

**Home Funders Initial Occupancy Grants Program
Evaluation Report
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Julia Gittleman, Ph.D.
Mendelsohn, Gittleman and Associates, LLC

1. Project Background

The purpose of Home Funders initial occupancy grants to project developers was to complement the Home Funders loan program by stabilizing and supporting extremely low-income (ELI) families in Home Funders projects. The goal of the program was to disburse grants that would:

1. Help families adjust to their new housing and access resources available in the community; and
2. Respond to crises or other significant challenges that may threaten families' ability to stay housed.

The criteria used to allocate the grants were as follows:

- Grants were made available for up to \$1,500 per Home Funders unit/household.
- Grants were intended to leverage existing services in the community or increase resources through funding matches where possible.
- Grants were awarded one time and could be used during the first two years of occupancy.
- The grantee (project developer) was responsible for undertaking an assessment of each family's needs as part of the intake and orientation process for occupancy.
- Grants were to be used for flexible case management, linkages to community services or as direct funding for specific family needs such as childcare, transportation, counseling, job training, child enrichment activities, budgeting help or other expenses to enhance family growth or to stabilize the family in the housing.
- Up to 50% of the grant could be used for developer/owner staff or administrative expenses particularly if service staff were likely to leverage additional resources for family needs.

Home Funders contracted with Julia Gittleman, Ph.D. of Mendelsohn Gittleman and Associates, LLC to complete an evaluation of the Initial Occupancy Grants Program by compiling and summarizing data and feedback from two groups:

1. The seven developers, or grant recipients; and
2. The families served by the eight projects that have been operational long enough to have ELI families residing in them for a year or more.

2. Evaluation Methodology

The evaluator collected both quantitative and qualitative data on a range of outcomes, including the following:

- Tenancy-related outcomes;
- Direct services/referrals;
- Direct financial assistance to ELI families;
- Change in family income;
- Trends or clusters of the types of services required by the ELI families ;
- Expenses reported; and
- Overall assessment regarding the usefulness of the services grants

The evaluator also solicited recommendations for the best use of these grants in the future, changes to the current model, and other participant feedback.

The evaluator gathered data for all eight sites, using quantitative and/or qualitative information provided by the developers, and collecting qualitative data from the families via individual interviews and written questionnaires.

3. Findings

Interviews were carried out with 15 staff from the eight projects. Individual feedback was gathered from 25 residents. In addition, all seven developers completed spreadsheets with detailed data on many of the outcomes listed above. Please see Appendix A for complete summary reports on each of the seven developers.

From the data, a number of key findings emerged.

A. At least 86 ELI families (out of the Home Funder identified 111 families) received referral services and/or direct financial assistance through the Home Funders grants. In one case (Ruggles-Shawmut development), while the property management staff person gathered data on the funds distributed to the eight identified Home Funders families, the program provided direct cash support as needed to all of families in the development, since she felt all of the ELI families were equally in need of support. In another case (Chelsea NHS) 43 different eligible families moved through the 17 Home Funders designated units and the financially supported services were made available to all 43 of these families. However, this development did not track the number of overall families served, so the analysis conservatively assumes that 17 families were served at this site. More broadly, a number of sites provided support services funded by the Home Funders grants to many more than the initially identified ELI families; as many as 149 families benefited from services paid for by the Home Funders grants.

B. The information gathered from 25 current residents indicates that the services and direct financial assistance provided by the program were helpful in stabilizing their living situations. All 25 of the responding residents said that the services and funds they received helped them to either stabilize their housing or to make progress towards future goals. Many of the respondents said they used the funds for education classes such as ESOL, GED, computer classes or attending a local community college. Several others said they used funds to purchase needed furniture, and others spoke about using funds to pay off overdue utility bills or for security deposits. Referral services that were mentioned included legal support, childcare support and access to needed benefits.

Most of the residents did not have suggestions for how the services could have been more helpful and they were extremely appreciative of the direct financial and support services they received. A few said, of course more funds are always helpful, but they were quick to say that they didn't want to sound unappreciative. Two residents mentioned that a longer time availability of the services would have been beneficial as well.

Overall the feedback from the residents was extremely positive. However, these 25 residents are not necessarily representative of the entire 86 (or 149) residents who received services during the grant period, as the property management and program staff themselves pointed out. These residents are individuals who have strong relationships with the property management staff, such that they were willing to make the time to meet and talk with the evaluator, or to fill in the paper survey. These were the “easiest to reach” tenants. However, it is clear that many of the residents who received

services felt they were valuable and that the services made a positive difference in their lives.

C. The \$1500 per unit investment was used in different ways by the seven developers and their property management partners. Several of the programs set aside a designated portion of the total \$1500 to be made available for the direct financial assistance to families, and the remainder of the funds were used for administrative overhead and salaries of staff providing the service referrals. Others used the funds to purchase vouchers from local community-based organizations and then referred residents to these services. Still others reached out to the ELI families and made direct financial assistance available to them on an individual, case-by-case basis.

In addition, the provision of service coordination varied widely by site. Several of the sites had case managers or property management staff who saw it as their role to include the assessment and provision of referral services for the ELI families, and coordinate these referrals with pre-existing services. Alternatively, several sites were staffed by property management staff who took a more hands-off approach to service delivery and instead let residents know about the availability of both the direct financial assistance and referral services, and then left it for residents to initiate any interaction or self-identify their needs.

Staff at all eight projects said that the majority of the identified ELI families would benefit from well-coordinated support services, as well as from the direct financial assistance provided through the program. While some of the families were in relatively stable living situations, the project staff reported that the majority were living “very close to the edge” of significant financial crisis, and thus benefited from the services and financial support provided by the Home Funders grants.

D. The eight developments faced a range of implementation successes and challenges. Several of the programs clearly succeeded in supporting families to adjust to their new housing, access resources, and overcome crises that threaten their ability to stay housed. However, several of the program sites experienced significant challenges in the implementation of the grants. In the case of the three sites that had the greatest difficulty in implementing the program, multiple factors led to the problems, which will be discussed below.

E. A previous existing service component associated with the housing development was a common key element of the successful programs. When a housing development had resident service staff and a service delivery model previously in place, the program was better able to integrate the services and direct financial assistance components of the Home Funders grants more effectively. In these cases, the staff usually met with the identified tenants to review families’ financial situations and to help them identify which priority needs could be addressed through referral services and direct financial assistance. The staff monitored the impact of these services and were able to support residents as necessary, to make adjustments related to crises they experienced.

F. Experienced, integrated service delivery staff was also a key factor closely associated with successful programs. The successful programs had staff who were employed previously by the management company or development organization, had experience working with the residents and with an ELI population and stayed in the position for the 2 year grant period. As is the case for many social service programs, staff turnover was a challenge that caused some programs to be less effective when working with families.

