



Eviction Prevention Programming (EPP): Best Practices Review

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Eviction Prevention Programming (EPP): Best Practices Review

Prepared by Community Properties of Ohio and CPO Impact for
NeighborWorks® America

About NeighborWorks® America

NeighborWorks America is one of the country's preeminent leaders in affordable housing and community development. It works to create opportunities for lower-income people to live in affordable homes in safe, sustainable communities that are healthy places for families to grow. Headquartered in Washington, DC, NeighborWorks America operates through five regional offices and one national office.¹

About Community Properties of Ohio and CPO Impact²

In 2003, Ohio Capital Corporation for Housing (OCCH) began the "Community Properties of Ohio Initiative" (CPO Initiative) by acquiring a large, scattered-site Section 8 housing portfolio in Columbus, Ohio that struggled historically with poor maintenance, high crime, severe poverty and limited social and financial resources. In cooperation with university and other community partners, OCCH facilitated a \$133 million rehabilitation and created a mission-driven property management company, Community Properties of Ohio Management Services (CPOMS) to transform this portfolio for the benefit of the community. CPOMS' three-fold mission is to: 1) provide quality affordable housing, 2) link residents with services that can stabilize their housing and 3) move residents beyond poverty where possible.

Community Properties Impact Corp. (CPO Impact) is a nonprofit organization that functions as the Supportive Services division of CPOMS. The CPO Initiative includes more than 900 units in almost 200 buildings in six urban Columbus neighborhoods. Leaseholders are predominantly young, single, African American women with children, although approximately 150 units in three buildings are for seniors (62+ years) or disabled residents. In a given year, more than 900 children younger than 6 years old and 400 children and youth aged 6 to 17 years live in CPO Initiative units. About one-third of leaseholders have less than a high school diploma or GED. Fewer than half have any income from employment. CPO Impact strategies are designed to achieve five key objectives: 1) stable housing, 2) safe neighborhoods, 3) resident growth, including moving beyond poverty where possible, 4) successful children and 5) community learning.

¹ Retrieved from <http://www.nw.org/network/aboutus/aboutUs.asp>.

² For more information on CPO visit <http://www.cpoms.org/>.

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Community Properties of Ohio

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Kelly Miller, Property Management Team Lead

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Margaret Mahoney, Director of Property Management

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Detra McGovern, Staff Attorney and Project Manager, WINN Companies

Katie Provencher, Director of Community Engagement, Urban Edge

Alia Abubakar, Community Engagement Coordinator, Urban Edge

Authors

Nancy Hood, PhD, Director of CPO Impact Supportive Services, Community Properties of Ohio

Mary Margaret McMiller, MSW, CPO Impact Special Projects Coordinator, Community Properties of Ohio

Alex Barkley, MPA, Project Coordinator, Community Properties of Ohio

Contents

1	Introduction	8
2	Goals and Methods	9
3	Results	12
3.1	Organizational characteristics and staffing	12
3.2	Funding	13
3.3	Effective teams	14
3.4	Referral to EPP	16
3.5	Engagement	17
3.6	EPP intervention	18
4	Evaluation	27
4.1	Databases and software	27
4.2	Outcomes	28
4.3	Cost benefit	30
5	Recommendations: Existing Best Practices	31
5.1	Delineation of roles and duties between property management and resident services	31
5.2	Detailed communication policies and a team approach	31
5.3	Standardized referral process	32
6	Recommendations: Opportunities for Improvement	33
6.1	Definition of eviction prevention	33
6.2	Scaling	33
6.3	Funding and associated costs	34
6.4	Standard set of metrics and outcome measures	34
6.5	Accessibility of data	35
7	Discussion	35
8	Appendices	37
8.1	Organizational tables	39
8.2	Financial capability tables	63
8.3	EPP overview and recommendations	83
8.4	Example forms and tools	91

1 INTRODUCTION

There is no question that eviction is bad news for renters. Forced moves put individuals and families at risk in so many ways: They have a more difficult time being accepted as tenants elsewhere; they frequently are disconnected from social-support networks, health care providers, employment and schools; and the stress takes a psychological toll of its own.

For property owners and managers, turnover means additional expense for legal procedures, recruitment of new tenants and apartment make-ready. But in the nonprofit, mission-oriented world, it's not just about money; it's also about addressing the underlying challenges that drive nonpayment of rent to begin with. The question is what (resident) services are most successful as well as cost efficient. This is the issue this study set out to explore.

The decision to offer (resident) services is often mission-driven for affordable housing providers. However, there is also evidence of positive impact on property management's financial bottom line.³ A 2007 Enterprise Community Partners (Enterprise) and Mercy Housing (Mercy) study reviewed property performance data at 36 family housing sites (1,787 units). The study found sites with resident services staff had lower vacancy losses, legal fees and bad debts compared to sites not served by resident services staff.⁴ A short time later, a 2008 Community Housing Partners (CHP) study sponsored by NeighborWorks® America supported the findings of the Enterprise and Mercy study and also determined sites with resident services implementing eviction prevention programming (EPP) saved an additional \$38 per unit per year.⁵ The CHP study suggests EPP may be one successful way to focus resident services on efforts most likely to impact the bottom line.

³ The State of Pennsylvania's Housing Finance Agency's 2005 research study analysis on the effects of resident services on property performance coupled with an Enterprise Community Partners and Mercy Housing report (April 2007) found that over a two-year period, property performance measures such as legal expenses, bad debts and unit turnover were lower at properties with resident services than properties that were not served by resident services.

⁴ *Research Demonstrates Positive Impact of Family Resident Services on Property Financial Performance*. Enterprise Community Partners, Inc. and Mercy Housing (2007). Retrieved from <http://oregonon.org/files/2009/03/Mercy-Housing-study.pdf>.

⁵ *Research Shows the Cost of Benefits of Resident Services on the Performance of Property Operations*. Community Housing Partners and NeighborWorks America. (April 2009). Retrieved from <http://www.nw.org/network/documents/EvictionPreventionasCostContainment.pdf>.

EPP helps identify residents most at risk for losing their housing then seeks to avert evictions through targeted intervention strategies. EPP is at the core of resident services programming and is one of the most common and defined subsets of resident services. Teams are providing EPP as a basic facet of management service and not just as a social program. When a resident violates his or her lease, most commonly for nonpayment of rent, the resident is referred to the organization's EPP.⁶ Common EPP activities may include payment plans for late payment of rent, referral to community services and financial capability services.⁷

In 2014, NeighborWorks America partnered with CPO to conduct a best-practice review of EPP. For this study NeighborWorks identified six affordable-housing organizations that have implemented EPP at their rental properties. CPO conducted telephone interviews with staff from the organizations, analyzed the results, presented preliminary findings at two national NeighborWorks Training Institutes and developed this report.

2 GOALS AND METHODS

NeighborWorks America consulted with CPO, an affordable housing property-management company based in Columbus, OH, which has demonstrated commitment to providing quality resident services, including EPP, for tenants in its 932 units of project-based Section 8 multifamily housing.

The purpose of this best-practice review was to

- identify and describe current best practices in EPP.
- identify metrics used to manage the success of EPP.
- determine when EPP is advantageous.
- identify alignment of EPP with financial capability standards.
- determine training needs related to EPP.

As previously stated, NeighborWorks America identified six affordable housing organizations implementing EPP (including CPO). CPO then conducted telephone interviews with at least one representative of resident services and another from property management at each site. The interviews were recorded and detailed notes were created for each interview. Tables were drafted to

⁶ Residents are not required to participate in eviction prevention programming as a condition of their housing.

⁷ For more information on financial counseling and access to financial education for low-income households, see the Corporation for Enterprise Development (CFED) report *Financial Counseling & Access for the Financially Vulnerable Findings from the Assessing Financial Capability Outcomes (AFCO) Adult Pilot*. (April 2014).

organize and capture details of each site’s EPP and analyze similarities and differences across organizations.⁸ Supporting documentation included EPP forms, policies, procedures and protocols from each organization. Sample documents have been attached to this report.⁹ CPO assimilated the information, presented preliminary findings at the national NeighborWorks Resident Service Convening in Los Angeles and developed this report. Summary recommendations are in a companion document, “Eviction Prevention Programming (EPP) Best Practices: Overview and Recommendations.”¹⁰

Information for this best-practice review draws upon the experience of six organizations’ EPP programs.¹¹ For this review, NeighborWorks America identified six affordable-housing organizations implementing EPP. They are:

- Community Housing Partners (CHP)
- Community Housing Works (CHW)
- Community Properties of Ohio (CPO)
- Mercy Housing (Mercy)
- REACH Community Development (REACH)
- Urban Edge (UE)

Basic site characteristics, including the name of the organization, the headquarters location and service areas, number of units included in EPP and types of housing provided, are listed in **Table 1**.

TABLE 1

Organization	Headquarters Location	# of Units Where EPP Is Offered	Housing Type	Location(s) Served
Community Housing Partners	Christiansburg, VA	5,300	Section 8 ¹² , LIHTC ¹³ and Rural Development	107 properties across the southeastern United States
Community HousingWorks / ConAm Management	San Diego, CA	594	Section 202 ¹⁴ , Section 8, supportive housing for special populations	California

¹² Subsidized rental housing program operated from the United States Department of Housing and Urban Development (HUD) for low-income families.

¹³ Low Income Housing Tax Credit.

¹⁴ HUD’s supportive housing program for very low-income elderly individuals.

Community Properties of Ohio	Columbus, OH	932	Section 8, LIHTC	Central Ohio
Mercy Housing	Denver, CO	12,097	LIHTC, Section 8, supportive housing ¹⁵	Nationwide in 18 states
REACH Community Development Corporation	Portland, OR	1,780	LIHTC, Section 8, affordable	Three counties in Oregon and the state of Washington
Urban Edge / WINN Companies	Boston, MA	1,400	Section 8, LIHTC, mixed income	City of Boston

Additional site characteristics are listed in **Table 2**.

TABLE 2

Characteristic	# of Organizations		# of Organizations	
Organizational structure	One organization	✓✓✓✓	Multiple organizations	✓✓
Organization type	Nonprofit property management	✓✓✓✓	For-profit property management	✓✓
Geography	Focused	✓✓✓	Widespread	✓✓✓
Program status	Early stage	✓	Established	✓✓✓✓✓
Resident services staff	Generalists	✓✓✓✓✓	Specialized	✓

¹¹ For two organizations the property management companies operate under a separate organization from the resident services provider.

¹² Subsidized rental housing program operated from the United States Department of Housing and Urban Development (HUD) for low-income families.

¹³ Low Income Housing Tax Credit.

¹⁴ HUD's supportive housing program for very low-income elderly individuals.

¹⁵ Supportive Housing is designed to support homeless persons transitioning from homelessness. Often, resident services are provided to support individuals throughout this process.

