goals and expectations?
- Does the program help individuals to repair bad credit, lower their debt and begin to save?

Potential information sources:

- Individual development account (IDA) programs
- Home-buyer counseling programs

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INTRODUCTION TO MICROSOFT® EXCEL-BASED TOOL FOR SETTING TARGETS FOR PROGRAM SUCCESS

To help resident services managers set bold but doable targets for program success, Enterprise has developed a Microsoft Excel-based tool to help in planning and setting targets. By entering relevant information about each program into the spreadsheet, a resident services coordinator can see which programs have the most potential participants. You can look at baseline information or review similar programs' experience to determine which programs will likely have the most participation and the most positive outcomes.

This tool is also designed to provide a framework for reporting program outcomes to affordable housing stakeholders. Tools designed to track outcomes and the effectiveness of programs are included in other sections of this manual. Below is a sample of the tool with definitions for the various data fields.

The following are definitions for the data fields:

- **Number of Potential Participants:** Based on surveys and discussions with residents, this is the total number of residents that could participate in the program.
- **Target Number of Participants:** Based on the previous column and the capacity of the program, this is the ideal number of participants for the program.
- **Target Number of Those Achieving Outcomes:** This is the number that you expect to achieve, the pre-defined level of success in the program.
- **Define Successful Outcome:** This is a description of what qualifies as success in this program. See examples in the chart below.
- **Number of Participants Completing Program:** Actual number of those completing the program.
- **Number of Participants Achieving Success:** Actual number of those achieving the successful outcome.
- **Percent of Target Achieved:** Calculation of the number who achieved the outcome divided by the target number for achieving outcome.
- **Verification Method:** What is used to verify the successful outcomes? Examples are test scores, report cards, improved credit scores, etc.
- **Period of Performance:** What is the period of performance, a month, six months, school year, full year? This depends on the program and its participants.

<i>Program Name</i>	<i>Number of Potential Participants</i>			<i>Target Number of Those Achieving Outcomes</i>	<i>Define Successful Outcome</i>			<i>Number of Participants Completing Program</i>	<i>Number of Participants Achieving Success</i>	<i>Percent of Target Achieved</i>	<i>Verification Method</i>	<i>Period of Performance</i>
ESL	85	25	20	Mastery of ESL level	22	18	90%	Test scores	September – December			
After- School Tutoring	39	20	15	Improved grades	18	18	120%	Report cards	September – January			
Financial Literacy	85	30	20	Improved credit scores	20	10	50%	Credit scores from website	September – March			

This Excel-based tool is available for downloading and customizing through the online version of this manual, which can be found at <http://www.enterprisecommunity.org/resources>.

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SYSTEMS FOR TRACKING AND VERIFYING OUTCOMES

For reporting to stakeholders as well as for making the case for funding for effective resident services, it is critical for organizations to track both the outcomes of families and children served by resident services programs as well as the performance of the property. This can be done through a dozen key indicators of success (as discussed earlier in this section). Organizations have several options for implementing tracking systems, including software applications designed for this purpose, such as Family Metrics or Efforts to Outcomes, or it can be customized with a spreadsheet application, such as Microsoft® Excel. Enterprise has developed such a tool, and an introduction to that tool can be found in the Service Referral, Partnerships and Outcomes Management section of this manual. The tool itself can be downloaded and customized from the on-line version of this manual, which is available at <http://www.enterprisecommunity.org/resources>. However, with a little time and a basic understanding of the software, an organization can design its own outcome-tracking spreadsheet.

In the case of most resident service programs, a combination of on-site programs and referrals to off-site agencies and programs address residents' service needs. In most cases, referrals are coordinated with the off-site agency, and it is beneficial to outline the terms of this relationship in a formal document, such as a contract or a memorandum of understanding. Outcomes-tracking protocol should always be a part of that memorandum. However, regardless of which entity is responsible for officially tracking referrals and outcomes, resident services coordinators should collect at a minimum the following information when processing a resident's request or referral:

- Resident identification
- Resident request or goal
- Assistance or referral details
- Referral agency name and contact information
- Date referred
- Referral outcome and date

To be sure, a wider array of information will be necessary when attempting to analyze programs, outcomes, agency performance and other factors important to your organization and funders. However, this is only a baseline list, and more extensive collection information can be found in the Service Referral, Partnerships and Outcomes Management section of this manual.

When developing your systems, first decide what should be tracked. Determine the information necessary to measure the success of your program or your partner agencies' programs. Once this is determined, the type of system to use depends upon how detailed the tracking needs to be. If a program involves mul-

multiple resident services coordinators working at different properties and includes multiple on-site programs, specialized outcome-tracking software may be ideal. However, if the program is relatively small and cost is a strong consideration, then a spreadsheet tool will probably be the best solution.

SPREADSHEET TRACKING TOOLS

Tools like Microsoft's Excel are advanced computer-based spreadsheet applications that combine power and flexibility with ease of use. The greatest advantage of using any computer-based spreadsheet tool, as opposed to collecting data with pen and paper, is that such applications are specifically designed to manipulate data, and therefore allow users to change, update and reconfigure information in ways paper filing does not allow. Excel can hold more than 65,000 rows and 250 columns of data within a worksheet. Although there is room for a lot of data, one should be mindful that spreadsheet applications are not designed to be used as repositories for very large and complex data sets; in such instances, a database application is preferred.

As a tool for manipulating data, Excel uses special commands, known as functions, to quickly perform calculations. With several mathematical, statistical and financial categories to choose from, functions extend the power of Excel and can be used to make complex operations extremely simple. Moreover, using this feature is essential when analyzing data. Finally, once the data have been aggregated, Excel offers myriad choices for quickly representing key information graphically, making it easier to report on outcomes to your organization, funders and other stakeholders.

When tracking data, you must establish protocols for data collection to ensure that all members of the staff are using the same terminology to describe the same things. Such uniformity is achieved through “drop-down lists” that are unique to columns of information. By standardizing the categories of assistance and the types of data collected, you can easily create graphic representations of the data for reporting purposes.

SPECIALIZED OUTCOMES-TRACKING SOFTWARE

Enterprise Community Partners, Inc. and NeighborWorks America worked with the Pangea Foundation beginning in 2006 to design new software for resident services coordinators and managers to track services and outcomes for families living in affordable housing. The new software is adapted from software already available for seniors through <http://www.familymetrics.org>. FamilyMetrics is Web based, so multiple staff can enter or review data at the same time, efficiently and effectively. It manages data for tracking and reporting outcomes. For more information about how this software works and to purchase FamilyMetrics, go to <http://www.familymetrics.org> or <http://www.pangeafoundation.org>.

Another software program that has been available for several years is the Web-based software called Efforts-to-Outcomes, created by Social Solutions. More information about this software is available at <http://www.socialsolutions.com>. Like FamilyMetrics, it can also be used to track group program participation as well as demographics and resident employment and education status.

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BUDGETING, STAFFING AND OTHER BENCHMARKS FROM SEVEN ORGANIZATIONS OFFERING RESIDENT SERVICES

To provide guidance for resident services program planning, Enterprise supported research on the costs of operating a resident services program. The research included a review of the operations and budgets of seven nonprofit housing organizations with resident services programs. These organizations were affiliated with Enterprise, through its Resident Services Initiative, or with NeighborWorks America, through its Learning Center Consortium, and had proven themselves capable of delivering effective resident services. There are several challenges to this research and the compilation of learning from the research. First, multiple variables affect the operations and costs of any one resident services program. Second, few programs have similar cost profiles, even though their program content might be similar. Finally, the fact that organizations aggregate financial data differently impedes the development of cost ratios among programs.

Nonetheless, through the existing programs researched for this report, there are considerable lessons to be learned that can help the field plan the design and prepare for the cost of future programs.

Because the service focus of the seven programs varied substantially, macro-level data do not provide much useful program business-planning information, except to establish size parameters in an order of magnitude. This is a summary of macro-level data for the entire resident services programs, including one-on-one personal services, adult and youth education programs, special event programs and allocations of overhead where available.

COSTS

Per-unit costs

“Per unit” costs refer to the total annual cost of the program divided by the total number of residential units for which services are provided. The per-unit costs for an entire resident services program ranged from \$327 to \$719; however, the two extremes represented special exceptions. The lowest cost was for a scattered-site owner with a single, centralized community center and no youth programs. The highest cost was for the owner of a small number of units, whose aggressive resident services program resulted in substantially higher per-unit costs at this stage of the organization’s development. Although the average of the seven organizations was approximately \$575 per unit, four of the larger organizations with the multifaceted service programs were tightly bundled between \$600 and \$650 per unit.

Per-unit, on-site cost of programs with a coordinator or community room

Two organizations offered data on specific sites without central office or overhead allocations. Their per-unit costs were \$426 and \$340 (or an average of

\$383). Subtracting this from the total program costs for those organizations resulted in an average central office and overhead allocation of approximately \$192 per unit for organizations with on-site coordinators.

Total on-site costs

The total cost of providing a full-service program at a single housing facility depends on a wide range of factors, including the number of units, level of service, etc. However, for the organizations where individual sites had a full-time resident services coordinator, the total costs for the sites (without any allocation of central office costs or overhead) ranged from \$49,000 to \$63,000 per facility. Per-unit, on-site costs ranged from \$350 to \$650. The facilities with more units of housing have the lower per-unit costs.

Cost per individual participant

Five organizations reported total participant data. The average cost per participant, not including multiple contacts for the same participant, was \$350 per participant for the year. Only two organizations reported the total number of individual residents, including adults, children and others in their facilities, and the average cost for those was \$140 per resident. This number is possibly a bit low, since it represents an average occupancy of four residents per apartment. One organization was able to report the total incidences of participant services provided in a year, including multiple service events to the same resident. The cost of service was \$77 for each incidence.

Cost breakdown by expense type

As might be expected, resident services programs have a large allocation of costs to personnel services. Contractors providing professional services, such as teachers or training professionals, were included in the operating expense category.

	Average	Range
Salaries and Wages	73.7%	60.7% - 88.2%
Operating Expenses, including contractors	26.3%	11.8% - 39.3%
Contracted Services (incl. in operating expenses above)	8.8%	3.4% - 13.8%

The organizations with the largest operating expenses tended to be those that contracted with outside expertise for instructional services for adult and youth programs. The actual cost for typical operating expenses, such as telephone, travel, mileage, supplies and related expenses, was quite small. In many cases, direct expenses for refreshments, instructional supplies, party favors, prizes, etc. were donated.

SPACE ALLOCATION

All of the organizations had community facility space available in nearly all of the residential facilities in which they provided resident services. However, in many of the older facilities, space was a serious issue. Most of the community facilities had a minimum of approximately 1,000 square feet dedicated to com-

munity space, which managers thought was a good minimum for meeting space and could easily accommodate programs for 30-40 residents at a time. Managers also reported that a resident coordinator program needed at least one private office for the coordinator to meet with tenants and that the community space should have a separate computer room if feasible. Many facilities operated with a computer area located in a corner of the community room, but this led to conflicts. The resident services directors reported that their organizations were designing new facilities to contain at least one private office, larger community rooms and a separate computer room for the resident services program. They also reported that they were frequently able to squeeze out a little more space in older facilities including, in a couple of cases, converting former residential space into community space or offices.

YOUTH PROGRAMS

After-school programs

Although four organizations operated some sort of after-school program, they were all so different it was not feasible to find common operating data for bench marking. Several programs operated with partners or volunteers that resulted in very low-cost programs. The two programs that provided sufficient data to calculate a per-unit cost varied from \$190 to \$719, probably representing the two extremes. The first was a very large organization with six after-school sites serving very large facilities. The higher-cost program served only a very small number of units and used a sizeable number of contract teachers.

The cost-per-eligible-youth varied from \$414 to \$761, but these numbers apply to the total number of eligible youth living in the residences and not the number of participants. Cost-per-participant data can only be extrapolated from the one program reporting per-site costs, and that cost was \$750-\$850 per participant slot for the school year. Based on the one multi-site program with site-specific data, the cost of operating each site was approximately \$25,000 per school year. Two programs operated with contract teachers rather than resident services staff or volunteers, and their cost for those teachers ranged from \$12,000-\$15,000 for the school year. Most programs operated for three hours per day, and the teachers were provided one planning hour per day for a 20-hour work week.

Teen tutoring

Regular after-school programs are oriented toward youth up through the eighth grade or sometimes a year or two older. For high-school age residents, programs tend to focus more on tutoring programs that provide one-on-one assistance with homework or meeting special program content tutoring needs. Tutoring programs operate principally with volunteers from the community, but a few organizations also developed special education programs for teens, such as financial education, career planning or building higher aspirations for education. Several programs operated one evening per week for approximately two hours. One organization developed a special eight-week program to teach “life skills,” which proved highly popular with both youth and parents. For the

one organization with detailed cost data for its teen tutoring program, the cost per residential unit was \$131, and the cost per teen participant over the course of a year was \$791.

Summer camp

Five of the seven organizations provide some form of summer youth program, but two of them provide camp through partners at no cost to the affordable housing sponsor. One of those provides free space to the partner at each of its 11 facilities, and the partner handles all other aspects of the program. The other organization formerly ran its own summer program but found that there were plenty of slots available in well-developed programs run by others in the community. So it now helps place individuals in those programs instead.

One program serves approximately 120 youths at five sites covering six properties for a total cost of \$146 per youth for a seven-week program. This cost does not include a small amount of central office overhead and direct supplies. Each site operates 35 hours per week and serves approximately 24 youths. The cost for each counselor, usually college students studying youth education, is \$3,500 for the summer or approximately \$12.50 hour.

Pre-school

None of the organizations analyzed operated their own pre-school program, but five of them sponsored pre-school programs through one or more partner organizations. Two of the organizations donated space to the pre-school partner. All of the organizations were satisfied with the partnering arrangement, and most of the day care slots were made available to residents at low or no cost.

ADULT PROGRAMS

Although all of the organizations either sponsored or supported programs in English as a Second Language (ESL), General Education Development (GED) and employment readiness, such programs were either totally or partially developed and provided through partners. A few of the affordable housing organizations provided space for these programs and provided limited counseling to residents in support of these programs.

Four organizations had adult education data. Their average cost was \$157 per housing unit, and the range was from \$83 to \$234 per unit. Based on numbers from three programs with student-specific data, the average cost was \$351 per participant, but the costs ranged greatly—from \$161 to \$563 per participant. The midpoint figure of \$329 was based on a program with very detailed cost and participation data and based on enrollments of 15-25 students for classes of 8-10 sessions. It is likely, therefore, that a cost of \$300 to \$350 per student is a reasonable assumption for programs of a similar size.

Most of the homebuyer programs were taught by staff, but with several adjunct teachers from the business community to handle special sessions. The latter

were usually volunteers, such as appraisers, mortgage brokers, bankers, home inspectors and other real estate professionals. The cost per residential unit was \$133, and the cost per adult participant over the course of a year was \$469.

STAFFING RATIOS

The ratio of resident services staff to the number of housing units varied from 1:55 to 1:165, but the lower ratio represented a growing organization with so small a number of units currently under management that it should be considered an anomaly. Among the balance of the organizations, there were two clusters of staffing ratios. One cluster averaged a ratio of about 1:85 and the other cluster averaged about 1:160. Not surprisingly, the cluster at 1:85 represented the organizations that relied more heavily on staff to deliver core programs, whereas the organizations with the lower ratio of 1:160 relied more on partners and volunteers. Despite this clustering, it is not feasible to develop benchmark staffing ratios because of the diversity of programs and operating methodologies. The only staffing ratio that appeared to be somewhat consistent was the teacher-to-student ratio in both the adult and youth education programs. The ratios varied from 15 to 35 students per teacher with a concentration around 25.

PARTNERS AND VOLUNTEERS

Nearly all of the organizations relied on partners to provide one or more of the traditional resident services tasks and nearly every major program under the resident services umbrella was being provided in at least one organization by one or more partners. Anecdotal evidence indicates that the availability of partners is somewhat opportunistic and likely varies among the states depending on the availability of funding. The types of partners varied considerably, but there was a lot of partnering with well-known organizations like Boy Scouts, Girl Scouts, Junior Achievement, Big Brothers and Sisters and similar organizations. Overall, it appeared that there are many opportunities for affordable housing organizations to find a no-cost or low-cost partner to provide many of the resident services.

One of the organizations new to providing resident services was somewhat instructive regarding the opportunities for outsourcing to partners. Due to the inability to marshal a lot of funding quickly for an internally directed program, the resident services director made an intensive effort to identify and develop formal relationships with 42 different service providers to provide the direct service component of a number of programs. In this case, the coordinators are able to focus more on direct individual services to residents despite higher unit ratios. More study would be required to understand the dynamics of that region to determine the degree that this is replicable. In essence, the resident services director in that situation concluded that if the organization could deliver the clientele, space and logistical support, there were several potential partner organizations that had the program delivery capacity and the need for productivity such that it was a win-win for both organizations.

Certain program areas were riper for partnering than others. Nearly all of the organizations reported having partners deliver pre-school day care services. Generally, there was a trade of space for a program, although a couple of organizations charged the partners a small amount of rent. Summer youth programs were widely provided by partners, again with the occasional provision of free space. Most programs also relied on partners to provide traditional educational services such as ESL and GED and also employment assistance. In many cases the latter providers were local or state government agencies or contractors. In a few cases, the affordable housing organization augmented some of these services and in particular the employment services.

Most of the resident services programs are highly amenable to the use of volunteers to deliver direct services. A large part of the job of many resident services coordinators is organizing and supervising the delivery of services by volunteers. Although volunteers occasionally serve as trainers for financial fitness and computer programs, volunteers are most commonly used in youth programs where they serve as homework club mentors, teen tutors and event chaperones. Nonetheless, volunteers in some markets are relied on for tax return assistance, personal financial management assistance, computer training and other tasks. In the latter case the volunteers are usually professionals from within the community such as bankers, computer technicians or bookkeepers. It appears that a good volunteer program with clearly defined tasks can generate considerable cost savings to the organization.

REVENUES

Many programs charge a nominal fee, frequently \$5 or so, for an entire series of seminars. This is designed more to provide residents with a sense of value to the training rather than to raise funds because the nominal fees are a very minor amount of the actual cost. Most larger programs had a dozen or more sources of funding and generally relied on any one source for no more than 10 to 15 percent of the total resident services budget with the exception of property-related revenues, which in a few cases provided as much as 50 percent of the total funding of the resident services program. In many cases, the sources of revenue changed over time and as a result of changes in service priorities. Homebuyer and financial fitness programs appeared to generate considerable interest for grants and related support from the business community.

MANAGEMENT STRUCTURE

The seven programs were structured organizationally much the same with the resident services program being managed by a director of resident services who reported directly to the CEO. In one instance, the director of resident services was the organization's assistant executive director, whose primary focus was on resident services. In another instance, there were two major resident services programs, each with a separate director; however, one of the programs was more focused on non-resident participants.

For organizations with larger programs and a large number of facilities, the next layer of management consisted of either one or more program managers of specific programs such as financial fitness program manager, computer center manager or youth program manager. Residential services coordinators were responsible for one or more residential complexes. The residential services coordinator and program managers all reported to the director of resident services. For smaller organizations, there was no program manager level and the director and coordinators shared all of the program management functions.

In the larger organizations with specific program managers responsible for developing and delivering program content, the resident services coordinators tended to be more involved in intake and referral and crisis management services. They provided principally logistical support, such as marketing and event management services, for programs delivered at the community center. In organizations without content program managers, the coordinators relied on a combination of internal and volunteer or partner resources for program delivery. In some organizations, however, the organizational structure was driven more by the mission with those focusing on moving their residents to privately owned housing tending to rely less on residential services coordinators and more on content-oriented program managers to deliver programs at the facility.

The presence of a resident services coordinator with specific office hours at each facility on at least a part-time basis seems to be a prerequisite for a successful program. The resident services delivery professionals have learned that it is first necessary to generate the trust of the residents and the best way to understand their needs and earn trust is to be available to listen. That allows the organization to deliver interesting and valuable program content that addresses the needs of residents. Fixed hours of operations are helpful by generating predictability. It is more important for the resident services coordinators to be available for a few hours on a fixed schedule than for more hours on an unreliable schedule.

GOALS ASSESSMENT AND EVALUATION

All of the organizations have mechanisms in place to perform goals assessments of its residents and formal performance evaluations of its programs. Most of the organizations do both in house. A few have begun contracting for program evaluation services, and others reported plans to contract more for evaluation services in the future. Those that are planning to contract with an independent third party for evaluation services are looking to work with local universities. Those that currently contract for evaluation work have very modest budgets of \$5,000 or so.

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INTRODUCTION TO MICROSOFT® EXCEL-BASED TOOL FOR BUDGETING RESIDENT SERVICES PROGRAMS

Creating budgets for resident services programs can be difficult, especially for new programs. Despite the difficulties involved, budgets are essential, particularly for small, single-site programs where minor changes in funding or costs can cause major disruptions throughout the other service areas.

While established programs can use past budgets to determine proper program allocations for a new year, newer programs do not have such luxuries. Moreover, established programs benefit from having budgetary systems in place that have likely undergone revisions and iterations depending on the performance of these systems in the past. Many new programs, meanwhile, will likely take a trial-and-error approach to budgeting and budgetary systems, at least for their first few budget cycles.

To assist resident services coordinators and other program staff to develop budgets, Enterprise has created a tool using Microsoft Excel that is easy to use and easy to customize to fit particular attributes of any program. Based on budgeting and staffing benchmarks for resident services from the research funded by Enterprise (which is described earlier in this section), the budget tool presents a representational service program that divides the total budget among a range of different on-site service and referral programs. The list of services in the tool is certainly not exhaustive, but the format for each service area's budget can be used regardless of what type of service is actually provided; that is, users can replace any numbers or assumptions about programs to tailor the tool to their specific organization. The list of services described in the tool includes:

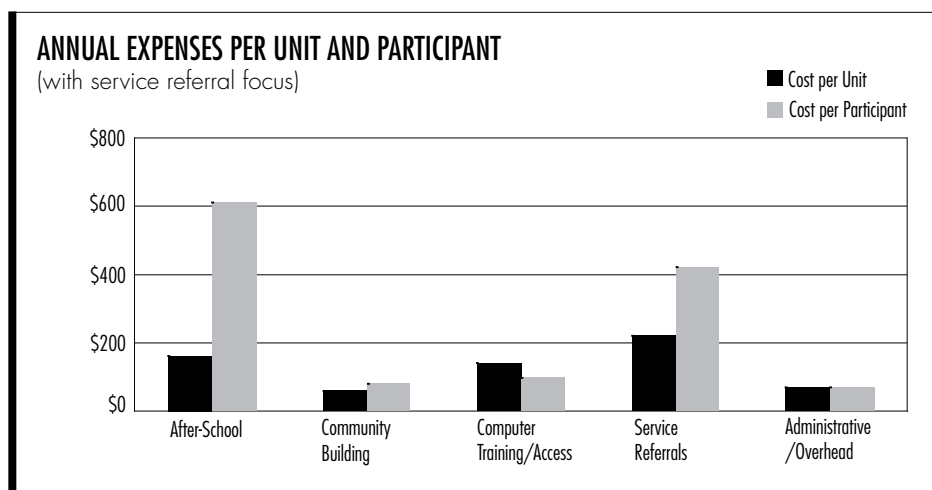
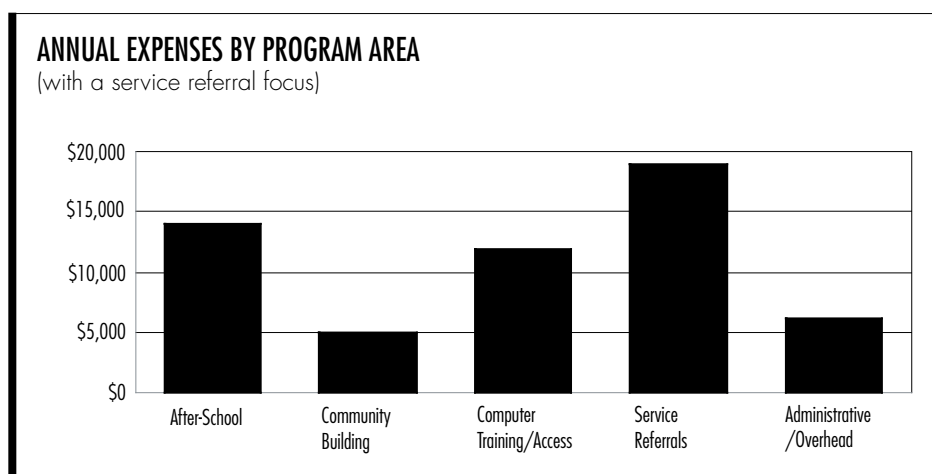
- After-school program
- Teen tutoring
- Computer access and training
- Community building
- Financial literacy
- Service referrals
- Administrative
- Staff (which includes cost information for taxes and benefits)

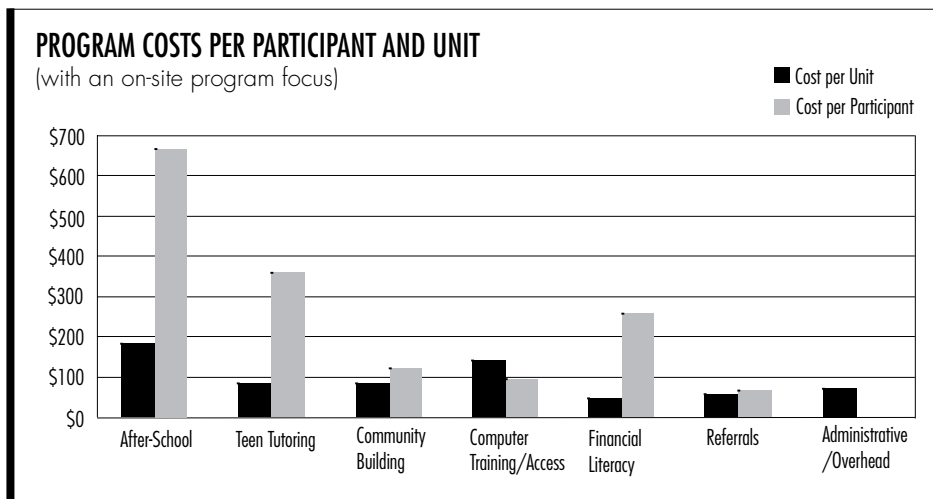
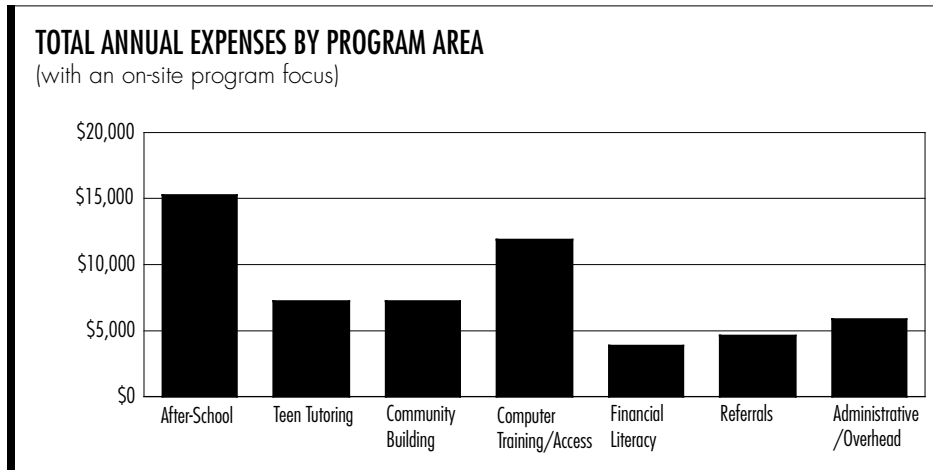
Worksheets for a budget “roll-up” page and a page detailing cost and other assumptions are also included.

Each program area has a list of expenses that was generated, as previously mentioned, using assumptions and cost research that studied service programs of a wide range of sizes. Within each program, there are assumptions about how the program is structured (e.g., number of participants, number of days it is offered, percentage of coordinator's total time spent on program) that can be changed according to unique organizational circumstances. Changing any of the as-

sumptions will result in a corresponding change in the program's expenses, which will then change the numbers, charts and tables on the roll-up page as well.

The roll-up worksheet serves as the master budget. All of the program expenses are combined and compared to revenue, which in the case of this tool was designed to match total expenses and was divided by sources based on Enterprise's research. The roll-up page allows users to analyze budgets and can help determine how to best allocate funding and resources for programs. The roll-up page is also useful for reporting to funders and any other organizations that oversee a program. Finally, the roll-up page includes tables that can be converted into easy-to-read charts, such as those below. (Note: the first two charts represent a resident services program with a service referral focus, and the next two charts represent a program with an emphasis on providing on-site services).





This Excel-based tool is available for downloading and customizing through the online version of this manual, which can be found at <http://www.enterprisecommunity.org/resources>.

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COMPONENTS OF THE JOB AND ATTRIBUTES FOR SUCCESS AS A RESIDENT SERVICES COORDINATOR OR PROGRAM MANAGER

At the core of every resident services program is the resident services coordinator (RSC). It is the RSC who formulates supportive professional relationships with the property's residents and in the process of doing so develops an in-depth understanding of the residents' daily lives and their individual hopes and goals. The RSC also identifies, assesses, selects, develops and maintains referral partnership relationships with community services resources. This enables the RSC to effectively coordinate service resources that match the residents' goals, such as adult education, workforce development, financial literacy, child care and after-school programming. Typical service resource referral partners include:

- Workforce development agencies
- Physical and mental health services
- After-school programs
- Child care or early childhood development services
- GED, ESL, and other adult education opportunities
- Emergency needs for residents in crisis (rent, utility, etc. assistance)
- Financial literacy and homeownership courses
- Intensive case management in specific situations such as domestic violence, child abuse, substance abuse, etc.

In some instances, an RSC develops and implements programming directly, as the appropriate resource is not available in the locality. Typical on-site resident services include:

- After-school care for improving educational performance or for safe havens for children
- Computer learning centers
- Financial literacy and homeownership preparation
- Organizing residents to improve community safety
- Resident social events and community-organizing events

An RSC also works closely with property management in situations in which a tenant's ability to maintain residency is in jeopardy, and provides support to assist the resident to successfully rectify the situation both on a short-term and long-term basis. Finally, after performing all of these activities, the RSC is required to develop program targets, track and measure the progress of these targets and then report on a regular basis to the resident services program's stakeholders.

With such a demanding array of job responsibilities, it is clearly imperative for housing management to dedicate significant time and energy in recruiting, hiring and supervising RSCs. The following text provides an overview of the typical work components of the RSC position, a sample job description and

pertinent attributes that management can look for from applicants when hiring for their RSC program.

Typical Components of a Resident Services Coordinator Job

- Developing positive, professional, working relationships with the property's residents and the property management staff
- Helping residents facilitate social activities and community-organizing activities
- Disseminating information about the resident services program to residents
- Assisting residents to identify life-opportunities goals
- Identifying and evaluating the quality and scope of service resources in the community
- Selecting, developing and maintaining referral partnerships with local service resource organizations
- Referring residents to appropriate services
- Raising funds to deliver on-site services when such services are needed
- Setting program target outcomes, following up and tracking referral outcomes to ensure that residents have achieved a successful outcome from the resource service
- Measuring referral outcomes and documenting the results to program stakeholders
- Utilizing outcomes data to improve program performance
- Coordinating with property management to ensure that families are successful tenants

Common Attributes of a Successful Resident Services Coordinator

- Self motivating
- Can work with diverse groups and individuals
- Ability to multi-task
- Ability to perform in stressful situations
- Ability to communicate with many different people, including children, parents, school teachers, funders, partners, senior management, volunteers
- A team player
- Ability to deliver requirements on time
- Ability to follow established protocols

Typical Components of a Resident Services Program Manager Position

A resident services program manager might be someone who started as a resident services coordinator or could have other housing development or management background. The typical job components would be:

- Program policy development
- Resource development planning and implementation
- Establishing and maintaining external relationships
- Managing key strategic or technical consultants
- Program budget oversight

- Analyze program outcomes data, develop board and funder reports and use data to inform strategic decisions about program selection and design
- Negotiation and problem resolution
- Staff supervision and support

Common Attributes of a Successful Resident Services Program Manager

- Competence in staff recruitment and retention strategies
- Can provide staff training, orientation, scheduling
- Possesses strong prioritization skills
- Gives clear directions
- Ability to evaluate data reports and use data to make informed program decisions
- Ability to work and communicate with a diverse staff and resident populations
- Ability to coordinate volunteer recruitment, training, management and retention
- Ability to organize systems development and program implementation
- Ability to develop and implement specific program procedures and protocols
- A decision maker
- Perceptive – can align partners with the strategic plan
- A relationship builder: with residents, property management, partners, funders, senior management, governmental agencies
- Resourceful

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SAMPLE JOB DESCRIPTION FOR A RESIDENT SERVICES COORDINATOR

The primary function of the resident services coordinator (RSC) is to effectively assist resident family members that have requested support in enhancing the quality of their daily lives and in more fully and successfully participating in the educational and economic mainstream. The position provides tenants with information about and supportive access to local services and resources that can assist the residents to achieve their life opportunities objectives. The resident services coordinator is an integral part of the housing and property team and plays a critical role in the overall positive maintenance of the property for the enjoyment of its residents and the respect of its neighbors.

RESPONSIBILITIES

1. Welcome new residents (and establish contact with existing residents) and explain to them the resident services program, its offerings, and the RSC role in providing information and support in assisting residents interested in accessing local service resources.
2. Identify, assess, select, develop and maintain referral partnership relationships with local service resource agencies that effectively assist residents to achieve their life opportunities objectives.
3. Provide supportive linkages between residents and referral agency staff when residents or agencies request assistance.
4. Work with the property management team when a resident is identified as being in jeopardy of eviction and offer linkages and referral support to the resident to positively and quickly rectify the situation.
5. Establish resident services program targets. Consistently track and measure program target progress. Regularly report program outcomes to both internal and external stakeholders. Analyze and utilize outcomes data as the basis for continuous program improvement.
6. Identify and assess individual and family needs when appropriate; inform the resident of available resources and provide support in accessing services successfully.
7. Help to facilitate tenant meetings and community-organizing and social activities if desired by residents.
8. Develop supportive professional relationships with residents that help them enhance the quality of their lives, empower them and encourage them in taking the steps to achieve self-sufficiency.
9. When requested, work with property management in mediating conflicts between tenants.
10. Complete other housing and resident related assignments as directed by the supervisor.

SUGGESTED SKILLS/BACKGROUND NEEDED

1. Enthusiasm in working with people
2. Experience with community organizing and the social service system
3. Knowledgeable about the daily realities facing low-income families
4. Some background and experience in affordable housing programs
5. Ability to multi-task and complete assignments that sometimes occur in a stressful environment
6. Strong verbal, written and interpersonal communication skills
7. Computer and technology proficient
8. Program evaluation experience helpful

MINIMUM REQUIREMENTS

The successful candidate for the RSC position will possess:

1. A bachelor's degree in the field of human services, plus a minimum of one year of experience working with people of low income; or a minimum of three years of documented, successful experience in community development or community-organizing activities.
2. A working knowledge of the local social service system or the proven ability to quickly develop such knowledge.
3. The ability to identify, assess, select, develop and maintain community service referral partnerships that assist residents in achieving their life opportunities objectives.
4. Excellent interpersonal, verbal, and written communication skills.
5. Demonstrated experience in successfully working with diverse populations.
6. Competent computer and technology skills.
7. The ability to establish, maintain, track, measure and report to stakeholders the program's objectives and their efficacy in assisting residents to achieve their life opportunities objectives.

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USING AMERICORPS TO HELP YOUR RESIDENT SERVICES TEAM

Affordable housing owners trying to build their resident services programs often have difficulty with staffing—specifically finding ways to fund it. Even, with a full-time service coordinator on staff, it is nearly impossible for one or even three or four people to provide the depth of services and offer the resources that owners want to for all of their residents.

AmeriCorps and AmeriCorps VISTA may offer an answer to staffing needs. Both programs are designed to provide services locally and nationally and to fight poverty. While AmeriCorps and AmeriCorps VISTA share the same parent organization, there are some differences between the two programs. These differences affect how the volunteers can be utilized in resident services.

UNDERSTANDING BOTH PROGRAMS

AmeriCorps provides funds to local and national organizations and agencies committed to using volunteers to address community needs in education, safety, health and environment. These agencies, in turn, use their AmeriCorps funding to recruit, place and supervise AmeriCorps members.

AmeriCorps VISTA is a national service program designed to fight poverty. Founded as Volunteers in Service to America in 1965, it was incorporated into the AmeriCorps programs in 1993. VISTA members commit to serving one year. However, their service is confined to more administrative tasks such as planning, budgeting and recruiting. They are not able to offer direct service.

AmeriCorps	AmeriCorps VISTA
Obtain volunteers through grant from a state commission	Obtain volunteers through a grant from national Corporation for National and Community Service
Members serve 1,700 (full-time) or 900 (part-time) hours over a year	Members serve 365 days
Members do direct service	Members work on capacity building in impoverished areas – not direct service
Members receive an allowance (approx. 800/month) which can vary by location	Members receive an allowance (approx. \$800/month) which can vary by location
Members may attend school or work at another job while in service	Not permitted to work/attend school
Receive educational award after completion of service \$4,725 (FT), \$2,362 (PT)	Can choose to receive educational award of \$4,725 or get cash stipend upon completion of service

PROFILE: COLUMBUS HOUSING PARTNERSHIP

CHP has used AmeriCorps volunteers from both AmeriCorps and AmeriCorps VISTA for over 10 years. CHP's resident service staff includes a program manager, an administrative assistant, a full-time service coordinator and one part-time coordinator. CHP uses its volunteers to assist this core staff.

CHP uses a combination of AmeriCorps and AmeriCorps VISTA volunteers to best utilize their skills and resources. Currently, they have 12 full-time AmeriCorps volunteers and nine full-time VISTA volunteers.

CHP works to give an identity to their volunteers. The organization invests a great deal of time in planning programs and carefully designing the roles the volunteers will play within those programs prior to the volunteers' arrival.

AmeriCorps VISTA volunteers are not permitted to do direct service. CHP uses them to work on the planning and administrative components of its programs. VISTA volunteers plan programs such as tutoring, ESL, health and safety events. AmeriCorps volunteers do direct service, running programs, helping service coordinators in direct service and assisting in running the resident council.

APPLICATION PROCESS

Information for both programs is available at <http://www.americorps.org/>. The application processes for AmeriCorps and AmeriCorps VISTA are different and separate.

AmeriCorps

- AmeriCorps has a lengthy application process. It takes about six months to a year to plan, apply for and complete the grant process.
- AmeriCorps holds state information sessions that allow potential applicants to learn more about the process, ask questions and better understand the program.
- In order to obtain funds for AmeriCorps volunteers, organizations must be willing to use a minimum of eight volunteers.
- Funds may be used to cover the planning process and recruitment process in addition to the period when volunteers are with the organization.
- AmeriCorps commits funds to cover three years of volunteers for organizations, but each year brief applications must be submitted and approved before receiving funding for the second and third years.

AmeriCorps VISTA

- Application for the VISTA program is made to the federal government.
- The application process takes about six months. AmeriCorps' website offers links to instructions for potential applicants or VISTA "project sponsors."
- Project sponsors are not required to provide a financial match but must be able to direct the project, supervise the members and provide necessary administrative support to complete the goals and objectives of the project.

MAKING THE MOST OF AMERICORPS: ADVICE FROM CHP PRACTITIONERS

- Invest time in recruiting your volunteers to ensure a good fit between the organization and the volunteers.
- Provide adequate financial resources to train them (CHP, the organization profiled in this document) includes about \$5,000 in their annual budget to cover all the training associated with the AmeriCorps volunteers.
- Consider partnering with other nonprofit organizations using AmeriCorps volunteers to reduce training costs.
- Make sure the training is thorough and offers background into the organization and the issues it is working on (such as affordable housing, community building and poverty).
- Offer personal development trainings for the AmeriCorps volunteers. This helps volunteers in two ways. First, they are better able to help teens in their resident communities with job searches. Second, the volunteers themselves are often thinking about their next move upon completing their service. This training may guide them towards joining the world of affordable housing and services.
- Provide resources in your organization and in the community that will help the volunteers do their jobs. (CHP runs tours both within the organization and in the surrounding community.)
- Visit AmeriCorps' website to figure out ways to use this program to strengthen the quality and breadth of services you are able to offer.

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Section 3:
SERVICE REFERRAL,
PARTNERSHIPS AND
OUTCOMES MANAGEMENT



CREATING OPPORTUNITIES FOR FAMILIES THROUGH RESIDENT SERVICES: A PRACTITIONER'S MANUAL

Volume One: Implementing a Basic Resident Services Program
Revised and Expanded Edition

Authors

Diana A. Meyer
Rich Petersen
Trevor Britt
Sabina Cardenas
Jennifer Covert
David Fromm
Ian Kennedy
Vikram Khanna
Patricia Magnuson
Alexandra Nassau-Brownstone
Janet E. Raffel

Edited by Catherine Hyde and Sherri Alms





SERVICE REFERRAL, PARTNERSHIPS AND OUTCOMES MANAGEMENT

Resident services programs work to make the best possible match between their residents and local service providers, and then set success targets and track the residents' progress toward their goals. How to evaluate and partner with the most effective services and managing programs and processes toward outcome targets are essential to resident success.

INTRODUCTION TO SERVICE REFERRAL, PARTNERSHIPS AND OUTCOMES MANAGEMENT

Perhaps the most critical role of a resident services staff is referring residents to quality, outcome-oriented service providers that can assist residents in achieving their stated interests or goals. The quality and capacity of the service providers you partner with will significantly affect whether the residents achieve their goals or not.

In the past, some resident services programs have merely presented residents with a listing of community resources without having any concrete data or extensive firsthand experience about the providers and the effectiveness of their services. Far too often this has led to disappointment for both the resident and the service provider.

The key to developing a quality resident services referral process lies with the staff's commitment to make the best possible match between a resident's stated goal and a service provider. To accomplish this, resident services staff need to become knowledgeable about available local resources, and complete an assessment of the service outcomes histories of these resource providers before considering establishing referral partnerships. Once the identification and assessment process is completed, staff can decide on which providers are likely to best assist the residents achieve their goals, and then begin the process of developing formal or informal referral partnership agreements with the selected providers.

After establishing service referral partnerships, it is important to keep track of:

- Which service providers residents are referred to
- What services residents are referred for
- Finally, and most importantly, the outcomes of the referrals

Such data will provide staff with the necessary information to help determine what service areas, if any, need to be improved, and will be invaluable in the ongoing maintenance of positive relationships with your referral partners.

THE FOLLOWING RESOURCES ARE AVAILABLE IN THE SERVICE REFERRAL, PARTNERSHIPS AND OUTCOMES MANAGEMENT SECTION OF THIS MANUAL.

1. **Principles for Service Referral and Outcomes Management:** This document offers eight core principles to keep in mind when designing referral and follow-up systems for resident services programs.
2. **From Service Referral to Partner Collaboration:** Many affordable housing owners and community agencies have moved in the past few years from networking and service referral to collaboration. This document describes the steps in moving from referral to collaboration.