The integration, quality and frequency of communications between the developer and the property management staff providing services to the tenants was also related to success. A number of the program sites involved multiple organizations working together to implement the service delivery model. These program sites included:

- WellSpring House, Cape Ann Housing Opportunity, Pond View Village Property Management
- Madison Park Development Corporation, Cornu Management Company
- Chelsea Neighborhood Housing Services, Cornu Management Company
- WIHED, NorthStar Learning Center

In several of these cases, the communications between organizations did not work well. In the cases when the developer and the property management communicated consistently, tenant referral services and the direct financial assistance provided were generally better managed.

G. When tenants were new, service delivery was easier.

For three of the more successful sites (WellSpring/Pond View Village, HarborCov and Madison Park/Ruggles-Shawmut Housing) the Home Funders tenants moved into the development as the grant was administered. In the case of Ruggles-Shawmut, the property had been completely renovated and all of the tenants had moved back into the building at the onset of the grant. Pond View Village opened as the Home Funders grant was awarded and HarborCov administered the grant as each new family moved in, most of whom were coming from domestic violence shelters or from living on the streets.

It appears that tenants were best able to understand and take advantage of the Home Funders grant opportunity if the program was administered as part of the tenant intake process connected to moving into the development. In the case of program sites where the services were offered to residents who lived in their developments previously, the staff confronted greater resident suspicion and overall resistance to participating in the program.

H. At two sites, the large size of the program was an obstacle to effective service delivery.

In the case of the Urban Edge developments, the large number of tenants targeted for the program services presented a challenge to the staff. Program staff attempted to work with a total of 31 tenants at two locations; the need to provide outreach and follow up services to this many tenants exceeded the staff's time and availability. In the case of Chelsea NHS, 43 qualified families moved through the development over the course of the grant period. While the Home Funders grant was originally supposed to target 17 eligible families, families were constantly moving in and out, and the property manager had a difficult time maintaining contact with and reaching out to the larger number of families.

I. Culture and language were also barriers to successful program implementation at several sites.

All three of the programs that experienced greater difficulty in working effectively with tenants to utilize the direct cash assistance said that many of their tenants were suspicious of the services offered. In some instances the fact that the family didn't speak English presented a challenge to effective communication about the grant, including the rationale for making services available to specific tenants. In other cases, program staff said that language was not the barrier but that cultural differences led to suspicion on the part of residents. Some did not believe that funds were available

to them without some type of repercussion (such as increased rent or a threat to their immigration status).

4. Recommendations

Overall, at least 86 extremely low-income families benefited from the Home Funders Initial Occupancy Grants Program by receiving support service referrals and direct financial assistance to support them in maintaining their housing. Several developers experienced challenges that prevented them from working effectively with targeted families, but the majority of sites had success effectively reaching and providing individualized services to tenants. However, a number of structural issues should be addressed in order to maximize the impact of the model moving forward. Below are several recommendations to consider in future rounds of Home Funders grant-making and project administration:

A. Ensure Services Coordination to Support ELI Families.

Most of the ELI families living in the Home Funders units could benefit from support services that help them to stabilize their families and prevent them from encountering a crisis that might lead to housing instability. However, the mere existence of these referral and coordination services is not enough to make a difference. For these projects to be successful, the developments need staff to provide the necessary outreach to families so they will utilize the support services referrals properly, as well as to oversee the distribution of direct financial assistance. Several of the seven projects in this evaluation did not have this infrastructure in place. In the future, as Home Funders is selecting other grantees, it should consider whether potential grantees have the experience, staff and management to successfully implement a well-managed and consistent support services program component.

B. Be cautious of larger developments or attempting to serve large numbers of ELI families.

It appears that developments targeting fewer families were better able to provide consistent outreach and follow-up with the tenants. The one exception to this was HarborCov, which imbedded the Home Funders program into their already well-established service delivery system focused on the specific needs of families who had experienced homelessness due to domestic violence. In this case their housing model already has an intensive service component, so the large number of families receiving the Home Funders services (24) was not an obstacle. However, in most of the other cases, larger developments that sought to work with larger numbers of ELI families through the Home Funders grant had greater problems delivering consistent services in ways that made an impact on families.

In the future it might be wise to prioritize projects that propose to serve 8-12 ELI families through their Home Funders program, unless they have clear, demonstrated capacity to serve more. However, when a housing development has a larger number of ELI units than the number of families targeted through the Home Funders grant, this potentially raises a problem. In some cases, staff concerned about equity of access to services decided to use the funds by serving **all** of the tenants in their building, not just the Home Funder identified families. This approach could undermine the grants impact and effectiveness.

C. Streamline data gathering requirements and increase oversight by either Home Funders or its intermediaries.

It is impossible to make a conclusive finding related to whether the Initial Occupancy Grants Program achieved the desired goals of helping families adjust to their new housing, accessing resources available in the community, and responding to crises or other significant challenges that threaten their ability to stay housed. The widely varying program implementation and inconsistent data gathering by the seven developers limited the availability of consistent data necessary to determine if these goals were met for the majority of tenants in the program.

In order to have the data necessary to accurately evaluate the program outcomes, it is important that changes in the data gathering and oversight occur. This should include an assessment of the truly necessary and relevant data points to determine what can practically and consistently be tracked by grantees. In addition, attention should be given to information that demonstrates family adjustment, access to community resources and overcoming challenges related to housing stabilization. Grantees were told they must track a long list of data points but received little or no oversight as to how to ensure compliance with this requirement. As a result, several of the grantees found the data gathering to be overly time consuming and many of the grantees had incomplete information.

In the future Home Funders should consider changing the data gathering requirements so that grantees are only asked to gather information that is truly necessary to assess the impact and outcomes of the program relevant to housing stabilization. In addition, the program should implement regular oversight and interim reporting requirements, in order to assess quickly whether a program site is experiencing problems in its implementation efforts or with data gathering.

Remaining Questions/Issues to be Addressed

In addition to considering the recommendations listed above, Home Funders still needs to address several questions related to ongoing program impact, including the following:

1. What are the priority outcomes for the Home Funder's Initial Occupancy Grant Program? Is relocation a priority or is housing stabilization within the current housing unit a desired outcome?
2. What information is needed to determine if the \$1500 per unit allowance is sufficient to meet the objectives of the program?
3. Is there an optimal program implementation design that all grantees should be required to follow, or should Home Funders continue to allow programs to administer the grants as they choose?
4. What are the advantages and disadvantages of allowing varying approaches to service implementation?

In conclusion, it will be important for the Home Funders to address these questions and consider these recommendations in deciding the types of programs to provide grants in the future and the related requirements for participation. Careful assessment of whether programs are likely to be able to implement the service coordination and direct cash assistance services effectively can inform the funders' decision making and hopefully lead to improved return on investments in the future.