3 RESULTS

3.1 Organizational characteristics and staffing

In the field of affordable housing, property management and resident services teams offer vital support to individuals and families while providing safe, affordable and stable housing. Resident service teams vary in size and capacity, but at the most basic level resident services refers residents to organizations providing utility payment assistance, rental assistance, health and mental health services, counseling and/or training on maintaining successful tenancy, employment related services and the like.¹⁶ Higher-level service coordination available through resident services offers “in-house” services, such as benefits screening, financial capability training, after-school children’s programming and adult education programming.¹⁷

Of the six organizations, three offered EPP at varied levels of capacity throughout their portfolio.¹⁸ Varied implementation is generally attributed to staff capacity and/or the resident population being served. For example, REACH Community Development, Inc. (REACH) served all properties in its portfolio with the exception of one residential care facility. Mercy provided EPP to supportive housing properties where case managers implement EPP and sites that have resident services.¹⁹ CHP provides a brief EPP protocol to all properties across their portfolio. Currently, higher-level service coordination EPP is available at eight of their 107 properties.

All organizations except one incorporated EPP responsibilities into general resident services positions (such as a service coordinator) that had a wide range of resident services duties. At CPO, EPP was primarily the responsibility of one resident services staff person whose role focused on providing that service. This model likely evolved because most of the CPO portfolio is scattered site. Although qualifications varied somewhat resident services staff were usually required to have at least a bachelor’s degree or significant experience in the human services field.

¹⁶ *National Resident Services Collaborative Basic, Enhanced, and Comprehensive Service Levels-Planning Framework for Services for Families and Individuals*. Retrieved from http://www.residentservices.org/documents/service_levels.pdf.

¹⁷ Ibid.

¹⁸ Community Housing Partners, Community HousingWorks and Mercy Housing offer basic EPP services under the direction of property management staff as well as higher-level service coordination EPP services at sites where resident services staff is able to more fully support EPP implementation.

¹⁹ Mercy provided EPP to approximately 72% of their portfolio.

In addition to property management and resident services providing direct EPP interventions, several organizations also had specialized program teams. For example, CHW had teams of financial coaches that worked with residents to locate resources and make referrals, if necessary. Coaches also provided a deep level of financial services education, training and support. CPO offered an “in-house” employment program with in-depth training, coaching and incentives for residents throughout the employment process. REACH has program team members, adult asset coordinators, who work with residents one-on-one and lead financial education classes.

3.2 Funding

All organizations cited stable funding sources for resident services programming. More specifically, a significant portion of funding for EPP was funded as a line item in the property’s budget, which provides predictable, consistent funding, not hinging upon cash flow available after all financing terms have been met. NeighborWorks America cites this type of stable funding stream as “above the line” in the property’s budget.²⁰ Some organizations coupled this stable source of funding with available funds from the property’s cash flow after all financing terms have been met. NeighborWorks America has categorized this funding stream as “below the line.”²¹

Furthermore, in addition to a mix of above- and below-the-line funding, several organizations obtained grants or philanthropic funding streams that supplement EPP. In the case of CHW, the in-depth financial counseling and coaching portion of their EPP is funded by outside grants. At CPO, the financial literacy and employment programs are funded by external sources.

²⁰ *Funding Strategies for Sustainable Resident Services*. NeighborWorks America. (May 2005). Retrieved from http://www.issuelab.org/resource/funding_strategies_for_sustainable_resident_services

²¹ Ibid.

3.3 Effective teams

Once an organization is committed to providing EPP, it is essential that all members of the team participate. This includes property management, resident services, maintenance team and all other staff. Tools used to facilitate team communication include written protocols, referral forms, set agendas for meetings, written action plans for residents, automated data sharing and other Web-based tools.

All six organizations emphasized the importance of developing strong communication strategies. Organizations providing property management and resident services through separate organizations must take additional steps to coordinate services. CHW and UE, the two organizations that coordinated EPP with third-party property management companies, acknowledged having a difficult time initially launching their EPP because new protocols demanded higher levels of time-sensitive communication between teams.²² Both organizations emphasized the importance of creating a shared vision and structured communication systems in order to implement efficient and effective EPP.

Some organizations had developed comprehensive EPP communication strategies. At Mercy, property management and resident services teams met weekly and used a standard agenda to discuss “property business.”²³ During the meeting, property management and resident services teams work together to agree on a course of action for a particular resident. Property management and/or resident services staff reach out to inform the resident of the lease violation. Next the resident is issued a notice that is signed by both property management and resident services and is delivered in person to the resident by both staff members. Staff maintain communication until the issue is resolved. This is an example of a very high level of service coordination and communication between teams. In cases of a more severe violation, typically in

We all need to see ourselves as team members. We need to realize that when our families are stable, their homes are stable; if their homes are stable, our properties are stable, and our communities are stable. It's about each of the team members as an essential piece, and when everyone sees themselves as a contributing member, that is key.

— Carmen Amigon, Community HousingWorks

²² Community HousingWorks contracts with ConAm Management Corporation for property management services. Urban Edge contracts with WINNCompanies for property management services.

²³ Mercy Housing's weekly agenda template can be found in Appendix 8.4.

supportive housing communities, Mercy's property management and resident services teams may schedule a meeting during which staff from both departments arrange a time to meet with the resident and discuss next steps. In addition to a high level of communication between staff, all communication with the resident reinforces that property management and resident services teams are working together and are both available to offer support to the resident. Throughout this process, teams are in constant communication and collaborate to reach consensus before either party takes action.

Team Communications

Organizations stressed the importance of a good working relationship between property management and resident services teams and added how crucial it was for teams to coordinate to deliver effective and efficient EPP. All organizations also reported daily, on-going, informal email and/or dialogue between property management and resident services teams, but formal communication protocols varied across organizations. Three organizations scheduled intensive meeting times either weekly or monthly, one site reported scheduling less-intensive monthly meetings and the remaining two organizations communicated, as mentioned previously, consistently throughout the day using a relationship-based communication strategy.

Some sites use formal protocols to guide communication expectations, but "real-life" daily communication was based on cultivating relationships and allowing staff to communicate using strategies that best suited their individual work style. Factors that influenced communication included size of the property, physical layout of offices, relationship between property management and resident services and the number of notices.

Team communication strategies also varied according to the technology preferences of the organization. Notably, the two organizations that used third-party property management companies, CHW and UE, were using customer relationship management (CRM) platforms, some of the latest advancements in technology for business, as a component of their communication strategy.

CHW's team launched a pilot program using TeamLab Office, a cloud-based CRM software system. By using this technology CHW, teams were able to manage projects and data as well as communicate and share information whether at office or out in the field. The software has several unique features. It allows team members to exchange constant daily email and text communications across multiple device platforms. It also streamlines the review of payment plans by allowing users to approve or deny requests or make comments. Similar to CHW, UE also used a cloud-based CRM. UE used Salesforce as a component

of their communication strategy. See **Table 3** for an overview of communication strategies.

TABLE 3

Communication Strategies	# of Organizations
Daily, ongoing email and other communications as necessary	✓✓✓✓✓✓✓
Almost completely relationship dependent	✓
Intensive and/or at least weekly meeting time	✓✓✓
Less intensive monthly meetings	✓
Cloud-based information sharing	✓✓

Clarifying roles and setting expectations for residents

It is important not only to have a clear delineation of roles and responsibilities for staff, but also to communicate the roles to residents. One example of helping set clear roles and expectations for residents is to hang confidentiality statements near service coordinators’ desks so residents are aware of what information is shared with property management and what remains confidential. At Mercy, for example, small signs were hung at the service coordinators’ desks stating resident services coordinators would share information about lease violations with property management immediately. This transparent policy empowers residents to make decisions in regards to sharing across all of Mercy’s resident services staff. This policy also helps residents who do not have prior experience of being supported by a resident services team, and who may be skeptical of the supportive component of housing, to clearly understand resident services’ role.

3.4 Referral to EPP

All organizations reported having a detailed and standard protocol for referring residents to EPP.²⁴ Residents are referred for nonpayment of rent more than any other type of lease violation. Ideally, teams have discussed residents who are at risk for losing their housing prior to the resident receiving the notice. Mercy’s detailed protocol ensured all teams coordinated prior to engaging the resident in targeted interventions. In addition to weekly meetings, property management staff initiated eviction prevention processes by sending email or written

²⁴In some cases, organizations issued 3-, 5- and/or 10-day notices for nonpayment of rent. Staff were often proactive and reached out to residents at various points during this process. There was variation across organizations in determining when a resident was considered to have been “referred” to EPP.

communication to the resident services staff as soon as they were aware of lease violations. This communication was often the first point of referral.

REACH also stated that property management staff and resident services staff review at-risk residents together and mutually agree on an outreach strategy. If property management issued a notice to the resident, that notice would include the resident services staff's contact information, and the resident services coordinator would receive a copy of the notice.

Again, several organizations noted protocol may not always align with daily practice. One example is a resident who consistently pays rent the second Friday of the month despite paying associated late fees. In this case, property management does not access the resident is at-risk and will not refer the resident to resident services staff for EPP every month.

3.5 Engagement

Engagement policies were unique to each site. Most protocols specified due diligence as reaching out to the resident two to three times within a designated timeframe. For example, REACH resident services staff contacted residents referred to EPP within 8 hours of the resident receiving the notice. Staff assessed the underlying problem, then referred the resident for immediate assistance, if necessary. Additional attempts would be made if the resident could not be reached.

CPO required resident services staff to make three attempts to contact the resident through a letter, phone call and home visit. CHP staff waits two to three days before reaching out to residents. Some CHP sites had more capacity than others. Where sites had the capacity to contact residents to follow up with this notice, they did. But at sites where there was no resident services staff to engage residents after the notice was sent, most residents chose not to participate in EPP services.

UE and Mercy had similar policies that required teams work together to determine which staff member had the best relationship with the resident who

Initially, we sent out the eviction prevention letters with all notices, but we (PM) did not forward those over to resident services (RS). We presumed it was going to be up to the resident. We thought if the residents wanted to utilize that service that they would contact RS. Later, we came to realize that we were just wasting paper because we sent the letters out and residents never contacted RS. You might have 1 out of 10 people that would contact RS. So now RS reaches out and follows up with each resident who receives a notice.

— Frances Hicks, Community Housing Partners

would then reach out and initiate contact. Once a resident was referred to EPP, staff was typically proactive in reaching out to the resident, however at one organization the onus was on the resident to engage with resident services. At CHW, the property manager completed the referral form with the household in the office. After this meeting, the resident was given the referral form and a checklist that detailed the process and contact information to schedule an appointment with resident services. Also, some sites had less staff capacity with few or no resident services resources. In this low-level service coordination, EPP model property management is responsible for the entire eviction prevention process. Without resources of a resident services team, property management initiates the referral process and does not proactively engage the resident; the onus is on the resident.

3.6 EPP intervention

After successfully engaging a resident, an intervention takes place. All organizations had a specific protocol and/or policies and procedure. Most organizations indicated their policies and procedures and protocol served as a guide for implementation, but admitted day-to-day “real-life” procedures may vary slightly from written policies if a modified system is in place and working well.