3. **An Outcome Framework for Managing Resident Services:** Using an outcome framework to measure the impact of your resident services means moving from focusing on delivery of services to the results for the people receiving services. In this section, an outcomes approach is explained and described.
4. **Recommended Family and Individual Outcome Measures for Resident Services:** This section describes the core set of outcomes measures for housing-based resident services focused on improving children's and youth's education performance; helping adults with training, education and employment; helping adults improve financial management and increase assets; helping people access benefits; and increasing resident involvement in community.
5. **Best Practices for Designing a Memorandum of Understanding:** A memorandum of understanding (MOU) is a document used to formalize a shared agreement between partners. An MOU provides a structure to negotiate role definitions, legal issues and operation procedures while still allowing for flexibility. This document will provide you with points to consider when negotiating an MOU with a partner agency.
6. **Sample Memorandum of Understanding for an After-School Program:** This sample memorandum of understanding can be modified for use by a community-based organization when contracting with an after-school program provider.
7. **National Resident Services Collaborative – Resident Services Success Planning and Outcomes Tracking Chart:** This table offers resident services staff a means of keeping track of program results.
8. **Introduction to Microsoft® Excel-based Tool for Tracking Referral Outcomes:** Tracking the positive impact of off-site programs on residents is an essential job function of service coordinators, even though many referral agencies conduct tracking on their own. Recognizing the need for an inexpensive, customizable outcomes tracking tool, Enterprise has developed a tool using Microsoft's Excel spreadsheet program that provides both flexibility and uniformity in data collection. These Excel-based tools can be downloaded and customized. We also encourage you to provide feedback on these tools.
9. **Responding to Residents in Crisis:** At times, residents face serious issues that are beyond the scope and training of a resident services coordinator. This list of organizations will help you help the residents find the support they need during especially difficult times.

PRINCIPLES FOR SERVICE REFERRAL AND OUTCOMES MANAGEMENT

A core role for resident services staff is referring a resident to an outside service provider that can fulfill the resident's goals or address his or her needs. In order to ensure that the best possible match is made between the resident and service providers, resident services staff must identify and assess service providers before establishing partnerships. There are eight core principles to keep in mind when designing referral and follow-up systems for resident services programs:

1. If you wouldn't use a particular service, then carefully consider whether or not you want to refer a resident to use that service.
2. Attempt, as best you can, to make sure that the resident is truly interested in obtaining services and following through with the provider's programming. If too many of the residents you refer express disinterest in the provider's services, it could negatively impact your partnership with that provider.
3. Be knowledgeable about the service provider's program offerings and help residents prepare to enter the program. For example, if you are aware that a resident does not possess business attire or a social security number, take care of these issues before sending the resident to a workforce development provider.
4. Touch base with both the resident and the provider within the first week to follow up on how things are going from both perspectives.
5. Keep checking in with the resident and the provider as time passes. Document progress or lack thereof.
6. On a monthly basis, take the time to compile data on referrals made and their outcomes. Analyze the data and determine areas of strength and areas that require improvement.
7. Share your perception on the outcomes with the residents and your provider partners. Express your interest in working together to achieve success for all involved.
8. Document and disseminate your outcomes to all stakeholders. Include both your successes and your plans for addressing any shortfalls. Evaluate where the program is compared to the targets that you established during the program's design.

Remember, without data on the outcomes of your referral services, your organization will lack a dependable mechanism for responding to residents' complaints or funders' requests for information. If you believe you provide a great service to your residents and the community, prove it by measuring it!

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FROM SERVICE REFERRAL TO PARTNER COLLABORATION

Many affordable housing owners and community agencies have moved in the past few years from networking and service referral to collaboration--designing and developing deeper working arrangements for the purpose of increasing their capacity to assist residents in the community to resolve crises and increase and enhance their personal, educational and economic assets.

Time, trust and turf issues are the most common barriers in successfully developing, implementing and maintaining a collaborative relationship. The critical issue regarding what makes a quality partner is whether people are willing to shift priorities, work differently and commit to working together with a high level of quality.

The relational strategic steps involved in organizations moving beyond service referral relationships to a collaborative partnership can be described as networking, coordinating, cooperating and collaborating. “These exchanges build on each other, as the functions of the first are incorporated into the second, and so on. As we move along the continuum from networking to collaboration, we increase the amount of risk, commitment and resources that participants must contribute to the exchange. At the same time, the capacity to produce significant community change also increases.” (Tom Wolf & Associates; *Collaborative Solutions Newsletter*, 2005)

NETWORKING

Networking is exchanging information for mutual benefit. In a networking exchange, we hear news about opportunities for ourselves or for resident access.

Networking:

- Is the most common type of initial exchange, a key building block.
- Offers the most informal type of linkage.
- Requires minimal time commitment.
- Requires a limited level of trust.
- Doesn't involve sharing turf.
- Doesn't require mutual sharing of resources.
- Focuses primarily on information exchange.

An example of networking: An affordable housing provider, a clergy member and an adult day services provider exchange information about how they each support their residents' health and nutritional needs.

COORDINATING

Coordinating is exchanging information and altering activities for mutual benefit and for a common purpose. Coordination builds upon networking by adding the behavior of modifying activities for mutual benefit and a common purpose. Coordination increases efficient use of resources and the ability to meet community needs. The lack of coordination is often a serious shortcoming in our helping systems, as it is frustrating and confusing to both the consumer and the provider to figure out how to readily access the needed resources that are typically housed in separate, non-coordinated service silos.

Coordination:

- Requires more organizational involvement than networking and is a crucial change strategy in developing partnerships.
- Can be a bit more formal than networking.
- Needs only moderate time commitments.
- Requires only a moderate level of trust.
- Doesn't involve sharing turf.
- Either doesn't require or needs only a minimal sharing of resources.
- Focuses primarily on making access to service resources more user-friendly.

An example of coordination: An affordable housing provider, a clergy member and an adult day services provider exchange information about how they each support their residents and others who need or are at risk of losing their housing. They decide to each alter their warm meal service schedules to ensure that their residents have dependable and ready access to a warm meal seven days a week.

COOPERATING

Cooperating is exchanging information, altering activities and sharing resources for mutual benefit and to achieve a common purpose. Cooperation builds on the exchanges of networking and coordination and adds the new concept of sharing resources. It is often at this level that common purpose becomes critically real. More serious discussion, time and involvement by the parties are required in determining what parts of their mission/vision are truly held in common. It is important in cooperating to keep in mind that people bring different ways of knowing or viewing the world to the partnership.

Cooperation:

- Requires greater organizational commitment than networking and coordinating.
- May involve written or perhaps legal agreements such as a memorandum of understanding or a contract.

- Entails a substantial time commitment.
- Requires a high level of trust.
- Entails significant access to each other's turf.
- Requires moderate to extensive mutual sharing of resources and some sharing of risks, responsibilities and rewards.
- Focuses primarily on sharing of resources (human, financial, technical) to achieve a common purpose.

An example of cooperation: An affordable housing provider, a clergy member and an adult day services provider exchange information about how they each support their residents and others who need or are at risk of losing their housing. They decide to alter their warm meals service schedules to ensure that their residents have dependable and ready access to warm meals seven days a week. They also agree to pool funds (resources) to hire an outreach worker to provide information throughout the community about the programs and resources that each of the partners offers to assist residents to maintain housing as well as increase their personal, educational and economic assets.

COLLABORATING

Collaborating is exchanging information, altering activities, sharing resources and enhancing the capacity of one another for mutual benefit and to achieve a common purpose. Collaboration builds upon networking, coordination and cooperation by adding the concept of enhancing the capacity of one another. Collaboration might be perceived as a radical concept. It takes significant time and effort to achieve; however, once a system of collaboration is in place, we can accomplish significant change in the systems we work in and dramatically increase the effectiveness of our work – individually and together.

Collaboration:

- Requires a very high degree of organizational commitment.
- Requires an extensive commitment of time.
- Requires very high levels of trust.
- Includes extensive areas of common trust.
- Usually involves written and legal agreements.
- Entails full sharing of resources.
- Entails full sharing of risk, rewards and responsibilities.
- Primarily focuses on enhancing each other's capacity to achieve a common purpose.

An example of collaboration: An affordable housing provider, a clergy member and an adult day services provider exchange information about how they each support their residents and others who need or are at risk of losing their hous-

ing. They decide to alter their warm meals service schedules to ensure that their residents have dependable and ready access to warm meals seven days a week. They also agree to pool funds (resources) to hire an outreach worker to provide information throughout the community about the programs and resources that each of the partners offers to assist residents to maintain housing as well as increase their personal, educational and economic assets. The partners also advocate for, develop and implement a community health clinic, a separate 501 (3c) organization providing health services to community residents on a sliding-fee scale. An administrator and a teaching family-practice physician who oversees five medical student interns staff the clinic. Community volunteers support the administrative work of the clinic. This collaboratively founded organization is now looking to open up a legal services clinic.

FOR MORE INFORMATION

An excellent resource for those considering furthering their service referral partnership relationships is the work of Arthur T. Himmelman. Truly a leader in the field of collaboration, Mr. Himmelman can be reached at ArthurTHimmelman@aol.com and generally, upon contact, grants permission to nonprofits to photocopy and distribute his articles. The text in this section is largely based upon his work.

AN OUTCOME FRAMEWORK FOR MANAGING RESIDENT SERVICES

INTRODUCTION

Many organizations are providing services for their residents in affordable housing and are focused on how best to define, track and verify outcomes for resident services that will help them know if they are successful and enable them to report on the impact of their services to stakeholders. All want to know the degree to which they have helped families and individuals achieve housing stability or financial self-sufficiency and children and older youth succeed in school.

It is easy to fall into a social service delivery approach, defining services that meet defined quality standards and counting the number of people served. Rather than focusing on delivery of services, however, the focus should be on the results for the people receiving services.

Let's move, for example, from:

Our program is designed to provide a full set of services that meet high-quality standards and that are delivered on-site to residents. These include before- and after-school programs and access to health screenings.

to:

Our approach is designed to insure that all kids who live in these multifamily homes achieve academically on grade level, have no preventable or untreated health conditions and define and pursue a path toward a preferred future after high school.

AN APPROACH TO OUTCOMES

Do you know the difference between a benchmark, an indicator, a goal, an objective, an outcome, a result, an impact? So many words are used differently in different frameworks. The consequence is that many nonprofits, resident services program staff included, now see outcome frameworks as simply another form of procedural compliance. Tell us what to say and we'll say it.

If an outcome framework is to become the way you live to achieve--with energy and even joy--it has to be about more than fundraising and reporting. It has to be about success for those you help.

Forget the funder. Our view is that a resident services program has an outcome framework in place if it can answer these three questions for all of its services:

1. How do you define success, meaning results from your services?
2. How do you know for sure when success has been achieved?

3. Halfway through your program, how do you know that you have enough time and money left to get to the success you have defined?

The first question asks you to be clear about results--not just activity and process. This means you can tell investors and stakeholders what results you are committed to achieve.

The second question asks for clarity on the evidence to be used to confirm success, such as how you will know when someone gets a job or has achieved good grades in school.

By answering the third question, you have a way of tracking progress not just against budget categories and work plans -- but against participant progress to the gain they are to achieve.

And, yes, by answering these questions, you can make a more compelling case to your funders!

THE LANGUAGE OF OUTCOMES

To move to an outcome framework, or to a more robust outcome framework, it is a good idea to start with a set of words that energize and do not threaten. The words below on the left side of this comparison are not those words. They are not “bad words” and they will not go away, but as starters, they tend to make people anxious and to depress energy. It is important to think and speak more positively when you start. The words on the right can help establish an “outcome mindset,” and that is an optimal starting place.

Funding Words	>	Outcome Thinking
Accountability	>	Performance
Compliance	>	Success
Monitoring	>	Supporting
Reports	>	Information Use
Evaluation	>	Learning

AN OUTCOME GLOSSARY

We think in words. Changing the words we use can help us shift the way we think. The problem, however, is that if we all use words that mean different things to us, we can't communicate effectively. So it is the definitions that count most, the words less so. Agree on definitions even if the words you use are not exactly these.

Outcome statement: The end-state that a program strives to achieve in a community, other area (a housing development) or with the group of individuals or families that it serves. Another common way to describe this is “the vision for

WILD success” or the “big audacious goal.” What would you see if your program was wildly successful?

“A school where all children succeed – no exceptions, no excuses”? “A community in which everyone feels safe”? “A housing development where everyone who wants a job has one”? Or do you have some other big audacious goal?

The establishment of a compelling outcome statement sets a vital tone for effective outcome thinking. The outcome statement becomes the core of organizational leadership and a prelude to high performance. The outcome or vision is also useful in showing the gap between what is and what could be.

Investor: That person (or entity) allocating and overseeing public or charitable funds aimed at achieving success for a definite set of human beings perceived to have a problem or need. Note that the investor person or entity need not be an “outsider.” Boards and trustees often see themselves as investors, and it is a positive role if adopted.

In conventional terms, these people are referred to as funders. “Funders” often become preoccupied with monitoring program expenditures and activities (e.g., developing and approving spending plans and budgets, scrutinizing and approving contracts, proposals and invoices and analyzing reports). The term “investor” shifts the focus from how the money is spent to what happens after the grant is made.

Product: A program or service with specific core features offered to a customer. Use of the term “product” induces implementors (program leaders and staff) to describe their program or services in terms of benefit or value to a customer rather than in inputs or activities of the provider. It also raises questions of instructions, packaging and even implied warranty.

Traditionally, people who provide programs focus on service delivery. Thinking of these services as “products” with core features and benefits forces implementers to be clearer on what they really offer and how and why residents will choose to use what they offer.

Customer: The person directly interacting with an organization’s product. This interaction is intended to result in a change in customer behavior, condition or satisfaction in line with organization outcomes and mission. In a resident services program, the customers most often are individuals (renters, their children) and families who reside in the housing unit. Occasionally, they are outsiders who relate to or connect with residents or members of the surrounding community.

The importance of regarding people who interact with the product as customers rather than clients is its implication of choice. In conventional thinking, individuals who receive charitable services are often perceived as having no or limited choice. Outcome thinking stresses the reverse: program success depends

on people consciously deciding to seek and use its services. All people have a choice as to whether they use a program to get a gain.

Milestone: A critical point of achievement for customers showing progress toward a performance target. In effect, these are often specific small changes in customer behavior or program accomplishment met on the way to target achievement. The critical point is that they predict success.

Milestones shift implementer thinking from what **they** do (e.g., run a workshop, provide counseling, develop a brochure) to what **the customer** does (e.g., attend a training, practice a set of skills, show up for an interview). Focusing on customer response rather than on implementer activity helps staff learn more about their customers and what motivates them to change. The best milestones are the ones that predict the success of the clients.

Performance target (or target): The specific changes in behavior, condition or (sometimes) satisfaction that a program implementer seeks to achieve for a specific number of customers who use program products. Out of the total number of participating customers, how many will succeed in attaining a job or additional education or improving credit?

A good performance target is tangible in that its achievement can be verified, like getting a job, achieving a GED or receiving good grades in school, and is narrow enough that it can be achieved by the implementer who “owns” it.

The “no-program” baseline: The threshold level of customer change against which a performance target is set and compared. This baseline is conceived from the best information available regarding what would likely happen if the service or program didn’t exist to serve the people currently served by the program.

The intent of setting a baseline is to have program implementers reflect on what their customers might do in the absence of the program or service. In virtually all cases, some customers would find services elsewhere. Being able to definitively show the level of a program’s success over baseline helps build a case for its need. For some programs, the baseline may be the previous performance prior to introduction of best practices.

Result or outcome: What effect actually was realized for customers? These may be any combination of intended and beneficial or unintended and even harmful. Narrowly, a result is a performance target achieved.

By reserving the words “result” and “outcome” for consideration after the fact, confusion about projections versus actuals can be minimized.

Verification: Establishing the achievement of a result by documentation, evidence or testimony.

Verification is a critical component of outcome thinking in that it first provides basic “yes or no” evidence of target achievement. As a program management tool, verification provides reasonably good information, quickly and often inexpensively, that can be used to demonstrate program results. Some examples of good documentation are pay stubs, bank statements, certificates of completion for training, grade cards, high school diplomas, etc.

Learning: A relatively enduring change in behavior. In this outcome-based definition, we shift from learning as information or even knowledge to use of what is newly acquired.

At the end of the day, the question is not “What have we evaluated?” it is “What have we learned?” Again, learning doesn’t mean the storing of information. It means the use of information to change, starting with oneself and one’s program.

DEVELOPING TARGETS AND MILESTONES

Setting Performance Targets

Performance or success targets are the core of an outcome framework, answering how you define success. They express those specific changes in customer behavior or condition that define success for a program implementer. They should reflect a realistic number based on the characteristics of potential program participants and quality of services but “doable with a stretch.”

A strong performance target integrates four elements:

- **The behaviors in which you seek change:** Is it preparing for and getting a job, a degree, good grades or medical care or is it eliminating drugs or crime?
- **The current level of this behavior:** This element describes the degree of the problem, need or resident interest and usually comes directly from the customer description, assessment or profile. An educational example is “before entering a tutoring program, these students (customers) of the program fail at least one course per year.”
- **The degree of change being sought:** This element describes the level of change desired in customer behavior or condition. Again, it should be “doable with a stretch:” change that is ambitious yet accomplishable with sufficient effort. For the educational example: “Teens in the program will improve grade averages to C+ and fail no courses.”
- **The number of customers projected to achieve the desired change:** Implementors are asked to project the number of customers served in a given period that they believe will achieve the new behavior or condition at the level desired. Using the educational example mentioned above: “Out of 60 students participating in the program, 40 will improve grade averages to C+s and fail no courses.”

These four elements comprise a complete target statement. Here is an example.

Area of behavior to be changed: *“Our customers are parents with pre-school aged children. They have problematic social and parenting skills, and have difficulty disciplining and nurturing their children.”*

Current level of this behavior: *“For all customers, the typical behavior consists of mild slapping and yelling. There is no use of positive reinforcement and rare parental display of nurturing and affection. Without intervention, it is anticipated that this behavior will continue and may become more violent and neglectful.”*

Degree of change being sought: *“Parents will regularly use appropriate discipline and nurturing techniques. While lapses may occur, understanding and self-control will be exhibited to help make these incidents rare (no more than 1-2 minor incidents per week). This behavior change will be maintained for at least 24 months after program services are terminated.”*

Number of customers expected to achieve the desired behavior change: *“Of the 250 families to be served in the parent education program, it is projected that 75 will reach and retain the described changes in parenting behavior.”*

Putting these four elements together presents the performance target in succinct form: *“Of the 250 single-parent families presently exhibiting only occasional use of appropriate discipline and other parenting techniques, 75 will consistently maintain appropriate discipline and nurturing techniques for a minimum of 24 months after services end. Lapses of no more than two minor incidences per week (yelling, withdrawal of affection) will be accepted.”*

When you develop a performance target, measure it against these key parameters for completion and potency:

- It is owned by the implementer in terms of all four elements.
- It meets a “doable with a stretch” criterion.
- It is clearly connected to the desired outcome statement--the vision for wild success.
- It is within the influence of the target setter (i.e., the program provider) to reach.
- It is a clear improvement over what would have happened without the program.
- It is verifiable without undue effort.

WHAT'S A TARGET AND WHY HAVE ONE: A SUMMARY

High-performing nonprofit organizations have discovered that nothing helps to increase performance more than targets set for activities. Experience is clear: people and organizations with targets outperform those who pledge best ef-

forts to “do good.” One reason why targets help is that they literally provide the aiming point for an individual or team. Without a target, most of us follow the process and let the results fall where they may.

Good performance targets:

- Offer straightforward statements about results rather than activities: Out of 60 people served, 50 people will get and keep a job for six months; of the 40 kids we mentor, at least 30 will read at grade level by next June.
- Are set at sufficiently high levels that they motivate everyone to do some things differently. A small increase will not prompt the acceptance of changes in past practice.
- At the same time, are set at levels that can be achieved even if not everything goes perfectly with the program or its environment. Without this rigor, it is too easy to blame external factors for all shortfalls in performance.
- Are “co-owned” by everyone who must change their behavior. A target gains much of its power from being shared, including with customers/clients.
- Are set relative to a baseline of what would have happened without the program. A target of 40 people getting a job is not meaningful until we learn how many of these people would have secured employment anyway.
- Represent personal commitments, not just general hope or aspiration. “We (John Jackson and Sue Wood) commit to achieving the target, and you can remember our names.” vs. “Together we commit to achieving as much as we can.”

TRACKING TOWARD SUCCESS

Milestones are critical points of change that predict customer progress. A key point to always remember is that they are not elements of your own activity or workplan. Rather, a good milestone is often some “turning point” of customer behavior or condition that shows but more importantly predicts progress.

In any good outcome framework, groups are always looking to align activities with consequences. They want to make all their program behavior intentional to results.

One reason why research findings are not widely used is that they are seldom structured or formatted to what programs most need: some level of predictive power. In business, these are sometimes called “key performance indicators” or “leading indicators.”

You need to know everything possible about what will make success happen. In the child welfare arena, for example, you need to know the factors that:

- Predict success in returning a child to his or her home.
- Forecast success in a foster care or adoptive placement.
- Are critical to replicate success.
- Show the strongest likelihood of preventing home disruptions or other failures.

In some cases, predictive factors may be known conclusively. In many, however, you will need to suggest milestones on a provisional or contingent basis. This is far better than nothing. One form of a provisional predictive factor is an “if... then assumption.” “If” we do this, “then” that result should occur. Or less conclusive but still of value: if we do that, the probability of this result increases. This is useful information. What is less valuable is the theory behind the prediction.

These “customer behaviors” are the basis for customer milestones. They are also highly important because they give early indication whether a project is on course to reach its performance target. They will form a chronological progression of behaviors critical to the eventual achievement of the performance target.

An example: An implementer seeking improvement in children’s academic success would use these milestones to track progress toward a success target:

- Number of children enrolling in program
- Number of children participating in program at least three days per week
- Number of children participating in activities and maintaining positive attitudes
- Number of children completing the semester in program

It is not unusual for programs and their implementers to take many steps with customers to reach a critical customer milestone. The most important thing is to try to get the milestones right.

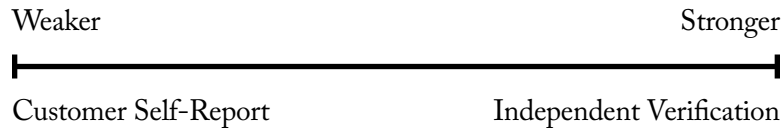
Most programs start out with more people receiving services than benefit from service--imagine an inverted funnel. It will be important to account for this effect when you project the number of people that will be the performance target for a particular service.

Typical milestones in any program might include the following levels:

- Engagement milestones: What do customers do or what might they do to connect with your program.
- Early progress milestones: What steps must customers take or what are the critical early conditions they must achieve for them to progress.
- Deeper milestones: The last things a customer does to reach the target.

VERIFICATION

The way by which the achievement of targets is verified ranges along a continuum from weaker to stronger in terms of reliability and validity. In choosing a verification method, implementors should choose *the strongest method that the program can afford*. The critical point, however, is that some method must be chosen; you must verify.



METHODS OF VERIFICATION

The typical methods for verifying results or outcomes in the resident services arena are document collection, written surveys, personal interviews and direct observation. Each is described in this section. Documented verification will work for most resident services that involve training, employment, education and financial asset building.

1. **Document or artifacts collection:** Often, program success can be demonstrated with artifacts, i.e., tangible evidence that indicates change. For example, programs addressing drug abuse can refer to blood or urine test results as documentation that shows increased or decreased use of a substance. Report cards and standardized test results are terrific approaches to measuring whether academic improvements meet targets. As a verification method, documents or artifacts collection is often combined with interviews or surveys to gain a clearer picture of results.

Examples of artifacts include: various forms of reports, e.g., caseworker and clinical assessments; standardized test results; attendance and progress reports; report cards; databases showing customer behavior patterns; journals and logs. Agreements with service providers may be necessary to obtain document verification (school grades for example) and waivers of confidentiality will likely be necessary, unless these documents can be directly collected from customers.

2. **Surveys and questionnaires:** Surveys and questionnaires are useful when you need to obtain the same information, particularly from a larger pool of customers. Developing survey instruments does take time. The instruments then need to be prototyped with a small group of customers or other interviewees to ensure receipt of pertinent information. A written survey or questionnaire doesn't provide an opportunity for probing responses that a verbal survey or interview provides. But to augment the written survey, group interviews or focus groups can provide an opportunity to obtain more nuanced responses on surveys.

However, survey administration is the least time-intensive of the common verification methods. Respondents need to be literate, and questions need to be unambiguous. Choosing this method may result in the trade off between richness and depth of the personal interview for the breadth of sampling that the written survey provides. It's arguably the best method for large sample verification in the face of scarce resources. This method is especially useful for gauging attitudes about safety of housing and its surrounding community.

Another way to administer written surveys is in-person with customers (or other targeted interviewees) during the course of delivering program services or special events with food and opportunities to win gas or food cards. A postcard survey forces program people to be succinct about the information they want. Common examples of this verification method are customer self-report forms, customer satisfaction surveys, and pre-post program tests and questionnaires.

3. **Personal interviews:** One of the most time- and cost-intensive methods, personal interviews with customers can generate real depth and richness of information. This method is desired when the customer sample is small and in the same geographic area. Face-to-face interviews allow verifiers the opportunity to register nuances, facial expressions and nonverbal communication that other methods don't allow. For some types of programs, this method can provide an additional opportunity for verifiers to observe new, desired behaviors or conditions (for example, improved reading skills, physical conditions, active participation in a program, etc.) during the course of the interview.
4. **Direct observation:** When verification requires that the customer literally demonstrate change, direct observation is used. The verifier is on site with the customer in a specific setting or situation where the use of new behaviors is expected and preferred, for example:
 - Students displaying improved academic skills in the classroom
 - Parents using improved parenting skills when interacting with their children in the home
 - Managers using better employee supervisory skills in the workplace

The verifier checks for desired customer behaviors or conditions, depending on the program's focus and what is considered evidence of "success."

The direct observation method is best suited for programs in which customers are willing participants in the program, (e.g., improving their academic, personal or professional situations), because their behavior is relatively likely to continue after initial observation. The method has limited use in situations where change can be "faked" by the customer for a short period of time (e.g., smoking cessation or alcohol and drug

rehabilitation), which are better handled through regular collection of artifacts, such as blood tests, or interviews with program or non-program sources (e.g., spouses, fellow employees, case workers).

The actual tracking of milestones and outcomes can be accomplished by using Microsoft's Excel (see sample tracking sheets and charts in Introduction to Microsoft® Excel-based Tool for Tracking Referral Outcomes in this section) or by specialized software such as FamilyMetrics™, developed by the Pangea Foundation in collaboration with Enterprise Community Partners and NeighborWorks America. FamilyMetrics is also described in more detail in the Design Process section.

FOR MORE INFORMATION

For more information on The Rensselaerville Institute, which developed this section, and its outcomes philosophy, products, services and training, go to: <http://www.rinstitute.org>

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RECOMMENDED FAMILY AND INDIVIDUAL OUTCOME MEASURES FOR RESIDENT SERVICES

The National Resident Services Collaborative, led by NeighborWorks America and Enterprise Community Partners, recommends a core set of outcome measures for housing-based resident services focused on improving children's and youth's education performance; helping adults with training, education and employment; helping adults improve financial management and increase assets; helping people access benefits; and increasing resident involvement in community. These outcomes are incorporated into new outcomes tracking software, FamilyMetrics™, developed by the Pangea Foundation for service coordinators in family affordable housing and described in the Design Process section.

There are many important measures that resident services programs may track to understand how well their programs are operating, but it is critical to differentiate between intermediate or leading indicators such as the number of children who are participating regularly in after-school programs or the number of youth and adults who have completed job training and actual final outcomes such as children's educational success, adults obtaining jobs and increasing income, housing stability and improvement in savings. The following measures focus on final outcomes:

1. **Early childhood education:** Children participating in quality early-childhood programs **are more successful in high school** (better behavior, educational performance and grade advancement).
 - # and % of young children who participate in early childhood education
2. **After-school education enhancement:** Children participating regularly in effective residentially based after-school programs **are more likely to maintain good grades or improve educational performance**.
 - # and % of elementary- and middle-school children who maintain good grades (C+ or better) or improve grades; improve performance on standard school tests; or improve educational performance as evidenced by pre- and post-testing
3. **Youth engagement:** Teenagers participating regularly in effective residentially based youth programs **are more likely to graduate from high school and advance to secondary education or workforce**.
 - # and % of youth who remain in high school
 - # and % of youth who advance to higher education
 - # and % of youth who obtain jobs after graduation
 - # and % of youth who obtain part-time jobs in high school

4. **Employment services:** Adults connected to effective employment services **are more likely get jobs or better jobs and increase annual income.**
 - # and % of adults who get jobs
 - # and % of adults who obtain better jobs
 - # and % of adults who increase job earnings plus the amount and % of increased earnings
 - # and % of families who increase annual income through access to more financial benefits like child support, VA, Social Security, Supplemental Security, etc.
 - Average % of annual income increase per family
5. **Financial literacy:** Families helped with financial literacy and asset-building services **are more likely to achieve higher increases in their net worth as evidenced by increased savings and assets.**
 - # and % of families who have increased their savings plus \$ amount increases per family
 - # and % of families who claim the Earned Income Tax Credit
 - # and % of families who have moved to homeownership
 - Intermediate objectives/leading indicators are numbers and percentages of adults who improve their credit scores and numbers and percentages of adults who qualify for homeownership.
6. **Housing stability:** Families living in housing with resident services **have higher rates of housing stability.**
 - # and % of low-income families whose eviction is prevented through rental or other assistance
 - # and % of low-income families who move from transitional to permanent affordable housing
 - # and % of low-income families who remain in their housing or move to market-rate housing
7. **Health insurance:** Families with access to health insurance **are more likely to increase financial and personal assets.**
 - # and % of low-income children have access to health insurance
 - # and % of low-income adults who have access to health insurance
8. **Community involvement:** Families participating in residentially based services **are more likely to be involved or volunteer in their community,** which contributes to residents taking better care of their housing and looking out for their neighbors.
 - \$ amount and % decrease in maintenance costs per unit per year
 - \$ amount and % decrease in security costs per unit per year
 - # and % of units turning over per year

9. **Financial indicators:** Family properties with resident services **are more likely to perform better on financial indicators** related to residents' payment of rent and turnover.
- \$ and % cost savings in vacancy losses per unit per year
 - \$ and % cost savings in legal fees per unit per year
 - \$ and % cost savings in bad debts per unit per year

The National Resident Services Collaborative jointly developed this material. Members include: American Association of Service Coordinators, Enterprise Community Partners, The Housing Partnership Network, NeighborWorks America, Stewards of Affordable Housing for the Future and Volunteers of America. Developer members are: Alamo Area Mutual Housing Association, The Community Builders, Community Preservation and Development Corporation, Mercy Housing, National Church Residences, The Neighborhood Partnership Fund, Preservation of Affordable Housing and REACH CDC. Copyright © 2008 The National Resident Services Collaborative. All rights reserved. Adaptation of this material is permitted only for non-commercial purposes.

BEST PRACTICES FOR DESIGNING A MEMORANDUM OF UNDERSTANDING

A memorandum of understanding (MOU) is a document used to formalize a shared agreement between partners. An MOU provides a structure to negotiate role definitions, legal issues and operation procedures while still allowing for flexibility. This document will provide you with points to consider when negotiating an MOU with a partner agency.

Define the Mission and the Objective of the Partnership.

How does the partnership address or complement the core mission of each agency? Why work together? What ultimate outcome is the partnership working towards?

Introduce the Idea of a Shared Outcome Measurement System.

Tracking and evaluating the programs will help all involved agencies ensure that the program achieves its desired outcomes. In addition, a shared outcome measurement system provides:

- A tool to direct program assessment and development
- Accurate reporting for existing funding sources and help attracting and retaining additional funding sources
- Reports that can be freely shared on a quarterly and annual basis

Introduce an Outcomes Measurement Schema.

The MOU must specify data measurement requirements and how these requirements will be addressed. What processes are in place to track program enrollment, attendance, completion and success?

Evaluate the existing processes by examining these areas:

- **Target:** What is the target market? Target market analysis should be compiled initially, and then on a quarterly basis.
- **Enrollment:** How do partners enroll participants? What shared information is needed? What software application will be used to track enrollment?
- **Attendance:** What attendance system is in place? If one is not already in place, the partners should adopt a simple system that serves all of their needs without duplicating the attendance process.
- **Measures of success:** What indicators will determine whether the desired outcomes were achieved? For example, will partners report the number of children who completed after-school classes or the percentage of students who maintained good grades or improved their grades or test scores? How is this information currently tracked?

Clarify Lines of Communication.

Using existing systems or forms, clarify what information is needed. For example, reports should be submitted electronically to the community partnership coordinator in a spreadsheet format by the fifth of each month.

Focus on Simplicity at the Beginning.

Start with a non-duplicative attendance system. Expand to further measurement as the system is integrated into the culture of the partnership.

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SAMPLE MEMORANDUM OF UNDERSTANDING FOR AN AFTER-SCHOOL PROGRAM

Adapt this memorandum for your own use. Review it thoroughly and edit it to suit your specific agreements. Be sure to refer to and attach any pertinent supporting documentation to make it part of your agreement. You can download and customize this memorandum from the online version of this manual, which can be found at <http://www.enterprisecommunity.org/resources>.

OVERVIEW RELATIONSHIP

Rocky Mountain Mutual Housing Association, Inc. (the “Mutual”) and Girls Incorporated of Metro Denver (Girls Inc.) agree to collaborate in a _____-year partnership to provide opportunities for education and empowerment for the youth and teens living at Garden Court and Heritage Estates housing communities. Girls Inc. of Metro Denver will staff and deliver educational after-school and summer enrichment programming to girls (and boys, for the first year) at the two housing communities.

Girls Inc. will be the lead organization in seeking funding with the “Mutual” providing assistance in the form of written information and leads for potential funding.

Girls Inc. will provide the staff and programming for the partnership, while the “Mutual” will provide the facilities space and access to the youth participants.

PROGRAM TERM AND CONTINUATION:

We anticipate that the Memorandum of Understanding Agreement will continue to be in effect from _____ through _____, with possibility of further collaboration. The _____ year is a pilot year; subsequent programming is contingent upon the success of the program and on securing funding.

CONTACT SHEET STAFFING AND MANAGEMENT STRUCTURE:

In the event that program or management staff needs to be contacted for routine or emergency needs, we agree that the people in the listed staff roles, listed on the contact sheet, will be contacted to solve challenges or share information to solve challenges related to the continued success of the partnership.

STAFFING AND MANAGEMENT STRUCTURE

Title	Organization	General duties	Reports to:
NAME, Director of Outreach Programs W: Cell: Availability: 24/7 emergencies	Girls Incorporated of Metro Denver	Primary contact, manage partnership and oversee youth programming	NAME, Vice President of Program Services
NAME, Community Partnerships Coordinator W: Cell: Availability: 24/7 emergencies	Rocky Mountain Mutual Housing Association, Inc.	Primary contact, manage partnership and provide logistical support	NAME, Director of Leadership and Training Programs
NAME, Project Coordinator, Girls Inc / The "Mutual" Project Work:	Girls Incorporated of Metro Denver	Daily administration of youth programs	NAME, Director of Outreach Programs
Secondary Contact: NAME, Director of Leadership and Training Programs W: Cell: Availability: 24/7 for emergencies	The "Mutual"	Oversee leadership and training programs	NAME, Chief Executive Officer
Secondary Contact: NAME Vice President of Program Services W: Cell: Availability: 24/7 emergencies	Girls Incorporated of Metro Denver	Oversee program services	NAME, President and CEO
Marketing Contact: NAME Director of Marketing & Fundraising W:	Girls Incorporated of Metro Denver	Oversee marketing materials and initiatives	NAME, President and CEO
Grant Writing Contact NAME Foundations Manager W:	Girls Incorporated of Metro Denver	Fundraising	NAME Director of Marketing and Fundraising
Evaluation Systems Contact NAME TITLE W: Cell:	Program Development and Evaluation Consultant	Advise and consult on outcome measurement systems	NAME, Director of Leadership and Training Programs

FACILITIES

Use of the Activity Center at _____ is integral to the success of the Girls Inc. of Metro Denver youth programming opportunity. The “Mutual” is pleased to offer dedicated office space, the scheduled use of the “Mutual” partnership conference room, gym, community room and kitchen. Use of Joint Activity Center (JAC) conference rooms and spaces will be included at no charge.

Use of the program spaces may involve dispersing keys to Girls Inc. of Metro Denver staff. Keys will be dispersed to specific individuals after each individual and his or her supervisor or program coordinator sign agreements. The Project staff and users of the Activity Center are responsible for safeguarding all keys, and compliance with all Activity Center Rules.

The “Mutual” will provide minor repairs, but will bill participants for damages beyond the normal wear and tear, for lost keys, and lock changes. Girls Inc. staff will communicate work orders through the Community Partnerships Coordinator.

RULES

Girls Inc. of Metro Denver and the “Mutual” are committed to maintaining the comfort and safety of all users of the Activity Center. As part of the commitment, we agree to abide by the Activity Center rules (attached), codes of conduct or employee rules established by the “Mutual” and Girls Inc. of Metro Denver. We agree to support the enforcement of the rules by agency staff persons.

OFFICE SPACE

The “Mutual” is pleased to offer dedicated office space #105 located in the Partnership Office of the Joint Activity Center. This office will include the following amenities: a computer networked to the Girls Inc. server, telephone line and telephone, data-port and Internet access, printer, copier and fax access, regular trash removal and housekeeping at no cost. Access to the copier and fax is through the Computer Technology Center. The “Mutual” will issue keys to full-time on-site Girls Inc. staff with the understanding that access is limited to full-time staff members.

PARTNERSHIP OFFICE CONFERENCE ROOM

The partnership office conference room will be used by the Girls Inc. project for administrative, programming and counseling activities. The “Mutual” staff will schedule and coordinate with Girls Inc. staff for use of the Partnership Office conference room space.

Additional storage for the Girls Inc. staff and programming activities will be located in the closet at the end of the hall to the left of the Girls Inc. site office. This closet is locked. Keys will be issued to Girls Inc. staff as described in the Facilities section of this document.

Barring health and safety concerns, storage space, dedicated to Girls Inc. or Mutual programming, will not be disturbed without prior notification and coordination among related site staff for alternate space.

It is further understood that the “Mutual” will share and maintain community space at the Activity Center. The “Mutual” staff will schedule and coordinate with Girls Inc. staff.

ACTIVITY CENTER SPACE

The “Mutual” will share and maintain community room and gym facilities at the Activity Center. The “Mutual” staff will schedule and coordinate with Girls Inc. staff the use of Activity Center space.

Access to restroom facilities for staff and participants is a normal and expected part of use of the Activity Center. To the degree possible, we expect that the temperature of the building will be kept within a normally expected range of comfort. JAC monitors provide access to the restroom facilities, and staff the center during open hours:

Monday – Friday 9AM to 9PM

Saturday 10AM - 6PM

Sunday Closed

COMPUTER TECHNOLOGY CENTER

On occasion, we expect that the Computer Technology Center (CTC) will be used on a scheduled basis. Coordination will be managed through the Community Partnerships Coordinator.

The CTC may be used at no additional charge if the CTC time is scheduled at least two weeks in advance. Girls Inc. is encouraged to use the CTC during non-open hours or to reserve times that are non-peak usage times. Girls Inc. agrees to have staff members complete a brief training to learn CTC procedures, and to have a staff member present at all times during Girls Inc. scheduled time in the CTC.

ACTIVITY CENTER KITCHEN SPACE

We jointly understand that access to the Activity Center kitchen, appliances and storage areas may be an important part of the daily operations of the Girls Inc. programming. Girls Inc. program staff will have access at all times and will coordinate food storage collaboratively with “Mutual” staff. Girls Inc. staff agrees to use the kitchen area only for food preparation and to keep the kitchen facilities locked and clean.

PUBLIC RELATIONS

We jointly expect each of our agencies to inform and involve the marketing or public relations staff members involving print or media coverage of events of

Girls Inc. program participants or Heritage Estates and Garden Court Activities. We agree to collaborate in marketing kick-off events and celebrations. For marketing materials and coordination, the “Mutual” agrees to contact the Director of Marketing listed on the contact sheet and to copy communications to the Director of Outreach Programs.

Girls Incorporated of Metro Denver and Rocky Mountain Mutual Housing Association, Inc., agree to place one another’s logos on materials dedicated to the outreach and promotion of youth programming at the Joint Activity Center.

Both parties must review and approve final marketing information before it is printed and distributed.

GRANT WRITING AND FUNDRAISING EFFORTS

We agree that fundraising or grant writing efforts will be initiated for this joint project. We agree to share information and resources in regard to the continuation of funding to include which grants each agency is pursuing.

Further, we agree to include the partnering contact in all discussions of possible funding sources. If needed, we agree to provide a one-week lead time for the partnering agency to review and respond to proposals before they are submitted to the funding source.

STATISTICS AND REPORTING

We agree that reporting statistical information is an important part of our agencies’ responsibilities to funding sources and others who support our program efforts. As such, we agree to make statistical information available to the management staff of our respective organizations.

Girls Inc. and the “Mutual” agree to work collaboratively creating tracking systems that measure: enrollment, attendance, individual outcomes and the community impact of the programming. The “Mutual” agrees to provide target population demographics and general contact information as needed to support outreach efforts and program design.

The “Mutual” will provide access to evaluation consultants regarding the design and implementation of tracking and evaluation systems measuring community impact of programming at the Joint Activity Center. Both parties agree to integrate evaluation systems when mutually beneficial. Girls Inc. agrees to provide quarterly reports regarding participation levels, programming and other measures of success as negotiated.

STAFFING AND PROGRAM DELIVERY

The “Mutual” staff agrees to provide logistical support to Girls Incorporated of Metro Denver for the duration of the partnership.

Girls Inc. will provide staffing for program delivery. In _____, Girls Inc. will hire a full-time Project Coordinator, dedicated to the Girls Inc / Mutual Project. The Director of Outreach Programs at Girls Inc. will be the direct supervisor of programming staff and meet on a weekly basis for teambuilding, direction and troubleshooting.

The “Mutual” will provide the Girls Inc. site staff with an orientation of the “Mutual” and assist with making connections between both youth-oriented partners operating at the Joint Activity Center and resident members of Garden Court and Heritage Estates.

In accordance with procedures established by Girls Inc. of Metro Denver, the Project Coordinator is responsible for direct services to the participants, including program activities. The Project Coordinator maintains an active link between the Girls Inc organization, the participants and their families, and the “Mutual” and informs the “Mutual” Community Partnerships Coordinator of any special issues that arise.

We agree that the Girls Inc. programming will be complementary to I Have a Dream Foundation, which is already operating youth programming at the Joint Activity Center site. However, it is expected that the two organizations may work together in certain projects, such as outreach initiatives, open houses and celebrations.

The “Mutual” agrees that any future youth programming partnerships will be designed to be complementary, not competing, with Girls Inc. in terms of participants, facility use, and program scheduling.

Girls Inc. will serve both boys and girls in the first year of the partnership; we agree that Girls Inc. and the “Mutual” will work together to develop separate boys programming to be initiated in the second and third year. This transition to girls’ specific programming will ensure that Girls Inc. maintains a focus on their core mission and intended population.

FEES

Girls Incorporated of Metro Denver will not implement a fee structure during the _____ school year, subject to reassessment after the first year. Any fee structure will be designed and implemented by Girls Incorporated with the understanding that fees will be nominal, and no child will be turned away due to the inability to pay.

INJURY REPORTING

The partnering agency will follow their internal reporting policies and procedures regarding injuries to a child. Girls Incorporated of Metro Denver follows internal policies and procedures concerning liability for children during programming activities. Children attending other programming or utilizing

general Joint Activity Center facilities will be covered under the Joint Activity Center liability policy, and injuries handled according to Joint Activity Center policies.

We agree to share reporting information with each other in the interest of safety for the community, and commit to keeping confidential, wherever possible, the identity of the child disclosing the incident(s).