APPENDIX A: PROGRAM DATA SUMMARIES

Note: All bolded items are questions that were included in the excel spreadsheets the developers were asked to complete. In places where data is reported inconsistently this is due to the nature of the information provided by the developers.

HARBORCOV DATA SUMMARY (N=24 FAMILIES)

1. Tenancy Related Outcomes

a) Length of tenancy in months.

The length of the tenants' residency at HarborCOV ranged from 26 to eight months, with the majority of residents staying 26 months. The average length of stay was 20.5 months.

b) Number of "positive relocations" versus "negative" ones.

Nine residents had relocated over the grant period. Six relocations were positive and three were negative.

2. Direct Services/Referrals Activities

- a) Employment, skill or literacy training; employment-related assistance: 14 of the 24 families received this type of referral
- b) Youth programs or childcare: 18 out of 24 families.
- c) Benefits access such as food stamps or Mass health: 19 of the 24 families.
- d) Managing a financial crisis, or working with a utility company around unpaid utility bills: 19 of the 24 families.
- e) Financial fitness, credit repair, household budgeting or similar classes: 16 of the 24 families.
- f) Accessing emergency assistance from a food pantry or similar source: 8 of the 24 families
- g) Health care, including substance abuse recovery, mental health, or other special needs: 13 of the 24 families.
- h) Help with tenancy-related issues: 23 of the 24 families.

From reviewing the above information, the majority of the families participating in the program received numerous referrals to a range of different services. The most frequent type of referral or direct service support that residents received was help with tenancy-related issues. Overall, it appears the services provided by the staff at HarborCOV were widely used by participating families.

3. Direct Financial Assistance to ELI families:

- a) Fees for youth programs, childcare: 2 families
- b) Transportation assistance (e.g. T-passes): 2 families
- c) Emergency cash needs, including food or utility expenses: 19 families
- d) Other (such as furniture or legal fees): 5 families

Prior to distributing funds, HarborCOV staff carried out an economic assessment with each of the individual families to help them think about how best to use the funds. As part of this assessment all families received budgeting information. Through this process they found that many of the

families had multiple crises occurring at once. Therefore, they needed to identify what were the priority needs to address with the available funds, and their strategies varied. A \$750 ceiling was set for all families, 24 of the families accessed these funds and used them as needed towards their family stabilization.

All of the families coming into the building were homeless, with many coming from domestic violence shelters, transitional housing or were living on the street. Most had few possessions with them when they moved into the development. In addition, residents had to provide one month rent for their security deposit (approximately \$1,300). As a result, a number of the families used the Home Funders grant to help cover their security deposit.

The program staff approved most requests but the grant funds could not be used for televisions. The residents could use the funds for living room and bedroom furniture, school supplies and kitchen supplies and several families did use the funds for basic furniture purchases.

4. Change in Family Income: Report tenant's income at and after occupancy.

Of 24 participating families, 11 of the families reported no change in their income over the time line of the grant period and 13 families were found to have increased their income during this time.

For the 13 families who increased their income, a number of events contributed to these changes:

- 7 families got new jobs;
- 3 families with previous jobs either received a pay increase or were promoted; and
- 3 families who did not have benefits applied successfully and were approved once they moved into the development.

5. Narrative reports: trends or clusters of the kinds of services required by the ELI families.

A. Did all families require modest level services or interventions?

Yes, all 24 families at this development received services, most to a quite significant degree.

B. Did a subset of families end up requiring multiple types of supports, delivered frequently?

Many of these families required multiple types of support. The vast majority of the families came to the development from homeless shelters or from living on the streets. They were all victims of domestic violence. Therefore, the families required income stabilization services as well as social service supports such as childcare and mental health services

C. Did the families experience crisis more or less frequently than other families residing in affordable housing operated by the sponsor?

There were no other families living in the development, all 24 units were part of the Home Funders project.

6. Expense report:

| | |
|------------------------------------|----------|
| Administrative Cost | \$18,000 |
| Direct \$ to Families | \$18,000 |
| Total cost of stabilization grants | \$36,000 |

7. Overall Assessment

For this site we interviewed two staff, interviewed four residents and reviewed the program data spreadsheet. From analyzing the data from these sources, it appears that the HarborCOV Home Funders program was one of the more successful sites in effectively working with identified families to support and improve their overall stability. The administrators met with each family individually to assess and prioritize needs; the program used a consistent yet flexible approach to service delivery that appears to have made a real difference for the residents at their development.

Another success factor was that all residents at the development participated in the Home Funders program. In addition, residents moving in understood the services component of the development, and welcomed and utilized by it. This understanding and expectation helped residents to overcome any concerns or reservations they may have had about utilizing the Home Funders program's direct cash assistance.

The staff felt this was a highly successful program and one they hope will continue in the future. They felt the grant funds provided a vehicle for the residents to reflect on their life situation and to think about how to begin to effectively plan for their future. From both the staff and residents' perspective, there was no question that the Home Funders grants helped these families to attain more stable housing situations.

WELLSPRING HOUSE DATA SUMMARY (N=8 FAMILIES)

1. Tenancy Related Outcomes

a) Length of tenancy in months and b) Number of “positive relocations” versus “negative” relocations

There have been no relocations, as all eight families are still living in their apartments.

2. Direct Services/Referrals Activities:

- a) Employment, skill or literacy training; employment-related assistance: 0 referrals.
- b) Youth programs or childcare: 3 referrals.
- c) Benefits access such as food stamps or Mass health: 0 referrals.
- d) Managing a financial crisis, working with a utility company around unpaid utility bills: 9 referrals.
- e) Financial fitness, credit repair, household budgeting or similar classes: 1 referral.
- f) Accessing emergency assistance from a food pantry or similar source: 5 referrals.
- g) Health care, including substance abuse recovery, mental health, or other special needs: 0 referrals.
- h) Help with tenancy-related issues: 13 referrals.
- i) Other kinds of services (describe): 1 legal referral provided.

3. Direct Financial Assistance to ELI families:

All eight residents received \$1,025 in direct financial support for a total of \$8,200. The use of funds breaks down as follows:

- a) 2 residents used funds for fees for youth programs, childcare.
- b) 0 residents used funds for transportation assistance (e.g. T-passes).
- c) All 8 residents used funds for emergency cash needs, including food or utility expenses.
- d) 1 resident used funds for other needs such as costs for legal fees to obtain a green card for their child.

4. Change in Family Income: Report tenant’s income at and after occupancy.

The property management staff reported that they did not require any income documentation, since the project requires all of the residents to meet income eligibility as a section 8 property, and the Gloucester Housing Authority manages all of the paper work. According to staff, since all residents have to meet this income eligibility requirement in order to remain in the development, they are all low income.