Interventions provided residents with access to resources such as payment plan services, benefits screening and financial capability services. All organizations offered a specific set of eviction prevention related programs and services. When both property management and resident services staff collaborated to provide EPP at a site, the resident services staff delivered the majority of the EPP interventions with the exception of authorizing payment plans. EPP intervention strategies across organizations paralleled one another in many ways. This general standard protocol can be summarized into seven steps:

STANDARD PROTOCOL

1. Clarify the current lease compliance issue with the resident and help the resident understand what behavior led to them receiving the notice.
2. Identify options for emergency assistance funds for nonpayment issues and make appropriate referrals.
3. Provide access to basic budgeting and money management services for resident; at sites with less capacity, this service may be referred out (see step 7).
4. Screen resident for benefits such as the Supplemental Nutrition Assistance Program (SNAP) or WIC (Women, Infants, Children), utility/energy assistance, cash assistance and/or childcare assistance.
5. Propose payment plan options under the guidance of property management.
6. Assessment of other life issues; a few organizations had a structured assessment form.
7. Refer resident to other resources, including employment programs.



UNIQUE PROTOCOLS

In some cases, organizations used a variation of the standard protocol that made the programming very distinctive. Organizations may have implemented EPP that emphasized a particular area of knowledge, such as financial capability, or engaged residents in a manner that offered a much lower level or higher level of service coordination compared to the average level in a standard protocol approach. Examples of these types of protocols are as follows:

Brief Protocol Model

A brief protocol model was enacted at sites where staff had less capacity to reach out to residents to work with them one on one. Typically, this model is optimal if property management is delivering the program without the resources of resident services staff. Residents are issued a notice with information to contact property management, but at these sites, there are limited or no proactive attempts to engage residents. Property management offers scaled-back EPP with “just the essentials,” which includes sending a notice to the lease holder and sharing with them there are resources available to help them stabilize their housing. In some cases, the property management team may offer a payment plan option if the resident reaches out to them for assistance.

Financial Capability Protocol

This “unique protocol” may have been used to complement the standard protocol or offered as a standalone eviction prevention program. In cases where a unique protocol was the primary strategy used, often times the program was structured around a core concept, such as financial capability. CHW’s comprehensive Rental Housing Stability Pilot Program is a financial capability program that is offered at 16 of their 31 properties. CHW offered this program in communities where they had economies of scale. Most of the 16 properties were located in two cities and all sites were within five miles of each other.

All residents with nonpayment lease violations were eligible to participate in CHW’s Rental Housing Stability Pilot Program. This protocol included a notice, outreach, financial coaching and an invitation for the resident to enroll in a longer-term financial capability program. The program details are as follows:

1. Resident completes referral form in property management office.
2. Resident schedules appointment within 3 days with a financial coach.
3. Financial coach and resident meet for a 1.5-hour counseling session to discuss financial solutions (budgeting, credit report, benefit screening, referral to resources, payment plan and/or action plan).
4. Property management reviews and approves recommended payment plan.
5. Resident services monitors compliance with payment plan and action plan.
6. Upon successful completion of classes and coaching, resident is eligible for “Financial Health Club” membership (value of up to \$1,000 in benefits).

We are in the business to house people in affordable housing, not just to throw them out ... it grew out of a need to help more people stay in their homes.

— Rosemary Stabrawa,
Community HousingWorks

Repeat Offender Protocol

At some organizations, residents with patterns of lease violations were admitted into the standard eviction prevention program with some or no limitations. Four organizations operated a customized program for residents with a pattern of repeat lease offenses. This protocol was used in conjunction with a standard protocol at sites and residents fell into either program, based upon their lease violation history. Residents without a history of lease violations were offered the standard program while those needing more intensive services for patterned behaviors were offered an alternative program. Mercy’s Progressive Resolution Program is an example of this type of unique protocol, which is outlined below.

1. The resident is offered counseling after being identified with repeat pattern of compliance issues.
2. Resident services and property management staff both sign the letter and deliver it in person to resident.
3. A meeting takes place between resident services, property management and the resident.
4. A “Housing Retention Contract” or “Support Plan” is developed for residents in supportive housing communities.

REACH also offered an alternative program for residents with a history of repeat nonpayment-related issues. Their program was the Chronic Late Payer Program. The program highlights are listed below.

1. A positive, proactive letter is sent to repeat offenders.
2. A \$5 gift card is provided for calling resident services by month-end.
3. A \$20 gift card is provided for meeting with resident services.
4. Resident services continues meeting with the resident.
5. Property management contacts resident services if there are payment problems.

PROGRAMS AND SERVICES

Typically, resident services provided some “in-house” interventions while also referring residents to other agencies in the community. Common referrals included access to emergency assistance and financial counseling and coaching from licensed professionals. Payment plans may have been offered as an agreement between the resident and property management or they may have been court-ordered payment plans. Programs designed to build financial capability offered benefits screening, financial counseling, coaching and classes. Additionally, programs may offer products and services such as matched savings accounts and Individualized Development Accounts (IDAs).

Table 4 identifies programs and services related to EPP offered across organizations.

TABLE 4

Core Services	# of Organizations		Additional Services	# of Organizations
Referrals for rent/utility assistance	✓✓✓✓✓✓		Housekeeping education	✓✓✓✓
Payment plans	✓✓✓✓✓✓		Employment	✓✓✓
Financial education	✓✓✓✓✓✓		Benefits screening	✓✓
Budgeting	✓✓✓✓✓✓		Youth programming	✓✓
Referrals to other community resources	✓✓✓✓✓✓			

Payment Plans

A payment plan is one of the most fundamental components of most EPP. It is the most common EPP tool for property management at sites where there are few resident services resources available. All organizations emphasized property management’s leadership role in this process. Resident services may work with the resident to develop a payment plan, but property management must approve the plan. CHW limited the number of residents that may be on a payment plan, paying particular attention to the financial health of the property. At CPO, residents may only be on a payment plan for one type of debt at a time. Most organizations offered “in-house” payment plan options, while UE exclusively uses court-ordered payment plans. Mercy, an organization operating in 18 states, noted that payment plan rules vary by state. While most organizations use payment plans frequently, one organization did not use this tool as regularly as the others. CHP does not typically offer payment plans, but did allow them on a case-by-case basis. If a payment plan was authorized, property management would work with the resident.

Emergency Assistance

Cash assistance for rent arrears is a proven homelessness prevention activity and a primary activity for four of the six organizations.²⁵ A 2009 United States Department of Housing and Urban Development (HUD) report found 2% to 3% of families who were offered cash assistance became homeless within 12 months of receiving the assistance compared to 20% of families who did not have access

²⁵ *Strategies for Preventing Homelessness*. US Department of Housing and Urban Development Office of Policy Development and Research. (2005). pg. xviii.

to this targeted intervention.²⁶ EPP staff typically refer residents to rent and utility emergency assistance programs available in the community.

Sites may have limited resources within the organization to provide a small amount of assistance, such as REACH's 3 Grandmas Fund. The 3 Grandmas Fund was launched by three women working at REACH who wanted to create an emergency fund to help families. The three women may provide assistance to families if the amount is \$300 or less. The program committee must approve any amount exceeding \$300. Another form of emergency assistance at REACH is a city-sponsored lottery providing assistance to families. Residents may only participate in the lottery drawing if they have received a notice.

Financial Capability

The alignment of eviction prevention and financial capability programming is logical in that most threats to housing stability are for nonpayment of rent. The goal of preventing evictions is to stabilize the financial health of the property while serving residents with the tools and resources that stabilize their personal finances. Helping residents improve financial literacy and associated behaviors may reduce the likelihood of a resident relapsing with a nonpayment issue in the future.

Financial capability activities are wide and varied and may include budgeting, financial coaching, credit counseling and financial education classes.²⁷ Services may include basic education, one-on-one counseling and coaching, benefits screening and free tax-preparation services. Benefits screening may help stabilize a family financially by connecting them with available funding, such as Social Security Income, Supplemental Nutrition Assistance Program (SNAP), Medicaid and Temporary Assistance for Needy Families (TANF).

Financial capability refers to programs and a framing of issues that move beyond providing basic financial information and education to multidimensional approaches that support adoption of new behaviors that individuals can use to make sound financial decisions, thus helping to build and preserve their assets over time.²⁷

NeighborWorks America (2013)

²⁶ Scaling Financial Coaching: Critical Lessons and Effective Practices. NeighborWorks America. (2013). Retrieved from

<http://www.nw.org/network/documents/FinancialCapabilityReportFinal.pdf>

²⁷ *Getting it Right: Promising Practices for Financial Capability Programs: A learning series from the Financial Capability Demonstration Project.* NeighborWorks® America. (2013).

In 2010, NeighborWorks partnered with the Citi Foundation to launch the Financial Capability Demonstration Project. This study sought to determine the best methods to establish and sustain effective financial capability and coaching programs for low- and moderate-income consumers.²⁸ The NeighborWorks Citi Foundation Financial Capability Demonstration Project led to the identification of several key promising financial capability programming practices. Many of these core practices have been adopted by organizations and are now designated as core components of EPP.

RESULTS

All of the organizations in this best practice review offered a basic level of financial health programming to some, if not all, of their sites as defined by NeighborWorks America's 2010 study.²⁹ Commonly, the organizations did not classify their financial related programming as "financial capability," but were providing many of the core financial capability programming components.

Each organization broadly communicated information, provided financial crisis interventions, such as emergency utility assistance and/or benefits screening and financial education, through individual or group classes as a part of a tailored financial program. Financial capability program integration in EPP was strong overall. Five out of the six organizations provided ongoing financial coaching. Financial coaching is defined as regular, client-driven one-on-one sessions where the financial coach assists the client in setting goals and aligning behaviors to meet those goals.³⁰ The aim is to provide financial knowledge to residents that they can turn into actions that get them on the road to long-term financial prosperity.

²⁸ Ibid.

²⁹ Each site reported its financial capability programming details. Each organization's financial capability summary can be found in Appendix 8.2.

³⁰ *Financial Coaching: A Proven Approach for Building Consumer Financial Capability: A learning series from the Financial Capability Demonstration Project.* NeighborWorks® America. (2013). Retrieved from <http://www.nw.org/network/neighborworksProgs/financialfitness/documents/PB1.pdf>

TABLE 5



Beyond the financial capability core services listed above, organizations included a mix of other financial capability services as a part of their programming. Four of the six organizations provided referrals to a third-party professional financial planner for services such as tax preparation. Four organizations offered access to financial products and services such as IDAs or matched savings accounts. Three of the six organizations provide staff training through NeighborWorks America’s “Financial Fitness: Teaching Financial Management” course. Only one site, CHW, provided written client agreements in the form of checklists, contracts and informed-consent documents. CHW used these documents to outline client expectations to ensure clients are making informed decisions regarding financial agreements.³¹ Two of the six organizations offer a certificate of completion for residents who complete financial health classes. No organizations offered certificates of completion for individual counseling, coaching, or crisis intervention services. Three organizations, CHW, Mercy Housing and REACH, used evaluation to improve services and/or assess client progress at the conclusion of the program. Most organizations used some type of customer satisfaction survey, evaluation form and/or self-assessment tool for program evaluation.