CHILD ABUSE DISCLOSURE

We agree the safety and well being of children is at the heart of this partnership. Staff and volunteers of either agency who receive a disclosure of child abuse or neglect will follow their agency's reporting procedures.

Girls Incorporated of Metro Denver has implemented a mandatory reporting requirement for their staff and volunteers. The "Mutual" is developing the reporting policy, and will share this information as it is developed and implemented.

We agree to share reporting information with each other in the interest of safety for the community, and commit to keeping confidential, wherever possible, the identity of the child disclosing the incident(s).

BACKGROUND CHECKS

Because we are committed to the safety and well-being of program participants, each organization commits to screen and qualify paid staff and agency volunteers and prohibit employment or volunteer opportunities to people who have been arrested or convicted of crimes against children.

GENERAL COMMUNICATIONS

We jointly agree that active communication is a positive value within the collaboration and we agree to follow the communications paths described in the management structure table attached to this document.

Meetings and communications will adhere to the following schedule as a guide for baseline levels of communication:

- Weekly meetings during the start up phase (DEFINE DATES) to address outreach and troubleshoot issues. These meetings will be located at the Joint Activity Center Partnership Office.
- At least twice-monthly meetings beginning MONTH, YEAR. Hosting of the meetings will alternate between the Girls Inc. Director of Outreach Programs and The "Mutual" Community Partnerships Coordinator
- The "Mutual" Community Partnership Coordinator will be on site at the Joint Activity Center the equivalent of one full day per week starting DATE on an ongoing, regular basis.

- Telephone and e-mail communications as needed
- The Girls Inc./Mutual Project Coordinator will write a three-month and six-month report and present it at the next monthly meeting in order to discuss the progress of the program.
- Quarterly statistical reporting as outlined in the statistics section of this document. Quarters are determined using the calendar year.
- We agree to conduct a year-one evaluation meeting in MONTH, YEAR to discuss successes and lessons learned to drive Year Two strategies.
- If the primary contact of either partnering agency will be on leave or absent we agree to notify the partnering agency with interim contact information and a return date.

WAIVERS

We jointly expect each of our agencies to collect and retain emergency contact and liability release forms for each of the minor children program participants. Girls Incorporated of Metro Denver program applications includes an emergency contact, medical issues disclosure and permission to obtain emergency care (attached).

INSURANCE

Girls Inc. is responsible for providing to The “Mutual” current Certificates of Insurance for General Liability (attached). Rocky Mountain Mutual Housing will also provide a current Certificate of Insurance for General Liability to Girls Inc. (attached). Insurance Certificates shall remain current during this contract’s duration.

The “Mutual” assumes no liability or responsibility for the loss of personal property or office contents while at the Activity Center.

MEMORANDUM REVIEW

Both parties agree to review this Memorandum of Understanding after six months of operation (MONTH, YEAR) and make necessary amendments in writing when both parties agree on such amendments. Both parties reserve the right to terminate this Memorandum of Understanding by giving the other party at least 90 days written notice.

Signatures

NAME, CEO, Date
The “Mutual”

NAME, President and CEO, Date
Girls Incorporated of Metro Denver

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NATIONAL RESIDENT SERVICES COLLABORATIVE – RESIDENT SERVICES SUCCESS PLANNING AND OUTCOMES TRACKING CHART

Time Period Covered by Report:

Report Preparer:

Report Date:

	Program Data		Actual Success Outcomes			Milestones & Progress		Planning Information and Target Projections					
	Program Period of Performance	Verification Method	% of Success Planning Goal or Target Achieved	% of Program Participants Achieving Success	Number Achieving Success	Number Who Completed or Met Attendance Requirement	Actual Number Who Enroll	Target # of Program Participants to Achieve Success	Definition of Successful Outcome Measures	Goal or Target # Program Participants	Total # Potential Program Participants	Program Name	Program Category
Early Childhood Education													
Youth – After-School Education Age 12 to 18													
Youth Summer Program													
Adult Ed – English as Second Language	September – December 2008	Test scores & copies of certificate	60%	63%	12	19	22	20	Mastery of ESL Level	25	101	Example ESL Program	
Adult Ed – GED													
Adult Ed – Financial Asset Building													
Employment Job Training													
Employment Job Placement & Retention													
Health Insurance													
Other													

Data Field Definitions

Planning Information & Target Projections

- Name of Service or Program
- Number of Potential Participants: Based on surveys, demographic data and discussions with residents, the total number of housing residents that could participate in the program.
- Target Number of Participants: Based on the potential number of participants, expected number who will attend and the capacity of the program, the ideal number of participants for the program.
- Target Number to Achieve Success: This is the number of participants you expect to achieve successful outcomes in the program and is usually lower than the total number participating.
- Define Successful Outcome: What does success look like in this service or program? Improving school grades? Getting a job with benefits?

Milestones and Progress

- Number Enrolled: Actual number of those enrolled in the program
- Number Who Completed or Met Attendance Requirement

Success Outcomes

- Number Achieving Success: Actual number of those achieving the successful outcome.
- Percentage Completing Program Achieved Outcome: Calculation of number who were successful divided by the number of participants completing the service or program.
- Percent of Success Target Achieved: Calculation of the number who achieved the successful outcome divided by the target number for achieving outcome.

Program Data

- Verification Method: How is a success verified? Examples are viewing and copying actual test scores, report cards, credit scores, pay stubs etc.
- Period of Performance: What is the period of performance, a month, six months, school year, or full year? This depends on the program and its participants.

National Resident Services Collaborative Member Organizations:

- American Association of Service Coordinators
- Enterprise Community Partners
- The Housing Partnership Network
- NeighborWorks America
- The Neighborhood Partnership Fund
- Stewards of Affordable Housing for the Future
- Volunteers of America

Member Developers:

- Alamo Area Mutual Housing Association
- The Community Builders
- Community Preservation and Development Corporation
- Mercy Housing
- National Church Residences
- Preservation of Affordable Housing
- Reach CDC

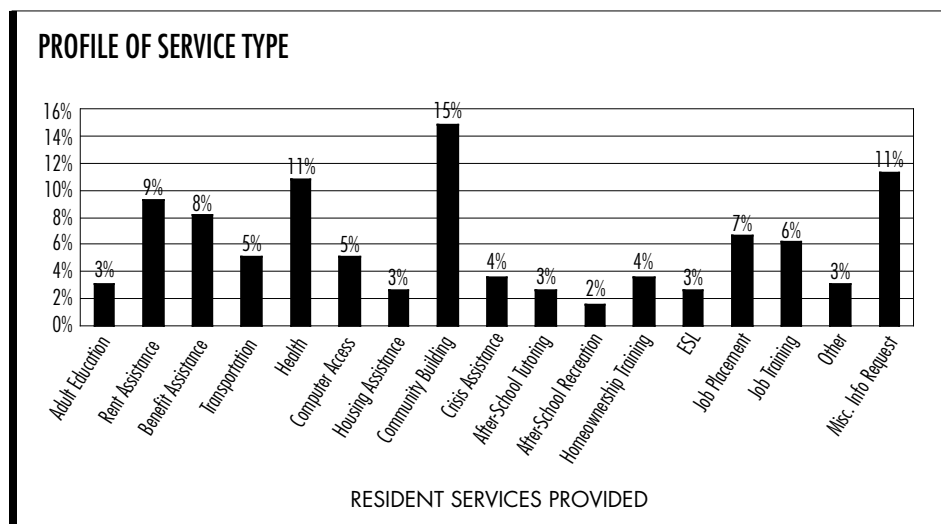
More information about the Collaborative can be found at <http://www.resident-services.org>

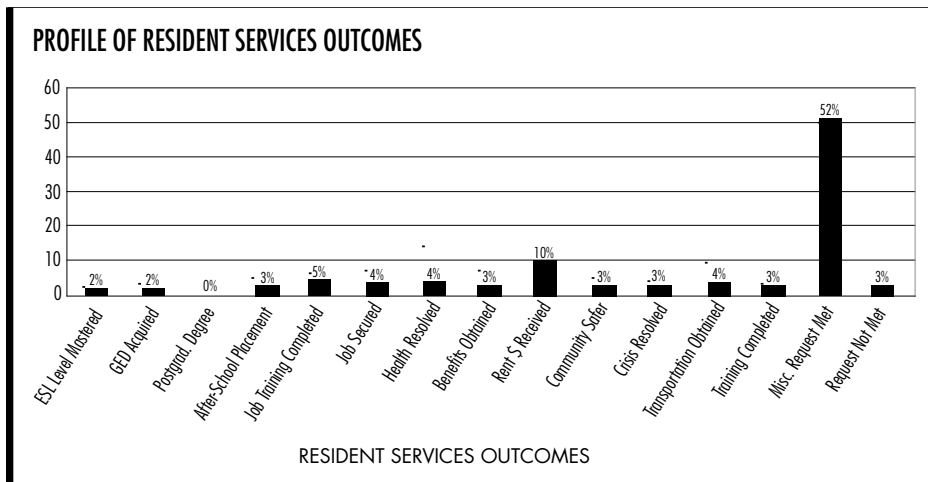
INTRODUCTION TO MICROSOFT® EXCEL-BASED TOOL FOR TRACKING REFERRAL OUTCOMES

Tracking the positive impact of off-site programs on residents is an essential job function of service coordinators, even though many referral agencies conduct tracking on their own. Outcomes data represent quantifiable improvements in the lives of residents and are also important when seeking funding and support for a resident services program. Last, verifying outcomes ensures that the terms of any contractual agreements or memoranda of understanding between two organizations are being followed.

Although many organizations purchase software applications for tracking outcomes, these packages can be expensive, difficult to learn or otherwise ill-suited for a particular resident services program. Recognizing the need for an inexpensive, customizable outcomes tracking tool, Enterprise has developed a tool using Microsoft's Excel spreadsheet program that provides both flexibility and uniformity in data collection.

In addition to tracking outcomes, this Excel-based tool provides a means for resident services coordinators to analyze on- and off-site program performance and make necessary changes to improve services for residents. Through the use of special calculations and functions (described in the tool's instructions, which are embedded in the spreadsheets) data tables and graphs can be generated in Excel and pasted into reports to funders and other program documents. Below are two sample tables created using the tool.





Enterprise's outcome tracking tool was designed to be intuitive, with provisions included for multiple users, depending on an organization's specific needs. Most of the column headings are self-explanatory, though some organizations may need to clarify or standardize how data should be entered into individual cells. Additionally, different program structures will require different tracking and outcomes data, and it is important that an organization determine what it needs to track and how it will track it. Though this outcomes tool is designed to collect a comprehensive set of relevant information about a particular client's service request, not all of the columns may be needed by an organization.

Included in the tool are the following column headings:

- Date of Request
- Resident Services Coordinator
- Resident Name or ID
- Service Type
- Goal
- Service Referral Details
- Referral Agency
- Referral Agency Address and Phone
- Date Referred
- Progress
- Referral Outcomes
- Outcome Details
- Resolution Date
- Total Resolution Time

In some cases, columns include drop-down menus that restrict what a user can enter in a given cell based on a predetermined set of options; the tool has several drop-down menus embedded with categories that are meant to align with the topics discussed in this manual. Instructions on how to customize this feature have also been included in the tool.

While using the tracking tool requires only a basic understanding of Excel, features can be added for more advanced users and organizations with more complex reporting or tracking requirements. Included in Microsoft's Office suite of software are tutorials designed to increase familiarity and comprehension of the various applications, including Excel, and this is a valuable first resource for those wishing to gain a better understanding of spreadsheets.

The Tool for Tracking Referral Outcomes is available for downloading and customizing through the online version of this manual, which can be found at <http://www.enterprisecommunity.org/resources>. Also available online is a Sample Completed Tool for Tracking Outcomes to help you envision the full capacity of this tool.

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RESPONDING TO RESIDENTS IN CRISIS

At times, residents face serious issues that are beyond the scope and training of a resident services coordinator. This list of organizations will help you help the residents find the support they need during especially difficult challenges.

American Association of Service Coordinators is a national organization representing service coordinators serving families, the elderly, persons with disabilities and others that are involved in creating and maintaining service-enriched housing environments. <http://www.servicecoordinator.org>

LEGAL ISSUES

LawHelp.org helps low- and moderate-income people find free programs in their communities and answers to questions about their legal rights. It offers a state-by-state listing on information pertaining to housing, work, family, bankruptcy, disability, immigration and other topics. <http://www.lawhelp.org>

Pine Tree Legal Assistance is a nonprofit corporation founded by private attorneys in the state of Maine. Its Legal Services Sites web page provides fairly exhaustive links to organizations across the country that assist low-income individuals with legal matters. <http://www.ptla.org/links/services.htm>

FAMILY VIOLENCE AND CHILD ABUSE

The National Domestic Violence Hotline answers telephone calls for help with domestic violence 24 hours a day, 365 days a year. Hotline advocates are available for victims and anyone calling on the victim's behalf to provide crisis intervention, safety planning, information and referrals to agencies in all 50 states. Assistance is available in English and Spanish with access to more than 140 languages through interpreter services. Hotline telephone: 1.800.799.SAFE (7233) or TTY 1.800.787.3224. <http://www.ndvh.org>

National Coalition Against Domestic Violence is involved in coalition building at the local, state, regional and national levels; support for the provision of community-based, non-violent alternatives, such as safe home and shelter programs, for battered women and their children. <http://www.ncadv.org>

National Council on Child Abuse & Family Violence is committed to the prevention of child abuse, domestic violence and elder abuse. <http://www.nccafv.org>

MENTAL HEALTH AND SUBSTANCE ABUSE

The National Mental Health Association is the country's oldest and largest nonprofit organization addressing all aspects of mental health and mental illness. <http://www.nmha.org>

National Alliance on Mental Illness is the nation's largest grassroots organization dedicated to improving the lives of persons living with serious mental illness and their families. <http://www.nami.org>

Substance Abuse and Mental Health Services Administration is the government agency dedicated to providing resource support around issues of substance abuse and mental health. <http://www.samhsa.gov>

DISABILITY

Learning Disabilities Association of America provides support to people with learning disabilities, their parents, teachers and other professionals. Other offerings include cutting-edge information on learning disabilities, practical solutions and a comprehensive network of resources. <http://www.lidaamerica.us/>

The National Dissemination Center provides information to the nation on issues related to children and youth with disabilities. <http://www.nichcy.org>

DisabilityInfo.gov contains links to the federal government's disability-related information and resources. <http://www.disability.gov>

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Section 4:
**HOUSING STABILITY
AND HOMELESSNESS
PREVENTION**



CREATING OPPORTUNITIES FOR FAMILIES THROUGH RESIDENT SERVICES: A PRACTITIONER'S MANUAL

Volume One: Implementing a Basic Resident Services Program
Revised and Expanded Edition

Authors

Diana A. Meyer
Rich Petersen
Trevor Britt
Sabina Cardenas
Jennifer Covert
David Fromm
Ian Kennedy
Vikram Khanna
Patricia Magnuson
Alexandra Nassau-Brownstone
Janet E. Raffel

Edited by Catherine Hyde and Sherri Alms





HOUSING STABILITY AND HOMELESSNESS PREVENTION

Basic resident services in affordable rental housing connect residents to available, quality services and benefits to help them maintain housing stability, obtain a new job if they are laid off and better manage their finances. Good communications and processes between resident services staff and property managers are necessary to prevent evictions.

INTRODUCTION TO HOUSING STABILITY AND HOMELESSNESS PREVENTION

In 1994, the publication *Confronting the Management Challenge* stated that nonprofit boards and staffs must develop an attitude toward housing management that recognizes the double bottom line - the simultaneous need for financial accountability and attention to the nonprofit organization's social goals. (Bratt, Rachel G, et al., New School for Social Research). Today, some 15 years later, this recommendation still rings true, as a successful resident services program can not only assist residents in increasing their personal, educational and financial assets, it can also play an important positive role in the property's overall financial and physical well being. As such, it is critical that there be consistent and effective communication and coordination between the housing organization's resident services and property management staff, to ensure that the organization meets its social mission while maintaining the financial stability of its overall property operation and portfolio.

Resident services staff should familiarize themselves with such key property performance indicators as: occupancy rate, rent collection rate, the rate of eviction and the associated legal cost, turnover rate, maintenance costs, cash flow and net operating income, as each of these can be positively affected upon through an effective resident services program. For example:

- Higher occupancy rates and fewer, costly unit-turnovers may result from higher resident satisfaction with the property due to the availability of services. Services also enhance the marketing of units to new residents.
- Increased rent collection and, therefore, net organizational operating income may result from helping those residents in financial crises obtain emergency rental assistance, or from better money management resulting from financial literacy education, or as a result of helping residents obtain employment or higher paying employment.
- Lower eviction rates also may result from similar assistance with rent, financial management and employment. Fewer evictions translates into reduced legal costs for property managers.
- Reduced maintenance costs may result from reduced vandalism due to youth involvement in constructive after-school education, recreation and community activities.

NET OPERATING INCOME AND CASH FLOW

Any increase in revenues or decrease in expenses will have a positive impact on an organization's net operating income and ability to meet its debt obligations. It will also strengthen a property's cash flow. The increased cash flow can, in turn, be used to support resident services.

RENT COLLECTION RATE

Residents satisfied with quality services are more likely to pay their rent on time. Employment and educational assistance help to increase residents' income, making it easier to meet rent obligations. In addition, a property's resident services program can help financially struggling residents to obtain rent assistance when needed, thus avoiding delinquency and keeping rent collection rates high. Such a program can also offer residents financial counseling and classes to help them gain the financial discipline they need to pay rent regularly and on time.

OCCUPANCY RATE

Prospective tenants may view an effective resident services program as an additional amenity. This helps to give a property a competitive advantage in the local real estate market, attracting new residents and resulting in a strong waiting list. As a result, the amount of time that it takes to fill vacant units is reduced and the property's occupancy rate is increased. A high occupancy rate, in turn, impacts the income stream of a property and supports underwriting assumptions of a 90- to 92-percent occupancy rate.

TURNOVER RATE

When a resident moves out of a unit, that unit must be prepared for a new resident. Turnover expenses can be minimized if the previous residents took appropriate care of the unit. And, as mentioned earlier, the more satisfied the residents are, the less likely they are to leave. In transitional housing, the delivery of appropriate resident services can directly impact the residents' ability to move on to the next phase of the housing continuum.

EVICTION RATE

Evictions are very expensive for property managers, in some cases costing a property tens of thousands of dollars each year. The National Resident Services Collaborative estimates that the average cost of an eviction is \$3,700. A built-in resident services program can help avoid these costs and lower a property's eviction rate by supporting residents with rent payments and financial counseling. In addition, these programs can help provide information about evictions and lease violations and can foster communication between tenants and property managers.

MAINTENANCE COSTS

An effective resident services staff can help to reduce expenses for property maintenance by:

- Educating residents about the proper use of shared equipment.
- Providing after-school care and activities for resident children, thereby minimizing the amount of vandalism or damage that these children might otherwise cause to the property.
- Engaging residents in better stewardship and oversight of the property.

NET OPERATING INCOME AND CASH FLOW

Any increase in revenues or decrease in expenses will have a positive impact on an organization's net operating income and its ability to meet its debt obligations. It will also strengthen a property's cash flow. This increased cash flow can, in turn, be used to support resident services. That is why it is imperative for resident services staff to understand that the financial world of property management revolves heavily around the concept of net operating income (NOI). NOI is the amount of money available after operations that are available to pay debt. The ability of a property to take on debt is directly related to its ability to generate NOI. The NOI must be sufficient to adequately cover the debt service payments imposed by the property's financing structure. The stronger the NOI, the greater the ability exists for the property to acquire the necessary financing to be developed. NOI is also directly related to the value of a property based upon the income approach to value used by appraisers. Under this approach, a higher NOI would generally result in a higher property value, which allows a property to borrow more funds; however, this also places a potentially greater debt burden on the property's day-to-day operations by creating a larger monthly mortgage payment and requires the property to financially perform as projected to meet debt requirements.

NOI is typically derived from the following formula:

Calculating NOI

Gross Potential Rental Income – Vacancy - Collection Losses = Net Rental Income

Net Rental Income + Other Income = Effective Gross Income

Effective Gross Income - Total Operating Expenses = Net Operating Income (NOI)

It is important to understand how NOI not only reflects the strength of property operations but also the performance of the property manager. And it is important to understand how resident services and property management can work together to increase NOI and the overall financial worth of the property. An increase in cash flow can potentially be used to help support resident services programs. In many properties financed by the Low-Income Housing Tax Credit (LIHTC), resident services fees are permitted as an expense below the line and can be paid only if the property has unencumbered cash flow after expenses.

COMPARING OUTCOMES

Understanding the effects on the property and the outcomes for residents of various resident services is essential to ensuring and supporting a successful, effective program. Resident services coordinators and property managers should work collectively to integrate—at least to some extent—data measures on property performance and resident services outcomes. Comparing these sets of data will provide a wealth of information on the effects of successful service programs on the property and indicate in what direction the trends are heading. Moreover, sharing this information will help staff from both programs develop

stronger lines of communication and a better sense of teamwork, two very important components of a well-run property.

RESOURCES AVAILABLE IN THIS SECTION

The following resources are available in The Impact on Property Management section of this manual:

1. **The Functions of Property Management and Their Connection to Resident Services:** In order to support the long-term goals of both the property management team and the resident services staff, it is important that they mutually discuss, define and understand their roles and responsibilities. These discussions will help in building practices that result in improved property performance and resident outcomes. This section provides resources to aid property managers and resident services providers in discussing and defining their roles and responsibilities.
2. **The Roles and Responsibilities of Property Management and Resident Services: Areas of Cooperation and Overlap:** Property management staff and resident services staff need to clearly understand their respective responsibilities and where those responsibilities may overlap. This table describes the responsibilities of both and where they overlap.
3. **Knowing the Rules and Risks: An Introduction to Fair Housing Requirements:** Using a series of questions, this document will help property managers and other community staff members, including resident services personnel, understand Fair Housing regulations and the implications of not following these rules. As part of the housing package offered to residents, service programs fall under the umbrella of Fair Housing requirements, and therefore resident services coordinators need to understand the rules and ensure that programs, marketing and referrals are conducted without violating any stipulations.
4. **Recommendations and Tips for Resident Retention:** Resident services coordinators can play a vital role in ensuring positive relationships between managers and tenants. Indeed, by communicating regularly with both groups and establishing formal procedures, resident services coordinators are able to help prevent evictions, lease violations and other potential problems between tenants and managers. This document provides best practices that can be implemented to prevent evictions.
5. **Community Housing Partners Eviction Prevention Protocols:** Community Housing Partners, CHP, headquartered in Richmond, Virginia, developed these protocols to help stabilize families in their affordable housing by proactively addressing the issues that are affecting residents' ability to pay rent in a timely manor and comply with other provisions of their leases. A 2009 NeighborWorks America study of the impact of resident services on CHP properties' selected financial performance

indicators found that resident services saved over \$200 per unit per year in fiscal years 2006 and 2007. Additional savings were experienced in properties where these eviction prevention protocols were employed by resident services and property management staff.

- 6. Introduction to Microsoft® Excel-based Tool for Eviction Prevention Tracking:** This resource describes a tool available in the online version of this manual that property managers and resident services coordinators can use to coordinate eviction intervention efforts. This document introduces the tool and describes its uses. Designed for access by multiple users, this tool can be used by property managers and resident services coordinators to coordinate eviction intervention efforts. In addition to offering a way to analyze intervention efforts, the tool provides a means to track the progress of referrals and other assistance measures. The Excel-based tool can be downloaded from <http://www.residentservices.org> and customized by users.

THE FUNCTIONS OF PROPERTY MANAGEMENT AND THEIR CONNECTION TO RESIDENT SERVICES

The goal of good property management is to maximize the desired return (fiscal, social and physical) from an owner's real estate investment (portfolio) over the life of the property through the proper implementation of the basic functions of real estate management. This resource helps resident services providers and property managers to better understand, discuss and define their roles and responsibilities.

MANAGEMENT PLANNING AND REVIEW

The goal of the property manager is to carry out the day-to-day functions of management to meet owner's objectives. The non-profit ownership objectives are to:

1. Meet or exceed anticipated property financial performance.
2. Meet or exceed the desired social outcomes.

The property management plan is the document that delineates how the property manager plans to coordinate basic management functions to achieve these objectives. The management plan is often prepared for the owner by the management company, and it assures that the property is being managed in accordance with the good principles and practices of real estate management. The Consortium for Housing and Asset Management (CHAM) promotes the concept of "Plans within the Plan." The CHAM workbook highlights the need for several topics for which specific plans should be developed. These topics traditionally include safety, security, emergency, evacuation (for a property) and staffing. Information about CHAM and online resources can be found at <http://www.cham.org/>

Unfortunately, it is far too common for resident services staff to have never seen or read a property management plan and conversely for property managers to have never seen or read a resident services plan. A suggested practice would be to incorporate the resident services plan into the comprehensive management plan and to review this plan at least annually at the time the budget for the property is being prepared.

Another key document in property management operation is the policy and procedures manual or operating manual. This is the document that delineates the "how to" of the daily life of a property manager. It is a thorough document that reflects the organizational philosophies around the day-to-day activities of property management operations. A good policy and procedures manual is developed to capture the organizational philosophies around the functions of management. It is updated on a regular basis to reflect operational changes necessary to keep pace with changing regulatory or program requirements. A

best-practice suggestion is for the resident services policies and procedures document to be included in the policy and procedures manual for the property.

Last, in striving to fulfill the “double bottom line” organizational objective, it is suggested that resident services management and property management work together to develop, implement and retain:

1. A memorandum of understanding between resident services and property management. (See Sample 1 on page 116.)
2. An outline of the relationship between Property Management and Resident Services. (See Sample 2 on page 119.)
3. A formal referral form from property management to resident services. (See Sample 3 on page 121.)

MARKETING AND OCCUPANCY

The goal of the marketing function of property management is to attract, lease and retain the desired resident market group as outlined in the owner’s objectives for the property. This is one of the critical functions of management that certainly affects a property’s strength as measured by NOI. Property managers have to advertise and screen prospective applicants in accordance with the property’s resident selection criteria as well as all the applicable Fair Housing rules and regulations that apply to rental housing.

TURNAROUND TIME

This is a complex and time-consuming activity but crucial to property performance. Traditional for-profit performance standards delineate a turnaround for a vacancy to fall within three to five days. This requires that the unit be prepared for occupancy in one to two days and then re-occupied in the next three to five days. This timeframe can often be a bit unrealistic for some affordable/subsidized housing but still would require the turnaround time not to exceed 14 days.

OCCUPANCY RATE

The manager needs to continuously advertise and maintain an active waiting list of eligible applicants in order to maintain a high occupancy rate and maximize rental income. In many market areas, affordable rents under the LIHTC program are in tight competition with market rents. This increase in competition shrinks the available applicant pool and places more stress on a property’s marketing ability. To strengthen market position, many nonprofits market resident services as an amenity. Prospective tenants may view an effective resident services program as such an additional amenity. This helps to give a property a competitive advantage in the local real estate market, attracting new residents

and resulting in a strong waiting list. As a result, the number of vacancies and the amount of time that it takes to fill vacant units is reduced and the property's occupancy rate is increased. A high occupancy rate, in turn, has a positive impact on NOI and the value of the property.

MARKETING

Marketing is a constant activity of property management. For new properties, you should begin at least six months prior to the completion of construction. To attract eligible residents, market the property through service providers, neighborhood centers, stores, local organizations, churches and neighborhood papers. Where appropriate, proper site signage at the properties is a very effective way to attract new residents.

To improve property performance, maintain a waiting list with at least four eligible applicants for each unit type contained within the property. This will reduce the turnaround time for filling vacancies. It is also a good practice to develop and distribute descriptions of resident services with your marketing materials as well as have resident services staff help interested people complete the necessary housing application forms.

Another key component of marketing requires knowledge of the target market as well as the existing composition of your properties. Managers need to track benchmarks that affect the income or program requirements for filling the next available vacant unit. For example, Sample 4, a document adapted from APAH/Paradigm Management in Arlington, Va. (on page 122), provides an example 'rent matrix' template that can help marketing efforts assure that program regulations are being met.

TENANT SCREENING AND RESIDENT SELECTION

It is the job of the property management staff to develop the application and the criteria that will be used to screen potential tenants. It is important for the manager to develop selection criteria that are applied to all applicants for a property on a uniform and consistent basis. These criteria are developed to mitigate rent delinquency as well as to maintain compliance with any funding program income and other requirements. Management agents will often use a third-party contractor to assist in conducting background checks on all applicants.

Many nonprofits implement a system in which both resident services and property management staff are engaged in the resident selection process. In this situation, the property manager and the resident services coordinator should work together to select tenants based on the agreed-upon resident selection criteria. Property management staff usually verifies the information contained in each tenant's application by checking eligibility documentation (concerning the tenant's income, date of birth or any special considerations for the specified housing) and credit history. Often nonprofits base their selection on a tenant's rent-payment history rather than credit obligations.

Final selection criteria must meet Fair Housing requirements.

Typical resident selection criteria require verification of the following:

1. Income
2. Family size
3. History of rent payment
4. Prior landlord reference
5. Criminal background
6. Housekeeping

These criteria are verified through credit and criminal background checks, prior landlord references and home visits.

It is the job of the property management staff to develop the application that will be used to screen potential tenants. Typically, organizations screen for a history of:

- Rent delinquency, by obtaining a credit report or landlord reference
- Poor housekeeping, by visiting prospective residents in their current homes
- Physical violence or threats of violence against neighbors or staff, by checking the landlord reference
- Disturbing other residents, by checking the landlord reference
- Criminal activity (such as drugs, theft, vandalism, assault or weapons), by checking the applicant's criminal report

FAIR HOUSING

Property management staff members are responsible for complying with fair housing laws by ensuring that residents are treated equally and fairly during both the housing application process and their time in the community.

RESPONDING TO COMPLAINTS

Property managers should communicate regularly with applicants and residents. They should establish procedures for responding in a timely manner to inquiries and complaints regarding building, maintenance and similar issues.

ORIENTATION

Both property management and resident services staff should jointly provide orientation sessions for new residents, each focusing on their particular area of expertise. (See Sample 5 on page 123 for an example of how property management and resident services can work together to orient residents to the property and connections to service resources in the community.)

Property management staff should provide new residents with information and assistance with:

- Reviewing the lease, house rules and lease addendum
- Understanding their right to reasonable accommodation
- Reviewing the property, its features and appliances, and its amenities
- Observing the rules for using property equipment
- Touring the building and on-site facilities
- Meeting the resident services coordinator and staff
- Using security fixtures and accessing police, fire and emergency services

Resident services staff should meet with new residents to identify their goals and barriers and to provide information about the resident service coordinator's schedule and the available services and resources, including:

- Employment
- Education
- Rental assistance
- Delinquent rent assistance
- After-school learning and recreation
- Child care
- Youth activities
- Safety
- English as a Second Language (ESL) courses

LEASE ENFORCEMENT

The lease is the legal contract between the resident and the landlord. The lease should be thoroughly reviewed with the resident prior to occupancy. All residents of the unit should be listed on the lease. A unit inspection should be conducted prior to move-in. All occupants should be present during the inspection and sign off on a checklist to document the condition of the unit at move-in.

Many nonprofit organizations are engaging resident services staff in the leasing process along with property management. This joint process sets the tone of cooperation between all parties around rent payment, behavior and occupancy restrictions. This process also shows the residents that property management and resident service staff are on the same team.

Property management staff should address lease violations immediately and formally according to state law but also offer support to residents to help them overcome obstacles. Lease violations include:

- Failing to pay rent
- Damaging the unit
- Disturbing the neighbors
- Using the premises illegally

A best practice for lease enforcement is for property management to immediately follow policies and procedures that apply to the incident (whether it is rent payment or behavior) and to send timely notice as appropriate while also implementing a system to help mobilize appropriate available services. This can be done by automatically notifying resident services staff of all resident lease violations, provided that the tenant has given written permission to do so. It can also be done by including appropriate service referral information along with any lease violation notices sent to a resident. (Sample 6 on page 124 provides a template for resident permission to release or obtain information on his or her behalf.)

These recommendations can help property managers deal with lease violations:

Failing to Pay Rent

- Send out a formal late notice the first day rent is late. This starts the legal process.
- Attach a list of services available to assist residents: emergency rental assistance, employment assistance, etc.
- Send the resident services coordinator a copy of the late notice so he or she can contact the resident.
- Meet with the resident services coordinator and the resident to discuss an action plan.

Damaging the Unit

- Maintenance staff reports the damage and issues a charge-back notice to the property manager.
- Send a notice to the resident requesting payment for damages.
- Send a copy of the damage report and repayment notice to the resident services coordinator. The coordinator should then meet with the resident and provide assistance as appropriate.
- Meet with the resident services coordinator and the resident to discuss remediation.

Disturbing Neighbors

- Investigate the complaint.
- Send a notice of the complaint to the resident and the resident services coordinator.
- Review the lease and violation with the resident and the resident services coordinator.
- Monitor the resident's behavior accordingly.

Using the Premises Illegally

- Investigate the complaint.
- Send a notice of the complaint to the resident and the resident services coordinator.
- Review the lease and violation with the resident and the resident services coordinator.
- Monitor the resident's behavior accordingly.

MOVING OUT

When residents are moving out (either voluntarily or due to eviction), the property management and resident services staff should work together to ensure that the process runs as smoothly as possible. In order to ensure that a resident makes a positive transition to his or her next home, conduct an exit survey and determine his or her plans and next steps. This would be a good time to learn about the resident's experience at your facility, including, among other things, the reasons why the resident chose to leave.

In cases of eviction due to failure to pay the rent, send the resident notices according to state and local landlord-tenant laws and keep the resident services coordinator up-to-date on the eviction status.

In cases of eviction for cause, document the tenant's behavior, send the resident notices according to state and local landlord-tenant laws and keep the resident services coordinator up-to-date on the eviction status.

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Sample 1

MEMORANDUM OF UNDERSTANDING

Between

REACH Property Management Department and
REACH Resident Services Department

REACH's Property Management and Resident Services are committed to working together to improve the housing success of REACH residents. This agreement is entered into to formalize our relationship and the services provided to residents.

Building: Laurelhurst Apartments

This Agreement shall be in effect from July 1, 2007 and shall continue on a month-to-month basis until termination by either party. Either party may terminate this Agreement by providing 30-days written notice.

The Laurelhurst Apartments, owned and managed by REACH, provides 23 one-bedroom apartments. The majority of the residents earn less than 30 percent of area median family income. Both Property Management staff and Resident Services staff will comply with all Fair Housing laws.

Property Management Obligations:

The Building Manager, Maintenance Tech and Building Monitor are responsible for overall property management and operations of the building:

- Maintain waiting list of applicants and fill vacancies from the waiting list.
- Coordinate move-ins and move-outs with resident. Notify Resident Services staff of move-ins and move-outs.
- Maintain the building in general good repair and keep common areas and exteriors clean and free of hazards.
- Provide and maintain essential services to residents per Oregon Residential Landlord Tenant Act.
- Respond in a timely manner to requests for repairs by residents.
- Notify Resident Services staff if a resident receives any lease violation notice.
- Cooperate with the Resident Services Coordinator in efforts to assist clients in maintaining lease compliance and in obtaining and coordinating services. Notify Resident Services of potential lease violations for preventive action.
- Assist in planning and participating in monthly Property Management-Resident Services meetings.

- Participate in collecting and compiling data for Resident Services database.
- When necessary to evict resident, communicate and work closely with Resident Services staff for smooth transition of resident from building.

Resident Services Obligations:

Resident Services will provide off-site information and service referral that will focus on:

Housing Success:

- Assist residents to maintain their housing.
- Cooperate with the Building Manager to assist the resident in maintaining lease compliance and in obtaining and coordinating services.
- Follow-up on all notices given to residents: contact Case Manager, make referrals as appropriate, assist with neighbor relations. Work closely with Building Manager to coordinate support services and/or assist with preparation for bug spraying, inspections, or other needs such as housecleaning.
- Give the client service referrals to meet basic needs of food, clothing, personal items, medical care, and other assistance, as needed. Refer residents to appropriate agencies for benefits (SSI, SSD, etc.)
- Provide access to emergency food supplies.
- When necessary to evict resident, communicate and work closely with Property Management staff for smooth transition of resident from building.

Residents of the Laurelhurst Apartments will have access to other REACH programs including:

Asset Development:

- Provide opportunities for residents to increase their economic stability;
- Residents eligible to participate in Budget, Buy and Save/STARTS, IDA program, and Youth\$ave;
- Refer residents to SE Works or other appropriate One-Stop Center for employment services.

Skill Development:

- Offer opportunities that help residents build skills and provide social opportunities
- Access to classes offered off-site as appropriate
- HomeFront newsletter

Other:

- Collect data and report on type and effectiveness of services.
- Assist in planning and participating in monthly Property Management-Resident Services meetings.
- Check in weekly with Property Management on-site staff.

Payment:

- Resident Services will be paid \$200 per unit per year for services provided to residents of the Laurelhurst apartments. There are 23 units at the Laurelhurst for an annual total of \$4600. Accounting will process \$383.33 monthly.

Signed:

DIRECTOR OF PROPERTY MANAGEMENT

DATE

DIRECTOR OF RESOURCE DEVELOPMENT AND PROGRAMS

DATE

Sample 2

GENERAL UNDERSTANDING of RELATIONSHIP BETWEEN RESIDENT CONNECTIONS and SERVICES (RCS) and PROPERTY/SITE MANAGEMENT

The mission of Resident Services is to enable our residents to retain their housing as long as they observe the three fundamental rules of residency: pay the rent; respect other people and respect the property.

The goal of Resident Connections and Services is to help integrate our properties and our residents into the broader community and to help our residents access resources in the community. To accomplish this task, Central Community Housing Trust (CCHT) produces a newsletter, coordinates workshops with community agencies, conducts door-to-door surveys, holds resident meetings and meets with referred residents as part of an eviction prevention component.

CCHT works collaboratively with property management in a number of areas. We ask that property management:

- Inform new residents of Resident Services (in those buildings with no RCS presence) by presenting the CCHT Welcome packet with a brief explanation of RCS.
- Refer any resident whose housing may be endangered to see if services could help them retain housing (non-payment of rent; employment issues; children's behavior; neighbor trouble, etc.).
- Participate in resident/building meetings as requested, especially annual building meetings.
- Collaborate with crime watch efforts.
- Provide overall input into planning for services.

In return, RCS commits to:

- Respond to every referral from property management and if it impacts their housing, share whether or not the resident has responded cooperatively.
- Share observations of possible drug or criminal activity.
- Listen to input on ideas and services and volunteer efforts.

Occasionally, Resident Services is approached by a resident about complaints with property management. It is the role of the Resident Services Coordinator (or any CCHT staff) to provide the resident with information on how to file a grievance, first with the property management firm and if not satisfied, then with Asset Management.

Archdale/Alliance/ Barnabas

These properties have extensive on-site supportive services. RCS does not provide any direct services to these properties.

Phillips Family Housing and Chicago Avenue Apartments

Youth Housing Project at PFH: There are currently four units at the Cedars which are part of a special Youth Housing Project. The staff at Archdale are responsible for providing intense case management services to help the youths' parents maintain housing. Special application criteria and rent subsidies apply to these units.

These properties are part of a long-term demonstration project with MHFA on the impact that Resident Services can have on stabilizing affordable housing properties. Over a ten-year period, MFHA is measuring if Resident Services can impact the bottom line—decrease tenant damages, increase rent payments, decrease evictions and reduce police calls.

Resident Services is required to submit an annual report to MHFA, so there is an additional reporting component on these properties which RCS produces.

OHP - Continental, Coyle, Heritage, Lamoreaux

CCHT has chosen to provide Resident Services to these buildings. The general guidelines outlined above apply to these properties.

Pine Cliff, 1822 Park, Paige Hall, Balmoral, Barrington

CCHT has chosen to provide Resident Services to these buildings. The general guidelines outlined above apply to these properties.

All Other CCHT Properties

Although direct services are not provided on-site, property management is encouraged to have any resident call a Resident Services Coordinator at 341-3148 for help in maintaining housing or needing referrals to service. All CCHT residents are eligible for Resident Services regardless of place of residency.

Sample 3

REFERRAL FORM

Name: _____

Address: _____

Phone: _____

Interpretation Needed: _____ ☐ Yes ☐ No

Referred By: _____ Date of Referral: _____

Department: ☐ PM ☐ RS ☐ Self ☐ Other _____

Reason for Referral:

- | | | |
|--|--|--|
| <input type="checkbox"/> Late Rent | <input type="checkbox"/> Lease Violation | <input type="checkbox"/> Compliance Issue |
| <input type="checkbox"/> Health Services | <input type="checkbox"/> Social Services | <input type="checkbox"/> Educational Resources |
| <input type="checkbox"/> Personal Goal | <input type="checkbox"/> Other | |

Notes: _____

Desired Outcome Measures:

1. _____
2. _____
3. _____

Signature: _____

HH Coordinator Signature: _____

Date: _____

Resident Appointment Date: _____

Jubilee Housing Inc. _____

Sample 4

RELATIONSHIP BETWEEN RESIDENT CONNECTIONS AND SERVICES AND PROPERTY MANAGEMENT

The goal of Resident Connections and Services is to help integrate our properties and our residents into the broader community and to help our residents access resources in the community. To accomplish this task, CCHT produces a program bulletin, coordinates workshops with community agencies, conducts door-to-door surveys, holds resident meetings and meets with referred residents as part of an eviction prevention component.

CCHT works collaboratively with property management in a number of areas. We ask that property management:

- Inform new residents of Resident Services by presenting our introductory letter and current calendar/newsletter;
- Refer any resident whose housing may be endangered to see if services could help them retain housing (non-payment of rent, employment issues, children's behavior, etc);
- Participate in resident meetings as requested by the RCS;
- Collaborate on crime watch efforts;
- Provide overall input into planning for services; and
- Coordinate beautification or other volunteer efforts with RCS.

RSC commits in return to:

- Respond to every referral from the site manager and if it impacts their housing, share whether or not the resident has responded cooperatively.
- Share observations of possible drug or criminal activity; and
- Listen to input on ideas for services and volunteer efforts.

Occasionally, Resident Services is approached by a resident about complaints with property management. It is the role of the Resident Services Coordinator (or any CCHT staff) to provide the resident with information on how to file a grievance, first with the property management firm and if not satisfied, then with CCHT Asset Management department. It is not the role of RSC to be an advocate. However, if requested, the RSC may assist the resident in writing the grievance.

Sample 5

CONSENT TO EXCHANGE INFORMATION

I understand that different agencies provide different services and benefits. Each agency must have specific information in order to provide services and benefits. By signing this form, I am allowing agencies to exchange certain information so it will be easier for them to work together effectively to provide or coordinate these services or benefits.