5. Narrative reports: trends or clusters of the kinds of services required by the ELI families.

A. Did all families require modest level services or interventions?

Yes, all eight families received case management services provide through the program and they worked directly with Steve Brown, the property manager.

B. Did a subset of families end up requiring multiple types of supports, delivered frequently? Or, was there some other pattern?

Several of the families experienced a large number of crises that were addressed through the program. A number of the residents were disabled and therefore were more vulnerable to loss of income. One resident faced legal issues regarding her child’s immigration status.

C. Did the families experience crisis more or less frequently than other families residing in affordable housing operated by the sponsor?

According to the Pondview property manager, each of these families had their unique issues, as was the case for other project-based section eight families who were not part of the Home Funders program. Overall the staff felt that the tenants receiving support at Pondview Village were in need of services and support, and that they had been helped through the availability of the Home Funders program.

6. Expense report

| | |
|------------------------------------|----------------|
| Services Provision Cost | \$3,800 |
| Administrative Cost | \$1,500 |
| Direct \$ to Families | <u>\$8,200</u> |
| Total cost of stabilization grants | \$13,500 |

7. Overall Assessment

For this site we interviewed two staff, interviewed four residents and reviewed the program data spreadsheet. From analyzing the data from these sources, it appears that the Wellspring House program was one of the more successful sites in effectively working with families to support and improve their overall family stabilization. At the onset of the program a case manager met with each of the residents to tell them about the project and to begin to assess their needs. The Pondview Village development was a new project so all of the residents moved in at the start of the project. According to the property manager, when the development first opened there was a problem with how utilities bills were calculated, based on occupancy rates, so many of the earliest families to move in were burdened with high utility bills. The Home Funders grants helped them to effectively manage their expenses and prevented them from falling into a financial crisis.

Another success factor for this project was the well managed relationship with Steve Brown, the property manager at Pondview. Wellspring staff felt confident about the quality and consistency of the services provided by Steve, and the residents referenced his open and positive relationship with them. Wellspring staff felt that the relationship between the residents and the project staff was a key reason why this program was a success. The residents had regular check-ins with Steve whenever issues emerged. A number of the residents in the project were disabled and they were pleased to receive the support of the program. Steve did not find it problematic that only a subset of the ELI families in the development (eight) were beneficiaries of the Home Funders grant. This differed from the comments we received at a number of other project sites.

Overall the feedback we received from staff and residents at Pondview Village was that this was a beneficial program and they hope it will continue in the future. The key success factors of good communications, quality case management and consistent service delivery helped this project site work well. The funds were used effectively to support families to maintain stability in their living situations.

ALLSTON/BRIGHTON CDC DATA SUMMARY (N=7 FAMILIES)

1. Tenancy Related Outcomes

a) Length of tenancy in months.

The length of tenancy for the seven families participating in the Home Funders program averaged 48 months.

b) Number of “positive relocations” versus “negative” ones.

The only relocation that occurred was negative. The remaining six families are still living in the development.

2. Direct Services/Referrals Activities: Frequency of services referrals for the following types of services:

In April 2006, ABCDC began a process with seven families who were eligible to participate in the Home Funders grant program. They met individually with family members, all female heads of household. During these first meetings, they talked about services the CDC offers and the personal needs of each family, such as what support did each family need to accomplish their life goals? Residents discussed needs including ESL training, computer skills and home buying. They also spoke of their current education plans and the impact of limited affordable childcare on their work. Many talked about personal debt as an obstacle to saving for education and homeownership. ABCDC found that most families had high utility bills, the result of highly inefficient appliances and past debt. Many families were concerned about utility shut-offs.

In addition to these assessments, the seven families participated in Credit Smart, ABCDC’s financial literacy course. Two families also participated in their Home Buying class and received a certification as a result. Many of the families used their individual grants toward utility debt. ABCDC staff worked with a number of the families to advocate for discounted utility rates and retroactive discounts.

Through the Home Funders program, the ABCDC staff felt the relationships they built with residents were personal, almost familial. They were able to build trust between the participants and the organization through close supportive relationships. The financial assistance provided necessary assistance that helped keep families in their housing and moving forward towards their life goals.

3. Direct Financial Assistance to ELI families

Below is a summary of each of the seven participating families’ utilization of the financial resources made available to them:

Participant 1

Used Home Funders money to pay off a high utility bill and take courses in financial literacy and home buying. Received \$1,000.

Participant 2

The Home Funders program helped her to complete studies in dental hygiene by paying for a course in radiology at Boston University. She was able to open a savings account with support through the financial literacy course. Received \$750.

Participant 3

Used Home Funders money to support her family by eliminating outstanding debt and creating savings for the future. A graduate of Home Buying 101, she hopes to become certified as a real estate agent and has plans to continue saving to make this possible. Received \$1,000.

Participant 4

Created savings for the first time through the Home Funders program and learned to manage her budget through a financial literacy course. After struggling to find safe affordable housing in Allston/Brighton, she is using Home Funders funds to make necessary improvements to her home which she shares with her 2 adult children. Received \$750.

Participant 5

Received support to pay off credit debt and re-activate her savings account through a financial literacy class. Learned to manage budget and start saving towards long-term goal of home ownership. Received \$750.

Participant 6

Received assistance and counseling from ABCDC through the Home Funders program. Was able to pay utilities and rent through the program and received information about other resources. Received \$750.

Participant 7

Home Funders funds provided her with support to advocate for a discount utility rate, open a savings account, and pay off a high utility bill. After taking a financial literacy course, she has researched other training opportunities such as ESL classes and computer classes. Received \$1,000.

Total funds distributed for direct financial assistance: \$6,000, with \$2,250 still remaining to be distributed.

4. Change in Family Income: Report tenant's income at and after occupancy.

For the seven participating families, ABCDC reported no change in their family income over the 2-year period.

5. Narrative reports: trends or clusters of the kinds of services required by the ELI families.

A. Did all families require modest level services or interventions?

Yes, all seven participating families received some degree of services through the program.

B. Did a subset of families end up requiring multiple types of supports, delivered frequently?

On whole, this group participated and used the services quite consistently. The one challenge the staff experienced was overcoming some cultural and language barrier in assuring families that these services would be helpful and were legitimate. They were able to overcome these issues with the help of a volunteer who served as a case manager. Manuela Estevez worked closely with several Spanish speaking families to support them in using the services available through the Home Funders grant. Without her these families would likely not have been able to utilize the services.

C. Did the families experience crisis more or less frequently than other families residing in affordable housing operated by the sponsor?

The staff at ABCDC didn't know whether the families experienced crisis more or less frequently than other families because they have not been directly monitoring the other families. Their property management firm handles rent issues so the ABCDC doesn't address this directly.