CHW has developed financial capability focused EPP. CHWs initially launched its program in 2012 as a pilot and did not have the capacity to provide individualized

³¹ See Appendix 8.4 for examples of Community HousingWorks’ tools and forms.

coaching or a formalized payment plan process. Over time, the program transitioned away from a six-hour financial fitness course for residents facing eviction to the current model, which is crisis focused with emphasis on one-on-one counseling. The team at CHW discovered that people in crisis needed more assistance than a group setting could offer. Soon they began building a community center where they offer a range of financial services. Today CHW offers a wealth of financial capability information, counseling, coaching, budgeting, benefits screening and referrals to other resources. This pilot program is supported by a generous grant through the federal Social Innovation Fund, the Local Initiatives Support Corporation (LISC) and private funders.

UE also heavily focused their EPP on financial capability. They provided family-focused programming. UE's financial capability services included benefits screening, financial coaching and counseling, budgeting, payment plans, referrals to emergency assistance, and student loan counseling. In addition to these services, UE offered parenting classes, summer youth programming and referrals to outside providers for issues such as mental health services.

UE's financial capability programming emphasized benefits screening, which is provided in-house. All residents were screened for eligible benefits. The typical UE family received up to \$1,100 worth of benefits. A second aspect of UE's program assessed financial hardship. The organization categorized financial hardship as either structural or situational. If a resident had developed a pattern of continuously not having the funds available to pay rent, UE staff classified the resident's situation as a structural financial problem. Conversely, if a resident had a history of paying rent on time, but fell behind due to a particular event that affects a brief period of time, it is categorized as a situational financial difficulty. UE staff emphasized the importance of structural versus situational financial problems because this helps staff assess key features of an action plan to successfully help the resident.

Employment Services

Employment opportunities are a significant part of helping families rise above poverty. Three of the six organizations emphasized the importance of employment services. Organizations typically offered basic employment programming that may include connecting residents with local employment agencies, community colleges, or providing information on how to get a GED. More comprehensive services such as employment coaching or job training are typically referred to community organizations specializing in employment services. CPO offered a tailored "in-house" employment program for residents. It provided behavioral and financial support to remove barriers, job search assistance, interview preparation, soft skills communication training, job training and follow-up support for residents who have recently entered the workforce.

Housing Inspections

Although nonpayment of rent is a large aspect of EPP, residents may be referred to the program for behavioral issues, which are often related to housekeeping. Senior residents tend to experience housekeeping-related issues at a higher rate than other residents in the community. Thus, senior residents are most commonly referred to EPP for this this type of lease violation.

Four of the six organizations provided basic “in-house” housekeeping behavioral education. When a resident is referred for housekeeping issues typically the property management schedules a housing inspection to assess the situation before determining what actions the resident must take to secure their housing.

Two of the organizations performed housing inspections as a team. Mercy and CHP scheduled appointments where both the property management and resident services staff member could walk through the home with the resident. Mercy property management staff oriented resident services staff to the most common lease violations prior to entering the home. Staff was able to offer resources and advice to the resident during the inspection. This approach allows all parties involved to understand the scope of the problem and work toward a solution, keeping in mind reasonable expectations. Resident services staff were not permitted to use a clipboard when conducting home visits. Once the walk-through had been completed, resident services worked with the resident to remedy the situation and after a set time period, a second home visit was scheduled; all three parties were expected to participate.

4 EVALUATION

4.1 Databases and software

All organizations used some form of property management and resident services software to track data. Most organizations used formal databases and expressed interest in linking data across multiple software systems. Of the six organizations, two expressed their property management and resident services databases were linked together and readily provided current information. Mercy Housing’s Efforts to Outcomes (ETO) resident services database was linked with property management’s Yardi accounting software. The resident services database would sync the latest information on new residents daily. This information included changes in properties based on residents who have moved out, and changes in demographic information for residents such as income, recertification and lease violations. At CPO, Yardi data was also uploaded to resident-services databases daily despite the resident services team having limited access to Yardi data within the user interface. Property management information such as move-out

dates and notices issued can be linked to resident-services data through customized reports.

As mentioned previously, two organizations use CRM software to allow teams to both manage projects and communicate within a single system. These systems allow users to capture basic resident demographic information, measure community engagement and outreach attempts, follow resident enrollment processes in programming, track events and activities, and communicate information across teams. The UE team uses Salesforce for all activities and is hoping to link Salesforce with Yardi in the future. CHW and UE rely on additional features within their CRM software or services such as Survey Monkey to track information. See **Table 6** for an overview of databases and software systems used across organizations.

TABLE 6

Resident Services Databases and Software	# of Organizations
Efforts to Outcomes	✓✓
Customer Relationship Management (CRM) software (e.g., TeamLab or Salesforce)	✓✓
Excel spreadsheets or local database	✓✓
Family metrics	✓
Survey Monkey	✓

4.2 Outcomes

As the field advances with progressively more capable data systems, measuring impact has become increasingly important. Allocating resources efficiently, reducing costs and scaling up effective programs are at the forefront of building successful community-based affordable housing organizations. Demonstrating success anecdotally falls short of the gold standard of using metrics and data to illustrate how organizations are meeting and succeeding investors' expectations. Parameters for defining success and developing high-impact programs are becoming more important than ever. As the field of affordable housing moves toward this goal, NeighborWorks America is capturing how organizations are achieving success within programs and seeking to provide EPP nomenclature.

Organizations are tracking some metrics related to EPP. All expressed interest in further enhancing their data-collection and reporting capabilities. Mercy has outlined several key short and intermediate outcomes:³²

- determining if a resident paid rent on time each month during the six-month period following initial late fee and services
- identifying households with lease violations that participated in housing stability services that remained housed after 60 days from the date of the lease violation
- understanding if a resident who has participated in EPP has a basic knowledge of lease obligations and rights
- identifying the ratio of timely rent payments to months of opportunity in a given date range

Little information has been defined about measuring long-term goals for EPP.

There were limited real-time data available across organizations. There were areas where defining metrics and gathering data was challenging. For example, organizations may be tracking “evictions prevented” as the number of residents issued eviction notices who were not evicted as a result of that notice. The parameters for this metric are vague as there was no uniform formula for tracking this outcome. Current data is tracking each notice and in some cases without regard for how many times the same individual is engaged.

Five organizations reported tracking “evictions prevented” which was most commonly measured as the number of households referred to EPP that remained stable through the end of the intervention. The next most common outcomes tracked were the percentage of participants who are still stable at future time periods and tracking cost savings per eviction. Organizations also tracked information on the number of referrals to EPP, participation in general EPP activities and number of residents enrolled in specific EPP activities. Fewer organizations collected information on the number of notices issued by property management or how EPP affected the bottom-line performance at the property. Despite reports for tracking numerous

It is important to have the means to measure this. We are waiting on good reporting tools. It is hard to keep staff engaged and enthused without the numbers behind what they are doing. When staff can see the impact, they stay more engaged.

— Katie Parker, Mercy Housing

³² *Mercy Housing Operational Excellence Series. Chapter 14: Housing Stability Measurement Tools.* Mercy Housing. (2012). pg. 24.

measures, basic EPP data was not readily accessible at most organizations. Data collection systems captured information but did not easily produce reports for users. **See Table 7** for information on metrics tracked across organizations.

TABLE 7

Core Metrics Tracked	# of Organizations	Additional Metrics Tracked	# of Organizations
Number of referrals to EPP	✓✓✓	Cost savings per eviction	✓✓✓✓
Evictions prevented ³³	✓✓✓✓✓	Participation in EPP general	✓✓✓
Percentage of participants who are still stable at future time period	✓✓✓✓	Participation in EPP specific components	✓✓✓
		Number of eviction notices issued by property management	✓✓
		Property performance metrics	✓✓

4.3 Cost benefit

Estimates of “cost saving” per eviction ran the range from \$1,200, which is one organization’s cost of turning a unit, upwards to \$4,000, \$4,800, or \$6,000 which are estimates of unpaid rent, legal fees, loss of rent due to vacancy, marketing, turn costs and bad debt saved.

Only one organization, UE, had developed an EPP cost-savings formula. Their formula includes dollars saved from the rent arrearage as well as estimates of savings from maintenance costs and vacancy loss. This formula is programmed into Salesforce but does not currently account for multiple referrals for the same resident.

³³ This term was not defined consistently across sites.

5 RECOMMENDATIONS: EXISTING BEST PRACTICES

5.1 Delineation of roles and duties between property management and resident services

Creating a new program and getting buy-in can be difficult. Clearly defining the roles for staff and delineating duties between resident services and property management helps everyone understand the program better and allows people to know where their role ends and their coworker's role begins. Management staff and resident services staff must work together in order for EPP to be successful.

One of the best ways to create clear roles for staff members is to create a standard protocol. Protocols identify the problem or situation, specify which staff member is held responsible and set the timeframe for which action must be taken. This roadmap helps guide staff to determine the appropriate course of action throughout the EPP process and is especially helpful for multiple teams working together. By outlining duties and providing a clear delineation of roles, team members work more efficiently. See CHP's protocol in Appendix 8.4.

5.2 Detailed communication policies and a team approach

Most organizations had detailed communication policies and procedures. Teams should have ongoing in-person, telephone, text, or email communication on a daily basis or frequently enough so that all parties have up-to-date information. Good working relationships are ideal, but staff turnover can have a negative effect on a program if set policies are not in place.

Teams that have up-to-date information make better informed decisions. If a team member has issued a notice, resolved an issue, or engaged with a resident, it is important for all EPP team members to be informed about it. Confusion arises if a property manager speaks with a resident while resident services staff is also trying to engage that same resident. Clear, consistent communication between teams is crucial to reducing tension between teams and providing coordinated EPP services.

It is important to have that written policy and procedures. It is also important to have those theoretical conversations about "what happens if..."

— Michelle Sites, Community HousingWorks

Communication tools

Weekly or monthly meetings with a set agenda prevent issues from being overlooked or forgotten. Weekly meetings with set agendas allow all staff to

discuss current residents who may be at risk of receiving a notice and collaborate on an action plan. Most often the results of these meetings created an outreach or engagement plan for the staff person who has the best relationship with the individual. Structured meeting agendas also ensured all staff members have the most up-to-date information. See Appendix 8.4 for Mercy Housing's *Property Management and Resident Services - Standing Meeting Agenda Outline*.

5.3 Standardized referral process

All sites should have a basic written referral protocol. Property management should notify resident services of nearly all EPP eligible cases in a timely manner. At any given time both property management and resident services should be aware of all at-risk residents eligible for EPP at the property. Exceptions to this strategy include cases where residents reliably pay on an alternative schedule, regardless of late fees. Another example is when residents are involved in criminal activity, violence, or drug-related offenses and EPP interventions are not an option. In these cases, property management will not refer a resident to EPP.