I, _____, am signing this form for _____

(Full Printed Name of Consenting Person)

(Full Printed Name of Client and Children)

(Client's Address)

(Client's Birth Date)

(Client's SSN-Optional)

My relationship to the client is:

- ☐ Self ☐ Parent ☐ Power of Attorney
☐ Guardian ☐ Other Legally Authorized Representative

I want the following confidential information about the client (except drug or alcohol abuse diagnosis or treatment information) to be exchanged:

- ☐ Yes ☐ No Assessment Information
☐ Yes ☐ No Medical Diagnosis
☐ Yes ☐ No Education Records
☐ Yes ☐ No Financial Information
☐ Yes ☐ No Mental Health Diagnosis
☐ Yes ☐ No Psychiatric Records
☐ Yes ☐ No Benefits/Services Needed
☐ Yes ☐ No Medical Records

- ☐ Yes ☐ No Criminal Justice Records Planned and/or Received
- ☐ Yes ☐ No Psychological Records
- ☐ Yes ☐ No Employment Records

Other Information (write in):

I want my case manager and other staff members involved in my case at Reston Interfaith, Inc., Embry Rucker Community Shelter, and the following agencies to be able to exchange this information:

- | | |
|---|--|
| <input type="checkbox"/> Adult Protective Services | <input type="checkbox"/> All shelters |
| <input type="checkbox"/> FACETS | <input type="checkbox"/> Community Services Board |
| <input type="checkbox"/> Local clothing/furniture donors | <input type="checkbox"/> FISH |
| <input type="checkbox"/> Fairfax County Public Schools | <input type="checkbox"/> Local community and recreation services |
| <input type="checkbox"/> Homestretch Housing Program | <input type="checkbox"/> Health Department |
| <input type="checkbox"/> Local daycare providers/centers | <input type="checkbox"/> LINK |
| <input type="checkbox"/> Housing and Community Development | <input type="checkbox"/> Local financial institutions |
| <input type="checkbox"/> New Hope Housing | <input type="checkbox"/> Human Services Administration |
| <input type="checkbox"/> Local food pantries | <input type="checkbox"/> Northern Virginia Family Services |
| <input type="checkbox"/> Human Systems Management | <input type="checkbox"/> Local physicians and dentists |
| <input type="checkbox"/> WFCM | <input type="checkbox"/> Social Services Administration |
| <input type="checkbox"/> Local service providers | <input type="checkbox"/> Family Members |
| <input type="checkbox"/> Juvenile and Domestic Relations, Probation & Parole | |
| <input type="checkbox"/> Human Services Administration, including HMIS, Abt Associates | |
| <input type="checkbox"/> All DFS agencies, including Family and Child Services, CPS, CSP, OFC, VIEW, etc. | |

Are other agencies listed on back? ☐ Yes ☐ No

I want this information to be exchanged ONLY for the following purpose(s):

☐ Service Coordination ☐ Eligibility Determination ☐ Other: _____

I want this information to be shared: (check all that apply)

☐ Written Information ☐ In Meetings or Phone ☐ Computerized Data

This consent is good for 90 days after discharge. I can withdraw this consent at any time by telling the referring agency. This will stop the listed agencies from sharing information after they know my consent has been withdrawn. I have the right to know what information has been shared, why, when, and with whom it was shared. If I ask, each agency will show me this information. I want all agencies to accept a copy of this form and as a valid consent to share information. If I do not sign this form, information will not be shared and I will have to contact each agency individually to give them the information about me they need.

Client Signature: _____

Date: _____

Person Explaining Form:

Name _____

Title _____

Phone Number _____

Program Supervisor:

Name _____

Title _____

Phone Number _____

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THE ROLES AND RESPONSIBILITIES OF PROPERTY MANAGEMENT AND RESIDENT SERVICES: AREAS OF COOPERATION AND OVERLAP

ESTABLISHING FRIENDLY LINES OF COMMUNICATION: KEYS TO SUCCESS

	RESIDENT SERVICES STAFF	PROPERTY MANAGEMENT STAFF
Intake: Tenant Selection and Interviewing	Focus on service history and current needs during service intake.	Focus on ability to pay rent and related background information during management interview.
	Both staff conduct the tenant interview, focusing on characteristics of a good neighbor. Common concerns during intake: Who makes the final decision? How much information can be shared from the service interview?	
Orientation of Incoming Tenants	Help tenants with concrete needs around moving in, such as unpacking, getting familiar with the building routine and the location of laundry facilities and other amenities, neighborhood resources, staff locations and responsibilities.	Orient tenants about building maintenance issues, fire drills and tenant meetings.
Rent Payment and Arrears	Provide tenants with assistance in paying their rent (e.g., vocational services, etc.).	Usually responsible for collecting rent and addressing issues of rental arrears.
Dealing with Nuisance and Disruptive Behaviors	House rules are generally developed jointly. Some basic rules may be developed by staff and then offered to tenants for input or revision. All staff can help promote healthy cultural norms for the building; it is frequently resident services staff who help to structure these efforts.	
Procedures in Crisis (e.g., psychiatric, medical, physical or fire)	Clear policies and procedures should be in place for dealing with disruptions. These should clearly spell out the chain of command in case of emergency, what information to provide to EMS, when to beep staff on call, etc.	
Tenant Grievance Procedures	Staff and tenants should be aware of systems for evaluating the program and the services given. Property management and resident services staff generally work together, with services staff alerting tenants to procedures through individual case management meetings or tenant meetings.	

	RESIDENT SERVICES STAFF	PROPERTY MANAGEMENT STAFF
Tenant Council	Facilitate initial tenant meetings with the goal being to eventually have tenant-run meetings.	Attend meeting when issues concern the building or maintenance, lease contract or rent.
Community-Building	Many issues mentioned above involve aspects of community-building. The tenants as well as both staffs are members of the building community and influence the culture of the community. Staff should be aware of trends in the community and plan strategies for positively influencing the culture.	

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KNOWING THE RULES AND RISKS: AN INTRODUCTION TO FAIR HOUSING REQUIREMENTS

This series of questions regarding Fair Housing regulations is designed to help property managers and other community staff members, including resident services personnel, understand the rules and the implications of not following these rules. As part of the housing package offered to residents, service programs fall under the umbrella of Fair Housing requirements, and therefore resident services coordinators need to understand the rules and ensure that programs, marketing and referrals are conducted without violating any stipulations.

What is Fair Housing?

Regulations under the Fair Housing Act provide that:

No person shall be subjected to discrimination because of race, color, religion, sex, handicap, familial status or national origin in the sale, rental, or advertising of dwellings, in the provision of brokerage services or in the availability of residential real estate-related transactions.

Who Must Obey the Fair Housing Act?

- People engaged in the real estate profession, which includes managers, sellers or financiers who have been involved in at least three or more sales or rentals in the past 12 months
- Owners of buildings that contain two or more dwelling units
- Resident services program staff

It is possible that there may be additional requirements for state and local laws.

Federal Laws and Regulations

The Civil Rights Act of 1968 provides protection from discriminatory housing practices based on race, color, religion and national origin.

The Fair Housing Amendments Act of 1988 expanded the scope of protection under the Fair Housing Act to prohibit discrimination against persons with disabilities and against families with children.

The Americans With Disabilities Act requires accessibility for persons with disabilities and prohibits discrimination against persons with disabilities in employment, governmental activities and commercial activities.

Section 504 of the Rehabilitation Act of 1973 requires accessibility to persons with disabilities, and prohibits discrimination against persons with disabilities, in housing and other programs that receive federal financial assistance.

Title VI of the Civil Rights Act of 1964 prohibits discrimination on the basis of race, color or national origin in all HUD-assisted programs.

What Categories are Protected by Federal Fair Housing Laws?

- Race
- Color
- Religion
- Sex
- National origin
- Handicap or disability
- Familial status (generally, the presence of children under 18 in a household)

What are the Consequences to Owners and Managers Who Violate Fair Housing Laws?

Anyone engaging in activities related to the rental of dwelling units who is found to have engaged in a prohibited practice can be subject to serious penalties of law. Anyone in the chain of command can be sued. For example, if a property's managing agent violates the fair housing laws, both the managing agent and the property owner may be sued even though the property owner neither authorized nor knew of the agent's conduct.

What Is the Architectural Barriers Act?

Publicly owned residential properties, including properties that were financed wholly or partially with federal funds, are subject to the provisions of the Architectural Barriers Act and regulations made under that act. These regulations provide that residential structures shall be designed, constructed or altered to ensure that physically handicapped persons have access to and use of those structures. It is also provided that this requirement is satisfied by using the specifications contained in the Uniform Federal Accessibility Standards (UFAS).

How Do I Avoid Fair Housing Complaints?

- Avoiding fair housing complaints often means going beyond the level of technical compliance with fair-housing requirements.
- Signal that the property is fair-housing sensitive.
- Avoid words that may be misunderstood.
- Give consistent answers.
- Do consistent screening.
- Be inclusive of multiple ethnic groups in pictures and advertising.
- Have all organization staff take fair-housing training.
- Avoid steering potential residents to particular housing options.

There are two primary practices that should be followed to ensure compliance with the Fair Housing Act in your apartment leasing policies: consistency and accommodation.

Avoid “Red Flag” Words:

- “An exclusive community”
- “Close to churches”
- “Ideal for seniors”
- “A mutual community”
- “For the active lifestyle”
- “Families welcomed”
- “Quiet, peaceful, restful community”
- “Latino neighborhood”
- “Learning center for children”

Communicate “Equal Housing Opportunity”

HUD guidelines require that all advertising for the sale, rental or financing of housing contain an equal housing opportunity (EHO) logotype, statement or slogan.

- The EHO slogan reads: “Equal Housing Opportunity.”
- The EHO logo shows the graphic Fair Housing symbol.
- The EHO statement reads:

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

What Does “Familial Status” Mean and Whom Does It Protect?

The term “familial status” refers to the condition of being part of a household that includes a child or children, actual or anticipated. Discrimination on the basis of “familial status” means discriminating against applicants or residents on the ground that the household of which they are a part includes or will include a child or children.

Protected under this section are:

- Households including one or more persons under the age of 18 who live with a parent or other adult who has custody of them or has been designated by the parent to have custody of them
- Pregnant women
- Foster families
- Persons in the process of adopting an individual who is under the age of 18
- A household in the process of securing legal custody of an individual who is under the age of 18

What Is the Fair Housing Act Definition of Handicap or Disability?

Any person who has a physical or mental impairment that substantially limits one or more major life activities, has a record of such an impairment or is regarded as having such an impairment.

How Do We Determine Whether a Request for Accommodation Is “Reasonable”?

In order to determine whether a requested accommodation should be given, the following must first be determined:

- That the tenant or applicant suffers from a disability as defined in the Fair Housing Act
- That the housing provider or manager knows of the handicap or should reasonably be expected to know of it
- That the accommodation of the handicap “may be necessary” to afford the tenant or applicant an equal opportunity to use and enjoy the dwelling

According to the Fair Housing Act, “An accommodation is considered appropriate when it enables the disabled tenant to enjoy the premises to the same degree as that of a similarly situated non-disabled tenant.”

For more information on fair housing, visit <http://www.hud.gov/offices/fheo/index.cfm>.

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RECOMMENDATIONS AND TIPS FOR RESIDENT RETENTION

Although property managers oversee leases, policy violations and evictions, resident services coordinators can play a vital role in ensuring positive relationships between managers and tenants. Indeed, by communicating regularly with both groups and establishing formal procedures, resident services coordinators are able to help prevent evictions, lease violations and other potential problems between tenants and managers. The eviction process in many communities can cost property owners tens of thousands of dollars. Avoiding an eviction is a win-win situation for both tenants and managers.

AHC Inc., in Arlington, VA provided the following hypothetical example of a resident services plan created to address a continual problem with evictions at a property:

Eviction rate is high. Most common reason for resident evictions is fraud.

- Resident Newsletter will include a section called “What You Need to Know (and Do!) To Keep Your Home” with specific information about what fraud is, the forms it can take, its consequences, concrete prevention tips and the RSC number to call for more information.
- Eye-catching “Did You Know...?” fliers will be posted around the property with specific information about what fraud is, the forms it can take, its consequences, concrete prevention tips and the RSC number to call for more information.
- RSC and Management will develop a formal system for communicating about all 21/30 notices sent out. Through this system, the RSC will receive a copy of all notices. Within two business days of when the notice goes out, the RSC will make contact with the resident to explain what the notice means and offer help.
- RSC will track outcome of all resident contact regarding eviction notices in Excel spreadsheet.

COMMUNICATION BETWEEN PROPERTY MANAGEMENT, RESIDENT SERVICES COORDINATORS AND TENANTS

Before a resident can be evicted from a community, the property manager must send the tenant a notice. Eviction notices are almost always the result of one of two things—nonpayment of rent or violation of lease policies. Often, resident services coordinators are unaware of residents facing potential eviction. By the time they are aware, the situation leaves too little time for effective intervention that could help prevent the eviction. Thus, it is important that resident services staff and property management staff strengthen communication with respect to evictions, nonpayment and policy violations. This communication should be part of a formal process and could take one of several forms.

- When a notice is sent to the resident, resident services staff receive a copy of the notice, allowing them to approach the resident to see what assistance or mitigation is needed to avoid eviction.
- The resident services coordinator could create a flyer of information describing what a resident can do when faced with eviction, such as where to find rental assistance and how to appeal property management decisions. This information could be included with the late payment and eviction notice sent out by property management.

The most important component of this strategy is communication between resident services coordinators, property managers and even maintenance staff, who can pinpoint a possible policy violation, allowing a resident services coordinator to intervene before it is too late. Another important component of this strategy is compiling data and tracking tenants with a history of problems. Included in the Housing Stability and Homelessness Prevention section is an explanation of a spreadsheet tool for eviction prevention, which shows when notices were sent to residents, why these notices were sent and what the outcomes of the notices were (e.g., eviction, intervention, resolution).

INTERVENING TO AVOID EVICTIONS

Whenever a potential problem that could result in eviction is spotted by staff from any department on the property, it is the job of a resident services coordinator to work with the tenant to ensure s/he can maintain residency and participation in the services program. Depending on the nature of the problem, this will involve helping locate financial assistance for rental payments or remedying a behavior that violates property rules.

NONPAYMENT

Whether a resident cannot pay rent because of a job loss, medical emergency, family tragedy or something else, the resident services coordinator's knowledge of benefit and subsidy programs will be crucial in the eviction prevention process. In many localities, public and private agencies provide temporary rental assistance until the resident is again able to pay rent, either through returning to work or through receiving a permanent subsidy.

To help mitigate the risk of evictions due to temporary financial crises, resident services coordinators should:

1. Research all temporary assistance agencies in the area.
2. Make a list of these agencies that includes and fully describes the type of assistance available.
3. Maintain a contact list of all government-benefit and subsidy agencies with names of individuals within each agency.
4. Establish partnerships with agencies with the most potential to assist tenants with emergency financial assistance.

5. Regularly verify the information on the contact lists to ensure available assistance in the event of a crisis situation.

Many agencies offer different types of assistance for different populations (e.g., individuals, families with children, single-parent households, etc.). As a result, it is important that your list of programs detail the target population and other restrictions or details for the assistance offered by each agency.

LEASE VIOLATIONS

Leases provide detailed information on resident responsibilities with regard to disturbances, property liability and proper use of the property. Although a lease is a contract between the resident and the property management staff, residents rarely give the fine print the careful attention it deserves. In other words, tenants do not take the time to become acquainted with the information until they have been notified that they are in violation of a previously unknown policy. Thus, the first step in preventing lease violations is a review of the various stipulations as part of the orientation process with new residents.

Depending upon the severity of the infraction, the resident may be able to resolve the issue with property management. The more severe the violation, however, the less forgiving the property management staff will be in negotiating with the tenant. In such cases, resident services coordinators can be of significant help to residents.

Working with residents on policy violations requires resident services coordinators to know and understand the lease agreement. To acquaint themselves with the specific policies of their property, resident services coordinators should obtain a copy of the standard lease and familiarize themselves with the provisions. A training of all resident services coordinators by the property management staff could help as well. Once the resident services coordinators understand what is expected of residents, they can develop tools to ensure that residents also understand property management's expectations.

To facilitate this effort, resident services coordinators should:

- Obtain a list of common violations from the property management staff.
- Develop “Did you know...” documents. Develop a document that explains a particular violation, the consequence for committing the violation and possible prevention tips. Place copies of the document in mailboxes and common areas around the property. Be certain to include contact information should residents have a question.
- Convene community meetings. Resident meetings are a good mechanism for communicating important issues. Organized and concerned residents are less likely to commit violations.

- Include violation prevention tips with tenant communications. If property management staff provides regular communication to tenants either through rent statements or newsletters, develop violation prevention tips to be included.

These are just a few recommendations to get the process started. Resident services coordinators should keep in mind that a partnership and strong communication policies with the property management staff is crucial to the success of eviction prevention efforts. Be certain to keep property management staff well informed and invite their feedback when developing a program.

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COMMUNITY HOUSING PARTNERS EVICTION PREVENTION PROTOCOLS

Community Housing Partners (CHP), headquartered in Richmond, Va., developed these protocols to help stabilize families in their affordable housing by proactively addressing the issues that affect residents' ability to pay rent in a timely manner and comply with other provisions of their leases. A 2009 NeighborWorks America study of the impact of resident services on CHP properties' selected financial performance indicators found that resident services saved over \$200 per unit per year in fiscal years 2006 and 2007. Additional savings were experienced in properties where these eviction prevention protocols were employed by resident services and property management staff.

Property Management Issue — Change in Income Due to Unemployment

Action	RS/PM ¹ Responsibility	Time Period
Inform the resident that they are being referred to Resident Services to assist them with their job search.	PM	
Send a referral form to Resident Services for follow up assistance.	PM	Within 24 hours of completion of referral form
Follow up and work with the resident to develop a plan of action to resolve employment and/or zero-income issues.	RS	Within 72 hours of receipt of referral form
Follow up with the resident to ensure completion of the plan of action and to notify them that they will be placed on the Watch List.	RS	Weekly
Update PM staff on the status of the resident during weekly staff meetings.	RS	Weekly
If a resident has not followed through with his/her agreed upon plan of action at the end of a month, refer back to PM for further action.	RS	30 days after initial contact with resident by the resident services coordinator
If, after three attempts, the resident refuses to meet, or does not show up for scheduled meetings, with the Resident Services staff to develop a plan, refer back to PM as uninterested in complying the occupancy criteria.	RS	
Provide PM with a follow-up report detailing each attempt and outcome.	RS	

Property Management Issue -- History of Late Rent Payments and No Rent Payment

Residents who are not meeting the lease criteria of on-time rent payment will be identified by Property Management according to the following steps:

Action	RS/PM Responsibility	Time Period
LATE PAYMENT OF RENT		
Residents who are late with rent payments will be referred to Resident Services for follow up.	PM	6 th day of the month
Provide copies of any contacts with the resident with regard to the late payment issues.	PM	
Assess the cause of the issue with the resident within one week of receipt of referral (financial management, loss of income, disorganized household) and assist the resident in developing an action plan to meet the payment plan as developed by PM.	RS	
If, after three attempts, the resident refuses to meet with the Resident Services staff to develop a plan, refer back to PM as uninterested in complying with the lease criteria.	RS	
Provide PM with a follow-up report detailing each attempt and outcome.	RS	
Inform Resident Services of the status of late rent payers.	PM	6 th day of each month
NON-PAYMENT OF RENT		
Refer a resident behind in his/her rent, while following through with the initial court action.	PM	6 th day of each month
Assess the cause of the issue and assist the resident with a plan of action, including a recommendation for a payment agreement (that is pre-approved by RPM), if there is good cause.	RS	Within 24 hours of referral from PM
If, after three attempts, the resident refuses to meet with the Resident Services staff to develop a plan, refer back to PM as uninterested in complying with the lease criteria.	RS	
Provide PM with a follow-up report detailing each attempt and outcome.	RS	
Inform Resident Services of the further actions taken with these residents during the staff meeting.	PM	Weekly

Property Management Issue — Housekeeping Issues

Residents who are in danger of violating their lease agreements due to poor housekeeping will be identified in the following ways:

- During the annual household inspection done by PM
- During a routine maintenance request

Action	RS/PM Responsibility	Time Period
Report to PM any resident identified as having housekeeping issues during a Maintenance or Resident Services home visit.	Maintenance; RS, PM	
Schedule a routine house inspection. PM will provide a report to the resident identifying the housekeeping issues that need to be resolved prior to a follow up inspection.	PM	Within one week of the report from Maintenance or Community Initiatives
Refer to Resident Services.	PM	
Make a home visit to offer education and assistance in resolving the housekeeping issue.	RS	
Work with the resident to develop a plan for both the initial issues and ongoing housekeeping concerns. First contact will be made with the resident.	RS	Within 48 hours of Watch List referral
If, after three attempts, the resident refuses to meet, or does not show up for scheduled meetings, with the Resident Services staff to develop a plan, refer back to PM as uninterested in complying with the Admissions & Occupancy criteria.	RS	
Provide PM with a follow-up report detailing each attempt and outcome.	RS	
PM will schedule a follow-up inspection.	PM	Within two weeks of initial inspection
If the resident fails the second follow-up inspection, PM will send a 21-Day Notice to Vacate. Property Management will also send a second referral to Resident Services for follow-up.	PM	
If the housekeeping issue is resolved after the 21-Day Notice is sent, schedule a follow-up inspection and notify Resident Services of the date of inspection and the results.	PM	
Inform Resident Services of further actions taken with these residents.	PM	Weekly staff meetings

Property Management Issue — Other Lease Violations Such as Noise Complaints, Excessive Visitors, Loitering, Youth Behavioral Issues, Youth Violence and Vandalism

Action	RS/PM Responsibility	Time Period
Follow complaints through PM channels with an Incident Report, place on the Watch List and refer to Resident Services.	PM	
Work with the family to develop a written plan for resolution and follow up to ensure that issues are resolved. Keep records detailing the specific interventions, referrals and results.	RS	Within one week of the report from Maintenance or Community Initiatives
Inform Resident Services of any new complaints that may occur.	PM	
Update PM on the progress of the family at the weekly staff meetings.	RS	
If, after three attempts, the resident refuses to meet, or does not show up for scheduled meetings, with the Resident Services staff to develop a plan, refer back to PM as uninterested in complying with the lease criteria.	RS	Within 48 hours of Watch List referral
Refer back to PM for eviction proceedings residents who do not choose to follow the plan of action steps or correct the problem during the designated time period.	RS	
Inform Resident Services of further actions taken with these residents.	PM	Weekly staff/watch list meetings

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(Footnotes)

1. RS = Resident services staff; PM = Property management staff

INTRODUCTION TO THE MICROSOFT® EXCEL-BASED TOOL FOR EVICTION PREVENTION TRACKING

When property managers send notices to tenants regarding potential evictions and policy violations, it is important that resident services coordinators—those who work most closely with residents—are aware of these letters and the infractions that prompted them. Resident services coordinators play a vital role in helping residents find the assistance they need, financial or otherwise, to ensure they can be tenants in good standing.

However, it can be difficult to develop a communication and tracking system that ensures both property managers and resident services coordinators are aware of potential problems, the actions taken to remedy these problems and the outcomes of any interventions. As mentioned in the “Tips for Resident Retention” document in this section, communication is very important, and before any tracking system for eviction or policy violation notices can be established, clear lines of communication between property management and resident services staff must be established. Once the communication pathways are opened, both groups can work collectively to track notices, interventions and outcomes to bring about the most positive results for staff and tenants.

Enterprise has created a tool, available for downloading and customizing in the online version of this manual, that property managers and resident services coordinators can use to coordinate eviction intervention efforts. The Microsoft Excel-based tool is designed for access by multiple users, but it can be converted into a single-user application that would require more off-line communication. You can find the tool online at <http://www.enterprisecommunity.org/resources>.

Included in the tool are drop-down menus that enable multiple users to enter data that are uniform, allowing for easier comparison and analysis; these drop-down menus can be changed to suit the needs of any organization by selecting the “Validation” feature under Excel’s “Data” menu (when attempting to do this, highlight all of the column’s empty cells to ensure the drop-down menu appears regardless of how many times you enter new data). In addition to the drop-down menus, there are columns designed to capture more details about a particular case, and these columns allow users to enter any pertinent information. To further aid in the analysis of notice type and intervention efficacy, the Excel workbook includes a “Roll Up” sheet where information tables and graphs can be created for inclusion in internal or external program reports.

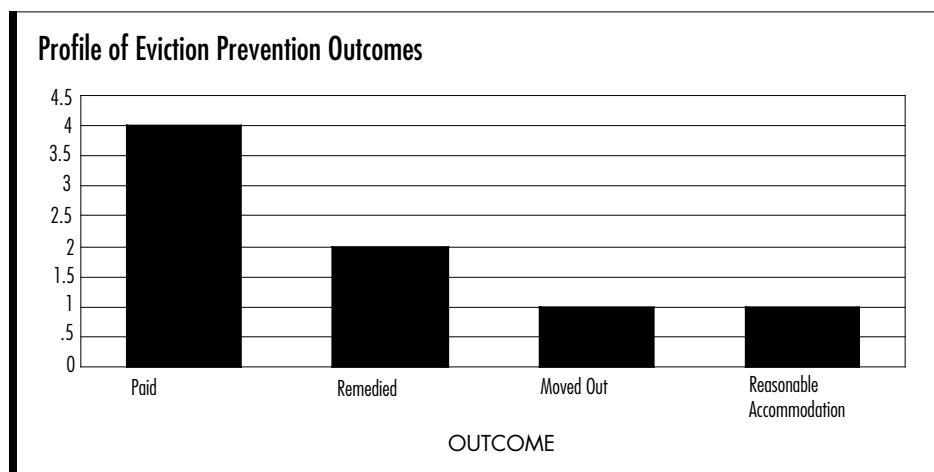
The following is the list of column headings included in the tool:

- Date
- Unit #
- Building
- *Notice Type—can be customized to match the types of notices sent in a particular community
- *Issue—provides a more specific description of why the notice was sent
- If Other, please specify
- RSC (Resident Services Coordinator) Action*—what intervention steps were taken
- *Referral 1—what was the subject of the first referral
- *Referral 2—what was the subject of the second referral (if needed)
- *Referral 3—what was the subject of the third referral (if needed)
- RSC Notes—an open column for relevant referral and intervention details
- *Outcome—how was the situation resolved
- Outcome Date
- Follow-up Notes—an open column for relevant details about the resolution

** These columns include drop-down menus that restrict what information can be entered. You can customize these restrictions to fit your program.*

More important than the tool's ability to analyze programs, however, is its ability to actually track in real time the progress of referrals and other assistance measures. Following the initial notice being sent, a row is created in the spreadsheet that allows both property managers and resident services staff to see what is being done to resolve the problem and whether a final resolution has been achieved or if there are still outstanding issues.

The following chart is an example of the type of program analysis that can be conducted using the eviction prevention tool.



To be sure, some organizations will find that this template does not fit their programs. In such cases, the easy-to-use format of Excel makes it possible to customize the spreadsheet to your needs. If any errors occur, you can return to the “clean slate” of the online original.

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CREATING OPPORTUNITIES FOR FAMILIES THROUGH RESIDENT SERVICES: A PRACTITIONER'S MANUAL

Volume One: Implementing a Basic Resident Services Program
Revised and Expanded Edition

Authors

Diana A. Meyer
Rich Petersen
Trevor Britt
Sabina Cardenas
Jennifer Covert
David Fromm
Ian Kennedy
Vikram Khanna
Patricia Magnuson
Alexandra Nassau-Brownstone
Janet E. Raffel

Edited by Catherine Hyde and Sherri Alms





FINANCIAL MANAGEMENT EDUCATION AND ASSET BUILDING

The unbanked are disproportionately represented among lower-income households, among households headed by African-Americans and Hispanics, among households headed by young adults and among households that rent their homes. Financial education combined with coaching are effective methods of helping families achieve financial independence and increased financial and personal assets.

INTRODUCTION TO FINANCIAL MANAGEMENT EDUCATION AND ASSET BUILDING

Understanding personal financial management is important to everyone, but especially those with limited resources. These families and individuals must exhibit financial discipline to ensure their bills are paid and their needs are satisfied. Too often, however, they have no experience with financial protocols or institutions, making it even more difficult for them to achieve long-term goals and enjoy life without worrying about money. Even though personal financial skills aren't secrets, few are ever taught them in school or at home, forcing many to manage their finances in improvised and often counterproductive ways.

For many families, moving into decent, affordable housing can be an important steppingstone to improve finances and enable members of the family to focus on other means of moving to self-sufficiency. Affordable housing-based services staff are well positioned to help resident families develop positive attitudes about money and learn money management skills. Staff can also empower residents to take actions to put them on the path to financial asset building. Affordable housing owners should invest in educating resident services teams about financial matters and build partnerships with institutions to provide financial counseling and financial services (e.g., banking, tax preparation, legal assistance).

Adult education and placement in good jobs with potential for advancement are also critical to financial asset building. Children who see their parents working and going to school to gain new skills for higher-paying jobs are more likely to achieve in school. If parents openly discuss the value of money, the benefits of getting a good education to earn a decent living and the importance of saving for long-range goals, they can build the foundation for their children's positive financial behavior for life.

Residents with stable employment and solid money management skills are more likely to pay their rents on time. And properties with mechanisms to support residents during times of economic stress (e.g., job loss, health crises, family challenges) can help families develop strategies to keep paying their rent while getting their lives and their finances under control. These family supports, when successful, will save the property money by reducing losses from unpaid rent and eviction and avoiding the costs of repairing and re-leasing the unit. Data analyses by the Pennsylvania Housing Finance Agency, Enterprise Community Partners - Mercy Housing and NeighborWorks America - Community Housing Partners have shown similar results on financial performance of properties with resident services compared to properties without resident services.

Resources in this section include:

- **Facts on the Financial Crisis and Financial Literacy in America:** The document offers facts and statistics on the economic dilemmas Americans face today. It also reviews the reasons why low- and moderate-income people often make choices or use services that seem risky or expensive.
- **Designing A Financial Asset-Building Strategy:** This section explains how affordable housing providers can create a “culture of success” among their residents by developing intentional strategies to celebrate and support economic stability.
- **Core Elements of a Financial Asset-Building Program:** This document describes the three components of a financial empowerment program--financial education, financial planning and financial coaching--for residents and outlines what each should include.
- **About the Earned Income Tax Credit:** The summary information provided in this EITC brief offers housing owners and resident services staff information about the EITC and resources to share with residents. Information is also included on how to partner with local EITC campaigns to bring tax preparation volunteers onsite to ensure that everyone in your properties and community can access the most significant tax credits available to working families. This information was current as of 2008 and should be updated annually.
- **Developing Asset-Building Plans and Tracking Financial Outcomes:** The best way to assess whether resident services staff’s efforts to promote financial empowerment are effective is to track what happens with residents’ incomes, debt, savings and asset building over time. This section describes how resident services teams can do that.
- **Financial and Life Skills Coaching: Helping Residents Help Themselves:** Financial and life skills coaching has become a popular tool in the business and nonprofit worlds to help people learn to manage change and adapt quickly to a world where nothing is certain. Resident services staff can offer coaching to residents and this document explains how.
- **Assessing Residents’ Financial Literacy:** Merely teaching financial literacy skills to your residents will not ensure that they will put their new skills to use by making positive changes in their financial behavior. Use the two tests provided in this section to gauge residents’ level of financial literacy and determine how they have actually changed their spending and saving behavior as a result of their financial literacy classes.

- **Best Practice: Linking to a Local Tax Aid Campaign:** AHC, Inc., a private, nonprofit developer of affordable housing in the Washington – Baltimore region, offers its residents a tax aid program to ensure that they not only can save money on tax preparation but also take advantage of the Earned Income Tax Credit (EITC), the Additional Child Tax Credit and the Child Care Tax Credit. This best practice article details the AHC program.
- **Building Financial Assets through Individual Development Accounts:** Savings are a critical component of family asset-building and moving to financial self-sufficiency. Individual Development Accounts (IDAs) provide strong financial incentives for people to save. This section describes IDAs and Assets for Independence (AFI), a federal program that provides grants to enable community-based nonprofits and state, local and tribal government agencies to implement IDA programs.
- **Best Practice: Helping Your Residents to Build Assets:** Foundation Communities, an affordable housing provider in Texas, was among the first housing groups nationwide to develop an Individual Development Accounts (IDA) program in 1997 as part of the American Dream Demonstration. It has 13 properties consisting of 2,163 units in both Austin and Dallas. This best practice article describes the program and its successes.
- **Best Practice: Dollars and Sense: Youth \$ave in Portland:** In Portland, Ore., a group of young people, participants in REACH Community Development Corporation, is learning to budget and save, to open and use bank accounts, and to use credit and invest in long-term assets--some for the first time. Read this best practice summary to find out how the program works and its success at reaching young people with the importance of learning about money.
- **Resources for Financial Education, Management and Asset Building:** This document lists recommended money management tools such as budget worksheets, loan calculators, consumer tip sheets and savings and investment strategies available on the Web.

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FACTS ON THE FINANCIAL CRISIS AND FINANCIAL LITERACY IN AMERICA

The dimensions of Americans' financial dilemmas are of such magnitude that few could argue with the need for a comprehensive set of solutions. Consider some statistics for the period before and just after the 2008-09 crisis:

- The average American household is saddled with nearly \$8,400 of credit card and other revolving debt, according to Moody's Economy.com. As the jobless rate creeps past 9 percent, thousands of these cardholders will not be able to pay off their debt. Unlike in prior recessions, cardholders who recently lost their jobs are unlikely to be able to extract equity from their homes or draw down retirement accounts. That means borrowers who fall behind on their bills are more likely to default.
- Personal savings rates in the United States were at negative 1.2 percent in 2006 --- the lowest level in 70 years.¹
- Studies indicate that the average American household has less than \$10,000 in net financial assets - including retirement savings.²
- A 2008 study of the unbanked by the Center for Financial Services Innovation estimates that the U.S. underbanked population is 40 million households (106 million individuals)³
- Americans spend at least \$10.9 billion on more than 324 million "alternative" financial transactions a year. Low-income families must often resort to these high-cost credit products, high-fee check cashers or payday loans, which can lead to a vicious cycle of increasing debt.⁴
- The Consumer Federation of America shows that people without savings are six times more likely to use such "alternative" products.⁵
- Nationally, one-quarter of those with medical debt have bills of \$4,000 or more and more than three and a half million Americans are carrying more than \$10,000 in medical debt. The prevalence of medical debt is even more severe for those with moderate incomes.⁶

1 "Economic Inclusion, Reaching the Unbanked and Underbanked," March 27, 2007 PowerPoint, John F. Carter, FDIC Regional Director, San Francisco Region, FLEC Northwest Regional Conference, Seattle, Washington.

2 IBID.

3 The CFSI Underbanked Consumer Study Fact Sheet, June 2008, <http://www.cfsinnovation.com/publications/article/330525>.

4 Economic Inclusion, Carter, March 2007.

5 IBID.

6 "Hearing on Working Families in Financial Crisis: Medical Debt and Bankruptcy," Testimony submitted to the House Committee on the Judiciary Subcommittee on Commercial and Administrative Law, Mark Rukavina, Executive Director, The Access Project, http://www.accessproject.org/adobe/rukavina_testimony_July_2007.pdf. Medical debt for the insured and uninsured will continue to be a major struggle for low- and moderate-income Americans. To follow this issue, see <http://www.accessproject.org>

- A recent financial literacy survey found that 41 percent of Americans grade themselves as a C, D or F on personal financial knowledge; only 42 percent keep close track of their spending; and more than 25 percent say they do not pay their bills on time. Finally, 28 percent of mortgage holders admit that their mortgage terms have turned out to be different than expected when they took out the loan.⁷

FINANCIAL SERVICES AND LOW- TO MODERATE INCOME PEOPLE

The financial crisis in America impacts various socio-economic groups in different ways. For low- and moderate-income people, financial insecurity and living paycheck to paycheck are a way of life. Many live in communities where historically mainstream financial institutions were scarce. Banks have been mistrusted for charging hidden fees and disliked because their environments were not welcoming—especially for minorities and recent immigrants. As a result, they have developed an internal financial decision-making logic and a set of behaviors to cope with these circumstances

Lower-income people who are disconnected from the mainstream financial services system are typically characterized in the marketplace as “unbanked” or “underbanked” consumers. Some “unbanked” people have never been connected to the formal banking system by choice or circumstance; the “formerly banked” had bank accounts at one time but lost or abandoned them; and some may have bank accounts but continue to use “fringe” financial services, such as check cashers, payday loans, pawn shops and rent-to-own stores which offer fast but very high-cost credit.

Despite the risks and high costs of these fringe services, they are often a rational choice for lower-income people. People living from paycheck to paycheck need their money immediately, and may need all of it to take care of a financial obligation. Check cashers and payday lenders offer immediate access to money—and unfortunately, they tend to be conveniently located in neighborhoods and open evenings and weekends when people have financial difficulties.

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⁷ Harris Poll, <http://www.nfcc.org/NewsRoom/FinancialLiteracy/index.cfm>

DESIGNING A FINANCIAL ASSET-BUILDING STRATEGY

A HOLISTIC APPROACH TO FAMILY ECONOMIC SUCCESS IN AFFORDABLE HOUSING

Affordable housing providers have a fiduciary interest in the financial stability of their residents. While many housing-based services programs help residents access services on demand, other housing owners are intentionally developing more comprehensive strategies to celebrate and support economic stability, creating a “culture of success” among their residents. Resident services and property management staff can reframe their interactions with residents and implement property management practices aligned with the belief and the goal that all families can achieve success.

Although this section will focus primarily on financial asset building services, we recommend a holistic approach to engage everyone in the family to increase their potential for success. The success of a comprehensive program is also affected by how effectively staff build trust with families and establish themselves as a place to come for support and information about quality services that are responsive to a family’s particular needs and challenges.

There are certain services and supports that are best offered on site for the convenience of working families, such as child care, after-school education enrichment programs, English as a second language (ESL), GED and financial education classes. Certain service providers might be willing to offer services on site to reach the target population they need to serve. Also, service providers might recognize any of the following advantages to partnering with affordable housing providers:

- Residents referred to programs are stable in their housing, motivated and able to focus on school, jobs and asset building.
- Some resident services programs provide supportive services (help with child care, transportation, etc.).
- Resident services staff encourage program retention and completion – critical for improved outcomes.
- Resident services collect and share client outcome reports with partners (or vice versa).
- Housing developments provide free or low-cost space for programs and services.

A comprehensive service strategy should include programs and services that can support residents in achieving all of the following goals:

Family Success Goals	Programs/Services to Support Families
Improve children's success in school	<ul style="list-style-type: none"> • Early childhood • Parenting programs • Kindergarten readiness • After-school education enrichment • Tutoring/mentoring
Improve adult literacy and education for better employment	<ul style="list-style-type: none"> • English as a second language • Adult literacy • GED • Community college • Vocational and technical schools
Increase incomes through better jobs and access to public income supports	<ul style="list-style-type: none"> • Early childhood • Parenting programs • Kindergarten readiness • After-school education enrichment • Tutoring/mentoring
Improve financial literacy and informed financial decision-making to increase savings and build family assets	<ul style="list-style-type: none"> • English as a second language • Adult literacy • GED • Community college • Vocational and technical schools

In 2006, NeighborWorks America launched a pilot program to implement a comprehensive services paradigm, adapting principles from the Center for Working Families (CWF) initiative of the Annie E. Casey Foundation.¹ The pilot program sites fostered collaboration among service providers to help low-wage working families achieve economic stability. Four affordable housing providers participated in the pilot:

- AHC, Inc., Arlington, VA (begun in 2008)
- Common Bond, Minneapolis/St. Paul
- Foundation Communities, Austin, Texas
- South County Housing, Silicon Valley, Calif.

These sites have experimented with strategies to enhance service delivery and are contributing to an understanding of how stable housing can be a platform for families to improve their economic stability and promote stronger linkages between the fields of family asset building and affordable housing. The program elements in the comprehensive pilot model include: workforce services, financial education/counseling and public benefits screening—all focused on adults. In the NeighborWorks pilot, all sites already offered after-school programs for children and youth, and programs in at least two of the core areas recommended by CWF. All sites developed a common set of outcome measures and tracking


¹ See <http://www.aecf.org>

protocols for the pilot, and all enabled at least two staff to participate in a five-day financial coaching training program.

The following promising practices emerged from the three-year pilot:

1. Develop marketing materials and recruitment strategies to encourage residents to take advantage of family economic stability opportunities at the property.

- In brochures and leasing materials, “sell” the property as a place where residents have opportunities to achieve economic success.
- In brochures and leasing materials, “sell” the property as a place where residents have opportunities to achieve economic success.
- “Sell” economic success opportunities by offering orientation events and including a brochure or flyer in orientation materials.
- Reach out to families who have shown an interest in helping their children succeed. Parents of students in after-school programs should be invited to learn about saving for college.



1 DO YOU HAVE HEALTH INSURANCE?
☐ A No
☐ B Just for my kids
☐ C For the whole family

2 DO YOU HAVE A CHECKING OR SAVINGS ACCOUNT?
☐ A No, I use the check cashing outlet
☐ B Yes, a checking account only
☐ C A savings account only
☐ D Both checking and savings accounts

3 IF YOU LOST YOUR JOB, HOW LONG WILL YOUR EMERGENCY FUND LAST?
☐ A I don't have an emergency or "rainy day" fund
☐ B One month
☐ C Two months

4 HAVE YOU EVER USED YOUR CREDIT CARD'S CASH ADVANCE OPTION, A RENT-TO-OWN STORE, OR A PAYDAY LOAN?
☐ A Yes, and I am currently making payments
☐ B Yes, but I paid it off
☐ C No, never

5 DO YOU HAVE A FINANCIAL GOAL?
☐ A What's that?
☐ B Yes but I'm stuck
☐ C Yes, and I put some money to that goal every pay period

6 DO YOU GET PHONE CALLS OR LETTERS FROM DEBT COLLECTORS OR CREDITORS?
☐ A Yes, and it's so bad that I screen my calls
☐ B Yes, but that was a long time ago
☐ C No, never

7 HAVE YOU EVER REQUESTED A COPY OF YOUR CREDIT REPORT?
☐ A My what?
☐ B Yes, once a year
☐ C No, never

8 DO YOU PAY YOURSELF FIRST BY SAVING--NO MATTER HOW SMALL--ON A REGULAR BASIS?
☐ A Pay yourself first? What does that mean?
☐ B Sometimes, but not regularly
☐ C Faithfully, every pay period

FINANCIAL TUNE-UP

Number of **A** answers x 1 =

Number of **B** answers x 2 =

No. of **C** or **D** answers x 3 =


TOTAL =

0 to 12 points: If this were your car, your mechanic would love you! You have lots of work to do to get real with your finances. The best place to start is with figuring out your financial goal, whether that be getting out of debt or starting your own business. Everything else—rainy day funds, dealing with creditors, and credit reports—follow that critical first step.

13 to 18 points: You are making strides, but just like your car, it needs fuel and regular oil changes. Your financial goal isn't going to happen all by itself. Think about creating a detailed action plan that lists all the things you'll want to do to make your dream a reality.

19 and over: You are in great financial shape: you've got your finances in order and are planning for the future, congratulations! Just remember that your personal finances need periodic attention: make sure you are saving regularly, avoiding predatory financial services, and taking concrete steps to your financial goal.

● CUSTOMER
● GOAL



FOR MORE INFORMATION, CONTACT AHC RESIDENT SERVICES, (703) 875.8608

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- Develop fun materials to attract people to come to financial education seminars. For example, AHC, Inc., uses a quiz about money to entice residents to learn more. See the example below.
- Develop strategies with property management to refer residents with lease problems to resident services for financial counseling when they can't pay rent or utilities. (See the sample eviction prevention protocol on page 136.)

2. Design intentional strategies for bundling or integrating a set of core services residents may need to access as they work toward family economic stability.

- Bundling occurs in the process of coaching residents to think about their long-term goals and map their priorities and action steps to move forward in achieving them. It is likely that a family's goals will cross several family economic success areas: getting a better job may require saving to pay for community college to obtain a skills certification.
- Where programs are offered on site, bundling can involve breaking down program silos. For example, on-site adult literacy and ESL programs could teach participants about banking and money management in the course of their study. And, after-school programs could offer the parents of participants the chance to participate in financial programs to start savings for their children's college educations.