6. Expense report

| | |
|------------------------------------|---|
| Services Provision Cost | \$7,250 |
| Administrative Cost | \$1,000 |
| Direct \$ to Families | <u>\$6,000 (\$2250 still available)</u> |
| Total cost of stabilization grants | \$14,250 (Total grant was for \$16,500) |

7. Overall Assessment

For this site we interviewed two staff, gathered personal experience data from two residents, reviewed program summary notes and the program data spreadsheet. From analyzing the data from these sources, it appears that the ABCDC Home Funders program was a successful site in effectively working with identified families to support and improve their overall family stabilization. By requiring all of the families to enroll in their Credit Smart financial literacy course, the program used a more focused and consistent approach to service delivery than many of the other project sites. While ABCDC has not completely distributed all of the funds allotted for the residents, they plan to use the funds to support other low-income families who have moved into the recently completed Ray Dooley apartments.

The staff felt this type of program is important to continue to offer to low-income families who are working to maintain their family stabilization. They felt this program worked well due to the requirement of having the families complete the Credit Smart course prior to accessing any of the direct funds. Finally, the residents found the program helped to keep their families in their apartment by addressing problems such as overdue utility bills and enabling them to open savings accounts for the first time.

MADISON PARK DEVELOPMENT CORPORATION DATA SUMMARY (RUGGLES-SHAWMUT HOUSING) (N= 8 FAMILIES IN-DEPTH, 43 TOTAL)

1. Tenancy Related Outcomes

a) Length of tenancy in months.

The length of the eight tenants' residency at Ruggles-Shawmut Housing ranged from 16 to 103 months. The average length of stay was 51.4 months.

b) Number of "positive relocations" versus "negative" ones.

3 of the 8 residents have left the development, all negative departures. These three families were provided services by the resident social services coordinator but their behavior warranted the property manager to take the necessary legal actions for the safety of the building overall.

2. Direct Services/Referrals Activities

- a) Employment, skill or literacy training; employment-related assistance: 5 of the 8 families received this type of referral.
- b) Youth programs or childcare: 2 of the 8 families received this type of referral.
- c) Benefits access such as food stamps or Mass health: 6 of the 8 families received this type of referral.
- d) Managing a financial crisis, working with a utility company around unpaid utility bills: 3 of the 8 families received this type of referral.
- e) Financial fitness, credit repair, household budgeting or similar classes: 4 of the 8 families received this type of referral.
- f) Accessing emergency assistance from a food pantry or similar source: 4 of the 8 families received this type of referral.
- g) Health care, including substance abuse recovery, mental health, or other special needs: 7 of the 8 families received this type of referral.
- h) Help with tenancy-related issues: 7 of the 8 families received this type of referral.
- i) Other kinds of services: 3 families received advocacy services, one received grief support counseling, and 2 families received help with submitting a 504 request.

3. Direct Financial Assistance to ELI families

The resident social service coordinator used the available funds in a number of ways, please see the list below:

- \$750 Cleaning Supplies (for bathrooms, etc.)
- \$500 Miscellaneous Supplies (used to implement programs for children such as arts and crafts)
- \$500 Food Vouchers (used when families were in an emergency and had to choose between paying rent or buying food)
- \$350 Transportation Vouchers (mostly used to purchase Charlie Cards for MBTA use)
- \$1,350 Educational Advancement (Residents used funds to pay for enrollment in a medical assistant training program and an education program at Morgan Memorial)
- \$150 Credit Reports and Scores for all residents
- \$2,000 Purchase of a computer to be used for on-site classes for residents and resume writing, etc.
- Total: \$5,600

The Resident Social Service Coordinator employed by Cornu Management at Ruggles-Shawmut Housing, Lisa Moris, managed all of the distribution of the direct financial assistance. Due to the tight-knit aspect of the 43-unit development, she did not differentiate between the eight residents who participated in the Home Funders program and the remaining 35 residents. As a result, she did not set up individual accounts for the eight residents, but instead she worked with all interested residents and decided when an expenditure was needed, on an individual by individual basis. Because of the large ELI population that resided in the development, funds were disbursed across the entire 43-unit community to support the programming and services of the residents.

4. Change in Family Income: Report tenant’s income at and after occupancy.

Of the eight identified residents, three increased their income during the time period of the grant, two decreased their income, two remained at the same income level and one was unknown. Of greater significance, the data showed these families to have extremely low incomes, both at the beginning of their occupancy and at the end of the grant period. The annual family income for the eight residents at the beginning of their occupancy was \$10,900 and their average annual family income at the end of their occupancy decreased to \$8,806.

5. Narrative reports: trends or clusters of the kinds of services required by the ELI families.

A. Did all families require modest level services or interventions?

According to staff, there was a wide range of needs for the families in the development, although all of them were extremely poor. Staff felt that all of the families could benefit from some aspect of the social services that the Resident Social Service Coordinator provided. However, not all of them took advantage of the services she offered.

B. Did a subset of families end up requiring multiple types of supports, delivered frequently? Or, was there some other pattern?

Lisa spoke to the need by several families to learn basic apartment management skills, such as cleaning and maintenance. With these families she spent a considerable amount of time supporting them to develop these skills. In addition, several families faced drug and alcohol abuse challenges and well as other safety-related issues. These families required much more time and focus from the Resident Social Service Coordinator.

C. Did the families experience crisis more or less frequently than other families residing in affordable housing operated by the sponsor?

The staff did not differentiate between the eight families and other families in the development, as they did not believe that would have worked in this setting. The staff was not aware of any differences between the eight families and the rest of the families in the development.

6. Expense report

| | |
|------------------------------------|----------------|
| Services Provision Cost | \$6,400 |
| Administrative Cost | 0 |
| Direct \$ to Families | <u>\$5,600</u> |
| Total cost of stabilization grants | \$12,000 |

\$5,600 was expended by the Resident Social Service Coordinator on services and supplies needed by the families, as listed above. The remaining \$6,400 was used to cover a portion of her salary.

7. Overall Assessment

For this site we interviewed two staff, interviewed one resident, gathered personal experience data from two residents and reviewed the program data spreadsheet. From analyzing the data from these sources, it appears that the Madison Park Development Corporation Home Funders program was a successful site in effectively working with extremely low-income families to support and improve their overall family stabilization. By being on-site and working closely with any families who needed her support, the Resident Social Service Coordinator was able to make a significant impact on the lives of the residents at the Ruggles-Shawmut Housing Development. She used a consistent yet flexible approach to service delivery and was clearly trusted and appreciated by the residents at this development.

WIHED/ACUSHNET COMMONS DATA SUMMARY (N=4 FAMILIES)

1. Tenancy Related Outcomes

a) Length of tenancy in months.

The length of the four tenants' residency at Acushnet Commons ranged from 12 to 36 months. The average length of stay was 22 months.

b) Number of "positive relocations" versus "negative" ones.