The referral process can have varying levels of staff coordination. If a site has the capacity to provide high-level service coordination emphasis should be on team collaboration. The referral process is the first opportunity for a resident to learn how well the staff are communicating. Ideally, staff members should emphasize the collaborative and team-oriented approach to residents. This process should act as an opportunity for residents to see staff as a unified front where property management and resident services teams are "on the same page" with the goal of stabilizing the resident's housing.

Sites implemented varying levels of coordination between teams. One program was designed to have property management and resident services team members to sign the notice and deliver it in person together. The notice included staff's contact information and listed the next steps for the resident. This high-level collaboration may not be possible for all teams. Alternative collaboration strategies may include property management sending a notice to the resident then notifying resident services staff within an agreed-upon period of time.

Standardized referral processes require teams to be engaged in communication from the outset of the process each time a resident is referred to the program. Referral processes also remove the burden of deciding whether or not property management should inform resident services of a resident's issuance of a notice.

6 RECOMMENDATIONS: OPPORTUNITIES FOR IMPROVEMENT

The field of affordable housing has the opportunity to hone elements of EPP, which will allow for a better comparison of EPP across organizations in the future. First, there must be a standard definition of eviction prevention. There also must be more study in regard to funding and scaling programming. Additionally, analyzing data across organizations using a common set of metrics would improve overall understanding of the benefits of various EPP strategies.³⁴

6.1 Definition of eviction prevention

Currently there is no standardized and highly detailed definition for “evictions prevented.” To begin celebrating success of organizations across the country, the field must define parameters for successful eviction prevention in order for data collected across organizations to be more accurately compared. Parameters must include a general definition as well as time-specific short-, intermediate- and long-term goals. Organizations measured success in inconsistent ways. Some organizations measured evictions prevented by analyzing property metrics such as reduced arrearages, while others measured evictions prevented with their own unique definition. For a suggested definition of eviction prevention see the companion document to the full report entitled *Summary Recommendations*, or see Appendix 8.3.

6.2 Scaling

EPP is standard practice in many organizations and is growing in popularity throughout the field of affordable housing. Determining whether an organization should invest in EPP across its portfolio is largely determined by demonstrated need within the community, staff capacity to add EPP-related activities to their daily job duties, geographic location and density of population served, and available funding. Properties with large arrearages, high manager-initiated move-outs, higher than average local turnover rates and/or a significant proportion of households with late rent payment may consider investing in EPP. If these factors are higher than average, it may be an indication of dissatisfaction with property management.

When an organization is evaluating what services to offer at a site, it is important to prioritize and balance property management goals with resident goals and to determine the perceived level of interest in possible services. Staff capacity and available funding are significant factors that may limit the size and scope of EPP,

³⁴ See Appendix 8.3 for EPP recommendations.

so prioritizing goals will help staff determine the type and level of service that should be provided.

Opportunities for further research may include investigation into whether programs offering a unique repeat offender program are more effective and efficient than programs providing the same basic service for all eligible EPP participants. Additionally, further study may contribute to the development of a step-by-step process that assesses organizational need in relation to property characteristics such as size and density of target population and offers recommendations for efficient staffing levels, program intensity and estimated yearly operating costs. It may also be possible to determine if a radically modified EPP model exists that delivers quality EPP and offers lower programming costs, for example, an EPP model that centralizes staff in a call center location and uses online services to provide “face-to-face” services.

6.3 Funding and associated costs

As indicated above, if an organization demonstrates a need for EPP, costs associated with operating the program impact the scope of interventions and quality of service that may be provided. To date, most organizations do not itemize core EPP costs. Typically, organizations include program costs within the resident services budget and do not distinguish EPP as a unique program within the resident services budget. Because of this, the field is only beginning to define eviction prevention program costs. Organizational funding strategies for EPP are not clear. All six organizations in this best practices review indicated they have partial “above the line” funding. Further research may determine if “above the line” funding is a necessary component to providing successful EPP.

Another aspect of determining program costs is to decide whether calculating cost savings with a prorated cost-savings formula would enable organizations to more accurately depict program costs and overall savings. For example, a site may use full resources to prevent a resident from being evicted, but if the resident remains housed for only one or two months after the intervention, the site staff can use a formula that adjusts cost savings based upon the missed opportunity and any associated costs that stem from the resident moving out.

6.4 Standard set of metrics and outcome measures

Consistent measurement

Defining success in EPP is largely determined by how you measure it. Currently, organizations are collecting data on a wide variety of measures. It is recommended organizations begin tracking basic EPP metrics that include the following:

- number of residents referred to EPP each year
- number of residents enrolled per year
- number of evictions prevented among EPP enrollees per year

Additionally, organizations may opt to track measures such as the following:

- percentage of residents who are paying on time
- number of notices that are going down over time
- cost per eviction, which includes the full range of costs associated with evicting a tenant and re-renting the unit (i.e., bad debt, turn costs, vacancy loss, legal fees, marketing)

One challenge to data collection may be that sites with resident services staff resources collect more program details than sites with lower-level “just the essentials” eviction prevention programs that rely on property management to collect data. There must be clear expectations for all staff to collect basic data.

6.5 Accessibility of data

Organizations are collecting a variety of data. There were three challenges to comparing data. First, most organizations had difficulty accessing data to obtain real-time results. Syncing property management and resident services data across systems in a more uniform and streamlined process would allow staff to have access to better real-time data. Second, it was common for organizations to measure some form of program success, but commonly organizations struggled with how to define success when a resident is engaged in EPP multiple times throughout the year. Distilling the data to provide an accurate level of detailed outcomes proved to be a challenge for most organizations. Third, site staff had varying levels of comfort working in the information management systems. In some cases the data may exist, but cumbersome reporting tools make it difficult for staff to access data.

7 DISCUSSION

In conclusion, the field of affordable housing has an opportunity to create a basic definition of “eviction prevention.” A definition would lead to better data collection strategies for short-, intermediate- and long-term outcomes. Organizations are also struggling with how to calculate program costs to ensure their EPP is cost effective and efficient. The six organizations in this best practices review were implementing a wide variety of EPP. Organizations may tailor EPP to suit the

needs of the community, but this best practices review highlights many best practices within organizations.

To better measure program success, organizations must collect a baseline of common metrics. More widespread use of shared data across data platforms, and the ability to access that data to provide real-time information, will allow organizations to use their data to improve services. Additionally, by collecting a common set of metrics, a more “apples-to-apples” comparison could be made between eviction prevention programs. The good news is that organizations are collecting some basic data and beginning to explore innovative solutions to gather additional information.

In addition to understanding how success is defined and measured, organizations must also have a mechanism to calculate program costs and determine the need within their organization for the program. EPP services are commonly factored into resident services budgets, but the true costs and savings are not precisely defined. In order to promote widespread adoption of eviction prevention strategies, organizations must be confident that EPP is a cost-savings tool that adds value to their organization and improves the lives of the people they serve.

Organizations are providing detailed, specific and tailored EPP to the residents they serve. A growing number of best practices such as providing access to emergency cash assistance, payment plans and financial capability services are providing significant resources for families in need. Findings such as the importance of building relationships between property management and resident services, the importance of timely and structured communication protocols between teams and clearly defining staff roles will add value to any organization’s EPP. Many of the EPP protocols and tools at these six organizations could be widely adopted by organizations wanting to launch or improve their own EPP.

It’s important to focus on one thing and do it well. It makes sense to focus on housing stability.

— Katie Parker, Mercy Housing

Lastly, this best practices review revealed that organizations are successfully complementing EPP with financial capability programming. The goal of preventing evictions is to stabilize the financial health of the property and to offer residents tools and resources that stabilize their personal finances. Financial capability enables consumers to use their newly acquired financial education to help them adopt new, long-term, healthy financial behaviors. These six organizations are offering a continuum of financial health services coupled with EPP.

8 APPENDIXES³⁵

8.1 Organizational Tables

8.2 Financial Capability Tables

8.3 EPP Program Recommendations

8.4 Example Forms and Tools

Community Housing Partners

Eviction Prevention Protocol

Resident Services' Eviction Prevention/Rental Counseling form

Community HousingWorks

Rental Housing Stability Pilot Program Check List

Classes and Coaching Rental Housing Pilot Program Referral Form

Rental Housing Stability Pilot Program Rent Payment Plan

Community Properties of Ohio

Minnesota's HMIS Barriers to Housing Stability Assessment

Mercy Housing

Property Management and Resident Services-Standing Meeting Agenda Outline

Example Progressive Resolution Program level 2 lease violation letter

Example Progressive Resolution Program level 3 lease violation meeting letter

REACH Community Development

Electronic notice form

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Key

Abbreviation	Title
CSH	Corporation for Supportive Housing
LIHTC	Low-income housing tax credit
PM	Property management / property manager
PSH	Permanent supportive housing
RS / RSC	Resident services / resident services coordinator
EPP / EP	Eviction prevention program / eviction prevention
PRP	Progressive resolution program
RHSP/RHSP	Rental Housing Stability Pilot Program/Rental Housing Stability Program
SD AMI	San Diego Area Median Income

8.1 Organizational tables

Community Housing Partners

HEADQUARTERS LOCATION	Christiansburg, VA
BRIEF ORGANIZATIONAL SUMMARY	<p>CHP is a nonprofit 501(c)(3) social enterprise providing community development services in the southeastern United States. Their three divisions – real estate development, housing services and energy solutions – incorporate economic, environmental and social sustainability in everything they do.</p> <p>Since 1975, CHP has expanded its service area to encompass four states; built a multifamily housing inventory of more than 6,400 units; weatherized around 20,000 homes; developed more than 250 single-family houses; and assisted 240,000 individuals with their economic, housing and social needs. Their clients include senior citizens, formerly homeless people, single female heads of household and other families and individuals of low income and low wealth.</p>
STATED MISSION	To create affordable, green, sustainable housing opportunities and services for the people and communities it serves.
INTERVIEWEES	<ul style="list-style-type: none"> → Angie Roberts-Dobbins, director of resident services → Frances Hicks, CHPC property manager
# OF TOTAL PROPERTIES IN PORTFOLIO	107
# OF PROPERTIES IN PORTFOLIO WHERE EPP IS OFFERED	EPP is offered at all properties; sites offer varying EPP based upon site capacity.
# OF TOTAL UNITS IN PORTFOLIO	5,300
# OF UNITS WHERE EPP IS OFFERED	188; the number of units at 8 properties where the organization conducted an extensive drill-down in 2013
OWNER	

GEOGRAPHIC AREA WITH EPP SERVICES	Properties in Virginia and Florida; property managers in Kentucky and North Carolina also conduct EPP on a limited basis.
YEAR EPP LAUNCHED	2006
IMPETUS FOR LAUNCHING EPP	NeighborWorks America initial study
HOUSING TYPE	Section 8, LIHTC, Rural Development
PROGRAM STATUS	established program
POPULATIONS SERVED BY EPP	8 properties and at various properties across their portfolio in a more limited program
ORGANIZATIONAL STRUCTURE	PM and RS provided by same organization
EPP STAFF AND QUALIFICATIONS	<ul style="list-style-type: none"> → traditional on-site RS coordinator (RSC) → 2 RSCs serve the 8 properties with EPP focus <p><i>qualifications:</i></p> <ul style="list-style-type: none"> → RSC management staff usually hold an advanced degree or substantial experience in the field. → RSCs usually have a bachelor's degree in a human services field or less.
PM STAFF INVOLVED IN EPP	PM, assistant PM
REFERRAL PROCESS	<ul style="list-style-type: none"> → Uses detailed and standard protocol. → Letter goes to resident and RSC simultaneously. → Onus is on the resident to contact RSC. → RS will try to make contact up to 2 times if resident does not call. → Formal communication protocol for PM and RS; "real-life" daily practice typically consists of more relationship-based method of communication; if needed, sites will implement formal protocol. → Emphasis is placed on site-based relationships.
TYPES OF EVICTIONS/NOTICES REFERRED TO EPP	All evictions are referred to RSC except for violations of the law (illegal, violent or life-threatening behaviors); most common infractions are nonpayment of rent and lease violations (inadequate child supervision, noise, parking violations, etc.).