3. Train staff and employ coaching as an essential skill for supporting family economic stability.

- Resident services coordinators are both concierges and coaches for residents in this model. Resident services teams already build trusting relationships with residents, collaborate with community-based service providers and refer residents to programs and services. Adding the coaching skill set empowers resident service coordinators to engage more deeply with residents to ask key, probing questions that will help them look at their whole family's barriers and opportunities to move toward economic success. By being on site, housing-based resident service coordinators have both formal and informal opportunities to use the coaching approach and engage with residents over time. Few families' trajectories follow a consistent, linear path; having resident services on site provides opportunities for coaches to help residents get back on their desired path when they are ready to tackle the next challenge.
- Track both ultimate outcomes and intermediate progress indicators to hold everyone accountable for results.
- NeighborWorks and its partners are developing a common set of intermediate and final outcome measures to track large and small achievements over time. Implementing a tracking system will provide data to validate that investments in resident services, financial asset building

and coaching are worthwhile, which will help affordable housing owners raise money to cover these expenses. Tracking also helps senior managers to hold staff accountable for outcomes and assess whether community service agencies are providing valuable services that help residents achieve their goals.

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CORE ELEMENTS OF A FINANCIAL ASSET-BUILDING PROGRAM

Typically, people are motivated to work on their finances when they have a meaningful goal or a financial crisis. Every goal or crisis could lead to a variety of solutions, encompassing a number of strategies and referrals to community-based nonprofit agencies, educational institutions, banks and credit unions. The resident services staff, as coach, will help residents map out their strategies; as concierge, the team can help residents find the right agencies to get information and access services.

The growing field of financial empowerment¹ or financial development² includes a set of approaches to help families stabilize their financial lives. As defined by Cities for Financial Empowerment, “Financial empowerment programs promote increasing income by decreasing expenses, reducing debt and encouraging savings. By teaching people to manage their money and avoid bad debt, creating real strategies for saving and asset building and ensuring that everyone can access appropriate financial products and services, financial empowerment initiatives provide practical solutions which create real change in the lives of working families.”

When resident services staff engage with residents about goals or crises, their coaching skills will help them guide residents to solutions and priorities that make sense in light of what else is happening in the family. For example:

Crises – Not enough Money to Cover Expenses:

- I can't pay my bills every month.
- I'm “in a hole” with payday loans.
- My credit card debt is out of control.
- I lost my job, how am I going to pay my rent and utilities?

Solutions:

- Increase income by seeking a better job or applying for public benefits.
- Work with family members to control spending.

¹ Term used by Cities for Financial Empowerment, <http://www.cfecoalition.org/>

² Term used by The Financial Clinic, New York City, <http://www.thefinancialclinic.org>

Goals—Invest in a Major Asset:

- Buy a home.
- Buy a car.
- Save for children's education.
- Start a business.
- Save for retirement.

Solutions:

- Develop long-range plan to increase income and control spending.
- Save regularly.
- Establish credit.
- Qualify for a loan.

Whether it's a crisis or a goal that motivates a resident to seek financial help, resident services teams should understand enough about finances to guide residents to seek help in all of the following areas, as described and illustrated by the work of The Financial Clinic, a New York City-based nonprofit:

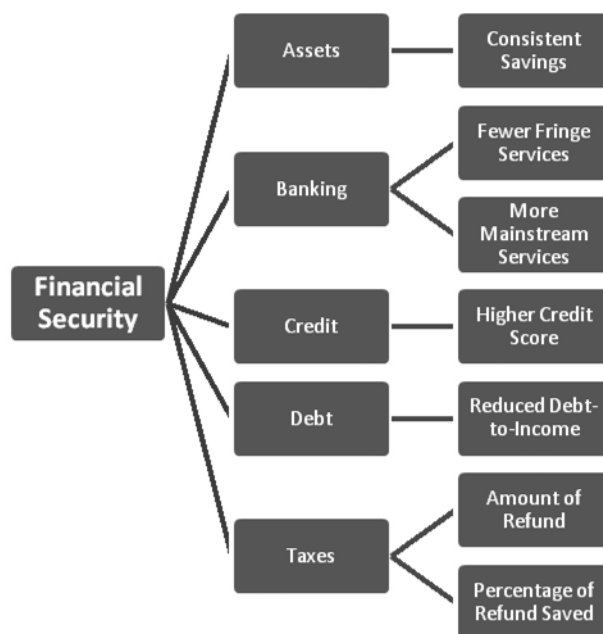
Building Assets: We build our customers' assets by creating and implementing plans for consistent savings. We increase their income by connecting them to employer-funded and publicly funded supports.

Accessing Mainstream Banking: We match customers to low-cost, mainstream banking services and help them lower their use of expensive fringe financial services.

Improving Credit: We boost customers' credit scores by addressing negative information on credit reports and building a reputable credit history.

Reducing Debt: We help customers reduce their debts through financial planning and advocacy with creditors.

Accessing Tax Credits To Reduce Tax Liability: We ensure that customers receive their earned income, child care and other tax credits and help them plan to save a portion of their refunds for long-term goals.



The Financial Clinic© All rights reserved.³

Financial development services are offered in three formats: financial education, planning and coaching, as described below.

Financial education--often referred to as financial literacy (on site)

Classes on topics such as budgeting, debt, credit, financial products and services and financing college education are often a good place to start the process at a housing site.

- Banks, credit unions, cooperative extension services and financial clinics are good places to look for partners with skilled staff to deliver financial education.
- If resident services staff will be trained as financial coaches for residents, consider also sending them to “train-the-trainer” courses to deliver the financial education classes. This will reinforce their position as “in-house experts” on finances.
- Free or low-cost financial education curricula are widely available. (see page 199 for a listing of recommended resources.)

Financial planning (on site)

Residents work one-on-one with financial coaches to develop short- and long-term financial goals and plans.

- Residents who attend financial education classes are prime candidates to move on to financial planning.

³ For more information, see <http://www.thefinancialclinic.org>

- Residents who repeatedly request financial assistance for rent and utilities are also prime candidates for financial education, planning and coaching. Property management may want to require one-on-one work with a coach to avoid eviction proceedings for nonpayment of rent.

Financial coaching (on site)

In simple terms, coaching is the collaborative process between a coach and client to implement the steps of the plan, review and track progress and revise goals and plans as needed over time. (A more extensive discussion of coaching is included in Financial and Life Skills Coaching in this section.)

- Affordable housing owners can train resident services staff to perform the functions of a coach or can recruit skilled financial advisors from banks, credit unions, cooperative extension services, the Certified Financial Planners Association and community volunteers.

Most resident services teams build their capacity to deliver these services through a combination of resident services staff training and collaboration with outside organizations (formal or informal partnerships.) Some resident services teams develop financial education and financial coaching skills in-house. Foundation Communities, for example, operates a program offering free tax preparation, financial coaching, links to banks and credit unions and financial education for its residents and low- and moderate-income people throughout the city of Austin, Texas. AHC, Inc. in Arlington, Va., partners with a cooperative extension service and credit union for financial education, financial counseling and bank accounts. Its resident services teams do not have the resources or the time to manage these services themselves. Instead, their role is to host classes, market the services, coach residents to stick with their goals and track progress and outcomes.

Whatever roles are designed for resident services staff, it is important that all staff are encouraged to take advantage of the financial education and counseling services offered. Based on the experiences of the Centers for Working Families supported by the Annie E. Casey Foundation, staff at all levels of the organization can benefit from these services as much as the residents and will be more confident speaking about money if they have addressed their own financial issues first.

Whenever possible, financial programs and services should be offered on site at times and locations that are convenient and accessible. Past experience suggests that people simply don't take advantage of programs offered elsewhere unless they are extremely motivated. If resources permit, offering food and child care can facilitate participation and turn financial education classes and peer support meetings into opportunities for the whole family.

Personnel providing financial education, planning and coaching should be well versed in the financial issues that face your constituency and deliver services in a culturally sensitive manner. Classes and materials should be available in the

languages spoken by your residents (or translation services provided.) Also, if considering partnerships with banks or credit unions, it is important that partners agree not to aggressively market their company's services in the course of their work with your residents.

COMPLEMENTARY FINANCIAL EMPOWERMENT SERVICES (ON OR OFF SITE)

Financial empowerment encompasses everything about money, not just learning and planning. In classes and one-on-one coaching sessions, residents will learn new strategies to increase their incomes, manage their money, reduce debt and build credit. A critical responsibility of the resident services team is to identify resources in the community where residents can access the information, products and services essential to implementing the plan.

Reviewing Credit Reports; Establishing or Repairing Credit

Credit may be the single most important factor in obtaining long-term assets, such as cars, homes, education, and capital to start a business. According to the Credit Builders Alliance, a national nonprofit, families with a good credit rating will save approximately \$250,000 in interest throughout their working lives.⁴

Affordable housing providers can provide an important service to their residents by helping them download and review their credit reports. Checking one's credit report at each of the three credit reporting agencies once a year is critically important to prevent identity theft, which can lead to fraudulent credit card usage and serious financial troubles for the resident. Free credit reports are available at <http://www.AnnualCreditReport.com> or 1 (877) 322-8228. Residents can order a free report once every 12 months from each of the three credit reporting companies: Equifax, Experian and TransUnion.

Resident service teams may recruit other nonprofit organizations such as co-operative extension services, consumer credit counseling services and other agencies that offer financial education and counseling to work with residents on accessing their credit reports and scores and working on their credit. Resident service teams can also decide to take on this role by educating themselves about credit and debt. The Credit Builder's Alliance is an excellent resource for information and tools to help nonprofits help residents build, repair and maintain good credit.

If you decide to take on this responsibility in-house, the Alliance recommends that you educate staff on the following:

- Understand how and why the U.S. credit industry works.
- Integrate credit building into asset-building pathways.
- Recognize credit as an asset and not an obstacle or intrusion to asset work.

⁴ See <http://www.creditbuildersalliance.org/toolkit>

- Recognize how important good credit is in our financial culture and, by contrast, how debilitating bad credit is.
- Recognize how poor credit profiles keep families in a cycle of poverty.
- Explain the important cost-savings and asset-building opportunities that good credit brings.
- Understand the role of good credit in helping families move from unbanked and underbanked to bankable.
- Convey information about how to get good credit and how to safeguard or improve credit if hard times hit.
- Encourage clients to invest in their credit future.
- Help clients make monthly deposits into savings and monthly payments to reportable lines of credit.
- Implement an asset-based approach to credit building that recognizes that, while bad credit will not disappear overnight, good credit – just like savings – can begin today.

Assistance in Accessing Financial Products and Services

Over the past decade, there has been increasing interest in helping unbanked and under-banked consumers access mainstream financial products and services, including checking and savings accounts, consumer loans and mortgages. An analyst at the Federal Deposit Insurance Corporation (FDIC) reported that in 2007:

- Current estimates are 28 million unbanked and 44.7 million under-banked people in the United States--19.4 percent of all households.
- The combined un-banked and under-banked populations are estimated at 40 million households and **\$1.1 trillion** in income.
- Low-income families must often resort to high-cost credit products, high-fee check cashers or payday loans, which can lead to a vicious cycle of debt.

According to a recent study by the Center for Financial Services Innovation (CFSI), there is no one financial strategy – whether based on using a traditional checking account, check cashing services or a prepaid card – that is right for all people.⁵ Each of these services can be used relatively cost effectively, if the individual has access to low-cost providers. Consumers should evaluate their own cash flow needs, behaviors and preferences in order to choose the combination of products and services that is the best fit for them in terms of both price and functionality. It may be that factors such as convenience, accessibility, liquidity, simplicity and certainty are as important as price.

⁵ See: *One Size Does Not Fit All: A Comparison of Monthly Financial Services Spending*, Rachel Schneider, <http://www.cfsinnovation.com>, June 2009

Resident services staff and their financial education/coaching partners can provide information to residents that will help them avoid the predatory high-cost services of check cashers and payday lenders, as well as information about choosing banks and credit unions that offer products and services tailored to meet their needs. Some bank/credit union programs and services to look out for in your community:

- **Starter checking accounts** requiring no minimum balance and charging no fees for writing few checks.
- **“Second chance checking”** programs for people who have been denied accounts because they they have had accounts closed in the past five years and are listed in ChexSystems, a national database of consumer checking history. These programs often link starter accounts with required financial education courses and account monitoring to help consumers get on the right track.
- **Reloadable pre-paid cards:** Introduced in the early 1990s, reloadable prepaid cards function like electronic bank accounts without checks; consumers load funds on the card and can spend only what they load, limiting the risk of overdraft while providing immediate liquidity. Transaction costs are low, and many providers are adding features, including bill payment with credit reporting, money transfer, savings wallets and small-dollar lines of credit. These pre-paid cards are growing in popularity, as banking has become even less accessible to many due to higher minimum balance requirements on checking accounts, ever-increasing overdraft and other fees and rapidly rising credit card rates. According to a Center for Financial Services Innovation survey, more than one-third of the 40 million underbanked individuals in the United States would rather use a prepaid card than a checking account for basic financial transactions if costs were equal. Underbanked consumers say they appreciate the convenience, transparency and privacy of prepaid cards.⁶
- **Alternative payday loans:** A traditional payday loan is a short-term loan or cash advance made on a borrower’s post-dated check. Payday loans carry hefty fees and often lead to chronic debt, as the loans are rolled over. Alternative payday loans retain the transactional qualities (fast cash, easy underwriting) while dropping the predatory aspects. Some banks and credit unions develop alternative payday loans in partnership with community-based organizations or employers.

⁶ For more information, see “A Tool for Getting by or Getting Ahead? Consumers’ Views on Prepaid Cards” and “The Industry Forecast for Prepaid Cards, 2009,” <http://www.cfsinnovation.com>

PUBLIC BENEFITS SCREENING AND REFERRAL⁷

Many resident services teams are familiar with the public benefits their residents can access, and some have been trained to use online screening tools to simplify the application process. Staying abreast of public benefits and how to access them is an important way to help residents increase their incomes and could make the difference between poverty and self-sufficiency.

Low-wage workers across America cannot make ends meet on their earnings alone. One study of 10 cities conducted in 2004 found that, “on average, full-time work at the federal minimum wage covers just a third of a family’s basic costs. Even at \$12 an hour, workers’ earnings still fall short, covering less than three-quarters of basic family expenses.” Many cities and nonprofit organizations have developed extensive outreach and enrollment campaigns to facilitate easy access to benefits by working poor families.

The most significant work supports include:

Tax Credits: The most prominent tax credit for low- and moderate-income families is the federal Earned Income Tax Credit (EITC). Depending on a worker’s family size and income, the EITC can refund some or all of the federal income tax that was taken out of the worker’s pay during the year and may provide an additional refund of up to approximately \$4,000.

In addition to the federal EITC, 18 states and two local governments offer their own versions of the EITC. Also, the Child Tax Credit can provide up to \$1,000 per child for qualifying families and the Dependent Care Tax Credit can provide up to \$720 to help with child care expenses for one child (or \$1,440 for two children). Finally, the Saver’s Credit helps low- and moderate-income families offset the cost of the first \$2,000 in contributions to IRAs, 401(k)s and certain other retirement plans.

Nutritional Benefits: The federal Food Stamp Program provides low-income families with monthly allowances (through electronic benefit transfer cards) that can be used to purchase food. In addition, low-income pregnant and postpartum women, infants and children found to be at nutritional risk may qualify for support through the Women, Infants, and Children (WIC) program. WIC provides monetary support for supplemental foods, health care referrals and nutrition education.

Free and Low-Cost Health Insurance: Funded through a federal-state partnership, the Medicaid program is the largest source of funding for medical and health-related services for low-income people in the nation, but many eligible families do not know they qualify. Although eligibility varies from state to

⁷ The information included in this section is drawn from a useful report describing public benefit screening tools, how they work and how to access them. The report also includes contact information for the various benefit screening tools on the market, and which cities’ and states’ benefits they cover. *Screening Tools to Help Families Access Public Benefits*, National League of Cities, Institute for Youth and Families, at: <http://www.nlc.org/ASSETS/E2DF31BA4AFF4ADEB19BA434142B0545/iyefscreeningtools.pdf>

state, all states must provide Medicaid coverage for children under age six and pregnant women whose family income is at or below 133 percent of the federal poverty line and children over age six with income below 100 percent of the federal poverty line. In addition, the State Children's Health Insurance Program (SCHIP)--which typically has a state-specific program name--provides free or low-cost health insurance to children in families with incomes that are higher than the Medicaid limit but still insufficient to cover health insurance costs. As with Medicaid, SCHIP eligibility also varies by state.

Child Care Subsidies: The federal Child Care and Development Fund provides money to states to support child-care subsidies. In addition, some states use Temporary Assistance for Need Families (TANF) funds to supplement these subsidies. Families generally apply for child-care assistance through a city, county or state department of social services or, in some cases, through a local child care resource and referral agency. (See the child care section in Volume II of this manual.)

Energy Assistance: Families who qualify for the federally funded Low-Income Home Energy Assistance Program (LIHEAP) can get help meeting their home heating and/or cooling needs. LIHEAP, which is operated through states, provides bill payment assistance, energy crisis assistance and weatherization and energy-related home repairs.

According to the National League of Cities report, the use of these public benefits is low for a variety of reasons. Some parents aren't aware they are eligible for benefits if they are working; others find the application procedures too difficult or inconvenient for working people. Research suggests that there are still many families that fail to take advantage of resources that could help them survive:

- Each year, 15 to 20 percent of those eligible for the federal Earned Income Tax Credit (EITC) do not take advantage of it.
- National estimates suggest that nearly four out of 10 eligible individuals are not participating in the Food Stamp Program.
- More than half of the nation's 7.8 million uninsured children are eligible for low-cost or free health coverage (through Medicaid or the State Children's Health Insurance Program) but have not been enrolled in one of these programs.

Workforce Development Services: Helping residents get jobs and improve their careers is one of the most important strategies for family asset building. For a complete discussion of employment services, see Volume II of this manual.

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ABOUT THE EARNED INCOME TAX CREDIT

The Earned Income Tax Credit (EITC) for very low-income working families and individuals was established in 1975 to help offset the payroll taxes paid by working families and to encourage parents to work. If they qualify, they pay less federal tax or pay no tax at all. In some cases, eligible taxpayers receive a refund beyond the amount of tax withheld.

Research supported by the Annie E. Casey Foundation has shown that the EITC is responsible for lifting more children out of poverty than all other government supports. The EITC, which can provide as much \$4,824 annually for a family of four, can help families save money, pay for work supports such as child care and transportation, increase personal assets by accessing higher education or job training and provide funds for homeownership.

Each year, hundreds of thousands of eligible families do not take advantage of the EITC funds, Child Care Tax Credits, and Additional Child Tax Credits to which they are entitled. And hundreds of thousands of others, together, waste billions of dollars on tax preparers when volunteers trained by the IRS could help them free of charge.

This EITC summary offers housing owners and services staff information about the EITC and resources to share with residents. Information is also included on how to partner with local EITC campaigns to bring tax preparation volunteers onsite to ensure that everyone in your properties and community can access the most significant tax credits available to working families. This information was current as of 2008 and should be updated annually.

FACTS ABOUT THE EITC

- The EITC, available to both individuals and families, has become one of the nation's largest and most important anti-poverty programs.
- In 2005, 22 million federal applicants received \$41.4 billion. In 2006, 22.4 million federal applicants received \$43.7 billion.
- Twenty-four states, plus the District of Columbia, Montgomery County, Md., and New York City, have enacted a state or local Earned Income Tax Credit in addition to the federal EITC.
- Most EITC benefits are collected by suburban and rural residents, not city residents.
- Workers can file for tax credit refunds for the three years previous to their filing year. When they file their 2008 taxes in 2009, for example, people could still file for the 2005, 2006 and 2007 tax seasons.
- Workers have the option of filing for the Advanced Earned Income Tax Credit (AEITC), which allows certain taxpayers to receive their

EITC in installments throughout the year, instead of a lump sum during the following tax-filing season.

WHO QUALIFIED FOR THE EITC IN 2008

	Married Filing Jointly	Single Head of Household
No Children	\$15,880	\$12,880
One Qualifying Child	\$36,995	\$33,995
Two or More Qualifying Children	\$41,646	\$38,646

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MAXIMUM EITC RETURN FOR 2008

No Children	\$438
One Qualifying Child	\$2,917
Two or More Qualifying Children	\$4,824

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For updated information on both tables, please visit <http://www.tax-coalition.org/>

IRS PROGRAMS AND TOOLS

Volunteer Income Tax Assistance Program (VITA): The VITA Program offers free tax help to low- to moderate-income (generally, \$40,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls and other convenient locations. Most locations also offer free electronic filing. To locate the nearest VITA site, call 1-800-829-1040.

Tax Counseling for the Elderly (TCE): sponsored by the IRS, Tax Counseling for the Elderly (TCE) provides free tax help to people age 60 and older. Trained volunteers from nonprofit organizations provide free tax counseling and basic income tax return preparation for senior citizens. Volunteers who provide tax counseling are often retired individuals associated with nonprofit organizations that receive grants from the IRS.

As part of the TCE program, AARP offers the Tax-Aide counseling program at more than 7,000 sites nationwide during the filing season. Trained and certified AARP Tax-Aide volunteer counselors help people in the low-to-middle income category with special attention to those ages 60 and older.

For more information on TCE, call 1-800-829-1040. To locate the nearest AARP Tax-Aide site, call 1-888-227-7669 or visit <http://www.aarp.org/money/taxaide/taxpreparation/a2004-01-22-findtheaarp.html>

Military Volunteer Income Tax Assistance Program (VITA): The Armed Forces Tax Council (AFTC) consists of the tax program coordinators for the Army, Air Force, Navy, Marine Corps and Coast Guard. The AFTC oversees the operation of military tax programs worldwide and serves as the main conduit for outreach by the IRS to military personnel and their families.

Marines, airmen, soldiers, sailors and guardsmen, and their families worldwide receive free tax preparation assistance and advice at offices within their installations. VITA personnel are trained and equipped to address specific military tax issues, such as combat zone tax benefits (find out more at <http://www.irs.gov/newsroom/article/0,,id=107467,00.html>) and the effect of the new EITC guidelines (find out more at <http://www.irs.gov/individuals/military/article/0,,id=118866,00.html>). The military tax programs generated over 287,644 electronic 2006 federal income tax returns.

Commanders support the program by detailing service members to prepare returns and by providing space and equipment for tax centers. The IRS supports these efforts by providing tax software and by training service members to prepare taxes at the military sites.

Checking Social Security Numbers: It is extremely important that each person use the correct Social Security Number (SSN). The most accurate information is usually located on the original Social Security card. Each year hundreds of thousands of returns are delayed in processing, or credit/ deductions are disallowed because names and Social Security Numbers do not match Social Security Administration records. To prevent processing delays in paper returns and rejected electronically filed returns, volunteers check the accuracy of each Social Security Number, as well as the spelling of the name associated with the number. If residents do not have a Social Security Number for themselves or dependents, they should complete Form SS-5, Social Security Number Application. This form should be submitted to the nearest Social Security Administration Office (find it at <https://secure.ssa.gov/apps6z/FOLO/fo001.jsp>).

If residents are not eligible to get a Social Security Number, they may need an Individual Taxpayer Identification Number (ITIN). For more information on the ITIN, go to <http://www.irs.gov/individuals/article/0,,id=96287,00.html>

THE ADVANCE EITC

The Advance Earned Income Tax Credit is a refundable credit for certain qualified workers. It is intended to help offset some of the increases in living expenses and Social Security taxes. This credit reduces the amount of tax owed, if any, and may result in a refund to the taxpayer.

The AEITC allows certain taxpayers to receive their EITC in installments throughout the year, instead of a lump sum during the following filing season. Advance payments of the EITC allow people who work and expect to meet the following criteria to receive part of the credit in each paycheck, up to \$1,750. AEITC can add to the employee's take-home pay year round.

Qualifying for the Advance EITC

Residents that qualify can choose to get part of the credit in their paychecks, if:

1. They are working.
2. They expect their adjusted gross income (AGI) and earned income will fall within the income limits for the year.
3. They expect to have at least one qualifying child, and they expect to qualify for the EITC.

To see if they qualify, residents need to complete the five questions on the back of Form W-5 Earned Income Credit Advance Payment Certificate, available as a PDF at <http://www.irs.gov/pub/irs-pdf/fw5.pdf> or through their employers.

If they qualify, they must complete the bottom part of the Form W-5 and give it to their employers. Based on the employee's income, the employer adds additional money to the employees' take-home pay in each paycheck. Residents whose only income is from self-employment do not qualify for advance EITC payments.

For more information and resources on the EITC and the AEITC, visit the IRS webpage: <http://www.irs.gov/individuals/article/0,,id=96515,00.html>

THE CHILD TAX CREDIT

This credit is for people who have a qualifying child as defined on this page. It is in addition to the credit for child and dependent care expenses (on Form 1040, line 47; Form 1040A, line 29; or Form 1040NR, line 44) and the earned income credit (on Form 1040, line 66a; or Form 1040A, line 40a).

The maximum amount that can be claimed for the credit is \$1,000 for each qualifying child.

Qualifying Child

A qualifying child for purposes of the child tax credit is a child who:

1. Is the taxpayer's son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister or a descendant of any of them (for example, a grandchild, niece or nephew).
2. Was under age 17 at the end of 2007.
3. Did not provide over half of his or her own support for 2007.

4. Lived with the taxpayer for more than half of 2007.
5. Was a U.S. citizen, a U.S. national or a U.S. resident alien.

For each qualifying child, the taxpayer must either check the box on Form 1040 or Form 1040A, line 6c, column (4); Form 1040NR, line 7c, column (4); or complete Form 8901 (if the child is not the taxpayer's dependent).

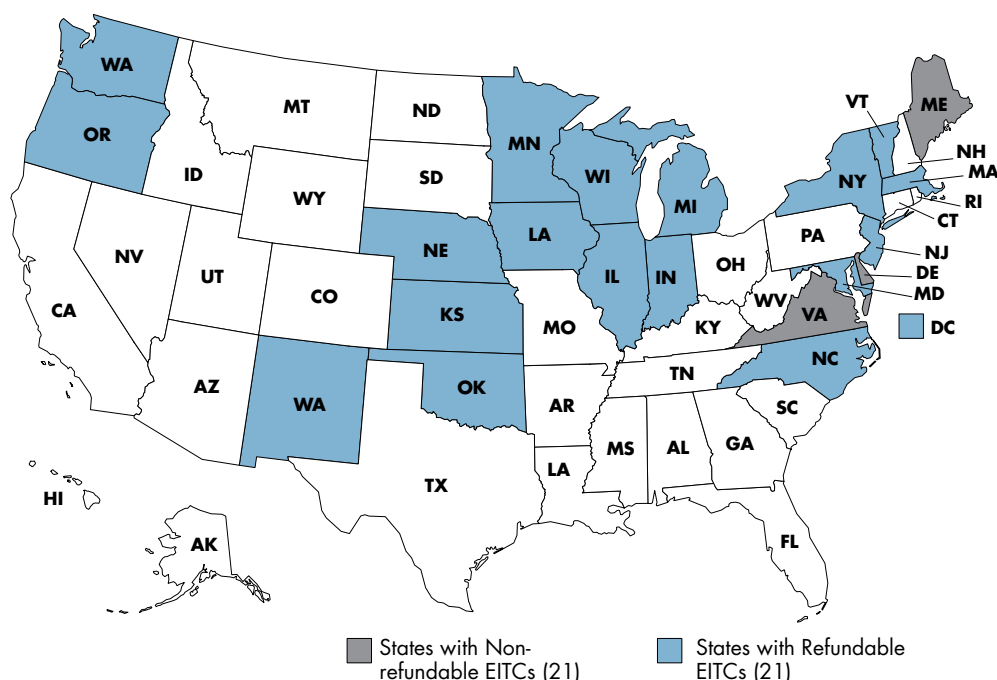
STATE EARNED INCOME TAX CREDITS

Twenty-four states (counting the District of Columbia) have enacted an Earned Income Tax Credit (EITC), a tax reduction and a wage supplement for low- and moderate-income working families. State EITCs are based on the federal EITC, which a large body of evidence has shown to serve a number of important public policy goals. States that enact EITCs can reduce child poverty, cut taxes and increase the incentive to work for families struggling to make ends meet.

Rising Number of States Offer EITCs

Since 2006, five states have enacted new EITCs — Washington in 2008, North Carolina, Louisiana and New Mexico in 2007, and Michigan in late 2006 — bringing the total number of states with an EITC to 24. Eight other states improved their credits: Illinois, Indiana, Iowa, Kansas, Nebraska, New Jersey, Oregon and the District of Columbia.

When these new and improved EITCs are fully implemented, nearly two out of five recipients of the federal EITC will live in a state with an EITC. Annual state EITC benefits will exceed \$2 billion.



The 24 states with EITCs include 23 of the 42 states with broad-based income taxes — well over half. In addition, two local governments — New York City and Montgomery County, Md. — offer local EITCs. States without income taxes are also starting to offer them. In 2008, Washington became the first of the nine states without a broad-based income tax to enact a state EITC, setting an important precedent. Other states without income taxes are considering the EITC as an option.

State EITCs have received broad support. EITCs have been enacted by states with Republican, Democratic and bipartisan leadership. Business groups, labor groups, faith-based groups and social service advocates support the credits.

How Does a State EITC Work?

State EITCs are simple to implement, administer and claim. They typically “piggyback” on the federal EITC, meaning that they are set at a fixed percentage — between 3.5 percent and 40 percent — of the federal credit. As a result, states can take advantage of the federal statutory structure and compliance apparatus, and filers need only multiply their federal EITC by the matching rate to determine their state credit. Most state EITCs therefore have the same benefit structure as the federal EITC.

TABLE 1: STATE EARNED INCOME TAX CREDITS BASED ON THE FEDERAL EITC

State	Percentage of Federal Credit (Tax Year 2008 Except as Noted)	Refundable?	Workers Without Qualifying Children Eligible?
Delaware	20%	No	Yes
District of Columbia	40%	Yes	Yes
Indiana	6% (to 9% in 2009)	Yes	Yes
Illinois	5%	Yes	Yes
Iowa	7%	Yes	Yes
Kansas	17%	Yes	Yes
Louisiana	3.5%	Yes	Yes
Maine	5%	No	Yes
Maryland ^a	25%	Yes	Yes
Massachusetts	15%	Yes	Yes
Michigan	10% (to 20% in 2009)	Yes	Yes
Minnesota ^b	Average 33%	Yes	Yes
Nebraska	10%	Yes	Yes
New Jersey	22.5% (to 25% in 2009)	Yes	Yes
New Mexico	8%	Yes	Yes
New York ^c	30%	Yes	Yes
North Carolina ^d	3.5%	Yes	Yes

State	Percentage of Federal Credit (Tax Year 2008 Except as Noted)	Refundable?	Workers Without Qualifying Children Eligible?
Oklahoma	5%	Yes	Yes
Oregon ^e	6%	Yes	Yes
Rhode Island	25%	Partially ^f	Yes
Vermont	32%	Yes	Yes
Virginia	20%	No	Yes
Washington	5% (to 10% in 2010) ^g	Yes	Yes
Wisconsin	4% — one child	Yes	No
	14% — two children		
	43% — three children		

Notes: From 1999 to 2001, Colorado offered a 10 percent refundable EITC financed from required rebates under the state's "TABOR" amendment. Those rebates, and hence the EITC, were suspended beginning in 2002 due to lack of funds and again in 2005 as a result of a voter-approved five-year suspension of TABOR. Under current law, the rebates will resume in 2011, but a recent income tax cut that also depends on the rebates is likely to exhaust the funds, leaving the EITC unfunded.

^a Maryland also offers a non-refundable EITC set at 50 percent of the federal credit. Taxpayers in effect may claim either the refundable credit or the non-refundable credit, but not both.

^b Minnesota's credit for families with children, unlike the other credits shown in this table, is not expressly structured as a percentage of the federal credit. Depending on income level, the credit for families with children may range from 25 percent to 45 percent of the federal credit; taxpayers without children may receive a 25 percent credit.

^c Should the federal government reduce New York's share of the TANF block grant, the New York credit would be reduced automatically to the 1999 level of 20 percent.

^d North Carolina's EITC is scheduled to expire in 2013.

^e Oregon's EITC is scheduled to expire at the end of 2013.

^f Rhode Island made a very small portion of its EITC refundable effective in TY 2003. In 2006, the refundable portion was increased from 10 percent to 15 percent of the nonrefundable credit (i.e., 3.75 percent of the federal EITC).

^g Washington's EITC is worth five percent of the federal EITC or \$25, whichever is greater. When the matching rate rises to ten percent in 2010, the minimum value will raise to \$50.

FOR MORE INFORMATION

AARP Tax-Aide provides free tax preparation help to people with low- to moderate-incomes from February 1 to April 15. In fact, Tax-Aide is the nation's **largest free tax assistance and preparation service** in the United States — giving special attention to people over age 60. <http://www.aarp.org/money/taxaide/>

Annie E. Casey Foundation works with National Community Tax Coalition, CBPP and others to fund promotion and support for the EITC. The Annie E Casey Foundation has a number of reports and resources, including:

- A fact sheet on the EITC credit (find it at http://www.aecf.org/upload/PDFFiles/FES/fes_eitc.pdf)
- Resources on Family Economic Security (find it at <http://www.aecf.org/Home/MajorInitiatives/FamilyEconomicSuccess/FESResources.aspx>)
- An outreach kit available in English and Spanish (<http://www.aecf.org/KnowledgeCenter/Publications.aspx?pubguid={BC6A9DE4-DE48-4A3C-BD96-F827A07308FD}>)

Brookings Institution offers policy context for the EITC both in local and national scales. In addition, Brookings offers several tools that allow users to access EITC data broken down by location and specific tax credit content between 1997 and 2005. <http://www.brookings.edu/metro/EITC/EITC-Home.aspx>

Center for Budget and Policies Priorities (CBPP) is one of the nation's premier policy organizations working at the federal and state levels on fiscal policy and public programs that affect low- and moderate-income families and individuals. The website offers information about the EITC in addition to flyers and VITA training to assist your outreach to the community. The Center also offers an EITC outreach kit (<http://www.cbpp.org/eic2008/>) and information for housing groups on how to promote the EITC (<http://www.cbpp.org/eic2009/docs/10wayshousinggroups.pdf>).

The IRS offers information on their VITA Volunteers program, Advance EITC, Child Tax Credit and the Education Tax Credit. VITA volunteers prepare basic tax returns for low-income taxpayers, including persons with disabilities, non-English speaking persons and elderly taxpayers. <http://www.irs-eitc.info/SPEC/>

National Community Tax Coalition is a national outreach program designed to help people find local tax aid resources. These include online resources, VITA sites, best practices and information on upcoming trainings. <http://www.tax-coalition.org>.

National League of Cities has an online EITC toolkit that gives a step-by-step timeline; instructions for starting your own EITC outreach program; and background information on EITC, benefits for cities, businesses and individuals, etc. <http://www.nlc.org/IYEF/EITC>

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DEVELOPING ASSET-BUILDING PLANS AND TRACKING FINANCIAL OUTCOMES

The best way to assess whether your resident services staff's efforts to promote financial empowerment are effective is to track what happens with residents' incomes, debt, savings and asset building over time. By investing in tracking, affordable housing providers can demonstrate whether and how residents in properties with comprehensive services fare better than those in properties where there are none. Also, properties can assess whether their investments in staff training, on-site programs and partnerships with various service providers are yielding results. Finally, outcomes data is invaluable in making your case for funding residents services and required by most foundations and public agencies.

Consider the trajectory of Joan Smith, a client of the Our Money Place Center for Working Families (CWF) in Baltimore, who came into the center initially looking for a job. CWF staff helped her find that first job, and she took off from there, taking advantage of a number of services offered by the CWF and its partners. CWF staff tracked her progress regularly from 2004 through 2006. Here's what happened with her finances while accessing the noted services:

- Became steady worker earning \$20,600 (workforce services)
- Received a \$3,000 EITC, \$1,400 child tax credit (using free tax preparation assistance) on her 2005 tax return
- Reduced debt from \$3,900 to \$0 (financial planning and coaching)
- Raised her credit score from 488 to 525 (financial planning and coaching)
- Saved \$800 (financial planning and coaching; assistance in joining local credit union to open savings account)

Bon Secours of Maryland Foundation Center for Working Families

NeighborWorks America and the affordable housing providers who piloted a similar comprehensive services model, agreed that their tracking systems should have the capacity to capture residents' progress in moving toward economic success in any goal areas the residents might choose to pursue. While it is unrealistic for resident services teams to build their capacity to deliver programs in all of these areas, it is realistic for them to track the outcomes of residents they coach and those who participate in programs with partners. The four pilot sites also agreed to track progress indicators (milestones or intermediate outcomes) as well as final outcomes for each goal. When they tracked the significant final outcomes only, their reports showed few results in the six-month reporting periods, because of the lengthy time necessary for families to make significant changes.

Additional tracking recommendations offered by pilot sites:

- When your site begins its comprehensive services program, determine which residents staff are expected to track and how often. For example, consider tracking residents who are actively involved with the resident services team, such as those who are:
 - Enrolled in an on-site program.
 - Engaged with a resident services team member to work toward a goal (formal or informal coaching relationship).
 - Referred to resident services by property management for lease violations.
- Consider tracking progress for all residents actively involved with resident services every six months:
 - Is participant still active in the program?
 - Record all progress indicators achieved during the period.
 - Record all outcomes and status changes during the period.
- Encourage residents to report small or large outcomes as they occur; staff should record this information within three days of the encounter. It is also important not to track too many outcomes as this may become overwhelming and actually discourage tracking.
- Ask property management to report the following information from the annual income certification for all residents who have engaged with resident services:
 - Annual income
 - Lease status; lease violations during the previous year
- If possible, negotiate with on- and off-site partners to share progress and outcomes data on your residents every six months. You should reciprocate and report data that you have been able to collect during the period. Include reporting protocols and resident release form requirements in your memoranda of understanding.

FAMILY ECONOMIC STABILITY MEASURES, GOALS, OUTCOMES AND PROGRESS INDICATORS

(Developed for the NeighborWorks America CWF Pilot, 2009)

Family Success Goal	Outcomes	Progress Indicators
Education Stability Measure: Achieve highest level of education to meet family goals.		
Improve children's success in school.	<ul style="list-style-type: none"> • Ready for kindergarten • Advance to next grade level • Earns C or better in all classes • High school graduation 	<ul style="list-style-type: none"> ○ Enroll and attend pre-school program regularly ○ Enroll and attend after-school program regularly ○ Attend school regularly ○ Enroll and attend after-school, tutoring program ○ Achieve satisfactory scores on state achievement tests
Improve adult literacy and education for employment.	<ul style="list-style-type: none"> • English proficiency • Read and compute at minimum 8th grade level • High school diploma or GED • Technical certification • Associate's degree • College degree • Advanced degree 	<ul style="list-style-type: none"> ○ Enroll and advance in adult literacy ○ Enroll and advance in ESL ○ Enroll and attend GED program ○ Enroll and attend technical school ○ Enroll and attend community college, college, university
Employment Stability Measure: Full-time employment with family self-sufficiency wage and employer health and retirement benefits.		
Get a job.	<ul style="list-style-type: none"> • Part-time job • Full-time job • Employer health insurance • Employer retirement plan 	<ul style="list-style-type: none"> ○ Develop resume ○ Meet with career counselor ○ Develop career plan ○ Job readiness training ○ Job search
Retain job.	<ul style="list-style-type: none"> • 30 days • 60 days • 90 days • One year 	<ul style="list-style-type: none"> ○ Same as above
Advance in career.	<ul style="list-style-type: none"> • Pay raise/promotion • Increase hours of work • Receive employer health benefits • Establish 401(k) savings with employer contribution 	<ul style="list-style-type: none"> ○ Same as above

Family Success Goal	Outcomes	Progress Indicators
Financial Stability Measure: Earned income and public benefits sufficient to cover debt and expenses, to save for emergencies and to build assets.		
Increase income with public benefits.	<ul style="list-style-type: none"> • Earned income tax credits • Child care tax credits • Food stamps • Unemployment insurance • TANF • Child care subsidy • Children's health insurance • Medicare/Medicaid • Supplemental Security Income (SSI) 	For each public benefit: <ul style="list-style-type: none"> ○ Screen ○ Apply ○ Follow up on application ○ Benefit received ○ Benefit denied
Increase other income.	<ul style="list-style-type: none"> • Alimony • Child support • Business income • Other 	For each other income source: <ul style="list-style-type: none"> ○ Identify means of support or income ○ Develop plan to get support or income ○ Advocate or carry out plan ○ Obtain support or income
Reduce expenses and debt.	<ul style="list-style-type: none"> • Achieve debt reduction goal of \$___ • Achieve expense reduction goal of \$___ 	<ul style="list-style-type: none"> ○ Collect income and expense data ○ Develop budget goals and plan ○ Track monthly income and expenses
Save for emergencies (3-6 months living expenses recommended).	<ul style="list-style-type: none"> • Open savings account • Achieve monthly savings goal of \$___/mo. • Achieve emergency savings goal 	<ul style="list-style-type: none"> ○ Collect income and expense data ○ Develop budget goals and plan ○ Track monthly income and expenses
Establish credit; achieve credit score of 620 or higher.¹	<ul style="list-style-type: none"> • Get credit score first time • Improve score by 30 points 	<ul style="list-style-type: none"> ○ Apply for credit reports (annually) ○ Review reports with financial counselor ○ Contact creditors; correct errors ○ Develop and implement plan to improve credit score

Family Success Goal	Outcomes	Progress Indicators
Invest in family assets.	<ul style="list-style-type: none"> • Education • Computer • Car purchase • Car repair • Home purchase • Small business 	<ul style="list-style-type: none"> ○ Research total cost of asset ○ Set financial goals and plan (amount from savings; amount from loan; amount from IDA match) ○ Track monthly progress
Housing Stability Measure: Family pays no more than 30 percent of income for housing, maintains lease in good standing and obtains renters' insurance.		
Stabilize housing situation.	<ul style="list-style-type: none"> • Rent paid up in full • Lease in good standing. • Renters' insurance – current 	<ul style="list-style-type: none"> ○ Develop plan to resolve lease violation ○ Repay back rent of \$___/mo. For __mos. ○ Repay back rent of \$___. ○ Apply for emergency assistance ○ Resolve lease violation
Purchase a home.	<ul style="list-style-type: none"> • Save \$___ for downpayment • Achieve credit score of 620 or higher • Mortgage approved 	<ul style="list-style-type: none"> ○ Enroll and complete home ownership training ○ Develop home ownership plan and goals ○ Save \$___/mo for __mos. for downpayment ○ Improve credit score ○ Apply for mortgage

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1 A credit score of 620 or higher qualifies borrowers for conventional consumer and mortgage loans at non-predatory interest rates and fees.

FINANCIAL AND LIFE SKILLS COACHING: HELPING RESIDENTS HELP THEMSELVES

Resident services coordinators who have been exposed to coaching believe that it is a critical skill set to strengthen their communication skills and impact in their work with residents. For rich and poor people alike, having financial knowledge and a financial plan does not necessarily lead to financial stability or success. Why?

People need to find the internal motivation to change their behavior and to take full responsibility for translating their visions and dreams into concrete actions.

Financial and life skills coaching has become a popular tool in the business and nonprofit worlds to help people learn to manage change and adapt quickly to a world where nothing is certain. Coaching offers a set of skills for resident services staff that helps staff support residents to “articulate their visions, identify their defining values, set goals they feel passionate about and create plans for their own development.”¹ Nowhere is the need for this kind of structured support more apparent than in low-income communities where the decks are stacked against success in so many ways.

In affordable housing where there is a commitment to family economic success goals, resident services staff can become concierges and coaches for residents, seeking out opportunities to engage them about family goals and helping them raise their visions about what is possible now that their families have stable affordable housing.