Three of the three tenant based voucher units have turned over since the building opened. All of these moves were considered positive. One tenant moved due to change in family size, and two tenants relocated out of the area. Since project-based vouchers can become mobile after one year, it is possible to take them elsewhere. This is an advantage to the residents since it provides them with options for relocation based on employment, school preferences, and unit size. However, those transitions are somewhat costly for the project in terms of rent loss during re-leasing and maintenance costs in re-painting the units.

2. Direct Services/Referrals Activities

During the first year of operations Acushnet Commons had a resident services coordinator who was an employee of NorthStar Learning Centers through a grant from the Women's Institute. Staff reported that it was wonderful for the tenants to have a coordinator when they moved in and Michelle worked hard to build relationships. After Michelle was laid off due to lack of funds, the tasks of the resident coordinator were taken over by Maria Mojica, NorthStar's Youth Coordinator, who already had a full time position. WIHED applied for grant funds and for CDBG funds through the City of New Bedford, without success. According to staff, Maria did her best to connect with the residents but it was difficult and staff felt the tenants were disappointed and frustrated after Michelle left.

Referrals made in the first year were in the following categories for all 12 resident heads of households:

a) Employment related: 32 total

Career center - 8

Online job search-10

Resume writing-6

Transportation to deliver job application-6

b) Education/training: 5 contacted educational institutions/training programs

c) Youth programs or Childcare: Participation in on-site Children's programs:

Bring children to reading program - 8 families, 15 children

Arts and Crafts - 12 children

Read aloud program at Carney Academy - 3 children

Neighborhood Clean-up - 3 children

Participate in playgroup for children 5 and under – 8 children

Utilize after-school tutoring center – 5 children

d) Miscellaneous

Financial fitness - 4 participated in personal budgeting

Transportation - 12 used for medical appointments, benefit enrollment, grocery shopping

During that first year of operations, a number of activities were coordinated by the resident coordinator, including:

- Meet and greet sessions, outreach flyers, and personal visits to residents' apartment, tours of NorthStar and community space
- Monthly tenant meetings
- Holiday parties: Valentines, Mother's Day, end of summer fair, Halloween
- Creation of children's library
- Family literacy programs - reading groups
- Collaboration with Hayden-McFadden School Family Resource Center
- Case management and family support
- Planned and conducted a play group for children under 5 with Hayden-McFadden
- Planned and conducted a 7 week parent education program with Hayden-McFadden
- Connected to Bristol Community College, UMass Dartmouth
- Planned two field trips in the summer
- Provided resume building and job search support
- Held Economic Empowerment workshop
- Implemented after school homework club
- Workshop for Teen girls with Treatment on Demand Youth Empowerment Program
- Provided translation services for resident in emergency situation

3. Direct Financial Assistance to ELI families

Since the Home Funders' grant was supplemented by Women's Institute grant funds, the program had flexibility in how the funds were utilized. In addition, they were able to offer grants to all 12 tenants in the building. There were basically two categories of assistance provided: individual financial assistance and programmatic support that benefited residents. A total of \$1994.47 was spent on residents' direct financial assistance and \$3,669 was spent on the youth program in the building, which benefited many of the residents and their children.

Below is a list of the individual grants that were made for the 12 families, with the Home Funders units in bold.

a) Fees for Youth Programs

Unit 2B - \$65 YMCA membership

\$65 Total

b) Transportation Assistance

Unit 3B - Assistance with car insurance down payment \$200, and car insurance payment \$167

\$367 Total

c) Emergency Cash Needs

Unit 1A - \$50 Shaws gift card, \$100 Christmas Tree Shop, \$91.66 Walmart Total \$241.66

Unit 1B - \$50 Shaws gift card

Unit 1C - \$100 Shaws gift cards, \$147 for eyeglasses

Unit 1D - \$50 Shaws gift card, \$175.38 Walmart
Unit 2A - \$50 Shaws gift card
Unit 2B - \$50 Shaws gift card, phone and utility bills \$62.25
Unit 2C - \$50 Shaws gift card
Unit 2D - \$50 Shaws gift card
Unit 3A - \$50 Shaws gift card, back utility bills \$386.18
Unit 3B - \$50 Shaws gift card
Unit 3C - \$50 Shaws gift card
Unit 3D - \$50 Shaws gift card

Totals by category:
\$600 in grocery cards
\$448.43 in utility payments
\$147 for glasses
\$367.04 department stores

\$1,562 total for emergency cash needs

d) Youth Program
Homework club - printer toner \$174.98
Wii and games \$896.87
Board games \$85.15
Sporting Equipment \$307.07
Headphones for computer & equipment \$154.97
Portable photo printers \$299.96
Snacks \$500
Arts and Crafts \$750
Field Trips \$500

Total for the Youth Program = \$3,669

4. Change in Family Income: Report tenant's income at and after occupancy.

Staff reported that several of the Home Funder tenants (three tenants with project-based vouchers and one with a mobile voucher) increased their incomes during the grant period, while others have seen a drop in income. Since project based vouchers can become mobile after the initial year lease is up, several residents took advantage of this option and have moved out of New Bedford. Below are details of the income changes of the four Home Funders units over the two-year time period.

Unit 2A -PBA

Ms. R moved in 1/5/06 and had an income between 0-\$5,000.
She resided in this unit until 5/31/08 when she moved. Her family size changed and she relocated. It was considered a positive move.
At the time of her 2007 re-certification, her income had risen slightly to the \$5,000-\$10,000 range.

The unit was then filled by Ms. A. When she moved in 9/5/08 her income was \$20,000-\$25,000. It has since decreased to the \$5,000 - \$10,000 range. The project-based voucher enabled her to retain her housing even though her income dropped considerably.

Unit 3A - PBA

Ms. V only stayed for one year. She moved in 1/20/06 and moved out 1/31/07 due to relocation out of the area. Her income was in the \$10,000-\$15,000 range.

Ms. C moved in 2/23/07. Her income was in the \$20,000-\$25,000 range and with her 2008 re-certification it had risen to the \$25,000-\$30,000 range.

Unit 3C - PBA

Ms. M also only stayed for one year. She moved in 3/16/06 and moved out 3/30/07. Her income was in the \$10,000- \$15,000 range. She relocated to another area.

Ms. A moved in 2007 and her income was \$15,000- \$20,000. While her income rose to the \$20,000-\$25,000 range in 2007, it then dropped back to the \$15,000-\$20,000 range in 2008.

Unit 1C - Tenant based voucher

Ms. C has been a resident since the building opened. She moved in 3/1/06 and her income was \$5,000-\$10,000. Her income has stayed in the same range.

5. Narrative reports: trends or clusters of the kinds of services required by the ELI families.

B. Did all families require modest level services or interventions?

According to staff, all 12 families would have benefited if they have taken advantage of what was being offered. Program staff put in place a wide array of services, particularly those implemented through the youth program.