REPEAT OFFENSE POLICY	<ul style="list-style-type: none"> → once per year for nonpayment → twice for housekeeping issues → one time for other violations in a calendar year
DECISION-MAKING	PM staff refer all notices to RSC as standard practice; residents may not be referred for violations that include violations of the law (illegal, violent or life-threatening behaviors)
EPP ACTIVITIES/SERVICES	<ul style="list-style-type: none"> → budget planning → employment services → referral for utility assistance → education on household management, such as cleaning and housekeeping → referral to other service agencies
COMMUNICATION BETWEEN PM AND RS	<ul style="list-style-type: none"> → Communication is based on the relationship between the PM and RSC. → Formality and structure of communication is determined by PM and RSC teams at site level.
CONFIDENTIALITY	No release is necessary because PM and RSC are provided by the same organization.
DOCUMENTATION/FORMS	<ul style="list-style-type: none"> → demographic intake form → EP protocol → helpful hints for EP clients
METRICS/MEASURES	<ul style="list-style-type: none"> → # of referrals made for EP → # of people worked with → # of evictions prevented → % of evictions prevented that lead to residents in good standing (later in time, up to property manager to define but usually 3-6 months)
FINANCIAL IMPACT MEASURED?	Yes; the asset management department determined an average of \$4,000 saved per eviction; they calculate that EPP cost savings combined with committed partner resources totaled approximately \$1.3 million.
DATABASES USED	spreadsheets and in-house documents
FUNDING SOURCE FOR STAFF/PROGRAMMING	RSC are paid through the general operating budget of the property.
# OF RESIDENTS REFERRED PER YEAR	currently do not track
# OF RESIDENTS ENROLLED PER YEAR	currently do not track

OF EVICTIONS

- PREVENTED AMONG EPP → 169 evictions prevented (2012)
- ENROLLEES PER YEAR → 204 evictions prevented (2013)

ADVICE FOR STARTING
EPP

ensure good working relationship between RS and PM

UNIQUE FEATURES

COMPARED TO OTHER

- There is no mandated communication between RSC and PM.

EPP BEST PRACTICES

- Emphasize relationship-building to facilitate good working environment.

REVIEW ORGANIZATIONS

Community HousingWorks and ConAm Management Corp.

HEADQUARTER LOCATIONS	<p>Community HousingWorks (RS) San Diego, CA</p> <p>ConAm Management Corporation (PM) San Diego, CA</p>
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BRIEF ORGANIZATIONAL SUMMARIES	<p>Community HousingWorks Founded in 1982, Community HousingWorks (CHW) is a nationally recognized 501(c)(3) organization that helps people move up in the world through opportunities to own, rent and achieve. Its nonprofit realty and lending services, combined with homeownership classes and coaching, help people live in safe and green communities. The organization develops homes that working families can afford to rent and offers financial classes and coaching, academic-support programs for youth, and leadership training services. CHW is San Diego County’s only member of the national NeighborWorks network and an award-winning affiliate of the National Council of La Raza.</p> <p>ConAm Management Corp. ConAm currently manages a nationwide portfolio of approximately 50,000 apartment units in more than 26 key metropolitan areas. They have established regional offices throughout the country, staffed with talented management professionals who are experts in their local markets. Their regional presence and ability to respond to local conditions — combined with the resources, infrastructure and experience of a reputable national company — makes ConAm a leader in the industry.</p>
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STATED MISSIONS	<p>Community HousingWorks</p> <p><i>Mission Statement</i> Community HousingWorks (CHW) is a nonprofit that helps people and communities move up in the world through opportunities to own, rent and achieve.</p> <p><i>Belief Statement</i> CHW firmly believes that with the stability of a good home, an inspiring goal, powerful tools and the community’s compassion and support, people can change their future and move up in the world.</p>
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INTERVIEWEES	<p>Community HousingWorks</p> <ul style="list-style-type: none"> → Rosemary Stabrawa, senior vice president, real estate assets and community programs → Carmen Amigon, vice president for classes and coaching
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→ Sochiata Vutthy, senior asset manager

ConAm Management Corp.

Michelle Sites, senior regional portfolio manager

# OF TOTAL PROPERTIES IN CHW PORTFOLIO	1,855
# OF PROPERTIES IN CHW PORTFOLIO WHERE EPP IS OFFERED	16 properties participate in the comprehensive Rental Housing Stability Pilot Program; referral to financial fitness services is offered at all 31 properties.
# OF TOTAL CHW UNITS IN PORTFOLIO	1,855
# OF CHW UNITS WHERE EPP IS OFFERED	594
OWNER	Community HousingWorks is general partner.
GEOGRAPHIC AREA WITH EPP SERVICES	Escondido, Poway, Lakeside and San Diego, CA
YEAR EPP LAUNCHED	August 2012

IMPETUS FOR LAUNCHING EPP

One of the challenges of working with a third-party, for-profit property management company is that philosophies differ. CHW did and continues to work with ConAm Management and found that although each group comes from a different sector, their goals are fundamentally the same: to provide safe, affordable and attractive homes to families. CHW asked ConAm whether any of the evictions that occurred in 2010 could have been prevented when various residents were being referred to a legal department for not paying by the 5th of the month. CHW asked ConAm if before evicting a family whether the manager had referred the resident to the resident coordinator who could provide resources to the family. The questions that CHW asked started the basic program of having managers refer residents to the Financial Fitness program, which involved attending a six-hour class in various parts of the county. The comprehensive rental housing stability program stemmed from the need to give residents a more in-depth and individual counseling and having the capacity to deepen its work. In addition, the procedures for follow-up would help to determine the impact of the program on the residents and on the property financially.

CHW HOUSING TYPES	Senior (Section 202), Section 8 and Supportive Housing for special populations (e.g., homeless and formerly homeless, veterans, disabled, mobility impaired, recovering from drug addiction)
PROGRAM STATUS	pilot – Rental Housing Stability Program
POPULATIONS SERVED BY EPP	all residents excluding supportive housing residents - low to moderate (30% to 60% SD AMI)
ORGANIZATIONAL STRUCTURE	CHW works with a third party property management company, ConAm Management Corporation. Client Services, Community Building and Classes and Coaching are three different departments within CHW.
EPP STAFF AND QUALIFICATIONS	<ul style="list-style-type: none"> → not traditional RS coordination → Classes and Coaching staff delivers financial programming → 4 part-time financial coaches deliver services
PM STAFF INVOLVED IN EPP	<ul style="list-style-type: none"> → 1 community manager (PM) per site → 3 property supervisors
REFERRAL PROCESS	<ul style="list-style-type: none"> → detailed and standard protocol → focus on nonpayment of rent → onus on the resident to contact PM → referral form to Classes and Coaching completed in person → onus on the resident to contact Classes and Coaching after referral → structured communication through TeamLab site to develop and implement payment plan <p>Nonpayment of rent (in most cases)</p>
TYPES OF EVICTIONS/NOTICES REFERRED TO EPP	<p>In rare cases, residents may be referred for other lease violations such as noise complaints; CHW offers two EPP programs:</p> <ol style="list-style-type: none"> 1) RHSP Integrated Programing (comprehensive) for 16 of the rental communities 2) referral to Financial Fitness (6 hour) Class for repayment plans in the additional 15 other rental communities
REPEAT OFFENSE POLICY	<p>A resident can utilize the payment plan only once in a 12-month period.</p> <p>proactive with financial coaching to work with chronic late-payers to pay the issue and offering benefits screening, workforce supports as well as ongoing follow-up</p>
DECISION-MAKING	PM at pilot sites for Rental Housing Stability Program are required to communicate that the opportunity to use these services is available.
EPP ACTIVITIES/SERVICES	<ul style="list-style-type: none"> → payment plans → financial coaching and counseling

	<ul style="list-style-type: none"> → budgeting → credit pull and counseling → financial capability training → benefits screening and referrals to other resources → employment services
COMMUNICATION BETWEEN PM AND RS	use of cloud-based website called TeamLab to facilitate communication between site supervisors to community managers, coaches and supervisor, asset management portfolio managers, and client services staff (front desk staff at CHW that schedule appointments) to client management services staff that assist with reports and assessing the quality control of data
CONFIDENTIALITY	Release of information is signed by resident in the office with the property/community manager.
DOCUMENTATION/FORMS	<ul style="list-style-type: none"> → procedures for coaches and community managers → referral and payment plan forms → protocols for using TeamLab
METRICS/MEASURES	<p><i>Property</i></p> <ul style="list-style-type: none"> → # of 3-day notices (eviction notices) given → # of move-outs resulting from those notices → # of “skips” (people who decided to leave anyway) → # referrals to financial coach → # of notices resolved by the resident themselves without assistance → # of residents who work proactively in advance of financial issues – 14 YTD → # of direct referrals from PM – 42 YTD → # of completed payment plans → # of families stable and in place 3, 6 and 12 months later → # of touches through coaching → # of evictions prevented through RHSP → income increases at the household level (increase in financial security) <p><i>Individuals</i></p> <ul style="list-style-type: none"> → credit scores → types and amounts of debt → 3, 6 and 12-month follow up after completion of the payment plan → enrollment in Financial Health Club post payment of program → housing: remain resident, evicted, moved but avoided an eviction → payment plan recommended/denied → proactively seeking services → types of financial hardship

legal fees: \$1,255.21 per unit

bad debt: \$3,573.58 per unit

FINANCIAL IMPACT
MEASURED?

The total cost for property is approximately \$4,800 per unit to evict a household.