NeighborWorks America introduced coaching to resident services through its pilot Center for Working Families (CWF) initiative.² In its comprehensive, asset-building model, resident services staff fostered collaboration among service providers (workforce development, adult literacy and ESL, financial education and counseling, community college, after-school and mentoring programs for kids) and helped residents access services when they were ready for them.

Resident services staff participated in intensive five-day coaching training programs, which offer a mix of financial and basic life coaching skills. These exciting experiential trainings, provided by certified coach-trainers, give participants a chance to practice coaching with each other and provide some follow-up support to coaches when they start practicing with their residents.

Participating nonprofit resident services staff are integrating coaching into their work both informally (by using coaching skills in routine interactions with

¹ Definition of coaching comes from Leadership That Works.

² Find out more about the Center for Working Families initiative at <http://www.aecf.org/MajorInitiatives/FamilyEconomicSuccess/CentersforWorkingFamilies.aspx>

residents) and formally (by engaging in ongoing coaching relationships with residents who have committed to achieving goals). Among other benefits, the techniques help residents overcome limiting beliefs about money, such as “I’m poor,” “I’ll never have money,” “I don’t deserve money,” “I can’t save anything if I don’t make enough money,” “Investing is for rich people.”

Coaching training should focus on the following skill sets.

Basic Coaching Skills: Recommended for all coaches (Leadership that Works³)
Asking powerful questions: The coach asks open-ended questions to evoke clarity, insight and action.
Creating trust: The coach creates a safe space for the client to explore.
Choosing curiosity: The coach expresses curiosity and opens up possibilities for the client without doing the problem solving for the client.
Focusing: The coach pays attention to the client’s desires and what matters most to the client.
Identifying client’s agenda: The coach listens for what matters to the client, both in the big picture and in the moment.
Reflecting empathically: The coach listens and reflects back feelings, needs, values and vision, while matching the energy of the client.
Self-managing: The coach shares observations without offering judgment, opinions or advice.
Visioning: The coach helps the client explore the big picture or create a visual picture of a better future.
Setting goals: The coach helps the client set intentions for desired outcomes that are specific, measurable, attainable, relevant, time-bound and communicated.
Planning: The coach helps the client discover direction, goals and an action plan to ensure progress.
Moving into action: The coach helps the client choose actions that are aligned with his/her personal values.
Establishing personal accountability: The coach creates structures to verify the action plan is on track or to help the client to actively live his/her values, vision and goals.

³ Leadership that Works offers coaching training to business, nonprofit and government leaders. For more information, see <http://www.leadershipthatworks.com>

Financial Skills: Recommended for all coaches⁴
Clarify history and attitudes about money and how that impacts them today.
Clarify values about money.
Develop financial goals and action plan.
Understands when to refer resident to financial counselor or attorney for help.
Assists with budget development; able to teach use of tools to track income and expenses.
Financial Skills: Optional for coaches; recommended that all resident services staff have these capacities in order to help residents.
Download and review credit report; assist in clearing errors in report; understand strategies to improve credit score.
Advise on choosing and opening checking and savings accounts.

PROMISING PRACTICES FOR INTEGRATING FINANCIAL COACHING INTO RESIDENT SERVICES

The three years of the NeighborWorks America Center for Working Families (CWF) pilot program offer some insight into promising practices for integrating financial coaching into resident services. Thirteen resident services staff members from four sites and a few of their partners participated in three different training sessions, provided by TRIBE Coaching, the Central New Mexico Community College and New Mexico Project for Financial Literacy and Leadership That Works.

The resident services staff at all four sites were trained and assigned primary responsibility for building coaching relationships with residents. Three of the sites used banks, credit unions, cooperative extension services or nonprofit financial counseling agencies to deliver financial education and financial planning. The fourth site, Foundation Communities, operates its own full-service financial empowerment program that goes beyond its properties' residents to serve the City of Austin, Texas, and its suburbs.

These findings were developed as a result of the pilot program:

Providing Financial Coaching to Residents

1. Several findings are helpful for designing coaching training and developing coaching skill sets.

⁴ Developed by J.E. Raffel & Associates, a consulting firm specializing in comprehensive community and economic development programs to alleviate poverty. For more information, contact: Jeraffel@ameritech.net

- Coaching skills training helped resident services teams develop “intentional” engagement with residents to encourage them to work toward economic stability.
- Coaching training cannot be successfully integrated into resident services without the full support of the organization. Pre-planning with management will help define what level of coaching is expected from resident services staff, partners and others. Post-training support will ensure that those who received coaching training are supported in practicing their skills and receiving additional clarification and training in challenging areas. Once formal training is completed, the new coaches are encouraged to meet regularly to share their successes and challenges, reinforce the practice and jointly develop the agenda for future work with the coach/trainer.
- Coaching training should develop skills in both general and financial coaching. The level of financial coaching will depend on the role of financial service partner(s). At minimum, we recommend that all resident services staff coaches develop skills to:
 - Help residents clarify their financial histories and values about money and how those histories impact financial decisions today.
 - Help residents develop budgets and track spending.
 - Review credit reports and improve credit scores.

2. Implementing tracking procedures to measure resident outcomes is very valuable, but also time-consuming and much more challenging than resident services staff had expected.

- The comprehensive list of outcomes should include short-term progress indicators to document the many small steps required over time to understand progress toward a significant outcome.
- Despite the attempts to tailor the measures for low-income people, the bar is set much higher than is attainable quickly for most residents. It could take several years for residents to attain even these basic financial security goals:
 - A family self-sufficiency wage
 - Savings equal to three to six months of living expenses for emergencies
 - Health insurance coverage for all family members

3. At sites where a partner agency provides financial education and planning with residents, it is important to distinguish between the role of resident services staff as “coach” v. financial counselor. For example, consider the following role distinctions:

- Coach establishes the conversation about finances; it is core to the coaching relationship.
- Coach will ask client to do homework--bringing in information to document monthly expenses.

- Coach and client review credit report.
- Coach suggests client meet with financial counselor as “expert” when financial issues require more technical skills and information—carefully consider how to “hand off” client to financial counselor (e.g., trust, confidentiality, other concerns).
- Financial counselor offers financial education classes to provide basic understanding of financial issues – can be a tool to recruit residents for a variety of financial empowerment activities.

Resident Recruitment for Economic Empowerment Activities

1. Resident services teams in the Center for Working Families pilots have found that they have had some success recruiting residents for economic empowerment work as follows:

- Residents already committed to a goal: those who are looking for a job or have asked about community college or training programs
- Residents they know and have a relationship with, mostly through kids
- Residents who seem to have potential to achieve more in their lives, such as parents who are especially engaged in helping their kids achieve
- Families who are working on their career, finances, ESL, etc.

2. Recruitment strategies that have worked for resident services teams:

- Reach out to parents of kids in after-school program.
- Host a class or seminar on site – invite participants to sign up for a coaching appointment to learn more, e.g., financial planning, credit or debt seminar.
- Host a career development event; invite workforce providers and community college representatives to present their opportunities to residents (offer food and child care to make it easy and fun for people who come).
- Offer to host regular community college orientations for the whole community.
- Arrange for free tax prep on site—have your financial coach pull credit reports or do a “quick financial assessment” while they’re waiting. A sample assessment on financial health is included in the Financial Management Education and Asset Building section.
- Resident services staff should be on hand at all financial education events to talk to residents, see who appears to be interested and schedule follow-up appointments to see if there’s interest in working together towards a goal.

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ASSESSING RESIDENTS' FINANCIAL LITERACY

INSTRUCTIONS FOR RESIDENT SERVICES STAFF

Merely teaching financial literacy skills to your residents will not ensure that they will put their new skills to use by making positive changes in their financial behavior. Accordingly, you can use the two tests provided here to gauge residents' level of financial literacy and determine how they have actually changed their spending and saving behavior as a result of their financial literacy classes.

ASSESSING FINANCIAL LITERACY TEST

This series of 10 multiple choice and true/false questions should be given to residents at the end of the financial literacy training. These questions are derived directly from teaching material in this section and cover all of the relevant topics. After completing the course, residents should be able to answer most if not all of the questions.

The correct answers are:

1. d
2. b
3. b
4. d
5. c
6. d
7. b
8. a
9. c
10. a

ASSESSING FINANCIAL BEHAVIORS TEST

This series of 15 questions about financial behavior can be used to measure the impact your financial literacy program has had on residents. Questions 1 through 8 on this test are representative of good financial behavior and therefore higher scores are desired. Meanwhile, questions 9 through 14 describe poor financial management, making lower scores more desirable.

There are no right or wrong questions on this test. However, the goal of this assessment, and financial literacy training in general, is to see improvements in the personal finances of your clients. And in order to gauge such behavioral changes, it is best to administer the questionnaire to residents at the beginning of the class and then again six months to a year after they finish the class.

Comparing the two tests will show what, if any, changes they have made in their financial behavior. It is important that you assure residents that the information will be kept confidential to allay any fears they may have about answering honestly.

ASSESSING FINANCIAL LITERACY

Below are 10 questions about personal financial management. Please circle the correct answer to each question.

1. Why is depositing your paycheck into a checking account better than taking it to a check cashing store?
 - a. Money in the bank cannot be lost or stolen.
 - b. Checking accounts make it easier to track finances.
 - c. Using checks is cheaper than using money orders.
 - d. All of the above
2. Withdrawing money from an ATM is always free.
 - a. True
 - b. False
3. What is the best way to make sure that you have money to pay your bills?
 - a. Apply for several credit cards and use them to pay the bills.
 - b. Create a spending plan based on your income and required expenses and follow it.
 - c. Wait until the next paycheck, even if that means sending the payment in late.
 - d. Take out a short-term loan from a local pawnshop.
4. Which of the following is NOT a step in creating a household budget?
 - a. Identifying income
 - b. Listing expenses
 - c. Setting priorities and making changes
 - d. Finding what to spend leftover money on
5. What is the best way to have enough money to retire comfortably?
 - a. Buying lottery tickets and hoping to win
 - b. Relying on children to support you
 - c. Saving as much as you can as early as you can
 - d. Counting on Social Security benefits
6. Which of these sources of money should you put into a savings account?
 - a. Tax return
 - b. Christmas/birthday gift
 - c. Work bonus
 - d. All of the above
7. Which of these types of accounts has the highest interest rates, allowing your money to grow the fastest?
 - a. Savings account
 - b. Mutual fund
 - c. Certificate of deposit
 - d. They are all the same.

8. Which of the following can lower your credit score, making it hard to get loans and credit?
 - a. Late payment of bills
 - b. Monthly income level
 - c. Unemployment
 - d. Your age
9. What is the cheapest way to buy something?
 - a. Paying by credit card
 - b. Renting-to-own
 - c. Saving and paying up front
 - d. They all cost the same
10. Identity theft can happen to anyone.
 - a. True
 - b. False

ASSESSING FINANCIAL BEHAVIORS

Listed below are 15 statements about financial behavior. For each statement, decide whether or not it describes you and rate it accordingly.

1 - Never

2 - Rarely

3 - Sometimes

4 - Usually

5 - Always

- | | |
|--|-----------|
| 1. I keep track of my expenses on a regular basis. | 1 2 3 4 5 |
| 2. I put money aside for future purchases or emergencies. | 1 2 3 4 5 |
| 3. I prepare a budget every month. | 1 2 3 4 5 |
| 4. I make goals for spending my money, and I discuss them with my family. | 1 2 3 4 5 |
| 5. I comparison-shop or buy things on sale. | 1 2 3 4 5 |
| 6. I earn more money than I spend. (I am not in debt.) | 1 2 3 4 5 |
| 7. I feel secure in my current financial situation. | 1 2 3 4 5 |
| 8. I feel confident about my financial future. | 1 2 3 4 5 |
| 9. I pay only the minimum amount due on my monthly bills. | 1 2 3 4 5 |
| 10. I pay my bills late. | 1 2 3 4 5 |
| 11. I receive past due notices or calls from collection agencies. | 1 2 3 4 5 |
| 12. I charge basic expenses on my credit card or take out loans for them. | 1 2 3 4 5 |
| 13. I pay more than one-third of my monthly income on debt, like credit card payments. | 1 2 3 4 5 |
| 14. I worry that I will be turned down for credit because of my credit history. | 1 2 3 4 5 |
| 15. I don't pay off one bill sometimes so that I can pay another bill. | 1 2 3 4 5 |

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BEST PRACTICE: LINKING TO A LOCAL TAX AID CAMPAIGN

AHC, Inc. is a private, nonprofit developer of affordable housing in the Washington – Baltimore region. For more than 30 years, it has been helping individuals find affordable rental housing, purchase affordable homes, renovate or repair homes and support their renters through resident services such as after-school programs, tutoring, adult workshops, senior workshops, ESL classes and many more. In recent years, it has added free tax aid to the list of services it offers residents.

Each year, nationwide, low-income people spend billions of dollars for tax preparers when there are resources throughout their communities that can help them to access free tax assistance. In addition to saving money on tax preparation, these free preparers make sure that eligible low-income individuals and families claim tax credits such as the Earned Income Tax Credit (EITC), which can provide as much \$4,824 annually for a family of four, the Additional Child Tax Credit, and the Child Care Tax Credit.

AHC's tax aid began with a couple in the local community that volunteered their own hours and skills to AHC's residents. They set up their operation on-site and offered free tax assistance. However, over the years, the residents' needs grew, the IRS guidelines became more complicated and rigid and AHC began looking for different resources that could offer the assistance needed.

CONNECTING WITH COMMUNITY TAX AID

Since 2004, AHC has been working with Community Tax Aid, a Washington, DC, tax preparation organization that provides year-round one-on-one assistance to low-income individuals and families in the DC area at no cost to taxpayers. They offer services to taxpayers looking for assistance in resolving outstanding issues, preparing amended returns, and preparing returns for prior years.

Community Tax Aid assists low-income individuals and families to claim tax credits for up to three years previous to their current tax-filing year. For example, in 2009, workers can file tax credit refunds for the 2005, 2006 and 2007 tax seasons.

Each year, Community Tax Aid serves over 2,800 low-income taxpayers at free tax preparation sites in Washington, DC; Prince George's and Montgomery Counties in Maryland; and in the City of Alexandria and Arlington County in Virginia.

COMMUNITY TAX AID'S PARTNERSHIP

In Arlington, Va., Community Tax Aid had created a partnership with nonprofit organizations working close by. The Department of Human Services pro-

vided the tax site locations; Community Tax Aid provided the volunteers, computers and tax aid services; and Virginia Tech offered other financial literacy programs and advising sessions for residents as they were waiting in line to get their taxes done. The tax site opened for two nights a week in late January/early February and ran through April 15.

AHC'S OUTREACH

Because AHC had already offered tax preparation help over the years, residents were familiar with free tax aid. AHC prints monthly calendars, fliers and newsletters for its residents and uses those materials to promote the free tax clinics from February through April. In addition to the printed materials and discussions with residents about the free tax services, it offers shuttle services to residents living the furthest from the free tax preparation. AHC encourages residents to take advantage of the free tax service and the shuttle service.

Accessing a network like the one set up by Community Tax Aid made it very easy for a housing organization like AHC to publicize the network's services to its residents. AHC has helped a growing number of residents to file taxes, reduce their costs by accessing free preparers and receive money through tax credits for both current and previous years.

FOR MORE INFORMATION

There are many organizations like Community Tax Aid nationwide. Nonprofit managers should review the resources in the EITC section of this manual to learn what community efforts are close to your organization. For more information about Community Tax Aid or AHC, visit their websites, <http://www.communitytaxaid.org> and <http://www.ahcinc.org>

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BUILDING FINANCIAL ASSETS THROUGH INDIVIDUAL DEVELOPMENT ACCOUNTS

Savings are a critical component of family asset-building and moving to financial self-sufficiency. Individual Development Accounts (IDAs) provide strong financial incentives for people to save.

An IDA is a special savings account for people with low incomes. When a person saves in an IDA, the money is matched with donations. These accounts allow low-income families to save, build assets and enter the financial mainstream.

The match incentive--similar to an employer match for 401(k) contributions--is provided through a variety of government and private sector sources. Organizations that operate IDA programs often couple the savings match incentive with financial literacy education, training to purchase an asset, such as a house, and case management.

WHY IS THE MONEY MATCHED?

Money is matched to encourage and help people to save enough to buy an asset, such as a house or business. While a paycheck helps to buy food and clothing and pay the bills each month, an asset provides financial security for the future. In the event of job loss or a pay cut, having an asset makes it easier to pay bills and meet household needs.

WHERE DOES THE MONEY COME FROM?

Match dollars for IDAs come from different sources, such as government agencies, private companies, churches or local charities. Any individual, organization or business can contribute match dollars to IDAs. In most cases, donors receive a tax deduction for their contributions to IDAs. In Oregon, investors receive state tax credits.

HOW DO IDAS WORK?¹

IDAs are usually offered through programs that involve partnerships between local nonprofit organizations and financial institutions. These sponsors recruit participants for the IDA program, provide financial education classes and often provide one-on-one case management.

Each participant opens an account with the partnering bank or credit union. The bank or credit union handles all transactions to and from the IDA, just as

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they do with other types of savings accounts. Each month, IDA participants receive a report telling them how much money (individual savings + match + interest) has accumulated in their IDAs.

IDA programs can be as short as one year or as long as five. Participants are allowed to withdraw money as soon as they have reached their savings goals, but they must get approval from the IDA program sponsor.

Sometimes community-wide organizations, like the United Way, raise public or private funds and manage IDA programs that can be accessed by other community-based organizations. There are more than 500 IDA programs in the United States. Visit <http://www.cfed.org/ida/directory/> to find the IDA program directory that lists programs by state.

ASSETS FOR INDEPENDENCE PROGRAM

Assets for Independence (AFI) is a federal program that provides grants to enable community-based nonprofits and state, local and tribal government agencies to implement and demonstrate an asset-based approach for offering low-income families help out of poverty.

The Office of Community Services (OCS) within the U.S. Department of Health and Human Services administers the AFI Program. OCS offers five-year AFI project grants to several categories of organization and agencies:

- Nonprofit organizations, including faith-based and community organizations
- State, local or tribal government agencies applying jointly with a nonprofit
- Community development financial institutions that partner with a community-based antipoverty group
- Low-income credit unions that partner with a community-based antipoverty group
- Consortia of organizations and agencies that target multiple service areas

AFI Project Activities

AFI projects assist client families in a number of ways. First and foremost, they help participants save earned income in special matched savings accounts (IDAs). Every dollar in savings deposited into an IDA by a participant is matched from \$1 to \$8 by the AFI project.

The IDA mechanism promotes saving and enables participants to acquire a lasting asset after saving for a few years. Clients use their IDA savings, including the match funds to acquire any of the following assets:

- A first home
- Capitalization of a small business
- Post-secondary education or training

Services Required

To help clients with their IDA savings, all AFI projects are required to provide training and supportive services related to family finances and financial management. Services include:

- Financial education on issues such as owning and managing a bank account or credit card
- Credit counseling and credit repair
- Guidance in accessing refundable tax credits including the federal and state Earned Income Tax Credit (EITC), child tax credit and others
- Specialized training about owning a home, starting a business or attending post-secondary school

Clients Served

Generally, AFI projects serve individuals and families with limited income and assets. Eligible participants include:

- Those who are eligible for Temporary Assistance for Needy Families (TANF)
- Those who are eligible for the federal Earned Income Tax Credit (EITC)
- Those whose income is less than two times the federal poverty line (approximately \$40,000 for a family of four in 2007)
- Those with no more than \$10,000 in net asset wealth when they enroll in the AFI project (not including one automobile and a home)

Applying for an AFI Grant

Applicants can apply for up to \$1,000,000 for five-year awards. The average AFI project grant is approximately \$350,000 for the five-year grant period. Applicants must secure non-federal funds in an amount equal to or greater than their AFI project grant.

Visit the AFI website at <http://www.acf.hhs.gov/programs/ocs/afi/applying.html> to get information on application due dates, application forms and lists of current grantees.

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OREGON STATE TAX CREDIT FOR IDA CONTRIBUTIONS

Oregon offers a tax credit for organizations or individuals who donate to the Neighborhood Partnership Fund. The Neighborhood Partnership Fund was selected by the state of Oregon to serve as the official designated entity to accept contributions for Oregon's IDA initiative.

- Contributor is eligible for 75 percent state tax credit.
- For each dollar donated, the contributor receives \$0.75 tax credit, a \$1,000 charitable contribution that cuts the donor's state tax bill by \$750.
- This is true for donations up to \$100,000.

Visit <http://www.ida.tnpf.org/> for more information.

FOR MORE INFORMATION

Corporation for Enterprise Development: Information in both English and Spanish, <http://www.cfed.org>

Assets for Independence: US Department of Health and Human Resources, <http://www.acf.hhs.gov/programs/ocs/afi/>

IDA PROGRAM RESEARCH AND OUTCOMES

The Corporation for Enterprise Development (CFED) published a five-year IDA study (1997-2001) that looked at 14 IDA programs with a total of 2,364 participants. These findings came from the study:

- Poor individuals do save and accumulate assets.
- Assuming 2:1 match ratio, participants in the programs deposited an average of \$19.07 per month, made a deposit in six of every 12 months, and accumulated approximately \$700 per year in their IDAs.
- Average monthly net deposits were approximately 1.6 percent of monthly income.
- The average length of program participation was about 24.5 months.
- Approximately 32 percent of the participants made matched withdrawals during their enrollment in the program.
- Of those matched withdrawals, 28 percent were used for home purchases, 23 percent for micro-enterprise purposes, 21 percent for post-secondary education and 18 percent for home repair.

The Brookings Institution published a paper in July 2006 called *What Do Individual Development Accounts Do? Evidence from a Controlled Experiment*. Based on the American Dream Demonstration, it looked at 2,206 participants from 1998 to 2003. Some key findings were:

- IDA matching payments are independent of tax rates, and thus do not decline as income falls.
- Most frequent use of IDAs is to encourage renters to become homeowners.
- Including their own contributions and matching funds, members of the study could accumulate \$6,750 for home purchase or \$4,500 for other qualified uses.
- Outcomes varied by race:
 - For black renters at baseline, the IDA raised home ownership rates by almost ten percentage points over four years, but reduced financial assets and business ownership.
 - White renters experienced no home ownership effects, but business equity rose.

LEARN ABOUT IDAS

Trainings for people interested in designing, improving or expanding IDA programs are periodically available as part of NeighborWorks America® Training Institutes. For upcoming trainings, visit <http://nw.org/network/training/courses/default.asp?course=ucrsdetailAll1.asp?course=ED175>. The IDA Course is called Designing and Implementing Individual Development Account Initiatives (ED175) and it is part of the Community Economic Development Track.

This two-day, highly participatory training covers a wide range of topics, including:

- Implementing strategies that increase account holder success during the savings period and after leaving the program.
- Finding adequate funding for both program operations and account match; the training will also cover some of the ins and outs of federal IDA funding.
- Negotiating with financial institutions to set up and manage the accounts.
- Linking IDAs with other asset-building strategies that create long-term and sustainable opportunities for IDA program participants.

The annual conferences of the Corporation for Enterprise Development also provide training on IDAs. For more information, go to <http://www.cfed.org>.

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BEST PRACTICE: HELPING YOUR RESIDENTS TO BUILD ASSETS

Most low-income families dream of owning their own homes, being able to attend college or being able to start their own businesses but are daunted by the idea of saving all that money. The dream can often seem too big. Low-income families are not making much money to begin with; they are faced with the challenges of child care and healthcare, and they often lack a steady income.

In 1999, Assets for Independence (AFI) was created out of the American Dream Demonstration. AFI is a federal program that provides grants (as much as 1 million dollars per grant) to enable community-based nonprofits, and state, local and tribal government agencies to offer an asset-based approach for helping low-income families out of poverty. AFI offers the funds for groups to build and offer Individual Development Accounts (IDAs) to their residents.

An IDA is a special savings account for people with low incomes. When a person saves in an IDA, the money is matched with donations. These accounts allow low-income families to save, build assets and enter the financial mainstream.

Foundation Communities, an affordable housing provider in Texas, was among the first housing groups nationwide to develop an IDA program. It has 13 properties consisting of 2,163 units in both Austin and Dallas. It created its IDA program in 1997 as a part of the American Dream Demonstration. However, since the creation of AFI, it has been receiving grants for its IDA work. Newer members of Foundation Communities' staff received training on IDAs at NeighborWorks' Trainings.

THE PROGRAM

Foundation Communities recruits residents through word of mouth. In the beginning, staff spent a great deal of time walking door to door, talking about the program during other program meetings and trying to spark interest in their residents. Though it got off to a slow start, residents soon began signing up. In 2008, with two staff members, the program had 140 participants.

Foundation Communities' three-year IDA program offers a 2:1 match system. It partners with Compass Bank, the financial institution where residents open their IDA savings accounts, jointly owned by Foundation Communities and individual participants.

Residents enter into a contract with Foundation Communities in which they agree to a minimum of six months participation. They are required to:

- Attend financial education classes (about 10 hours plus 2 ½ hours of counseling) within the first six months.

- Meet with the program director one on one to talk about their plans—what assets they are hoping to save for and their plans for doing it. As required by the AFI grant, this must be for a home, post-secondary education or a privately owned business.
- Attend secondary asset-specific training: a homebuyer's course, post-secondary education training onsite or training in how to start a business. Often these courses are free of cost; however, Foundation Communities does pay up to \$100 per resident for any outside training.
- Make monthly deposits and contribute a minimum of \$300/year each of the three years. Residents have a limit of a maximum annual contribution of \$600/year. For each \$600 contribution from the resident, Foundation Communities matches it with \$1,200. Participating residents can save up to \$1,800/year and at the end of the three years they can save up to **\$5,400!**

GETTING THE GRANT

The application process is much like applying for any other federal grant--it's lengthy, time-consuming and requires many details. The AFI grant requires applicants to raise a dollar-for-dollar match of private funds to match the dollar grant amount they are requesting. Foundation Communities receives \$500,000 in AFI funds. This means that they must also raise \$500,000 privately in order to be awarded the AFI grant.

Foundation Communities, like so many nonprofits, has had some difficulty figuring out how to get the large amounts of private funding necessary in order to get a significant grant. IDAs are not as popular with investors as they once were. They have had some success by approaching their potential investors with a package of asset building programs. Foundation Communities also offers financial education, homebuyer's education, children savings accounts classes, financial coaching, college aid assistance and a free tax aid program. Investors see the high return of a comprehensive asset and financial building program and often give more, and give more generously.

Groups can apply for and be awarded one AFI grant per year. Grants are awarded in five-year cycles and it is possible to have more than one concurrently. Foundation Communities currently is receiving two AFI grants simultaneously. Since it has been using AFI grants for such a long time, it now has a template that staff hardly has to change from application to application. The first application process is always the most difficult, but the returns are huge.

SUCCESSSES

When recruiting residents for the program, Foundation Communities expects only about half to successfully complete the program and go on to purchase their assets. Some residents leave the program due to the fact that they leave the property and others due to family or financial emergency. Many residents

complete the three years, but then decide that they are not yet ready to purchase a home or go back to school. Either way, they've still successfully saved a lot of money for a future asset investment.

In the 11 years that Foundation Communities has been running its IDA program:

- 87 families successfully saved for and bought homes.
- 70 families saved for and attended post-secondary education.
- 19 families saved for and opened small businesses.

Participation has also increased as residents witnessed their neighbors successfully saving.

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BEST PRACTICE: DOLLARS AND SENSE: YOUTH \$AVE IN PORTLAND

In Portland, Ore., one group of young people is learning new skills that transform them into savvy consumers, disciplined planners and consistent savers. They are learning to budget and save, to open and use bank accounts and to invest in long-term assets--some for the first time.

Who are these remarkable young people? These 9- to 18-year-olds are participants in the Youth\$ave program operated by Portland's REACH Community Development Corporation.

REACH COMMUNITY DEVELOPMENT CORPORATION

REACH CDC is a 25-year-old community-based nonprofit. Its mission is "to provide quality affordable housing and opportunities for individuals, families, and communities to thrive."

REACH owns and manages more than 1,100 units of rental housing in Inner Southeast and other parts of Portland. These single and multi-family homes range in size from studios to five-bedroom units and are affordable to households earning below-average incomes. REACH has developed resident services programs for adults and youth that help REACH families improve their circumstances and build stable futures.

LAUNCHING YOUTH\$AVE

In the late 1990's, Portland's public schools experienced budget cuts that resulted in increased student fees for certain athletic, artistic and academic activities. Many REACH residents, especially those whose incomes fell around 30 percent of the area's median, could not afford the summer camps, band trips, music lessons and art classes affordable to many other students across the city. REACH stepped in to help.

In 1998, REACH launched Youth\$ave to serve their 10- to 18-year-old residents. The program's goals are to:

- Remove the financial barriers that made participation in extracurricular activities at school difficult.
- Encourage community service.
- Teach youth to set goals and to take personal responsibility for and manage their money.

The program has grown from 11 participants the first year to 26 in 2007. In addition, the program has expanded to include 9-year-olds. The group has remained small, in part, due to the program's small staff, which is comprised of a full-time supervising program manager and a part-time program coordinator.

Throughout the program year—roughly the same as a school year--these young people become educated consumers, learning to plan and save to make worthwhile purchases.

SUCCESS OVER THE YEARS

Youth\$ave was created to give youth from low- and moderate-income families access to extracurricular activities their families could not otherwise easily afford. But the program yielded benefits beyond those originally envisioned and, in many cases, enriched entire families and improved their long-term life prospects.

Youth\$ave reached its original goal by helping dozens of youth pay for a variety of academic, artistic, athletic and entrepreneurial purchases. Grateful parents have acknowledged the program's critical role in helping their children pay for summer camp, lifeguarding lessons, babysitting classes, laptop computers and other many other purchases. The program's combination of learning and saving has armed the young people with new financial habits. Their new habits have earned them access to enriching activities or otherwise useful items.

THE PROGRAM

At the start of each program year, Youth\$ave staff meet with the program applicants and their parents, one family at a time, for orientation. Each participant identifies a savings target—the item or activity they will purchase once they have saved enough money. Together, they create an action plan that helps each young person understand the value of setting goals and planning a course of action needed to realize those goals. This new way of approaching their spending has carried over into other areas of life.

The youngsters begin to save money—many using commercial banks for the first time. Along with their own savings, they receive matching funds that are tied to the amounts they save and to the number of hours they volunteer for community service. Once the combined savings and matching funds equal the participant's savings goal, the youth makes the purchase and may begin again to save for yet another goal.

One Youth\$ave parent reported that, “[My son’s] new goal is to go to NYU for his dance career. It’s nice he has a goal. I certainly didn’t. Goal setting is part of the program. You think it just happens, but a lot of seeds are being planted: ‘the future, the future, the future.’ I never had any of that growing up.”

Learning To Save

Saving is the central element of the Youth\$ave program. Young people are taught the importance of delaying some impulse buying and saving instead for more worthwhile—and usually more expensive—items or activities. Youth\$ave maintains a partnership with Washington Mutual Bank, where the youth are required to open accounts. For many, this is the first bank account in their own names, and often the first account they have actively used themselves.

Youth\$ave staff encourage young people to open their own accounts, make their own deposits and read and understand their account statements. Some of the young people found banking so helpful that they opened additional accounts and used them to save for other goals. They began to see goal setting, planning and saving as part of a new lifestyle.

Learning To Spend

Another benefit of the Youth\$ave program is its emphasis on financial education. Young people learn the ins and outs of debt and credit and the importance of a good credit history.

Consumer education is a tool that helps the youth resist unbridled consumerism. As one participant said, “There’s one class each year on advertising and who it targets, and that was actually really empowering to know how television targets the youth.”

Parents have reported changes in the way their children have come to view advertising, now that they see the false promises and unrealistic expectations created by many advertising campaigns. This new understanding seems to reinforce the youngsters’ decisions to set their own purchase goals and to forego the immediate gratification advertisers encourage. These young people have become smarter when it comes to spending their own money too. They look for good deals, weigh spending options and often forego the kind of impulse spending typical for their age. As one participant put it, “Before, if I had a dollar, I’d spend it on candy or a stuffed animal...but [I] do that much less now.”

Program participants learn to value saving and to make good decisions about when to buy and when to save. As a result, a number of the youth have begun saving for higher education and other worthwhile long-term goals.

Volunteering Time

Youth\$ave’s helps its young people connect with and serve their communities; the program arranges regular community service projects. The program pays volunteers for their service, and the funds are added to the amount available when the time comes to make final purchase. Though some of the youngsters already have experience as volunteers, Youth\$ave provides a wide variety of life-enriching activities through its community service projects. The youngsters enjoy the social aspect of these events and have come to see volunteering as a normal part of their lives.

A BRIGHTER FUTURE

Youth\$ave began as a tool that would give students from families with modest incomes a chance to have enriching academic and extracurricular experiences. Youth\$ave and its participants have become so much more due to its focus on financial education combined with real-life experience. Youth\$ave parents have said it well: “It gives me peace of mind that when he’s out on his own, that he understands you can’t spend more than you have.” “When I think of Youth\$ave,

I think of it as an opportunity for my children to not be in poverty when they're adults." What better legacy could Youth\$ave leave than a road out of poverty?

FOR MORE INFORMATION

For more information on Reach CDC's Youth\$ave program, go to <http://www.reachcdc.org> or [http://www.practitionerresources.org/showdoc.html?id=65361&topic=Asset Building %26 Economic Development&doctype=Case Study](http://www.practitionerresources.org/showdoc.html?id=65361&topic=Asset%20Building%26EconomicDevelopment&doctype=Case%20Study) to download a copy of *Youth\$ave: Eight Years of Youth\$ave 1998 – 2006*.

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RESOURCES FOR FINANCIAL EDUCATION, MANAGEMENT AND ASSET BUILDING

Money management tools, such as budget worksheets, loan calculators, consumer tip sheets, savings and investment strategies abound on the web. They are good resources for resident services staff as well as residents.

<http://www.Spendster.org>: Spendster began as the brainchild of the National Endowment for Financial Education® (NEFE®) CEO, Ted Beck. NEFE®, which is a nonprofit organization, works to improve everyone's money management so that they are better able to reach their larger financial goals. This site offers stories of people trying to kick their spending habits and includes fun tips.

<http://www.SmartAboutMoney.org>: NEFE®'s website includes links to practical articles, worksheets, tips and valuable resources to help people understand and manage their money. The web site includes helpful background on credit, savings strategies, insurance and income taxes.

<http://www.fdic.gov>: This is the website of the Federal Deposit Insurance Corporation (FDIC), which recognizes the importance of financial education, particularly for people with little or no banking experience. It created Money Smart, a training program to help adults outside the financial mainstream enhance their money skills and create positive banking relationships. Money Smart is available in two versions: an instructor-led version and a computer-based instruction (CBI) version. Both versions consist of the same 10 modules.

Each of the 10 modules is structured in an identical manner and includes:

- A comprehensive, fully scripted guide for instructors, with everything necessary to start teaching the program, including easy-to-follow cues, scripts and interactive class exercises
- Overheads, in Word and PowerPoint format
- Take-home guide for participants

Each module takes between one and two hours of classroom time to teach. The modules may be taught in any order or combination. The computer-based instruction (CBI) version enables individuals to complete Money Smart at their own pace on a computer in English or Spanish. The CBI is available online at <http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html> or can be ordered on CD-ROM. The FDIC provides the Money Smart curriculum to interested parties free of charge. A limited number of copies are available to each party; however, the materials are easily reproduced and have no copyright restrictions. FDIC staff is available to provide technical assistance. A staff directory can be found at <http://www.fdic.gov/consumers/consumer/moneysmart/cao.html>.

The FDIC's Money Smart for Young Adults curriculum helps youth ages 12-20 learn the basics of handling their money and finances, including how to create positive relationships with financial institutions. Equipping young people in their formative years with the basics of financial education can give them the knowledge, skills and confidence they need to manage their finances once they enter the real world.

Other federal bank regulatory agencies also have helpful websites for financial education including curricula for introductory and in-depth classes. In addition, individual banks often develop and deliver their own financial literacy curricula as part of their efforts to invest in communities where they do business.

<http://www.freddiemac.com/creditsmart>: Freddie Mac developed CreditSmart, a multilingual financial education curriculum (<http://www.freddiemac.com/creditsmart/curriculum/>) and consumer outreach initiative to help consumers build and maintain better credit, make sound financial decisions and understand the steps to sustainable homeownership. CreditSmart increases consumers' financial understanding by teaching life-long money management skills and showing consumers how to avoid costly mistakes. Nonprofits can access CreditSmart by registering at the CreditSmart website. Materials are available in five languages: English, Spanish, Chinese, Korean and Vietnamese. The following materials are available free of charge:

- Instructor guide
- Instructional tracks: CreditSmart organized the content into four tracks, each with its own suggested agenda, lesson plan, and related activities: All About Credit; Money Management; Steps to Homeownership (Meets first-time homebuyer education requirements in Freddie Mac's Home Possible mortgages); Foreclosure Avoidance
- Consumer workbooks and booklets
- Customizable promotional tools
- Workshop activities and reinforcers
- Workshop evaluation materials

LOCAL FINANCIAL EDUCATION AND ASSET-BUILDING RESOURCES

There's no reason for resident services staff to reinvent the wheel or to mobilize an asset-building program when there may be a local effort underway that may be looking for new partners. The following resources are a good starting point:

<http://www.Americasaves.org>: America Saves is a nationwide campaign in which a broad coalition of more than 1,000 nonprofit, corporate and government groups help individuals and families save and build wealth. Through information, advice and encouragement, the campaign assists those who wish to pay down debt, build an emergency fund, save for a home, save for an education or save for retirement. To create or join a local "America Saves" affiliate, see the website.

<http://www.liveunited.org>: The United Way Financial Stability Partnership was created to strengthen communities by identifying and tackling the underlying causes of the financial hardship facing today's families. United Way brings partners together to help lower-income individuals and families achieve financial independence by empowering them with the tools and skills necessary to maximize their income, build savings and gain assets. Each local United Way develops its own specific strategies and links with local nonprofits and financial institutions to support families in their communities. Check with your local United Way to see if these resources are available to families in your properties.

<http://www.nlc.org>: In 2008, the National League of Cities' (NLC) Institute for Youth, Education, and Families (YEF Institute) launched the Bank On Cities Campaign to help families access free and low-cost bank accounts and loan products in their communities. The cities participating in the campaign include: Boston; Houston; Los Angeles; Miami; New York; Providence, R.I.; San Antonio; San Francisco; Savannah, Ga.; and Seattle. The following cities were expected to join the campaign in 2009: Bryan, Texas; Denver; Gaithersburg, Md.; Indianapolis; Louisville, Ky.; Newark, N.J.; Rapid City, S.D.; and St. Petersburg, Fla. Participating cities develop and implement initiatives that connect residents to non-predatory financial institutions' products and services. In addition, several cities are engaged in similar "Bank On" efforts or other financial stability initiatives: Brockton, Mass.; Philadelphia; Cleveland; Chicago; St. Louis; and Evansville, Ind. The YEF Institute has also published an action kit for municipal leaders on helping families achieve financial stability.

<http://www.aecf.org>: The Annie E. Casey Foundation works to help low-income families secure adequate incomes, stabilize their finances, accumulate savings and live in vibrant, economically viable neighborhoods through an approach known as building family economic success, or FES. The approach involves three key components that are described in more detail on the Foundation's website: asset building, family economic supports and workforce development. The Foundation supports local efforts throughout the country and its website provides links for programs it has supported, including Family Economic Success Initiatives, Making Connections and Centers for Working Families.

<http://www.singlestopusa.org>: SingleStop USA is a national effort to link low-income working families with public benefits and financial services. Typically, SingleStop partners with local community-based organizations to bring services directly to their constituents. Using a computerized benefits calculator similar to Turbo Tax, credit counselors help determine a family's eligibility for a wide spectrum of benefits and tax credits. The calculator takes about 15 minutes to complete. Clients learn which benefits they qualify for as well as how claiming one benefit may adversely affect another. Experienced counselors then use this information to provide individualized counseling to clients, guiding them through the process of applying for benefits, tax credits and other services. Those programs include health insurance, nutrition, federal and state subsidies for childcare, housing assistance, welfare-to-work initiatives and tax credits.

Expert legal counseling and financial planning advice are also available at SingleStop sites. As of 2009, SingleStop USA is building programs in New York, New Jersey, New Mexico and California.

CONSUMER RESOURCES FOR FINANCIAL ASSET BUILDING

Given the rapidly changing laws and regulations relating to financial services, credit counseling, bankruptcies and related topics, the best way to stay current is to check any of the following web sites periodically.

<http://www.nfcc.org>: The National Foundation for Credit Counseling (NFCC), founded in 1951, is the nation's largest and longest-serving national nonprofit credit counseling organization. The NFCC's mission is to promote the national agenda for financially responsible behavior and build capacity for its members to deliver the highest quality financial education and counseling services. NFCC members help more than 3.2 million consumers annually through close to 850 community-based offices nationwide. For free and affordable confidential advice through a reputable NFCC member, call 1-800-388-2227 (en Español 1-800-682-9832) or visit <http://www.nfcc.org>.

Information resources available through NFCC's website include: how to find a counselor, credit counseling, consumer tools (budget worksheet, financial calculators, tip sheets) and financial education.

<http://www.ftc.gov>: The Federal Trade Commission offers several sections with useful information for assisting people with financial services, management and credit repair.

The FTC is charged with working for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit <http://www.ftc.gov> or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the Consumer Sentinel Network, <http://www.ftc.gov/sentinel>, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the United States and abroad.

- **Important Questions to Ask When Choosing a Credit Counselor** (<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre38.shtm>): It's wise to do some research when choosing a credit counseling organization. If your clients are in search of credit counseling to fulfill the bankruptcy law requirements, make sure they receive services only from approved providers for their judicial district. Check the list at http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm.
- **The Federal Trade Commission's Bureau of Consumer Protection** (<http://www.ftc.gov/bcp>): This section offers a series of links to current information about consumer finance. It also includes links to state

agencies that can help the consumer address problems when they do arise.

- **Money Matters** (<http://www.ftc.gov/moneymatters>): The Federal Trade Commission also developed a section of its website for people dealing with debt or trying to create a budget and save and spend wisely during these difficult economic times. Money Matters offers short, practical tips, videos and links to reliable resources for more information on topics like credit repair, debt collection, job-hunting and jobs scams, vehicle repossession, managing mortgage payments and foreclosure rescue scams.

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CREATING OPPORTUNITIES FOR FAMILIES THROUGH RESIDENT SERVICES: A PRACTITIONER'S MANUAL

Volume One: Implementing a Basic Resident Services Program
Revised and Expanded Edition

Authors

Diana A. Meyer
Rich Petersen
Trevor Britt
Sabina Cardenas
Jennifer Covert
David Fromm
Ian Kennedy
Vikram Khanna
Patricia Magnuson
Alexandra Nassau-Brownstone
Janet E. Raffel

Edited by Catherine Hyde and Sherri Alms





PUBLIC AND PRIVATE FUNDING

Resident services coordinators who have a solid understanding of the basics of fundraising can ensure that their work remains funded.

INTRODUCTION TO PUBLIC FUNDING

This funding section is divided into two subsections, the first focuses on public funding and the second on private fundraising, which require different processes to identify potential resources and to apply for funds.

Members of the National Resident Services Collaborative have supported impact research on and outcomes tracking by service providers in affordable housing residents. The Collaborative members believe that without positive proof of the impact of resident services on families and property financial performance, it will be impossible to obtain meaningful public funding specifically for resident services in family affordable housing. Toward that end, Enterprise Community Partners and NeighborWorks America and service coordinators and managers of a dozen nonprofit affordable housing owners worked in partnership with the Pangea Foundation to develop outcomes tracking software that aggregates data nationally, while protecting the confidentiality of people, properties and organizations. Nearly 50,000 families who received services were tracked with this software, FamilyMetrics™, in 2009. As nonprofit resident services staff become acclimated and more proficient in using FamilyMetrics, The National Resident Services Collaborative hopes to have convincing data for policymakers and funders to invest in the affordable housing enriched with services model. Up-to-date information on FamilyMetrics and standard outcomes data may be found at <http://www.PangeaFoundation.org> and <http://www.residentservices.org> respectively.