B. Did a subset of families end up requiring multiple types of supports, delivered frequently?

Yes, staff reported that there was a wide diversity of family needs and several families required much more support than many of the other non-program families.

C. Did the families experience crisis more or less frequently than other families residing in affordable housing operated by the sponsor?

WIHED did not treat the four designated Home Funders families different from the other eight families so all 12 families were provided with the same program opportunities.

6. Expense report

| | |
|------------------------------------|---|
| Services Provision Cost | \$3,000 |
| Administrative Cost | -0- |
| Direct \$ to Families | \$1994 (anticipated to be \$3,000 in the original grant) |
| Other costs (youth program) | <u>\$3,669</u> |
| Total cost of stabilization grants | \$8,663 (more than the \$6,000 Home Funder grant, augmented by WIHED and other funds) |

7. Overall Assessment

For this site we interviewed two staff, gathered personal experience data from one resident, reviewed program summary notes and the program data spreadsheet. From analyzing the data from these sources, it appears that the WIHED Home Funders program faced a number of challenges in effectively implementing the Home Funders grant.

Fifty percent of the Acushnet Commons Home Funders grant was used toward the salary of the Resident Services Coordinator, along with grant funds raised by the Women's Institute and a CDBG grant raised by NorthStar. The Resident Services Coordinator was employed by NorthStar Learning Centers between January 2006 and January 2007. Due to lack of continued funding, that position was terminated and had not been refilled. As a result, the program staff had a difficult time getting residents to utilize the financial assistance offered through by the Home Funders project. NorthStar staff tried to engage residents and offered to pay for summer camp programs for their children, YMCA memberships, and job training. Other than accessing grocery cards, and occasionally utility assistance, the residents did not taken advantage of this program. According to staff, a number of events led to challenges for this project in the last four years: the loss of the service coordinator; three families leaving for non-payment of rent; one resident leaving because they carried out Section eight fraud; another family requiring intervention from DSS; and another using funds for a car payment instead of rent (and then falling behind in their rent).

In addition, as the property owner did not have a physical presence on site, staff thought that one missing link was the lack of a service coordinator who could build relationships and work with individuals on a voluntary basis. Since the housing development did not require tenants to participate in services, NorthStar was only able to reach people who were willing to talk with them. Staff thought that with better case management they could have used the funds better and been able to keep more of the families in these apartments.

WIHED's next development in New Bedford, Ingraham Place, is going to be supportive housing with 100% recently homeless residents and onsite services through a partnership with High Point Treatment Center. These units will have lease addendums that require participation in services. Staff feel that with this model, the residents could utilize stipends because they will each have an individual plan and case manager. If Home Funders offers another grant cycle, WIHED would like to apply for Ingraham Place, even though they struggled with fully expending the stipends with Acushnet Commons.

URBAN EDGE DATA SUMMARY (EGLESTON AND AMORY DEVELOPMENTS) (N= 17 FAMILIES)

1. Tenancy Related Outcomes

a) Length of tenancy in months.

The length of the 13 tenants' residency at the Egleston development ranged from 19 to 47 months. The average length of stay was 37 months.

The length of the four tenants' residency at the Amory development ranged from 39 to 41 months. The average length of stay was 40.5 months.

b) Number of "positive relocations" versus "negative" ones.

Egleston: 13 positive relocations, 0 negative relocations.

Amory: 0 relocations

2. Direct Services/Referrals Activities

No social service referrals were provided to tenants at the Amory or the Egleston developments.

3. Direct Financial Assistance to ELI families

Total Expenditure for Direct Financial Assistance: \$14,360.22 went to the 17 targeted residents.

Egleston Residents: 13 residents received financial support; please see the individual breakdown below.

Resident 1: \$1,717

Gift cards for clothes for their daughter and gift cards to purchases food.

Assistance with their utility bills.

Resident #2: \$446.92

Resident needed supplies for a special diet.

Assistance with utility bills.

Resident #3: \$150

Gift cards to purchases food

Resident \$4: \$650

Gift cards to purchases food and school clothes.

Resident #5: \$669.95

Gift cards for food

Assistance with utility bills

Resident #6: \$1,450

Gift cards for food

Assistance with utility bills

Resident #7: \$627.14

Gift cards for food

Assistance with utility bills

Resident #8: \$324.99
Computer, printer, software
Computer class

Resident #9: \$65
GED Testing

Resident #10: \$35
First-time home buyer's course

Resident #11: \$940
Driver Training and car rental for test
GED tests
Red Cross in-home nursing training

Resident #12: \$829.44
Computer printer and software
Computer training
GED test
Dance lessons for daughter
Medical Assistant training course

Resident #13: \$744
Daughter's school registration and deposit
Daughter's school uniform and shoes

Amory Residents: Four residents received financial assistance, please see breakdown below.

Resident #1: \$2,440.93
Skill training at RCC
Utilities

Resident #2: \$300
Assistance with school clothes.

Resident #3: \$840
ESOL Classes
Assistance with food purchase gift cards.

Resident #4: \$1,400
Skill training at RCC
Assistance with food purchase gift cards.

Urban Edge experienced a number of challenges in effectively utilizing the funds to directly support the identified residents in these two developments. Overall, there was lack of consistent staff and

consistent procedures for managing the communication between staff and the residents. Number of different staff were involved in this project over the full two year time period and this issue presented challenges for the project's implementation. In addition, the staff expressed concern that several families were suspicious of the funds and they worried there would be strings attached to using the funds that were being offered to them.

Overall, the staff was not able to successfully work with the number of residents that was proposed in the grant (the proposal planned to serve 15 residents at Egleston and 16 at Amory). As a result, a significantly smaller percentage of the grant funds were used towards direct family assistance than was stated in the original grant proposal. The Home Funders grant had stated that Urban Edge would spend 56% of the total funds on direct resident assistance and in actuality, only 31% was spent in this manner.

4. Change in Family Income: Report tenant's income at and after occupancy.

No data was gathered by Urban Edge on change in family income. However, according to the Urban Edge staff, they did not know that this information was a requirement of the grant, and therefore, did not gather this information.

5. Narrative reports: trends or clusters of the kinds of services required by the ELI families.

A. Did all families require modest level services or interventions?

It is difficult to determine the service needs for the residents at these developments, as a large number of the identified families did not participate in the program and did not receive any services. According to the staff, this did not mean the families did not require any services. The staff reported that many of the families were suspicious of the funds and services. Some residents worried that if they used the direct cash support their rent would be increased. A number of the families were new to the neighborhood and new to the development and they worried there would be strings attached to using the funds that were being offered to them.

B. Did a subset of families end up requiring multiple types of supports, delivered frequently? Or, was there some other pattern?

