

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



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

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

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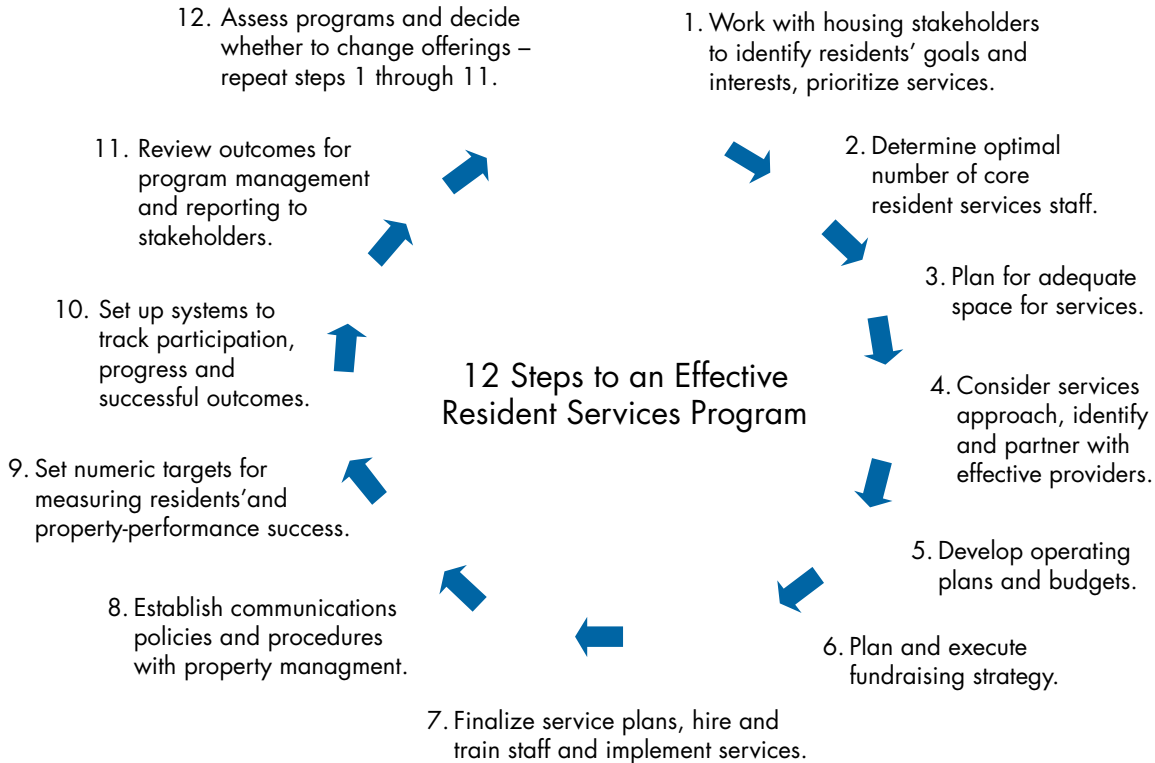


# OVERVIEW: A RECOMMENDED APPROACH TO RESIDENT SERVICES FOR FAMILIES

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.<sup>1</sup> 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

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

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

\*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.