Federal public funding opportunities are announced in the *Federal Register*, which is available daily online. They may also be announced on the websites of various federal agencies. Organizations interested in public funding should identify which federal agencies have programs that would be appropriate with respect to their missions and operations and monitor announcements related to that program. Once a request for proposals (RFP) is published, organizations will have to review these RFPs to determine whether they are eligible grantees and whether their projects or activities are eligible for grant funding in the time frames provided. Applying for federal funds may consume both time and resources so it is important to identify adequate staff, partner and financial resources for the effort.

States and local governments have their own similar systems for disbursing their respective revenues, and it is important to research these processes well before an RFP is expected.

The resources found in the public funding subsection include:

1. **Costs of Resident Services and Accessing Federal Services Dollars:** This resource summarizes cost considerations for various components of resident services in affordable housing. It also highlights federal

funding sources that affordable housing owners have accessed in the past for components of their programs.

2. **Federal Funding for After-School Programs:** This document describes how AHC Inc. in Arlington, Virginia has successfully accessed federal 21st Century Learning Centers funds for its after-school education enrichment programs for children. It also provides advice to practitioners to replicate their success.
3. **Options for Achieving Sustainable Public Funding:** This document suggests more research, outcome measurement and a number of policy options at the federal, state and local level that might lead to more government support for more resources and incentives for resident services in affordable housing.

COSTS OF RESIDENT SERVICES AND ACCESSING FEDERAL SERVICES DOLLARS

A reasonable estimate of the cost of basic, housing-based service coordination (designed to promote housing stability) and enhanced services (designed to build personal and financial assets) in affordable housing is estimated to be from \$500 to \$1,000+ per unit per year. The actual cost is highly dependent on the needs and goals of residents, the level and types of services desired, the size and location of affordable housing developments and the availability of quality services accessible in the community.

To clarify the types of services referred to in this section, readers should review the standard outcome measures and framework outlining levels of resident services that were adopted by the National Resident Services Collaborative. The two documents can be found elsewhere in this manual and on the Collaborative's website at <http://www.residentservices.org>.

Emergency rental assistance, financial literacy education, child care and health referral, access to computers, transportation and job assistance are common elements of the basic service level that leads to housing stability and homeless prevention for families. This set of services can also lead to cost savings in legal fees, bad debts and vacancy losses for the properties.¹ In effect, the basic services result in savings that help pay for much of the cost of basic service coordination. This contributes to the reasoning that basic resident services should be included in property operating budgets or “above the line.”

Research by Enterprise and Mercy Housing showed that properties with services experienced cost savings in 2005 and 2006 of \$225 and \$356 respectively in legal fees, bad debts and vacancy losses. Additional research funded by NeighborWorks America had similar results and also showed that intentional eviction prevention counseling produced even better outcomes in property financial performance. There is anecdotal evidence that education enhancement and other programs for youth, as well as community-building activities reduce property maintenance and security costs. The barrier thus far to conducting research on this issue is the lack of differentiation and consistent record keeping on repair costs due to vandalism or normal wear and tear. Similarly, security costs might be reduced if residents organize around community safety and/or youth are positively engaged in education, recreation or community services, but most property owners are not tracking this information. Additional studies are warranted to determine whether enhanced services save funds. However, there is clearly a limit to how much property income can be used for services, and

¹ These property outcomes are the focus of the Enterprise-Mercy Housing study on the impact of family resident services on property financial performance that showed savings of \$225 per unit per year in 2005 and \$356 per unit per year in 2006 in legal fees, bad debts and vacancy losses. Several other research projects are underway on this topic in 2008 and will include additional indicators of savings.

additional sources must be explored for covering the costs of these enhanced services.

Enhanced services in affordable housing are defined by the National Resident Services Collaborative as those which help families and individuals build personal and financial assets with the goal of moving to financial self-sufficiency in market rate rental or homeownership. These services help people with banking and increasing savings, access to computers, adult education (GED, English as a second language, job training and higher education), job placement and retention support. They also include programs after school and in the summer to help children and older youth succeed in school and move on to higher education or good jobs. Enhanced resident services are typically funded through a blend of property income, organizational income, public and private grants and individual contributions.

There is no silver bullet for solving the dearth of funds for housing-based resident services. Some resources are available now, such as the federal services dollars, but are not widely used by low-income housing owners.

INCREASING ACCESS TO FEDERAL SERVICES FUNDS

Housing-based programs are eligible for many federal services funds that pass through state and local jurisdictions for asset-building programs, but ease of access to the funds varies by state or local jurisdictions. If affordable housing owners and stakeholders, as well as government, work together, they may be able to improve access to these funds for services in an affordable housing setting. These programs include:

- 21st Century Learning Center funding for after-school programs is provided through the U.S. Department of Education and funneled through state governments.
- Housing and community development block grants, Community Development Block Grants, CDBG, are granted through states (for rural areas and small communities), large cities and urban counties, and 15 percent may be used for services.
- AmeriCorps funding is largely passed from the federal Corporation for National Service through to the states for distribution for organizations to hire AmeriCorps volunteers.
- Workforce development funds from the U.S. Department of Labor are allocated pursuant to the Workforce Investment Act through states and One-Stop Career Centers. These funds support job training, adult education and other workforce development services including supported work. Nevertheless, they are difficult to access in many communities because of the complexity of rules governing funding. Community nonprofit leaders are eligible to serve on Workforce Investment Boards that govern the activities of the One-Stops.

- The Department of Health and Human Services has a funding program to support Individual development accounts (IDAs).
- The Department of Justice has funds for juvenile drug use and delinquency prevention.

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FEDERAL FUNDING FOR AFTER-SCHOOL PROGRAMS

Affordable housing-based family resident services with access to community space often offer after-school programs for youth, but typically must raise funds from foundations or other contributors to be able to hire education staff and supplies for this purpose.

The federal 21st Century Learning Centers program supports the creation of community learning centers that provide academic enrichment opportunities during non-school hours for children who generally attend high-poverty and low-performing schools. Although nonprofit community organizations are eligible recipients of these funds, most nonprofit housing owners have not been aware or tried to access this valuable resource for after-school programs.

While the application process for this grant takes time, it offers both large amounts of money and multi-year funding.

APPLY FOR FUNDING

The federal government awards 21st Century Learning Centers funding to each state's education department, which, in turn, awards funds through a competitive process to local school districts and nonprofit organizations.

- Begin your funding search by visiting <http://grants.gov> and <http://www.ed.gov/21stcclc> to learn about the grant program.
- Find a local school to partner with you. Having a school partner is required for the funding.
- Create a plan for how you will use the funding. The application requires a plan that shows how the money will be allocated between the partnering organizations, how the partnership will work and makes a strong case for why the partnership really needs the money and its plan to put it to use to better the educational opportunities for students.

Application processes may vary from state to state. It is important to begin preparing your program well in advance of the application process and allow plenty of time for building school partnerships and to complete applications. Even though 21st Century grants are awarded in three-year blocks, grantees must apply for recertification each year.

CHALLENGES

Applying for these grants is becoming increasingly competitive. It is also incredibly time intensive to both build working relationships with local school systems in addition to planning and designing your grant application with all working partners. If your relationship with the local school is not strong, it becomes much more difficult to create any cohesion between the school programs and the programs offered in your after-school care. In addition, accessing

important information about your residents from their school records becomes much more difficult.

To overcome these challenges, start early, find a strong contact at your local school and work to cultivate this relationship.

PROFILE: AHC

AHC in Arlington, VA, has been successful in partnering with local schools and receiving 21st Century funding from 2003 through 2008 when it was the recipient of two grants – each in partnership with a different local school. Virginia's 21st Century grants account for 13 percent of AHC's yearly resident services budget.

The program offers large grants—as much as \$200,000 per grant—that are available over multiple years. These grants fund after-school programs that offer youth residents education enrichment and support that they wouldn't otherwise be able to receive and broadens their access to other academic resources.

One of the largest challenges AHC faced was finding the time to really work with its partners to lay out their program plan in the detail required by the grant application. AHC was fortunate in that they had preexisting relationships with local schools that were both positive and strong. This made their first application process smoother.

AHC uses their grant money in several ways:

- Increase its staffing in the after-school programs
- Increase tutor and staff salaries
- Purchase supplies for the programs and pay for transportation when necessary.

AHC offers programs such as English as a second language (ESL), literacy programs, and math tutoring. The programs are run at AHC and at the partnering local school to students in kindergarten through 5th grade.

AHC asks parents to pay \$50 per year in two installments for their children to participate in after-school programs. This fee helps pay for overhead and other costs. However, AHC also offers a scholarship program if residents are unable to afford this fee. In AHC's experience, residents don't mind paying the fee as they recognize the value of the program for their children.

AHC functions as the head agency and fiscal agent in its school partnerships; it is responsible for the majority of the program reporting.

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OPTIONS FOR ACHIEVING SUSTAINABLE PUBLIC FUNDING

The following options are a starting point for affordable housing stakeholders interested in new and sustainable funding for resident services in affordable family housing. The three-year, research and policy agenda of the National Resident Services Collaborative contains additional ideas for consideration and can be found at <http://www.residentservices.org>. These options, however, should not be considered to be an exhaustive list of possibilities for creating sustainable funding options:

1. Improving State Tax Credit Incentives and Requirements to Ensure More Affordable Housing for Families with Services

Forty-four states¹ provide incentives for affordable housing developed or rehabilitated through the federal Low Income Housing Tax Credit to include basic services focused on housing stability and/or enhanced services for helping families build financial assets. These incentives are sometimes limited by requirements that they only apply to large or homeless families. The incentives vary widely in relative priority from low advantages to mandated services in affordable housing. Some examples of these incentives are:

- Low Income Housing Tax Credit threshold requirements that all new affordable housing include basic services (resident services coordination) in property operating budgets (Maine and New Hampshire)
- Set-asides for family properties with services in the allocation of tax credits (Nebraska and New Jersey plus California which has a 'recommended' family set-aside)
- Scoring points for basic and enhanced services in competitive review of applications for Low Income Housing Tax Credit applications (36 states), the most common incentive used by the states for affordable family housing development with services.

Each state system requires individual analysis to determine whether the scoring incentives are significant enough to encourage quality service-enriched housing for families. For example, states have a wide range of total points for evaluating applications for tax credit allocations — so 20 points may be significant in a state with a total of 100 points but less so in a state with 300 or more total points. Or, states may have points for family properties with resident services, but don't follow up to see that services are provided and effective, and as a result, some developers may not comply. In these cases, policy makers may wish to increase tax credit services scoring incentives, set-asides and/or other incentives as well as adding stronger reporting and monitoring requirements.

¹ *State Leadership in Encouraging Family Housing Enriched with Resident Services: An Assessment of 2007 Housing Credit Allocation Policies* 2007 by James Tassos, 2007.

There may be a number of reasons why owners did not provide the services they committed to in their tax credit applications -- perhaps because of the lack of adequate and continuous services funding and/or partnerships or perhaps because raising funds or building partnerships was not a high enough priority. In many other situations, services are provided and participation tracked, but actual outcomes are not tracked, leaving no way to determine if services are successful. Solutions to these issues may include:

- Requiring outcomes tracking and outcomes reporting for service coordination and onsite services related to the impact of services on the success of adults and children. (See list of recommended resident services outcomes elsewhere in the Service Referral, Partnerships and Outcomes Management section of this manual.)
- Monitoring of tax credit developments to ensure services are provided and having consequences for failure to comply with services commitments in the consideration of new tax credit allocations in subsequent allocation rounds.
- Requiring or allowing service coordination and/or other services in property operating budgets.
- Requiring owners with resident services to report outcomes through common, Web-based software that would help standardize tracking and outcomes measurement in the industry. It would also enable states and local jurisdictions to aggregate outcomes among affordable housing owners they support so the impact of public and private investment can be clearly understood. FamilyMetrics was developed for this purpose by the Pangea Foundation in collaboration with Enterprise, NeighborWorks and other members of the National Resident Services Collaborative. The Pennsylvania Housing Finance Agency has purchased Family Metrics for dozens of nonprofit, state-financed, family affordable housing providers so they can report outcomes in a similar manner to the agency.

2. State and Local Funding for Housing-Based Services

Some state housing agencies provide funding specifically for services in affordable housing. These include:

- Rhode Island's housing finance agency makes grants available for children and youth programs.
- Pennsylvania's housing agency provides 50 percent matching funds for escrow accounts for family resident services.
- Oregon provides tax credits for private contributions to programs managing individual development accounts, for which the savings and matching contributions may be used for asset-building purposes such as further education or homeownership.
- The City of Portland, Ore, now provides funds for resident services in affordable housing.

- Lower-interest and/or deferred loans from state and local governments can be linked to the provision of resident services.
- States and cities may use general revenues or a portion of Community Development Block Grants for funding services in affordable housing.

3. Ideas for New Funding or Other Incentives to Improve Services Partnerships with Affordable Housing Owners

Although many nonprofit housing owners are looking to partner with social service agencies and are motivated to do so by their organizational missions and by their commitments to state tax credit agencies or other funders, there are few if any incentives or requirements for local services agencies to partner with affordable housing owners to deliver asset-building services to residents. Some ideas for motivating services agencies to partner with affordable housing owners are:

- Provide bonus funding for agencies that serve a high percentage of residents of affordable housing in their service areas.
- Provide bonus funding for agencies with successful outcomes for families in affordable housing in their service areas.
- Provide additional funding to agencies to track whether clients living in affordable housing with a service coordinator or coach have better outcomes than clients living in private housing in the community.
- Require reporting by service agencies on how many partnerships they develop with affordable housing owners to deliver services to residents, number of residents served and number of residents successful. For example:
 - For adults: completing job training, earning GED or post-secondary degree and obtaining good job with career and living wage potential
 - For children: number maintaining good grades or improving grades, number of youth completing high school, number of youth pursuing post-secondary education or going on to good jobs

The government could include requirements in funding contracts with social services agencies that services be sited at or adjacent to affordable housing (health services, preschool or after-school programs) or that residents of specific affordable housing developments be identified, contacted and served.

In another approach, one state housing finance agency mapped locations of low-income families, affordable housing developments and local social services agencies to help persuade state agencies to relocate their services closer to where concentrations of low-income, eligible families actually live.

4. More Research May Be Needed to Bring About Policy and Systems Change

Although there is evidence from Commonwealth of Pennsylvania data² and Mercy Housing data³ that resident services benefit properties' financial performance as well as families' success, some policy makers may need more convincing evidence of these impacts through a large, academically rigorous evaluation.

Until such time as a significant source or sources of funding can be identified for such a large evaluation, members of the National Resident Services Collaborative⁴ are recommending that affordable housing owners with large portfolios consider conducting research on the impact of services on their own properties. They can access and use methodology similar to the Enterprise-Mercy study involving existing data available through common property management software like YARDI. For example, they could look at the financial impacts related to eviction prevention (legal fees, bad debt and vacancy losses) and financial impacts related to effective children and youth services offered (reduced maintenance and security costs).

2 The aggregate performance of Pennsylvania's Family Resource Center Initiative developments was compared with a similar group of 17 PHFA developments without aggressive service programs, consisting of 602 units. Three of the four service-related indicators were better for FRCI developments than for the comparison group.

Per Unit Costs	Legal Expenses		NSF and Late Fees		Bad Debts		Unit Turnover	
	2005	2006	2005	2006	2005	2006	2005	2006
FRCI Developments	\$31 *	\$34*	\$44	\$40	\$90*	\$125*	18%*	16%*
Comparison Group	\$60	\$84	\$31	\$33	\$134	\$166	33%	23%

*Asset management indicator is better for FRCI Developments than for Comparison Group.

3 Enterprise-Mercy housing study results demonstrate cost savings in properties with resident services. The Mercy property performance research consists of a review of selected property performance data with obvious correlations with resident behavior in 36 properties totaling 1,787 units of family housing. Similar properties with resident services were compared to properties without services. Initial findings demonstrated that services provided to families by resident services staff reduced property vacancy losses, legal fees and bad debts.

Vacancy Loss Per Unit

FY 2005: Properties with RS out-performed those without resident services by 24%.

FY 2006: Properties with RS out-performed those without resident services by 42%.

Cost of Legal Fees Per Unit

FY 2005: Properties with RS out-performed those without resident services by 40%.

FY 2006: Properties with RS out-performed those without resident services by 76%.

Cost of Bad Debt Per Unit

FY 2005: Properties with RS out-performed those without resident services by 44%.

FY 2006: Properties with RS out-performed those without resident services by 17%.

In this case, the cost differences were \$225 per unit and \$356 per unit in two recent consecutive years.

4 The National Resident Services Collaborative is comprised of the American Association of Service Coordinators, Enterprise Community Partners, The Housing Partnership Network, NeighborWorks America, Stewards for Affordable Housing for the Future, Volunteers of America, Alamo Area Mutual Housing Association, The Community Builders, Community Preservation and Development Corporation; Mercy Housing, National Church Residences, Preservation of Affordable Housing, REACH CDC and The Neighborhood Partnership Fund.

As mentioned in the introduction to public funding at the beginning of this section, members of the National Resident Services Collaborative and their service coordinators worked with the Pangea Foundation beginning in 2007 to develop inexpensive, easy-to-use, resident services outcomes tracking software. Called FamilyMetrics, the software supports the everyday practices of coordinators and produces quality aggregate reports and charts to convey information on services and outcomes to funders and other stakeholders.

Funders and policy makers may also want to support research on the impact of effective housing-based service coordination and onsite services on families' success, and compare those outcomes to overall outcomes rates of those services or comparable families' outcomes in the community.

5. Statewide or Local Task Forces Have Potential to Jump-Start Systems Change

Affordable housing owners concerned about funding for resident services can create a state and/or local task force to 1) review barriers to financing family resident services and barriers to bringing community-based social services to affordable housing residents and 2) make recommendations to state and local governments for overcoming these barriers.

For example, in Portland, Ore., diverse affordable housing stakeholders met regularly for one year to map all the resources that flow to nonprofit housing developers through housing development activities and grants. They learned that the nonprofits were required to provide services to very low-income and special needs populations with neither onsite service dollars nor adequate dollars to even connect them to effective services in the community. The results of this "resource mapping" effort was an agreement by all stakeholders to allow part of the cost of resident services to be included in housing development operating budgets.

A number of states have shown success in developing partnerships between state housing and state services agencies to bring services to special needs populations. States should consider similar partnerships for low-income families in affordable housing developments.

6. Grant Makers Can Also Catalyze State and Local Systems Change

Grant makers could support the efforts of state or regional affordable housing and services task force to consider how foundations and corporations could support systems change through a number of options. For example:

- Funding research and/or demonstrations to show the value of resident services to the success of families' asset building and property financial performance.
- Support efforts of nonprofit housing organizations to acquire inexpensive outcomes tracking software, such as FamilyMetrics, that produce outcomes data and reports for all residents participating in services including referral to community-based services agencies. The software

can also aggregate data by county, state, region or nationally to help support advocacy for better resident services policies.

- Support research that would compare service outcomes for housing-based family services and services provided in the community to find out which services have more impact if provided on site.
- Support professional development of resident services staff through the new coaching training model developed by TRIBE Coaching, with support from the Annie E. Casey Foundation, that focuses on residents envisioning goals for themselves and their families and overcoming core beliefs that prevent them from achieving their goals.
- Support other capacity building of nonprofit housing owners to evaluate and connect with quality services and fill services gaps through on-site programs.
- Support state and local task forces that are addressing solutions to the shortage of funding for resident services as well as any reports they may issue.

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INTRODUCTION TO PRIVATE FUNDRAISING

Unlike the buildings that house them, resident services programs usually lack dedicated or reliable funding sources, leaving service coordinators scrambling to find the necessary money to support their offerings. However, while funding for these programs may not be as prevalent as funding for housing, there is money available. And the resident services coordinators who have a solid understanding of the basics of fundraising can ensure that their work remains funded.

The following information and model documents are based on Enterprise's publications *The Fund-Raising Process* and *Organizing Your Office and Staff for Your Fund-Raising Efforts*. Both can be downloaded from the Enterprise Resource Database™ at: <http://www.enterprisecommunity.org/resources>. Also, the NeighborWorks Learning Center Consortium's publication, *Funding Strategies for Sustainable Resident Services*, documents several organizations' methods for funding service programs and is available for download at www.nw.org/network/neighborworksprogs/multifamily/learningcenters/lchome.asp

RESOURCES AVAILABLE IN THIS SECTION:

1. **The Fundamentals of Private Fundraising:** This document serves as an introduction to resource development, providing information about the different types of grants and donors. It also describes ways to establish contacts and garner more widespread support for an organization.
2. **Understanding the Fundraising Process:** The five basic steps of fundraising are described here. Each step includes a brief description, providing you with a chance to gain a basic understanding of the process. A flow-chart of the five steps and how they interact is also included.
3. **Sample Profiles for Tracking Your Donors:** These documents help to identify and track potential donors and come in three varieties: individual profile, foundation profile and corporate profile. They can be used to provide quick reference information on all of your prospects.
4. **Sample Forms for Tracking Donor Visits and Phone Calls:** Included in this piece are sample documents used for summarizing pertinent information from meetings and phone calls with prospective donors. Moreover, these documents allow you to plan for future contact with and cultivation of the prospective donor.
5. **Sample Letters for Soliciting and Thanking Donors:** This document contains a series of five sample letters for a variety of circumstances. Though it is best to tailor letters to your specific organization and needs, those included here can provide a foundation for your work. The letters cover five topics, including introducing yourself, showing appreciation for a meeting and acknowledging a donation.
6. **Additional Fundraising Resources:** There are several sources for prospective donors listed in this document. It provides information on how to learn about various corporate, individual and foundation prospects.

THE FUNDAMENTALS OF PRIVATE FUNDRAISING

Fundraising is essential to your organization's ability to provide services and further its mission. It is also an ongoing process that, if approached with persistence, will create opportunities for additional resources, ultimately helping more people in your community. This document details the issues to consider when designing your organization's fundraising strategy, the different forms of support available and potential funding sources for your organization.

POINTS TO CONSIDER

Here are some important points to consider when designing and implementing your organization's fundraising strategy:

- **People give to people, not organizations.** Fundraising success is built on your ability to develop relationships with key individuals and to know what their priorities and goals are so that you can meet them.
- **Donors make a difference.** Giving money or resources is an opportunity for the donor to make an investment in something worthwhile—to make a difference. Focus on this point when you are making your case to a potential funder.
- **Clarity is key.** Your case must demonstrate clarity and strength of purpose. Be prepared to make your case by substantiating a compelling need and establishing your organization's capability.
- **Success happens over time.** Resource development is an ongoing process. You need to continually work on building new relationships and nurturing existing ones. Continuity is important.
- **Good resource development requires good information.** Be creative and do your homework about your potential and current donors. This will enable you to tailor and personalize your pitch accordingly.
- **Follow-through and accountability matter.** Your organization needs to responsibly use the resources it is given, and you need to make sure that your funders are aware that you are doing so.

FORMS OF SUPPORT

Support for your organization may come in several forms, including:

- **Unrestricted grants:** The funds can be used for any purpose, which often makes unrestricted funds the most difficult to obtain.
- **Restricted grants:** Restricted funds are limited to specific purposes as outlined in the proposal or otherwise specified by the donor. Examples include program or project grants, seed money for start-up projects, capital grants and endowments.

- **Challenge (matching) grants:** Restricted or unrestricted grants may come in the form of a challenge to the organization to raise an equal or specified amount from other sources. The grant is contingent upon the matching funds being raised.
- **In-kind support:** No cash is given with in-kind support. Instead, donors provide your organization with products or services that you need to do business.

FUNDING SOURCES

There are a number of potential funding sources for your organization to tap into, including:

- **Individuals:** Collectively, individuals give more money annually than any other type of donor. Personal relationships are crucial to successfully securing money from individuals. One of the biggest challenges is to identify the right individuals. Prioritizing and screening your potential donors will be critical.
- **Small businesses:** Small, local businesses can be good supporters of nonprofit organizations. Because they do not usually have a lot of cash to give, however, small businesses often contribute in-kind products and services or buy ad space in newsletters or event programs. A personal relationship is very helpful in working with these donors.
- **Large corporations:** Big businesses with local branches or plants or headquarters in your community may give cash, supplies, equipment or products or volunteer employee time. Though big businesses can make large gifts, they may not give many of them. View large corporations as partners and give them opportunities to demonstrate their goodwill in the community.
- **Foundations:** The main purpose of foundations is to support nonprofit work. There are three types of grant-making foundations: private, family and community. Private foundations often fund through intermediaries and give support to local organizations usually as part of a long-term program initiated by the foundation. Family foundations typically have one or two specific grant interests. Community foundations, on the other hand, pool contributions from a variety of sources and then make grants to smaller, younger and more community-based organizations.
- **Federated fundraising organizations:** These nonprofits are usually structured along geographical lines for the purpose of raising charitable contributions and distributing them to locally designated nonprofits. Their beneficiaries usually reflect the values and beliefs of the organization's governing bodies.
- **Faith-based, civic and service organizations:** These groups often provide nonprofits with volunteers, cash and, sometimes, space or sup-

plies. Non-cash support is often much more available on the local level. Members decide what these groups will support.

- **Government:** Developing good relationships with politicians is often a necessary part of building and maintaining a successful organization. Government grants or contracts will be hastened through strong political ties with important decision makers. Understanding how the levers of power work in the jurisdiction you target will help you determine what to ask for from representatives.

It is important to remember that donors, depending on their types, will respond differently to your solicitations. For instance, while individual donors may respond to a pamphlet mailed directly to them, it is highly unlikely that anyone in a large corporation will even notice such a tactic. Accordingly, it is important to use a variety of methods for fundraising, including direct mail, events, networking and personal interaction with representatives of large corporate donors.

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UNDERSTANDING THE FUNDRAISING PROCESS

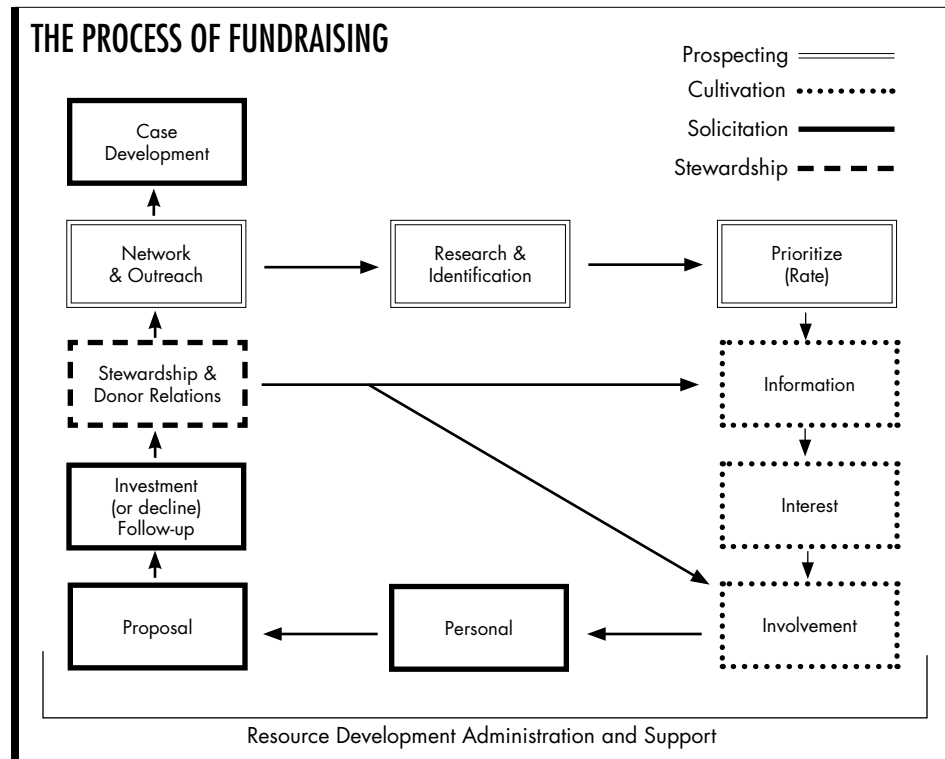
There are few quick fixes or instant answers to your fundraising needs. However, by following the process described in this document, you will have the tools you need to find support for your organization. To achieve success, carefully craft your strategic fundraising plan to meet the goals outlined in your business plan.

The following information is taken from Enterprise's publication, *The Fundraising Process: A Step-by-Step Guide to Generating Resources for Community Development Organizations*. You can download the publication in its entirety from the Enterprise Resource Database™ at: <http://www.enterprisecommunity.org/resources>.

Regardless of who your donors are, there are five steps that you need to take as part of the fundraising process: case development, prospecting, cultivation, solicitation and stewardship.

1. **Case Development:** This is always the first step in fundraising. People are more inclined to support organizations with a clearly defined and compelling rationale for existence. Your case starts with a mission statement that highlights the worthiness of your efforts. It is the cornerstone of your fundraising efforts.
2. **Prospecting:** Next, you need to stop and look for potential partners (prospects) who have an interest in your work and have resources you need, either in cash or non-cash. Prospecting involves networking with peers, identifying the right group to approach and prioritizing your options. It is critical that you identify a diverse set of prospects; you never know when any one source will dry up.
3. **Cultivation:** Once you have identified potential donors, you need to cultivate your prospects so they will want to be involved. Offer them opportunities to get to know you and your organization. Supplying potential donors with information may pique interest in your group, and helping them get involved will foster a sense of connection to your efforts. Cold approaches for resources, without prior relationships or involvement, are rarely successful.
4. **Solicitation:** Now you are ready to ask for support. Once prospects show interest, encourage them to make a specific investment in your organization. This solicitation process involves making personal contact, writing a proposal and following up.
5. **Stewardship:** You have asked for and gotten your resources. But once prospects become donors, you cannot forget about them. You need to continue informing them about your organization and how you are using their resources. If you continue cultivating the relationship, the donors will continue to support your work.

Ultimately, fundraising is about developing and maintaining relationships. Understanding this dynamic is essential to effective resource development. Here is a flow chart that graphically represents the fundraising process:



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SAMPLE PROFILES FOR TRACKING YOUR DONORS

The following three sample documents provide templates for donor profiles that you can create based on the type of donor: individual, foundation or corporate. Each profile contains space for all of the vital information you will need about a particular donor, providing you with quick and easy-to-read snapshots of your contacts.

INDIVIDUAL PROFILE

Name: _____ Office phone: _____
Title: _____ Fax: _____
Business address: _____ Home telephone: _____

Web site: _____ Email: _____
Preferred address: ☐ business ☐ home
Family information: _____
Spouse has separate donor report? ☐ yes ☐ no
Spouse's name: _____
Children: _____
Relationships: _____
Home address: _____
Telephone & email: _____
Salutation: _____
Secretary's or assistant's name: _____
Significant relationships: _____
Education: _____
Connections to organization: _____
Community involvement: _____
Religion/congregation: _____
Political: _____
Personal interests: _____
Known philanthropic interests: _____
Other _____
Giving summary: as of (date) _____

Comments: note anything of interest — "hot spots," possible contacts, preferences that may be important for preparing a proposal or setting up a meeting.

Prepared by: _____
Date: _____

FOUNDATION PROFILE

Name: _____ Contact name: _____

Address: _____ Title: _____

Phone: _____ Fax: _____

Web site: _____ Email: _____

Classification:

☐ Family foundation

☐ Independent foundation

☐ Community foundation

☐ Other

Financial data: *(See hint below)*

Year	Assets	Total grant \$\$\$	# Grants

Areas of interest: *(See hint below)*

Connection to officers & trustees:

(See hint below)

CEO: _____

COO: _____

Trustees: _____

Known connections to your organization:

Relevant recipients/amounts: *(See hint below)*

Prepared by: _____

Date: _____

Hint: It may be easier to photocopy information from a foundation directory and attach.

CORPORATE PROFILE

Name: _____ Contact name: _____

Address: _____ Title: _____

Phone: _____ Fax: _____

Email: _____ Website: _____

Type of Business: _____

Philanthropy done through:

☐ Corporate foundation☐ Corporate department *(identify)*Do they publish guidelines? ☐ Yes ☐ No Copy attached? ☐ Yes ☐ NoAreas of interest: *(See hint below)*

Connection to officers & trustees:

(See hint below)

CEO: _____

COO: _____

Trustees: _____

Known connections to your organization:

Relevant recipients/amounts: *(See hint below)*

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Prepared by: _____

Date: _____

Hint: It may be easier to photocopy information from a foundation directory and attach.

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SAMPLE FORMS FOR TRACKING DONOR VISITS AND PHONE CALLS

Keeping track of the contact you have with your prospective donors enables you to always know where you are in the fundraising process with each prospect. You can use the two forms provided here to keep detailed notes on your contact. Use the form entitled “Sample Donor/Prospect Visit Report” to record information about personal meetings and the form “Sample Telephone Contact Record” for telephone conversations.

DONOR/PROSPECT VISIT REPORT

Donor/Prospect Name: _____

Phone: _____

Contact: (if donor/prospect is a corporation or foundation)
Name: _____ Title: _____

Meeting Location: _____

Attendees: _____

Notes On Meeting: _____

Date: _____ Time: _____ Approx. Length: _____

Comments: _____

Materials Left With Donor/Prospect: _____

Follow-up Action:			
	Responsibility	Target Date	Date Completed
Letter	_____	_____	_____
Phone	_____	_____	_____
Meeting	_____	_____	_____
Proposal	_____	_____	_____
Other	_____	_____	_____
Next Action	_____	_____	_____

TELEPHONE CONTACT RECORD

Prospect Or Donor Name: _____

Contact: _____

Date: _____

Contact Initiated By: (Your Organization Or Prospect Or Donor)

Nature Of Call: _____

Follow-up Needed? ☐ Yes ☐ No

If Yes, Describe: _____

Completed By: _____

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SAMPLE LETTERS FOR SOLICITING AND THANKING DONORS

There are a number of different types of letters to both thank current donors and solicit funds or services from prospective donors. This document contains templates that you can use for everything from introducing your organization to thanking a donor for a gift. Each letter should be tailored to describe your organization's unique attributes.

DOOR OPENER

As the name implies, this letter introduces your organization and its mission to a prospective donor and requests a meeting. It is usually sent by an organization at the suggestion of a board member or other person with a connection to the potential donor. It is even better if the person opening the door sends the letter on his or her company letterhead, making a personal request for the potential donor to meet with your organization's leadership.

Dear *(name of prospect)*,

I am writing you at the suggestion of *(name, title and affiliation of your referring contact person)*.

For the past *(number)* years, *(your nonprofit's name)* has been working *(or, if appropriate, working in partnership)* with *(names of key local partners)* to assist local community development organizations revitalize *(name of city)*'s neighborhoods. Our primary objective is to *(paraphrase your organization's mission)*.

To date, we have *(fill in with a brief summary of successful projects)*. We are committed to building on these accomplishments to improve the quality of life in the greater *(name of city)* area.

One of the cornerstones of our success has been our ability to build partnerships. As a leader in the *(corporate or foundation, etc.)* community, your insight into how we might best share our story with others in the *(corporate or foundation)* sector and involve them in our efforts would be invaluable. I *(we)* would appreciate the opportunity to talk with you about *(your nonprofit's name)*.

I will call you *(specify a time frame)* to arrange a meeting at your convenience. In the meantime, I am sending you some information about *(your nonprofit's name)*.

Sincerely,

THANK-YOU LETTER FOLLOWING A MEETING (MORE INFORMATION)

This letter is an appropriate response following a meeting during which the prospective donor requested more information about your organization. Be sure to send this letter along with any written information that you have on your organization, including brochures, press releases, news clippings and your most recent annual report.

Dear *(prospect's name)*,

Thank you for taking the time to meet with me and *(names of other participants on your team)* to discuss the work of *(name of your nonprofit)*. We appreciate your interest.

As you requested, I am sending additional information about *(our work and the specific project)*, including *(itemize what you are sending)*. If you have questions about any of this material, please give me a call.

I will follow up with you in *(specify a time—maybe in a few weeks to give them time to read what you sent)* to further discuss *(your [if the prospect is an individual] or the name of their organization)* joining us as a partner in *(our work or the specific project)*.

Again, thank you for your time and consideration.

Sincerely,

THANK-YOU LETTER FOLLOWING A MEETING (PROPOSAL)

If a prospective donor asks during your initial meeting that you send a specific proposal, keep in mind that it will take you at least a week (and probably longer) to put together a good one. In the meantime, you need to thank the prospect for the meeting. Use this letter to provide information on the proposal that you are putting together.

Dear *(prospect's name)*,

Thank you for taking the time to meet with me and *(names of other participants on your team)* to discuss the work of *(name of your nonprofit)*. We appreciate your willingness to consider an investment in the future of our city through the work of *(name of your nonprofit)*.

As you requested, we are preparing a formal proposal for your review and consideration, which you will receive no later than *(date)*. In the interim, if you have any further questions or requests, please do not hesitate to contact me.

Again, many thanks for your time and interest in furthering the mission of *(name of your nonprofit)*.

Sincerely,

THANK-YOU LETTER FOLLOWING A MEETING (COMMITMENT MADE)

If you receive an immediate commitment during a meeting, send a letter of thanks for the meeting and a pledge from the executive director. This could also follow written notification of an intent to make a contribution (without reference to any meeting). Tax language need not be included in the letter because you are thanking for the pledge or commitment prior to actual receipt of the check. Use the following template to craft your thank-you letter.

Dear *(name of prospect)*,

Thank you for meeting with *(names of participants)* and for *(your [if the prospect is an individual] or the name of funding organization)*'s pledge of *\$(amount pledged)* to further the mission of *(name of your nonprofit)*.

As the *(your title)* of *(name of your nonprofit)*, I welcome your partnership in our efforts to make a difference in *(name of neighborhood or target area)*. By *(paraphrase your mission)*, our work benefits the entire community. Together, we can and will make a difference.

If you have any questions regarding fulfillment of your pledge or about our work, do not hesitate to call me.

Again, please accept my sincere appreciation for your commitment to the goals and mission of *(name of your nonprofit)*.

Sincerely,

ACKNOWLEDGMENT OF RECEIPT

You should send the following letter upon receipt of the actual gift. This letter should be used after the "Thank-You Letter Following a Meeting (Commitment Made)." If the letter serves as a receipt, you should include language in conjunction with IRS requirements. Consult your legal counsel or tax consultant for appropriate language for your organization.

Dear *(name of prospect)*:

We gratefully acknowledge receipt of your check in the amount of *\$(amount received)* to support the work of *(name of your nonprofit)*.

Your generosity will help *(name of your nonprofit) (summarize mission)*. *[If they have funded a specific program, make a brief reference to it here.]* We look forward to reporting to you on our progress.

Again, thank you for your commitment to bringing this spirit of change to our neighborhood.

Sincerely,

(Name of your nonprofit) is a 501(c)(3) nonprofit organization and acknowledges that no goods or services were provided to you in return for your contribution. This letter is your receipt and should be kept with your tax credit records. The charitable deduction may be disallowed if you are unable to provide this acknowledgment to the Internal Revenue Service upon request.

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ADDITIONAL FUNDRAISING RESOURCES

The following organizations can provide you with helpful reference materials for researching corporate, foundation and individual donor prospects.

THE FOUNDATION CENTER

The Foundation Center is a national organization that serves as an authoritative source of information on foundation and corporate giving. Its publications include *The Foundation Directory*; *Securing Your Organization's Future: A Complete Guide to Fundraising Strategies*; and individual guides on specific grant topics and regional grant makers. The Foundation Center's reference collections (in New York, San Francisco, Washington, D.C., Atlanta and Cleveland) offer a variety of services and comprehensive collections of information. In addition, many public libraries throughout the country participate in the Foundation Center's Cooperating Collections, which are free funding-information centers in libraries, community foundations, and other nonprofit resource centers that provide a core collection of Foundation Center publications and a variety of supplementary materials and services useful to grant seekers. For further information, call 800.424.9836 or visit the center's website at: <http://www.fdncenter.org>.

THE TAFT GROUP

The Taft Group publishes the *Corporate Giving Directory*. This directory provides comprehensive profiles on the United States' major corporate foundations and corporate charitable giving programs. Indexes allow researchers to quickly find information on donors by company name, location, recipient type or officers' and directors' names. The Taft Group also publishes the *Guide to Private Fortunes*, which contains descriptions and profiles of the wealthiest and most philanthropic individuals and families. Finally, *Who Knows Who* is a helpful resource with several indexes for networking through corporate boards. Contact the Taft Group at 800.877.TAFT, or <http://www.gale.com/taft.htm>.

STATE AND REGIONAL FOUNDATION DIRECTORIES

State and regional foundation directories are published by a variety of sources, including private publishers, associations of area grant makers, community foundations, volunteer centers, junior leagues and offices of the (state) attorney general. Contact one of these sources for more information.

GOVERNMENT DIRECTORIES

The *Catalog of Federal Domestic Assistance* is published by the U.S. General Services Administration and provides information on all types of federal grants. The catalog includes listings of all federal programs available to state and local governments and provides information on eligibility and application requirements for the various programs. In addition to the print guide, the catalog is available online with several different search options. Cost: \$53. For more information, call 202.512.0000. <http://www.cfda.gov>.

The *Federal Register* is the official daily publication for rules, proposed rules, and notices of federal agencies and organizations. Included in this publication is information about new federal grants and programs or significant changes to existing programs. It is viewable online, and the website allows for downloading in several formats, as well as interactive searching. It is published daily by Office of the Federal Register of the National Archives and Records Administration and available online at <http://www.gpoaccess.gov/fr/>.

LEADERSHIP DIRECTORIES

The Leadership Directories are a series known as the “Yellow Books,” published quarterly by Leadership Directories, Inc. They include timely and accurate listings of key executives, officers and board members of major organizations within the sectors covered by the series. For example, the *Corporate Yellow Book* includes leading U.S. manufacturers, service businesses and utilities. Other recommended directories include the *Financial Yellow Book* and the *Law Firms Yellow Book*. Leadership Directories, Inc. has offices in New York and Washington, D.C. To order, call 212.627.4140. <http://www.leadershipdirectories.com>.

PUBLIC LIBRARIES

Most public libraries have online services as well as reference collections on private industry. The Business Dateline is one online service that catalogs abstracts of corporate press releases. These press releases contain valuable financial information as well as names of officers and current business trends. Periodicals are another online service providing abstracts from newspapers and magazines. Searching for specific information on individuals and corporations through these services can provide excellent and timely information on prospects. For more information about Business Dateline, visit ProQuest at <http://www.proquest.com>.

The Standard & Poor’s *Stock Exchange Reports* are an up-to-date source of financial information on publicly traded companies. Dunn & Bradstreet publishes reference books that contain parent company and subsidiary information on private companies. These reference books also list officers and board members. *The Ward’s Business Directory of U.S. Private and Public Companies* provides financial information for hard-to-research privately held companies. *Hoover’s Guide to Private Companies* and *Notable Corporate Chronologies*, published by Gale Research, are two additional reference books available at public libraries. Martindale & Hubbell publishes directories profiling prominent lawyers and *Who’s Who in America* gives descriptions of individuals and their families. Most public libraries will have all of these publications available for you to use, but not to checkout.