According to staff, many of the families in these developments are extremely low income and struggled with a number of challenges. Many had to choose between paying rent, paying their utilities and buying food, which is why a number of the families participating in the program received food gift cards.

C. Did the families experience crisis more or less frequently than other families residing in affordable housing operated by the sponsor?

It is difficult to answer this question since a smaller than anticipated number of identified families participated in the program. From our interviews with the staff, it appear that a large percentage of families in the two developments were frequently on the edge of crises, regardless of whether they received services from the Home Funders program or not.

6. Expense report

Total Grant Amount: \$46,500

EXPENSES AS OF July 1, 2008

| Item | Amount |
|---|------------------|
| Laptop | \$1,481 |
| Kathleen Sanger's stipend | \$4,280 |
| Haimanot Neguse's stipend | \$1,700 |
| Supervision from Emily Kessler of Family Services of Greater Boston | \$1,012.50 |
| Leneva Penton's stipend 4/3/07-4/19/08 (\$11,682.35 + 31 More weeks until 7/1/08 so 31x \$338 per week =10,478) | \$22,160.35 |
| Neighborhood Organizing Manager's Time (beginning 2/26/06 at \$23.76 per week (1hr.) x 31 weeks= 736.56 + \$26.53 per week (1hr.) x 29 weeks = 769.37) | \$1,505.93 |
| Financial assistance to 17 residents | \$14,360.22 |
| Total expenses as of 07/1/08 | \$46,500. |

7. Overall Assessment

For this site we interviewed three staff, gathered personal experience data from eight residents and reviewed the program data spreadsheet. From analyzing the data from these sources, it appears that the Urban Edge Home Funders program faced a number of challenges in effectively working with identified families to support and improve their overall family stabilization. As was the case with a number of the developers, the lack of a previously existing support service component prevented the staff from working with the identified residents in the manner the grant had hoped. However, feedback from the residents who did participate in the services was very positive, and the residents said they appreciated and benefited from the direct cash support that was provided to meet their emergency needs.

Urban Edge staff thought that the Home Funders grants was to be used for emergency needs rather than to address more long term needs such as security deposits, or buying household furnishings, etc. A few residents did use the funds to support their education but they represented a small minority compared with the number of tenants who used the funds for food and utility payments. This understanding of how the funds were to be used limited the potential impact of the grant to provide more permanent stabilization support for these tenants.

In addressing possible future improvements in program services, the Urban Edge staff felt translated program materials could help to clarify the purpose and legitimacy of the social services and minimize suspicion by non-English speaking residents. In addition, they felt that improved clarity and better communication by and among the staff would help with program implementation.

Urban Edge has an impressive reputation for providing quality affordable housing to low-income families For programs such as the Home Funders to be effective in the future, Urban Edge will need to develop a more effective infrastructure to design, implement and monitor services and any associated funds.

CHELSEA NEIGHBORHOOD HOUSING SERVICES (NHS) DATA SUMMARY (N= NOT CLEARLY REPORTED)

1. Tenancy Related Outcomes

a) Length of tenancy in months.

There were 21 qualifying households at the beginning of the project timeline. 13 remained at Chelsea Homes 1 (CH1) after the 1st year and seven of them reside at CH1 currently. Thirteen newly qualified households (moved in or reduced income) brought the total to 26 families by the end of the 1st year. Three households were added that year, but moved out before the end of the year. These brought the total to 29. 11 of these newly qualified households are with CH1 today. A total of 43 families moved through the program over the 2-year period.

b) Number of “positive relocations” versus “negative” ones.

There is no data available on the status of families, positive or negative, when they left the development.

2. and 3. Direct Services/Referrals Activities, Direct Financial Assistance to ELI families:

Chelsea NHS distributed \$12,500 to provide direct tenant support services provided through contracts with community providers (Centro Latino, Boys and Girls Club):

63% of funds were used for Computer Literacy (\$7,875).

25% of funds were used for Youth programs (\$3,125).

10% of funds were used for ESL (\$1,250).

2% of funds were used for miscellaneous uses (\$250).

No funds were used to support individual resident emergency needs or were given to tenants directly. All of the funds were managed and expended by the property management residence manager, Ron Fishman.

4. Change in Family Income: Report tenant’s income at and after occupancy.

No information was gathered on tenant’s income levels at or after occupancy. According to staff, this housing development has a low-income eligibility so it is unlikely that any of the tenants had any significant change in income.

5. Narrative reports: trends or clusters of the kinds of services required by the ELI families.

The property manager from Cornu Management, Ron Fishman, established service contracts with community partners to provide services to the residents but he did not “hold the residents hands” in his efforts to get tenants to use these services and many of the eligible families did not use the services. For example, families were given the opportunity to enroll their children free of charge at the Boys and Girls Club summer program. However, the residents had to acquire the required health forms for their children and for many, this became a barrier to using the summer camp services. Ron said he found it hard to get many families to take advantage of any of the services and he felt there was an innate mistrust among many of the residents towards the program and its services. However, he stated, once a family utilized a service and found it to be worthwhile, they would often become repeat users of the various programs.

6. Expense report

Grand total was \$25,000:

\$12,500 was used for staff support and programming;

\$12,500 was used for direct tenant support services.

7. Overall Assessment

For this site evaluation staff interviewed two staff, gathered personal experience data from three resident and reviewed program summary notes. From analyzing the data from these sources, it appears that the Chelsea NHS program Home Funders program faced a number of challenges in effectively working with identified families to support and improve their overall family stabilization. The Chelsea NHS program experienced difficulties in trying to provide support services to its targeted 17 families. Constant family turnover, language barriers and mistrust by residents all led to challenges in the program implementation. Staff felt it was difficult to administer this program to only a sub-portion of their total tenant population, and they felt philosophically and practically the program didn't work well as a result. They said they asked Home Funders if they could change their grant usage to support more staff time and less direct resident support service and they were told no.

It appears that the high turnover rate of the target population reduced the program's impact. However, the property management staff felt the program helped several families in specific ways. This included proficiency in computer use (from basic introduction to web design) which may have been responsible for several residents' successful continuation of education or access to improved job opportunities. Several parents with youth in summer programs were able to sustain their employment and the youth were involved in fun, developmentally appropriate programs. However, due to the large number of Spanish speaking residents, staff felt English language proficiency was an obstacle to work and educational advancement for many of the residents.

Program staff reported that as a result of the Home Funders program, they formed strengthened relationships with several participating families. These families were more open as a result of these services and willing to work more closely with the staff of the housing management company specifically, and with other social and educational services in the community more generally. Currently Chelsea NHS is looking into new models for service delivery to their residents such as a Family Prosperity Center, which is a partnership across a number of different providers working with families around financial literacy, employability and making workforce connections. They are optimistic that these new service delivery models will be successful in effectively supporting ELI families to maintain and improve their housing and economic situations.