33 households were potentially saved from eviction, which equals \$159,000 in savings.

compared to 2012: approximately \$3,000 per unit (not including bad debt)

DATABASES USED	→ SurveyMonkey (to collect information from property managers) → Efforts to Outcomes (ETO)
FUNDING SOURCE FOR STAFF/PROGRAMMING	→ grant from LISC to support dedicated time of 2 financial coaches → property fees
# OF RESIDENTS REFERRED PER YEAR	→ RHSP: 40 in 2013 and 44 for program → referred to FF: TBD
# OF RESIDENTS ENROLLED PER YEAR	44 (worked with financial coach)
# OF EVICTIONS PREVENTED AMONG EPP ENROLLEES PER YEAR	33 (remained residents)
ADVICE FOR STARTING EPP	Ensure timely communication across organizations. TeamLab was a good solution to ensure efficiency for the PM in their day-to-day tasks. Additionally, ensure that data tracking is in place from the beginning.
UNIQUE FEATURES COMPARED TO OTHER EPP BEST PRACTICES REVIEW ORGANIZATIONS	→ use of TeamLab software to facilitate constant communication between PM and financial coach → use of Survey Monkey tool to track notices to residents and how they are resolved → emphasis on nonpayment of rent and financial capabilities

Community Properties of Ohio (CPO)

HEADQUARTERS LOCATION	Columbus, OH
BRIEF ORGANIZATIONAL SUMMARY	In 2003, Ohio Capital Corporation for Housing (OCCH), an independent, nonprofit Section 42 equity provider, acquired and renovated 1,335 Section 8 scattered-site housing units in seven urban neighborhoods in Columbus, Ohio. Community Properties of Ohio Management Services (CPO) was created as an OCCH affiliate to manage these properties. Resident services are provided through Community Properties Impact Corporation (CPO Impact), a 501(c)(3) organization that functions as a CPO department. CPOMS also manages other affordable housing properties in central Ohio.
STATED MISSION	The mission of Community Properties of Ohio is three-fold: Provide quality affordable housing. Link residents with resources that stabilize their housing. Assist residents to move beyond poverty where possible.
INTERVIEWEES	→ Nancy Hood, director of CPO Impact Supportive Services → Chad Ketler, chief operating officer → Linda Jackson, at-risk resident case manager → Kelley Miller, PM team lead
# OF TOTAL PROPERTIES IN PORTFOLIO	27
# OF PROPERTIES IN PORTFOLIO WHERE EPP IS OFFERED	6
# OF TOTAL UNITS IN PORTFOLIO	2,262
# OF UNITS WHERE EPP IS OFFERED	932
OWNER	CPO and third parties
GEOGRAPHIC AREA WITH EPP SERVICES	Central Ohio
YEAR EPP LAUNCHED	2009
IMPETUS FOR LAUNCHING EPP	EPP had informally been part of RS since CPO was created in 2003. In 2009, the EPP was formalized through protocols and a dedicated staff person to make sure CPO maximized housing stability to help residents and the financial bottom line.
HOUSING TYPE	Project-based Section 8; LIHTC
PROGRAM STATUS	Established
POPULATIONS SERVED BY EPP	project-based Section 8 residents (families, seniors and disabled)

ORGANIZATIONAL STRUCTURE	PM and RS are provided by the same organization
EPP STAFF AND QUALIFICATIONS	→ case manager (1) – licensed social worker
PM STAFF INVOLVED IN EPP	→ PM team lead → PMs for specific properties included in EPP
REFERRAL PROCESS	→ uses standard protocol → all eviction notices referred, including nonpayment, housekeeping, utilities and others → PM gives RS copy of notice → RS makes at least three attempts to contact resident by mail, phone and home visit
TYPES OF EVICTIONS/NOTICES REFERRED TO EPP	→ 1 st , 2 nd , 3 rd eviction notices → strict compliance (electric and gas) → strict compliance housekeeping → material noncompliance
REPEAT OFFENSE POLICY	There is no limit or different protocol for residents who receive repeated notices.
DECISION-MAKING	PMs have some discretion about whether a specific notice is referred to the EPP
EPP ACTIVITIES/SERVICES	→ rent/utility assistance → housing stability assessment → budgeting → financial literacy education → payment plans → employment training → referrals for basic needs, domestic violence, mental health, other social services
COMMUNICATION BETWEEN PM AND RS	→ regular monthly meeting to review referrals → ad hoc discussions of specific residents
CONFIDENTIALITY	release of information signed by resident for EPP case manager to share information with PMs
DOCUMENTATION/FORMS	→ written EPP procedure → standard letter inviting resident to participate in EPP → release of information form → electronic PM database → electronic RS database
METRICS/MEASURES	→ # of residents referred to EPP → % of referrals who engaged in EPP → # and/or % referrals who received each type of EPP activity/service → length (hours) of each EPP intervention contact → # and/or % of referrals and enrollees that resulted in subsequent eviction notices/memos → # and/or % of referrals and enrollees that resulted in subsequent manager-initiated move-outs

FINANCIAL IMPACT MEASURED?	average turnover cost (approximately \$1,200) multiplied by number of EPP participants who avoided eviction
DATABASES USED	PM: Yardi RS: CIVIC
FUNDING SOURCE FOR STAFF/PROGRAMMING	operational budget
# OF RESIDENTS REFERRED PER YEAR	→ 254 households referred at least once for rent nonpayment, electric and housekeeping noncompliance → 132 households referred for gas noncompliance
# OF RESIDENTS ENROLLED PER YEAR	→ 31% of referrals for rent nonpayment, electric and housekeeping noncompliance enrolled in EPP → 38% of referrals for gas noncompliance enrolled in EPP
# OF EVICTIONS PREVENTED AMONG EPP ENROLLEES PER YEAR	→ 95% of those who enrolled in EPP for rent nonpayment, electric and housekeeping noncompliance prevented eviction → 87% of those who enrolled in EPP for gas noncompliance prevented eviction
ADVICE FOR STARTING EPP	Consider policies and procedures to support sustainable and productive relationships between PM and RS staff persons. Success of the program depends on good working relationships but should not rely on relationships to develop naturally.
UNIQUE FEATURES COMPARED TO OTHER EPP BEST PRACTICES REVIEW ORGANIZATIONS	→ RS and PM databases can be linked to evaluate outcomes. → One RS case manager agency-wide is the primary provider of EPP services as opposed to sharing EPP responsibilities across multiple RS staff.

Mercy Housing

HEADQUARTERS LOCATION	Denver, CO
BRIEF ORGANIZATIONAL SUMMARY	Mercy Housing, a national nonprofit organization, is working to build a more humane world where poverty is alleviated, communities are healthy and all people can develop their full potential. Mercy Housing is one of the nation's largest affordable housing organizations. Mercy Housing serves a variety of populations with housing projects for low-income families, seniors and people with special needs.
STATED MISSION	To create stable, vibrant and healthy communities by developing, financing and operating affordable, program-enriched housing for families, seniors and people with special needs who lack the economic resources to access quality, safe housing opportunities.
INTERVIEWEES	<ul style="list-style-type: none"> → Jennifer Covert, director of programs and evaluation, National RS → Katie Parker, regional director of RS Northwest (Washington State) → Teresa Palmer, RS manager, Washington State → Jacquie Hoffman, regional vice president of operations (San Francisco and Southern California) → Mike Liebe, regional vice president of operations (Eastern and Northern California)
# OF TOTAL PROPERTIES IN PORTFOLIO	280 properties
# OF PROPERTIES IN PORTFOLIO WHERE EPP IS OFFERED	194 properties
# OF TOTAL UNITS IN PORTFOLIO	16,802 units
# OF UNITS WHERE EPP IS OFFERED	12,097 units (72% of units in portfolio are served by RS)
OWNER	Mercy Housing
GEOGRAPHIC AREA WITH EPP SERVICES	nationwide in 18 states
YEAR EPP LAUNCHED	pilot 2009-2011; launched broadly 2012

IMPETUS FOR LAUNCHING EPP	While housing retention is inherent in the work Mercy Housing does, growth in PSH properties magnified behaviors exhibited by residents with mental illnesses or other challenges that would put housing at risk. The Progressive Resolution Program PRP pilot was initiated and modeled from CSH methods as a way to enhance communication with residents and service providers to be able to make incremental progress on lease violations and facilitate housing retention.
HOUSING TYPE	LIHTC, Section 8, supportive housing / transitional housing
PROGRAM STATUS	established program
POPULATIONS SERVED BY EPP	families, seniors, special populations (HIV/AIDS, formerly homeless, veterans and people with physical and mental impairments)
ORGANIZATIONAL STRUCTURE	PM and RS are provided by affiliates of the same corporate organization and third-party service partners
EPP STAFF AND QUALIFICATIONS	<p>traditional on-site RS coordination</p> <ul style="list-style-type: none"> → 180 RS staff - resident service coordinators and case managers → most have bachelor's degree
PM STAFF INVOLVED IN EPP	<ul style="list-style-type: none"> → all property management staff is involved: PMs for each property assistant manager (in some cases) → desk clerks (for 24-hour facilities) → maintenance and janitorial staff
REFERRAL PROCESS	<p><i>If no pattern of lease violation exists, the following protocol is followed:</i></p> <ul style="list-style-type: none"> → procedures differ based on the lease violation → focus on all rent violations → verbal communication/counseling with the resident done first; written notification goes to resident if necessary; notification of the eviction notice pushed to the RSC via linked databases → unstructured proactive outreach done by the staff member with the best relationship with the individual resident → standing weekly meeting with a standard agenda to ensure communication about each at-risk resident <p><i>If there is a pattern of lease violations, the following protocol is put into place:</i></p> <ul style="list-style-type: none"> → detailed and standard protocol → RS and PM identify pattern and discuss at weekly meeting; both staff must agree that the PRP intervention is appropriate before moving forward with the intervention.