PERIODICALS AND OTHER PUBLICATIONS

In addition to local newspapers and magazines, periodicals, such as *Forbes*, *Fortune*, *Wall Street Journal*, *New York Times*, *Chronicle of Philanthropy*, *Corporate Giving Watch*, and *Foundation & Corporate Grants Alert*, are but a few of the

many publications containing valuable information for grant seekers. Specific information about several of these is listed below.

Bibliography: A Guide to Development Research Resources, published by Bentz Whaley Flessner & Associates, Inc., is an inexpensive (\$50), comprehensive bibliography listing resources for prospect research. It includes a section on on-line prospect research resources. For purchasing information, call 612.921.0111. Also available online at <http://www.bwf.com> where it can be downloaded after registration.

Children & Youth Funding Report, published by CD Publications, contains coverage of federal, foundation, and private grant opportunities for programs in the areas of public assistance, child welfare, juvenile justice, education, mental health, job training, disability services and other youth and family related areas. Annual Subscription: \$419. Published twice monthly. 301.588.6380. <http://www.cdpublications.com>

The prominent news source of the nonprofit community, *The Chronicle of Philanthropy* is published biweekly and includes information for nonprofit leaders, fund raisers, grant makers and others involved in philanthropy. It is published by the Chronicle of Higher Education in Washington, D.C. Annual subscription: \$72. 800.728.2819. <http://www.philanthropy.com>

The *Federal Assistance Monitor* offers a review of federal funding announcements, private grants and legislative actions affecting community programs, including education, economic development, housing, children and youth services, substance abuse and health care. For foundations, it indicates areas of interest and projected grant awards, as well as funding priorities for both national and regional organizations. Published twice monthly by CD Publications, an annual subscription costs \$419. 301.588.6380. <http://www.cdpublications.com>

The Grantsmanship Center Magazine, published by The Grantsmanship Center in Los Angeles, provides information on how to plan, manage, staff and fund the programs of nonprofit organizations and government agencies. Subscription is free to nonprofit and government agencies. 213.482.9860. <http://www.tgci.com>

The NonProfit Times offers valuable information on fundraising, directing and financial management for managers of nonprofits in 24 issues each year. 973.734.1700. <http://www.nptimes.com>

INTERNAL REVENUE SERVICE (IRS) FORMS

All private foundations must file a tax return with the IRS, which then becomes public information. Form 990 provides valuable information on private foundations, including: assets, grants paid, officers, application information and grants approved for future payment. Complete or regional sets of IRS forms are available at The Foundation Center's collection locations, through district IRS of-

fices, and, in some states, through the state attorney general's office or secretary of state. You can also access 990s online at <http://www.guidestar.org>.

ANNUAL REPORTS

Once you have targeted a corporation or foundation as a prospect, read its annual report. These are available online or mailed free of charge and contain mission statements, business trends, financial information and listings of officers, directors and trustees. Larger corporations typically produce a for-profit annual report as well as a philanthropic annual report. Each provides the type of information that can be used to match donors to recipients. Annual reports give details on who is being funded, what programs are receiving money and where the donor is concentrating philanthropic efforts.

PHONE CALLS

The public relations or investor relations departments of many companies will fax you current press releases on mergers and acquisitions, biographies and current business trends. Privately held companies are not as forthcoming with information, but in some cases they will provide basic information. Phone numbers and addresses can be found in the previously recommended Yellow Books listed under "Leadership Directories."

ELECTRONIC PROSPECTING TOOLS

The *Chronicle of Philanthropy Guide to Grants* is available online or in print, and provides access to all of the corporate and foundation grants listed in *The Chronicle of Philanthropy*. The online version of the guide allows searching of a grants database by grant maker, keyword or recipient, and will notify a subscriber of new grants in a particular category as they become available. Subscriptions start at \$29. For more information, visit <http://philanthropy.com/grants/>.

The Foundation Center's online tool, the *Foundation Directory*, provides users with listings of thousands of funding prospects, with detailed information on various foundations and other grant makers. It is searchable and is available in a variety of formats depending on the needs of a particular organization. Subscriptions start at \$195 per year. <http://fdncenter.org/>

Prospector's Choice is a CD-ROM published by The Taft Group. It presents financial information on corporate and foundation giving programs relevant to the nonprofit community. Also, it contains comprehensive data on nearly 10,000 foundations and corporate giving programs, providing data on up to 50 grants per profile. \$1,045. <http://www.gale.cengage.com/taft.htm>

ONLINE RESOURCES

Consult the Web Resources section of Enterprise MoneyNet™ for links to useful online resources at <http://www.enterprisecommunity.org/resources>.

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Section 7:
**COMMUNITY SAFETY
AND CRIME PREVENTION
SERVICES**



CREATING OPPORTUNITIES FOR FAMILIES THROUGH RESIDENT SERVICES: A PRACTITIONER'S MANUAL

Volume One: Implementing a Basic Resident Services Program
Revised and Expanded Edition

Authors

Diana A. Meyer
Rich Petersen
Trevor Britt
Sabina Cardenas
Jennifer Covert
David Fromm
Ian Kennedy
Vikram Khanna
Patricia Magnuson
Alexandra Nassau-Brownstone
Janet E. Raffel

Edited by Catherine Hyde and Sherri Alms





COMMUNITY SAFETY AND CRIME PREVENTION SERVICES

*Studies have shown that improved street lighting
can reduce crimes by up to 25 percent.*

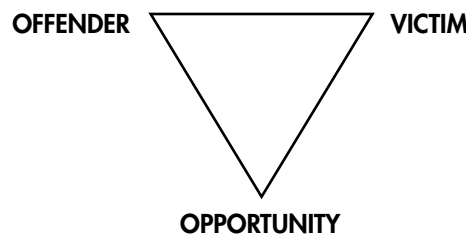
INTRODUCTION TO COMMUNITY SAFETY AND CRIME PREVENTION SERVICES

Safety greatly impacts property management. Reducing vandalism, theft and similar crimes, for example, will lower property maintenance and replacement costs. Reducing all types of crime will enhance the marketability of a property, thus enabling property owners to attract more responsible tenants.

Safety services should, therefore, be included in any resident services program. Resident service managers should be actively engaged in creating partnerships with residents and community stakeholders in order to develop effective safety efforts for both the immediate property and the surrounding neighborhood.

CRIME PREVENTION COMPONENTS

The schematic triangle below illustrates the philosophy behind developing and improving any crime prevention effort. As indicated by the diagram, the occurrence of crime depends on three interrelated factors: the offender, the victim and the opportunity.



If you eliminate one of these factors, the triangle will collapse. For example, a person walking down a dark alley in which there is no mugger will not be mugged. A person walking down a crowded, well-lit street next to a mugger is equally safe because the situation lacks opportunity. Likewise, a mugger hiding in a dark alley won't mug anyone if nobody walks through the alley.

As you can see, eliminating the opportunity for a crime to occur prevents crime. Most importantly, the opportunity for a crime to occur is usually provided by a physical location, such as a dark alley, an unlocked basement or an unkempt playground. A community coalition can significantly influence the surrounding environment to decrease opportunities for crime.

OSCAR PROBLEM-SOLVING METHODOLOGY

As you begin to work with the community to address crime prevention, security and quality-of-life issues, you are likely to encounter difficulties. The techniques of collaborative problem solving outlined in the OSCAR methodology below place you, your neighbors and other community stakeholders on the same side to resolve problems. You can implement the OSCAR process, as outlined in this document, to solve a problem on your property or in your community.

Observe

Identify a problem or a condition that affects safety on your property or in your community. Define what is happening. A problem might involve a type of behavior, a place, a person or group of people, a special event or time of day or any combination of these factors.

Scrutinize

Analyze the problem. Why is it happening? What conditions encourage it? Who is involved? What time of day does the problem occur? Develop a theory about the cause of the problem.

Collaborate

Find allies. Who else is affected by the problem? Who are the stakeholders? Identify them and get together. Discuss the problem and define it as a group.

Act

Develop a strategy for intervention. What techniques might solve the problem? What are the roles of the various stakeholders? Decide what to do and then start doing it.

Review

After a specified time, assess what effect your strategy has had. What worked? What did not work? How can you measure your progress? What could be done differently? What should be done next?

RESOURCES AVAILABLE IN THIS SECTION

1. **Facts on Community Safety and Crime Prevention:** This fact sheet defines community safety, highlights important facts and briefly outlines the critical components to an effective community safety program.
2. **Get Started in 10 Steps:** These 10 steps describe ways to launch or expand community safety efforts within your property and neighborhood.
3. **How to Make Your Property Crime-Resistant:** Crime requires opportunity. Use this survey to evaluate the current opportunities that your property offers to potential criminals and learn how to minimize those opportunities.
4. **Checklist for Starting a Community Watch:** This checklist is designed to help you start a community (or block) watch program, learn about popular enhancements and guide you in building partnerships to maximize the effectiveness of your community's watch efforts.
5. **Matching Volunteers to the Right Role:** Use this short survey to match a prospective volunteer's motivation with the type of work best suited to him or her.

6. **Safe Neighborhood Questionnaire:** When completed by residents, this questionnaire can help you to identify safety issues that are important to the community. You can compile the information and create a composite to lead your discussions with law enforcement agencies and local government officials.
7. **Assessing Community Safety: Collecting Safety and Demographic Data:** This assessment form can be used by a resident safety committee to collect and organize key data related to community crime rates, law enforcement capacity and demographics.
8. **Community Safety Survey:** This survey is designed to help you gather the views of the broader community concerning public safety. It engages businesses, schools and residents in gathering key information.
9. **Identifying Drug “Hot Spots” in a Business Community:** This survey is designed to help identify and address actual or potential illegal drug activity within a community business district. A resident volunteer completes the survey based on a visual inspection of a particular business, its grounds and the block on which it is located. High-risk areas may become designated as drug “hot spots” for the purpose of targeting anti-crime resources.
10. **Safety Standards for 5- to 14-Year-Olds:** This checklist, adapted from information provided by the National After-School Association, will help you identify potential safety issues for your youth programs.

FACTS ON COMMUNITY SAFETY AND CRIME PREVENTION

A safe community is one where residents can walk the streets without fear and feel secure in their homes. The most effective way to create a safe community is by having community members, property managers and outside partners join together to plan and implement a comprehensive community safety plan. The plan must include measures for building and effectively using neighborhood assets, as well as addressing existing community problems.

The following facts on community safety and crime prevention in America will be helpful as you work with residents to design and implement a community safety plan.

SAFETY AND CRIME PREVENTION

- In 2003, five out of every 1,000 urban residents were victims of an aggravated assault, and four out of every 1,000 suburban or rural residents were.
- In 2003, urban households experienced all forms of property crime at rates higher than those for suburban or rural households.
- Studies have shown that improved street lighting can reduce crimes by up to 25 percent.
- Significant reductions in burglaries have followed the implementation of neighborhood watch programs.
- Several studies conducted in the late 1980s and early 1990s showed that increased interactions between local police departments and communities led to a reduced crime rate and increased community members' respect for laws and law enforcement officers.
- Crime prevention and community safety programs bring communities closer by requiring residents to work together to achieve their goals.

SAFETY BY DESIGN

Properly designing a community can greatly reduce the opportunities for crimes to be committed. Features of designing for safety and crime prevention include:

- **Controlled access:** Doors, walls, fences, alarms, locks and landscaping
- **Comprehensive surveillance:** Video cameras, peep holes, window placement, walking clubs/neighborhood watch, signs, layout and police patrols

RESIDENT INVOLVEMENT

Residents must play a role in the safety program within your community. Without resident buy-in, a program's effectiveness will be severely limited. Involving residents is accomplished through:

- **Surveys:** Assess the perceptions, needs and desires of the residents; ask what they would do to make the community safer.
- **Committees:** Foster the formation of a resident safety committee to work directly with each other, property managers and law enforcement to help develop a safety plan.
- **Volunteers:** Motivate residents to volunteer by doing such things as participating in a neighborhood watch from their homes. Train residents in crime prevention.

PARTNERSHIPS AND COLLABORATION

Crime prevention requires a commitment from several interested stakeholders. Although managing this partnership can present difficulties, it is essential to the success of a program. Keep in mind that everyone involved in the partnership is seeking the same outcome: a safer neighborhood.

ADDITIONAL INFORMATION

For more information on community safety and crime prevention, visit these organizations' websites:

- National Crime Prevention Council (<http://www.ncpc.org>), home of McGruff the crime dog, offers tools and resources on crime prevention, including ways to celebrate national crime prevention month.
- Community Policing Consortium is a partnership of five of the leading police organizations in the United States: the International Association of Chiefs of Police (IACP), the National Organization of Black Law Enforcement Executives (NOBLE), the National Sheriffs' Association (NSA), the Police Executive Research Forum (PERF) and the Police Foundation. The site offers information and resources on how to set up and manage effective community policing programs.
- National Town Watch Association (<http://www.nationalnightout.org/natw/>) is the creator of National Night Out. This site provides more information on this membership organization dedicated to the development and promotion of organized, law-enforcement-affiliated crime and drug prevention programs.

GET STARTED IN 10 STEPS

Follow these 10 steps to launch or expand community safety efforts within your property and neighborhood.

1. Accept ownership of the existing environment, knowing that a concentrated collaborative effort can influence change.
2. Embrace local law enforcement as a partner, not the panacea. Check the Enterprise Resource Database at <http://www.enterprisecommunity.org/resources> for an overview of the Community Safety Partnership, a demonstration partnership between Enterprise and seven local city police departments. Look under “Enterprise Resource Database” and then “Community Safety.”
3. With members from the community, your staff and local business owners and law enforcement, develop and implement a crime and community safety committee. One of the committee’s first projects could be to collect data using the survey instruments found in this section.
4. Perform a community safety assessment to help you define the problem. Sample survey instruments are included in this section.
5. Reduce the opportunity for crime to occur by including design-based crime prevention strategies in your efforts. Changing or managing the physical environment can remove some opportunities for criminals to commit crimes in a certain place or at a certain time, reducing the incidence and fear of crime. The Safety by Design Survey in “How to Make Your Property Crime-Resistant” found in this section can help you start.
6. Recruit volunteers and mobilize residents, using the “Matching Volunteers to the Right Role” and “Checklist for Starting a Community Watch” documents found in this section.
7. Contact other communities that have established community safety initiatives and find out what worked well for them and what recommendations they have. Examples can be found in the Enterprise Resource Database at <http://www.enterprisecommunity.org/resources>.
8. Solicit support and guidance from national community safety organizations, such as: the National Crime Prevention Council (<http://www.ncpc.org>) and the National Town Watch Association (<http://www.nationalnightout.org/natw/>)
9. Publicize and celebrate your successes. Hold a neighborhood gathering to celebrate and contact the local media to discuss how you did it.

10. Be flexible. Understand that any community safety initiative needs room to change and grow.

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HOW TO MAKE YOUR PROPERTY CRIME-RESISTANT

The practice of safe architectural design has become a thriving industry. Good crime-resistant design incorporates access control and maximizes surveillance measures. Access control helps to keep criminals away from a crime target, such as an apartment building or a park. Surveillance makes it possible to observe and catch a criminal who does gain access and causes a potential criminal to fear the risk of being observed.

Access control and surveillance are built on a less tangible but significant concept called territoriality. Territoriality is the sense of ownership among residents and other stakeholders who serve to protect a property from crime and disorder. By creating and nurturing territoriality, you can ensure that access control and surveillance effectively prevent crime.

To help property managers incorporate access control and surveillance into a property's or community's design, Enterprise developed the following "Safety by Design Survey."

Although not every safety option will be needed for every property, property managers can use the survey as a guide in conducting a safety audit of their properties and identifying potential safety improvements. Safety by Design ratings, when considered within the context of safety priorities and cost factors, can be useful in the development of a work plan for making safety improvements.

Safety questions raised by this tool can be further addressed by a local law enforcement agency or community safety consultant.

Safety by Design Survey

Directions: On a scale of 1 (needs substantial improvement) to 5 (no changes needed), rate your property in response to each question.

MECHANICAL

Access Control

Locks

Are there enough locks?	1	2	3	4	5
Are all locks strong enough?	1	2	3	4	5
Are all locks well-maintained?	1	2	3	4	5
Are locks properly and consistently used?	1	2	3	4	5

Alarms

Is the property equipped with enough functioning smoke alarms?	1 2 3 4 5
Is the property equipped with functioning alarms for unauthorized entry?	1 2 3 4 5
Are there enough alarm trigger points?	1 2 3 4 5
Are the alarm triggers in the best locations?	1 2 3 4 5
Do activated alarms adequately inform the residents with disabilities?	1 2 3 4 5
Are alarms well-maintained?	1 2 3 4 5
Are alarms properly monitored and is the response time reasonable?	1 2 3 4 5

Surveillance

Video Cameras

Are there enough video cameras?	1 2 3 4 5
Are the video cameras highly visible and in the best locations?	1 2 3 4 5
Are all video cameras well-maintained?	1 2 3 4 5
Are video cameras properly monitored and is the response time reasonable?	1 2 3 4 5

Peep Holes

Are there operative peep holes in every door to the outside and public areas?	1 2 3 4 5
Are peep holes properly and consistently used?	1 2 3 4 5

STRUCTURAL

Access Control

Fences

Are fences properly located to protect key areas?	1 2 3 4 5
Are fences sufficiently high and strong enough to protect against intruders?	1 2 3 4 5
Do the fences enhance the property's appearance?	1 2 3 4 5
Are there a limited number of access points and are these adequately secure?	1 2 3 4 5
Do the fences afford adequate visibility?	1 2 3 4 5

Walls

Are walls designed to discourage unsafe behavior (loitering, hiding, etc.)?	1 2 3 4 5
Do the walls enhance the property's appearance?	1 2 3 4 5
Do the walls provide good visibility and freedom of movement?	1 2 3 4 5
Are the walls strong and well-maintained?	1 2 3 4 5

Doors

Are the doors strong enough to protect?	1 2 3 4 5
Are doorways well placed and adequately lit?	1 2 3 4 5
Do the doors enhance the property's appearance?	1 2 3 4 5

General Surveillance

Landscaping

Does the landscaping afford adequate visibility?	1	2	3	4	5
Does the landscaping enhance the property's appearance?	1	2	3	4	5
Does the landscaping afford adequate options for movement?	1	2	3	4	5

Signs

Are there enough signs and are they well located?	1	2	3	4	5
Are signs easily readable and informative in appropriate languages?	1	2	3	4	5
Are signs part of a coordinated design that enhances the property's appearance?	1	2	3	4	5

Window Placement

Do windows overlook entrance and exit points?	1	2	3	4	5
Are adjustable Venetian or mini-blinds in use?	1	2	3	4	5
Are windows equipped with an effective locking device?	1	2	3	4	5

Guard Houses

Are guard houses positioned in a conspicuous location?	1	2	3	4	5
Are guards able to observe from all sides?	1	2	3	4	5
Are the hours of operation consistent with needs?	1	2	3	4	5

Site Layout

Are windows and porches designed so that residents can easily observe the front and back yards of the property?	1	2	3	4	5
Is private space clearly defined?	1	2	3	4	5
Are tot lots and playgrounds located to provide maximum surveillance?	1	2	3	4	5

HUMAN

Surveillance

Guards

Does the guard have specific post procedures?	1	2	3	4	5
Are incident reports completed and retrieved in a timely manner?	1	2	3	4	5
Is there regular communication between the guard and local law enforcement?	1	2	3	4	5

Resident Patrols

[Use of resident patrols as a means of access control is not recommended.] 1 2 3 4 5

Police Patrols

Is community input used in determining patrol allocations?	1	2	3	4	5
Are there active foot patrols?	1	2	3	4	5
Are there active bike patrols?	1	2	3	4	5

Neighborhood & Building Watch

Have members been trained in suspect identification and reporting techniques?	1	2	3	4	5
Do members have the proper equipment, (i.e. pen and paper, cell phone/walkie talkie, flashlight)?	1	2	3	4	5
Does law enforcement periodically walk with the group?	1	2	3	4	5

Walking Clubs

Do members walk with confidence?	1	2	3	4	5
Do members walk well-traveled routes, avoiding large bushes, dark areas, alleys, etc?	1	2	3	4	5
Does someone carry a cell phone or an alerting device (such as shriek alarms or whistles)?	1	2	3	4	5

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CHECKLIST FOR STARTING A COMMUNITY WATCH

A community (block or neighborhood) watch is one of the most effective and least expensive ways to prevent crime and reduce fear in a community. Creating a community watch group organizes and engages residents in forming a cohesive public safety unit with local police.

You can use the following checklist to help you form a community watch group in your area. This document will also guide you in building partnerships to maximize the effectiveness of your community's watch efforts.

BASIC NEEDS

The following are basic needs for any community watch program:

- A person or group of people committed to starting a neighborhood watch
- A planning committee to initiate the program
- A list of what issues initially need to be addressed in your community
- A means of communicating with residents (such as email or telephone trees)
- Publicity for the initial meeting
- A meeting agenda to keep things moving and on track
- A place to meet (such as a resident's house or apartment, community center, school or library)
- A crime prevention officer to discuss the crime issues in the neighborhood and to help train members
- A map of the community with spaces for names, addresses and phone numbers of all households
- A sign-up sheet for those interested in becoming block or building captains
- Brochures or other materials on topics of interest to the residents
- Neighborhood watch signs to be posted around the community (Note: Some jurisdictions require a minimum number of participants before such signs can be posted.)
- Facts about crime in your neighborhood (These can be found in police reports, newspapers and residents' perceptions about crime. Often residents' opinions are not supported by facts, and accurate information can reduce fear of crime.)

TO ADD EXCITEMENT

Here are some ideas for engaging residents in and enhancing your community watch program:

- Mix business with pleasure by allowing attendees time to socialize.
- Seek out local civic leaders and elected officials to be your advocates and mentors.

- Work with existing organizations such as citizen associations, tenant associations or housing authorities.
- Provide speakers on topics of community interest.
- Link crime prevention with activities promoted by other groups, such as child protection or anti-vandalism projects.
- Start a neighborhood newsletter.
- Arrange for a notable community leader to make a surprise appearance at a meeting, rally or other event.
- Create community service, arson prevention and recreation activities for young people.

TO BUILD PARTNERSHIPS

Partnerships are an integral part of any community watch program. Follow these tips for forming partnerships:

- An endorsement from the local police or sheriff's office is critical to a watch group's credibility. These agencies are the major sources of information on local crime patterns, crime prevention education and crime reporting.
- Local businesses and organizations can help provide fliers and a newsletter, offer meeting places and distribute crime prevention information. Ask an electronics store, for example, to donate cellular phones or walkie talkies.
- Libraries can provide research materials, videos, computers and meeting space.
- Media can publicize recruitment drives.
- Look to volunteer centers, parent groups and labor unions for advice on recruiting volunteers.
- Teenagers are valuable resources. They can be an integral part of a citizens' patrol, including rollerblading to scout the neighborhood.
- Places of worship can provide meeting space and be a good source of volunteers.

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MATCHING VOLUNTEERS TO THE RIGHT ROLE

As with any form of job placement, knowing the individual skills, abilities and interests of the people you are placing is an important part of designing volunteer positions for your residents. The McClelland Motivational Model described in this document can help you to assess potential volunteers' motivations and place them in positions that best match their skills and attitudes. Enterprise has incorporated this model into a volunteer self-assessment form that you can use with residents interested in volunteering for community safety posts.

THE MCCLELLAND MOTIVATIONAL MODEL

The McClelland Motivational Model places volunteers into three types: “achievement motivated,” “power motivated” and “affiliation motivated.” People in each type portray various goals and characteristics that are important to consider when you are assigning their volunteer positions.

Achievement Motivated

- Desire for excellence, doing a good job
- Wants sense of important accomplishment
- Wants to advance career
- Needs feedback

Power Motivated

- Likes to lead, give advice
- Wants prestige and job status
- Enjoys influencing people and activities
- Likes ideas to be predominant

Affiliation Motivated

- Likes to be popular
- Desires friendly relations, interaction
- Dislikes being alone in work or play
- Likes to help other people

It is necessary to have enough information on each potential volunteer in order to properly place all volunteers. One approach to gathering the necessary information is to have each prospective volunteer complete a self-assessment form, such as the one provided here.

Volunteer Self-Assessment Form

What motivates you as a volunteer? This survey will help you answer that question so that you can be placed in a volunteer position that will maximize your individual skills, interests and abilities.

Name: _____ Date: _____

Address: _____

Phone: _____ Best time to call: _____

Directions: On a scale of 1 (low) to 5 (high), rate each of the following statements in terms of how much it applies to you. Then, add the ratings into subtotals for each group of questions.

- | | |
|--|-----------|
| 1. I desire excellence, and want to do a good job. | 1 2 3 4 5 |
| 2. I want a sense of important accomplishment. | 1 2 3 4 5 |
| 3. I want to advance my career. | 1 2 3 4 5 |
| 4. I need feedback. | 1 2 3 4 5 |

Questions 1-4 Subtotal _____

- | | |
|---|-----------|
| 5. I like to lead, give advice. | 1 2 3 4 5 |
| 6. I want prestige and job status. | 1 2 3 4 5 |
| 7. I enjoy influencing people and activities. | 1 2 3 4 5 |
| 8. I like my ideas to be predominant. | 1 2 3 4 5 |

Questions 5-8 Subtotal _____

- | | |
|--|-----------|
| 9. I like to be popular. | 1 2 3 4 5 |
| 10. I desire friendly relations and interaction. | 1 2 3 4 5 |
| 11. I dislike being alone in work or play. | 1 2 3 4 5 |
| 12. I like to help other people. | 1 2 3 4 5 |

Questions 9-12 Subtotal _____

Next, compare the three subtotals above. The section with the highest subtotal indicates your main type of motivation under the McClellan Motivational Model, which is used by organizations across the country to help them to best match volunteers to positions.

Questions 1-4 subtotal is highest: You tend to be achievement motivated. You might consider the following types of volunteer activities: police-community liaison or liaison to the private management company.

Questions 5-8 subtotal is highest: You tend to be power motivated. You might consider the following types of volunteer activities: block captain, floor captain or spokesperson.

Questions 9-12 subtotal is highest: You tend to be affiliation motivated. You might consider the following types of volunteer activities: community watch member, community watch meeting host.

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SAFE NEIGHBORHOOD QUESTIONNAIRE

Dear Resident,

This questionnaire will help us identify safety issues that are important to your community. Please make your responses as specific as possible. Thank you.

1. What do you like about living in your community? _____

2. What do you dislike about living in your community? _____

3. Do you think that crime is a problem in your community? ☐ Yes ☐ No

4. Please rate each of the following issues based on whether you think it is a major, moderate or minor problem or not a problem at all.

	Major Problem	Moderate Problem	Minor Problem	No Problem
Destroying property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Burglary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public drinking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Auto theft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Noise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loitering	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gangs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Domestic violence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prostitution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drug use/dealing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kids hanging around	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assault	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hate/bias crimes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Robberies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Graffiti	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Littering	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (Please explain):	_____			

5. Have you or anyone in your household made a call to 911 for police, fire or emergency services within the past six months? ☐ Yes ☐ No
6. Have you had trouble contacting county government about a problem in your neighborhood? If yes, please explain. ☐ Yes ☐ No _____

7. Do you feel safe in your community? ☐ Yes ☐ No
8. Would you be interested in serving on a committee as part of a new community anti-crime program? ☐ Yes ☐ No
9. Does your community have a community watch group or program? ☐ Yes ☐ No
10. If so, are you currently active in the program? ☐ Yes ☐ No
11. If not, are you willing to participate in a community watch group or program?
☐ Yes ☐ No
12. Is drug dealing a major problem in your community? ☐ Yes ☐ No
13. If so, what type or types of drugs are sold? *(Please check all that apply.)*
☐ Cocaine ☐ Heroin ☐ Marijuana ☐ Crack
☐ Other _____
14. Is your community lit well enough at night? ☐ Yes ☐ No
15. Do you shop within your immediate community? ☐ Yes ☐ No
16. Other comments regarding safety issues in your community? _____

Thank you for your time!

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ASSESSING COMMUNITY SAFETY: COLLECTING SAFETY AND DEMOGRAPHIC DATA

Your resident safety committee (or housing organization) can use this form to collect and organize key data to help improve community safety efforts. The information recorded in this survey will help you fulfill the “observe” and “scrutinize” steps in the OSCAR process described in the introduction to this section. Then you can begin to “collaborate” and “act” to address the issue. (For more information on the OSCAR process, see “Introduction to Community Safety and Crime Prevention.”)

CRIME DATA

The local police department should be able to supply you with the following information about your community.

1. How many murders occurred last year? _____ 6 years ago? _____
2. How many assaults occurred last year? _____ 6 years ago? _____
3. How many robberies occurred last year? _____ 6 years ago? _____
4. How many burglaries occurred last year? _____ 6 years ago? _____
5. How many narcotics arrests occurred last year? _____ 6 years ago? _____
6. How many thefts occurred last year? _____ 6 years ago? _____

LOCAL LAW ENFORCEMENT

The local police department should also be able to supply you with the following information about your community.

1. How many police officers work at the local precinct? _____
2. How many officers are assigned to patrol your area? _____
3. How many civilian employees work at the local precinct? _____
4. How many shifts are there for police officers? _____ How long is a shift? _____
5. Does the police department do its own dispatching? _____
6. How can citizens obtain crime data? _____

7. What regular meetings exist between the police and community residents? _____

POPULATION

Your city or county's planning department should be able to provide you with the following information.

1. How many people live in your community? _____
2. What percentage is male? _____
3. What percentage is female? _____
4. What percentage is African American? _____
5. What percentage is Latino? _____
6. What percentage is Caucasian? _____
7. What percentage is Asian or Pacific Islanders? _____
8. What percentage is younger than 18? _____

EDUCATION

Your city or county's planning department should be able to provide you with the following information.

1. What is the dropout rate for local schools? _____
2. What percentage of adults graduates from high school? _____
3. What percentage has an associate's degree? _____
4. What percentage has a bachelor's degree? _____
5. What percentage has a master's degree? _____

ECONOMICS

Your city or county's planning department should be able to provide you with the following information.

1. What is the median income in your community? _____
2. What is the per capita income? _____ What is the unemployment rate? _____
3. What percentage of the population is a homeowner? _____
4. What percentage of the population lives in public or subsidized housing? _____
5. What percentage of the population is in poverty? _____

RESOURCES

Visit the following organizations' websites for more information on crime statistics and data collection.

Bureau of Justice Statistics: <http://www.ojp.usdoj.gov/bjs/> publishes statistics on crime and victims, law enforcement, prosecution, courts and sentencing and other aspects of crime and safety in America.

National Crime Prevention Council, <http://www.ncpc.org/>, is home to McGruff, the crime dog as well as a variety of resources to help you deal with the effects of crime and introduce safety measures into your community.

Federal Bureau of Investigation – Uniform Crime Reports, <http://www.fbi.gov/ucr/ucr.htm>. The Uniform Crime Reporting Program was conceived in 1929 by the International Association of Chiefs of Police to meet a need for reliable, uniform crime statistics for the nation. The FBI has been collecting, publishing and archiving those statistics since 1931.

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COMMUNITY SAFETY SURVEY

Use this survey to find out how your community feels about public safety in the area. Engage businesses, schools and residents in gathering key information. Ideally, a resident volunteer would use this survey to interview a community member. The information recorded will help you to fulfill the “observe” and “scrutinize” steps in the OSCAR process described in the introduction to this section. Then you can begin to “collaborate” and “act” to address the issue. (For more information on the OSCAR process, see “Introduction to Community Safety and Crime Prevention.”)

Name: _____

Title: _____

Organization: _____

1. Are you or your organization involved in any public safety work? ☐ Yes ☐ No
If yes, what are the issues? If no, why not? _____

2. What are the community safety issues in the [target location]?

- ☐ Drugs
☐ Property crimes
☐ Violent crime
☐ Gang activity
☐ Abandoned cars
☐ Graffiti
☐ Abandoned buildings
☐ Prostitution
☐ Other _____

3. What do you think contributes to these problems? (Answers might include lack of adult supervision, drugs, poorly lit areas, abandoned buildings, etc.) _____

4. Do you or your organization have contact with the local police department?

☐ Yes ☐ No

If so, please describe it. If not, why not? _____

5. Do you or your organization have contact with the local prosecutor's office? If so, describe the relationship. If not, why not? _____

6. What community organizations exist in [target location]? Who are the leaders? _____

7. How successful is your organization at mobilizing neighbors—getting them out to meetings, demonstrations and events? What kinds of activities had the most participation? What kinds of activities had the least participation? _____

8. Is there a "neighborhood watch" or "building watch" in any of the communities where you work or live? Is your organization involved in any way? If so, explain. If not, why? _____

9. Who would you talk to about safety problems where you live or work? _____

10. What is the most important issue in [target location]? _____

11. Describe the physical environment of [target location]. Are there vacant lots, run-down buildings, etc.? _____

12. Has your home or place of work ever been vandalized? _____

13. Are there particular areas where crime is prevalent? Describe the conditions. _____

In the following charts, please indicate your level of priority for addressing each item by placing an "X" in the appropriate priority level box:

Crime	Low Priority	Medium Priority	High Priority
Auto theft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Burglary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drug abuse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drug dealing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Domestic violence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property theft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prostitution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rape	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School safety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School theft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sanitation	Low Priority	Medium Priority	High Priority
Abandoned cars	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vacant lots	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garbage pick-up	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of garbage cans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Physical Environment	Low Priority	Medium Priority	High Priority
Street lights	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Signal lights	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Graffiti	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Building demolition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Code enforcement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stop signs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sewers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Landscaping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sidewalks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Potholes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

General	Low Priority	Medium Priority	High Priority
Unemployment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homelessness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loitering	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Traffic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loud noise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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IDENTIFYING DRUG “HOT SPOTS” IN A BUSINESS COMMUNITY

A resident volunteer should complete this survey after visually inspecting a particular business, its grounds and the block on which it is located. The information recorded in this survey will help you identify drug “hot spots,” fulfilling the “observe” and “scrutinize” steps in the OSCAR process as outlined in the introduction to this section. You can then begin the next steps in the process: to “collaborate” and “act” to address the issue. (For more information on the OSCAR process, see “Introduction to Community Safety and Crime Prevention.”)

Date: ____ / ____ / ____

Day of week: _____ Time: _____ a.m./p.m.

Person completing survey: _____

Location: _____

Business name: _____

TYPE OF BUSINESS

Circle the number indicating the most appropriate description of this business:

1. Food store: grocery, supermarket, convenience store
2. Restaurant: fast-food, carry-out, deli
3. Bar, liquor store
4. Retail store: department, clothing, shoe, sporting goods, jewelry, music, hardware, pharmacy
5. Service: barber shop, beauty salon, dry cleaning, automotive, post office, printing shop, travel agency
6. Support agency: Salvation Army, United Way, mental health clinic, alcohol or drug abuse treatment clinic, medical facility, unemployment agency
7. Nuisance: porn shop, pawn shop, massage parlor, amusement arcade
8. Recreation: gym, club, spa
9. Wholesale: warehouses, distributors
10. Financial: bank, check cashing, finance company
11. Other (specify): _____

CONDITIONS OF BUSINESS

Note: For items one through four, use the following codes: No=0, Yes=1, Not visible=2, Not applicable=3

1. _____ Any missing front wall material such as brick, stone, stucco, siding or other signs of a structural problem? (Count wall material as missing if the hole or gap is bigger than 1 foot.)
2. _____ Any broken fixtures such as doors, windows, awnings, neon signs or lights?
3. _____ Any graffiti?
4. _____ Any other signs of a general lack of maintenance?

5. Rate the overall conditions and appearance of the building in terms of structural soundness, neatness and cleanliness:
- ☐ Very good ☐ Good ☐ Fair ☐ Poor ☐ Very poor

CONDITIONS OF GROUNDS

Note: For items one through three, use the following codes: No=0, Yes=1, Not visible=2, Not applicable=3

1. _____ Any litter (more than five pieces larger than 2" x 2")?
2. _____ Any broken glass or bottles (more than a 2 square foot area)?
3. _____ Any junk such as appliances, furniture, tires or abandoned automobiles?
4. Rate the overall conditions and appearance of the premises in terms of cleanliness, beautification, health and safety:
☐ Very good ☐ Good ☐ Fair ☐ Poor ☐ Very poor

CHARACTERISTICS OF BUSINESS

Note: For items one through 10, use the following codes: No=0, Yes=1, Not visible=2, Not applicable=3

1. _____ Any security bars or gates over windows?
2. _____ Any windows sealed with bricks?
3. _____ Any windows boarded up?
4. _____ Is the entrance used for drug sales in plain view from the street or public walkway?
5. _____ Is the entrance used for drug sales easily accessible from the street or walkway?
6. _____ Is there a security alarm sticker, "beware of dog" sign or surveillance camera?
7. _____ Is the business located next to another business?
8. _____ Is the business located next to a vacant or abandoned building?
9. _____ Is the business located next to or in the immediate vicinity of a street corner, vacant lot, public playground, park, schoolyard, churchyard, parking lot or alley?
10. _____ Is the business in a mixed unit with living space above?
11. List business hours _____

INTELLIGENCE INFORMATION

1. What types of drugs are sold at the drug location? *(check all that apply)*
 - ☐ Cocaine
 - ☐ Crack
 - ☐ Heroin
 - ☐ Methadone
 - ☐ Marijuana
 - ☐ Pills
 - ☐ Other _____

Note: For items two and three, use the following codes: No=0, Yes=1, Not visible=2, Not applicable=3

2. _____ Any unusual activity, such as excessive foot or vehicular traffic?

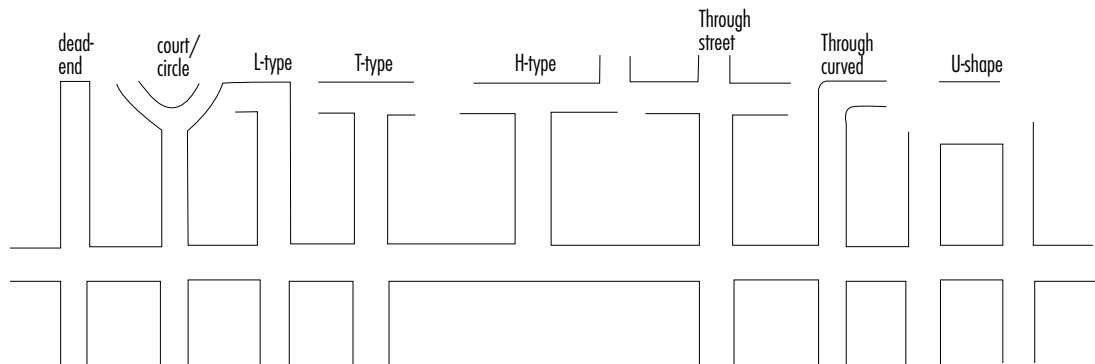
3. _____ Any people sitting outside or "hanging out" at the drug location or in the immediate vicinity?

4. List and describe all people at the drug location or in the immediate vicinity, including such items as age, sex, race. Also describe their modes of transportation (including car make and model). _____

5. Are there any other unusual characteristics of the drug location? For example, does the drug activity vary by time of day or day of the week? _____

BLOCK CHARACTERISTICS

1. Type of street layout: Mark the drug location on the matching street layout. If the street does not match any in the diagram, draw the street and mark the drug location.



2. Type of street *(Please check one.):*
 - ☐ Main thoroughfare
 - ☐ Residential street block
 - ☐ Side street or alley
 - ☐ Business complex
 - ☐ Apartment complex road

3. Traffic flow *(Please check all that apply.):*
 - _____ One-way street
 - _____ A stop sign or traffic signal at the drug location or in the immediate vicinity

4. Street width:
 - _____ Number of drivable lanes
 - _____ Number of parking lanes
 - _____ Median (Yes=1, No=0)
5. Number of overhead street lights at drug location or in the immediate vicinity _____
6. Number of broken overhead street lights _____
7. Number of public fixtures such as street signs, light poles, bridges or statues marked with graffiti at the drug location or in the immediate vicinity _____
8. Number of privately owned structures such as houses or businesses marked with graffiti at the drug location or in the immediate vicinity _____
9. Write the number of public areas at the drug location or in the vicinity.
 - _____ Vacant lots
 - _____ Public playgrounds
 - _____ Schoolyard
 - _____ Churchyard
 - _____ Parking lot
 - _____ Public court/garden
 - _____ Alleys
 - _____ Other *(specify)*
10. Type of drug location/vicinity *(Please check one.)*:
 - _____ Residential (occupied)
 - _____ Commercial (occupied)
 - _____ Industrial/manufacturing (occupied)
 - _____ Institutional (occupied), e.g., schools
 - _____ Abandoned buildings
 - _____ Vacant lots
 - _____ Playgrounds or parks
 - _____ Mixed *(specify)*
11. Primary type of housing style *(Please check one.)*:
 - _____ Single family (detached or attached)
 - _____ Apartments or condominiums
 - _____ Business with apartments overhead
 - _____ No housing at drug location
 - _____ Other *(specify)*
12. Types of businesses on the block *(Please check all that apply.)*:
 - _____ Grocery, deli, convenience or food retail store
 - _____ Bar, liquor store or primarily selling liquor
 - _____ Restaurant, carry out or selling ready-to-eat food

- _____ Retail, furniture, souvenir shop or goods sales
- _____ Services: barber, dry cleaner, parking garage, etc.
- _____ Support agency: mental health or medical clinic, etc.
- _____ Pharmacy, drugstore
- _____ Recreation: gym, club, spa
- _____ Wholesale: warehouse, distributor
- _____ Financial: bank, check-cashing establishment, finance company
- _____ Other (*specify*) _____

13. Describe street signs in the area that identify it as part of a neighborhood watch or other citizen anti-crime program: _____

14. Describe any unusual physical characteristics about the area, such as distinctive topography, housing style, conditions, ornamentation (e.g., identical lamps, planters, railings, awnings, paint designs) or anything that might show a sense of community or organization within the zone. _____

15. List any additional comments or observations _____

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SAFETY STANDARDS FOR 5- TO 14-YEAR-OLDS

The following safety guidelines should be used when designing on-site programs for 5- to 14-year-olds. The guidelines cover issues around designing the physical layout of the space, purchasing equipment, developing operational procedures and evaluating efforts. These standards may also be used to evaluate existing off-site programs for the same age group.

INDOOR ENVIRONMENT

The program's indoor space meets the needs of children and youth.

- There is enough room for all program activities.
- The space is arranged well for a range of activities: physical games and sports, creative arts, dramatic play, quiet games, enrichment offerings, eating and socializing.
- The space is arranged so that various activities can go on at the same time without much disruption.
- There is adequate and convenient storage space for equipment, materials and personal possessions of children and staff.

The indoor space allows children and youth to take initiative and explore their interests.

- Children can easily take out and put away materials.
- Children can arrange materials and equipment to suit their activities.
- The indoor space reflects the work and interest of the children.
- Some areas have soft, comfortable furniture on which children can relax.

OUTDOOR ENVIRONMENT

The outdoor play area meets the needs of children and youth, and the equipment allows them to be independent and creative.

- Each child has a chance to play outdoors for at least 30 minutes out of every three-hour block of time.
- Children can use a variety of outdoor equipment and games for both active and quiet play.
- Permanent playground equipment is suitable for the sizes and abilities of all children.
- The outdoor space is suitable for a wide variety of activities.

SAFETY

The safety and security of children and youth are protected.

- There are no observable safety hazards in the program space.
- Systems are in place to protect the children from harm, especially when they move from one place to another or use the restroom.
- Equipment for active play is safe.
- A system is in place to prevent unauthorized people from taking children.

Children and youth are carefully supervised to maintain safety.

- Staff members note when children arrive, when they leave and with whom.
- Staff members know where the children are and what they are doing.
- Staff members supervise children appropriately according to children's ages, abilities and needs.
- Staff members closely supervise activities that are potentially harmful.

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