<p>TYPES OF EVICTIONS/NOTICES REFERRED TO EPP</p>	<ul style="list-style-type: none"> → lease violations such as nonpayment of rent → housekeeping issues → noise complaints → damage to the unit → behavioral issues to include violations of visitor policies and aggressive, abusive or marginally violent behavior
<p>REPEAT OFFENSE POLICY</p>	<p>referral to the PRP, which is aimed at identifying patterns of lease violations</p>
<p>DECISION-MAKING</p>	<ul style="list-style-type: none"> → While there is a standard process and procedure, decisions are made jointly between RS and PM. → All notices are shared with RS and in some case delivered to the resident jointly.
<p>EPP ACTIVITIES/SERVICES</p>	<p><i>If no pattern of lease violations exists, the following services are provided:</i></p> <ul style="list-style-type: none"> → resident counseling → payment plans (rules vary by state) → education around housekeeping → referrals for rent assistance and other community resources <p><i>If a pattern of lease violations occurs, the services above are delivered and a PRP is implemented with the resident:</i></p> <ul style="list-style-type: none"> → additional counseling → letter signed and delivered to the resident by both RS and PM → meeting with PM, RS and resident → if applicable, a housing contract
<p>COMMUNICATION BETWEEN PM AND RS</p>	<p>weekly meeting between PM and RS staff and third-party service partners as applicable, using standard agendas and forms</p> <p>ongoing communication at other times</p>
<p>CONFIDENTIALITY</p>	<p>The resident signs an addendum to their lease to allow for release of information.</p>
<p>DOCUMENTATION/FORMS</p>	<ul style="list-style-type: none"> → delineation of duties → standing weekly agenda → resident communications guide → letter to introduce PRP → Housing Stability best practices document → resident communication templates and formats
<p>METRICS/MEASURES</p>	<ul style="list-style-type: none"> → average length of residence at a property → the proportion of households with timely rent payment → households that receive an eviction notice for a lease violation that successfully resolve it

FINANCIAL IMPACT MEASURED?	No
DATABASES USED	<p><i>PM:</i> Yardi</p> <p><i>RS:</i> Efforts to Outcomes (ETO)</p>
FUNDING SOURCE FOR STAFF/PROGRAMMING	<ul style="list-style-type: none"> → property operations (1/2) → foundation grants (1/4) → government grants (1/4)
# OF RESIDENTS REFERRED PER YEAR	<ul style="list-style-type: none"> → 2,020 distinct households received lease violations and were referred to RS. → Data are not available on the number of residents referred to the more robust PRP.
# OF RESIDENTS ENROLLED PER YEAR	1,579 residents participated in 3,756 housing stability services focused specifically on eviction prevention in 2013; these numbers include only those receiving services targeted specifically to preventing eviction as a result of lease violations.
# OF EVICTIONS PREVENTED AMONG EPP ENROLLEES PER YEAR	data not available
ADVICE FOR STARTING EPP	<ul style="list-style-type: none"> → clearly defined roles for the PM and RS coordinator and clear communication with the resident → documented process for consistency and adherence to fair housing → consulting outside resources such as CSH → training and workshops to include team building and application of the PRP program → follow-up for team feedback about experience with PRP
UNIQUE FEATURES COMPARED TO OTHER EPP BEST PRACTICES REVIEW ORGANIZATIONS	<ul style="list-style-type: none"> → 5 program components: community engagement, health and wellness, financial stability, housing stability and out-of-school time programs for youth; services may take the form of activities and information (workshops) or one-on-one coaching (financial and other); all are viewed as components as part of EPP because these activities create engagement in the community → uses EPP in supportive housing units, and program is delivered through case managers → PRP is a formalized program for repeat lease violators; one-time offenses are handled differently. → information pushed from Yardi to ETO database to alert RS of issues; (minimizes issues due to staff turnover)

REACH Community Development, Inc.

HEADQUARTERS LOCATION	Portland, OR
BRIEF ORGANIZATIONAL SUMMARY	For 30 years, REACH has built innovative and affordable housing for low-income families and individuals in the Portland metropolitan region. REACH develops and manages affordable housing and provides supportive services to its residents as well as free home repairs to senior homeowners. Today, REACH's portfolio includes 1,607 units including single-family homes, apartment buildings and mixed-use developments located across the region. REACH has won numerous state and national awards for its creative approach to building healthy communities and its innovative housing projects.
STATED MISSION	To provide quality, affordable housing for individuals, families and communities to thrive.
INTERVIEWEES	→ Kay Hutchinson, director of programs → Margaret Mahoney, director of PM
# OF TOTAL PROPERTIES IN PORTFOLIO	92
# OF PROPERTIES IN PORTFOLIO WHERE EPP IS OFFERED	91
# OF TOTAL UNITS IN PORTFOLIO	1,852 units
# UNITS WHERE EPP IS OFFERED	all except one residential care facility (~1780 units have EPP)
OWNER	REACH
GEOGRAPHIC AREA WITH EPP SERVICES	City of Portland and Multnomah, Washington and Clark Counties (state of Washington)
YEAR EPP LAUNCHED	2002
IMPETUS FOR LAUNCHING EPP	Through a re-envisioning process approximately 12 years ago, RS began focusing on demonstrating results in how their programs and services were keeping people housed. By developing an EPP, RS

	was able to show funders the effectiveness of their work to stabilize each property.
HOUSING TYPE	LIHTC, Section 8, affordable
PROGRAM STATUS	established program
POPULATIONS SERVED BY EPP	formerly homeless, seniors, families, residents with mental illness and substance abuse
ORGANIZATIONAL STRUCTURE	PM and RS are provided by the same organization
EPP STAFF AND QUALIFICATIONS	<ul style="list-style-type: none"> → traditional on-site resident service coordination: 10 on-site RS coordinators (8.5 FTE) → 3 program team members for financial coaching and budgeting (3 FTE) → all RSCs have a bachelor's degree
PM STAFF INVOLVED IN EPP	This varies by property; usually there is a community manager (PM) and a maintenance technician per property. If the property is large enough, there is an assistant manager.
REFERRAL PROCESS	<ul style="list-style-type: none"> → detailed and standard protocol → focus on all lease violations → letter sent to resident and RSC simultaneously → RSC proactively reaches out to the resident within 8 hours of the notice → RSC will try to make contact up to 2 times if resident does not call → standing weekly meeting with a standard agenda to ensure communication about each at-risk resident
TYPES OF EVICTIONS/NOTICES REFERRED TO EPP	nonpayment of rent, housekeeping issues, other issues (such as inappropriate behavior, noise, interfering with management, unwanted guests, pet policy violations)
REPEAT OFFENSE POLICY	The Chronic Late Payers Program was established for residents paying late rent at least 3 times in the previous 9 months. It provides incentive to talk with the RSC for 15 minutes about why the issue is occurring and additional incentive for working on budgeting and financial management with the asset coordinator on the program team.
DECISION-MAKING	all notices referred to RSC
EPP ACTIVITIES/SERVICES	<ul style="list-style-type: none"> → emergency assistance funds → financial coaching and budgeting → payment plans → referrals to community service agencies for Individual Development Accounts

→ behavioral education

COMMUNICATION BETWEEN PM AND RS	weekly in-person meeting between PM and RSC to discuss status of notices continuous communication on site also happens face-to-face and via email during the week
CONFIDENTIALITY	a release is signed to refer residents to outside agencies
DOCUMENTATION/FORMS	→ EP policies and procedures → standard notices and referral form for violations → letter for Chronic Late Payers Program
METRICS/MEASURES	<i>Primary:</i> % of actual eviction notices filed in court in a year (less than 5% at any given time) <i>For Chronic Late Payer Program:</i> % of residents who paid rent on time for 6 months and 1 year
FINANCIAL IMPACT MEASURED?	No
DATABASES USED	PM: OneSite RS: Family Metrics
FUNDING SOURCE FOR STAFF/PROGRAMMING	property fees, year-end PM revenue, foundation grants
# OF RESIDENTS REFERRED PER YEAR	not currently tracked
# OF RESIDENTS ENROLLED PER YEAR	approximately 500
# OF EVICTIONS PREVENTED AMONG EPP ENROLLEES PER YEAR	not currently tracked
ADVICE FOR STARTING EPP	The relationship between the PM and the RS staff is essential.
UNIQUE FEATURES COMPARED TO OTHER EPP BEST PRACTICES REVIEW ORGANIZATIONS	The Chronic Late Payer Program is a formalized program for repeat rent nonpayment violators. One-time offenses are handled differently. Gift card incentives for residents encourage participation and meeting with coordinators.

Urban Edge and WINNCompanies

HEADQUARTER LOCATIONS

Urban Edge: *Roxbury, MA*

WINNCompanies: *Boston, MA*

BRIEF ORGANIZATIONAL SUMMARIES

Urban Edge

Urban Edge is a community development corporation (CDC) that works in partnership with residents, businesses and government institutions committed to developing and sustaining stable, healthy and diverse communities in Jamaica Plain, Roxbury and surrounding communities in Massachusetts.

WINNCompanies

WinnResidential is the nation's sixth largest firm in residential PM, with apartment communities ranging from 17 units to 5,000 units. Their entire portfolio spans affordable, senior, mixed-income and market-rate housing along with condominiums and homes for America's military families.

More than 3,000 employees manage more than 95,000 apartments and condominiums in more than 20 states, including 23 military-housing installations with over 40,000 homes.

STATED MISSION

Urban Edge

To develop and sustain stable, healthy and diverse communities in Jamaica Plain, Roxbury and surrounding neighborhoods.

INTERVIEWEES

Urban Edge

- Katie Provencher, director of community engagement
- Alia Abubakar, community engagement coordinator

WinnCompanies

- Hector Cruz, regional vice president
- Detra McGovern, staff attorney and project manager

OF TOTAL PROPERTIES IN URBAN EDGE PORTFOLIO

15

OF PROPERTIES IN URBAN EDGE PORTFOLIO WHERE EPP IS OFFERED

Entire portfolio

# OF TOTAL UNITS IN URBAN EDGE PORTFOLIO	1,300
# OF URBAN EDGE UNITS WHERE EPP IS OFFERED	1,300 (entire portfolio)
OWNER	Urban Edge
GEOGRAPHIC AREA WITH EPP SERVICES	City of Boston
YEAR EPP LAUNCHED	2009
IMPETUS FOR LAUNCHING EPP	<p>Urban Edge</p> <p>In 2009, Urban Edge outsourced property management, and the board did not want to lose the connection and rapport they had built with their residents. Urban Edge at this time was also noticing a spike in arrearages and wanted a plan to reduce these growing numbers. They worked with NeighborWorks America to develop a formula for analyzing eviction savings. Their process has been evolving since this time.</p> <p>WINNCompanies</p> <p>Over the past year the teams have developed a plan in which they monitor ARs monthly, meeting with the managers, legal team, community engagement and asset manager.</p>
HOUSING TYPE	Section 8, LIHTC, mixed income
PROGRAM STATUS	established program
POPULATIONS SERVED BY EPP	all families
ORGANIZATIONAL STRUCTURE	RS and PM are two separate and distinct organizations. Urban Edge is the owner of the properties and the provider of RS. WINNCompanies is the PM.
EPP STAFF AND QUALIFICATIONS	<p>traditional on-site RS coordination</p> <p>3 community engagement officers (1 per 400-500 units of housing)</p>
PM STAFF INVOLVED IN EPP	<p><i>Each site has the following staff:</i></p> <ul style="list-style-type: none"> → 1 PM – experience ranges from 5 years to 25 years → 1-2 assistant managers (depends on portfolio size) → 1 administrative assistant

REFERRAL PROCESS	<ul style="list-style-type: none"> → detailed and standard protocol → focus on all lease violations → Urban Edge community engagement officers are notified via accounts receivable logs from WINN → unstructured proactive outreach by the staff member with the best relationship with the individual resident → standing monthly full-day meeting with a standard agenda to ensure communication about each at-risk resident attended by managers, staff attorneys and community engagement officers → action plans are created collaboratively in that monthly meeting
TYPES OF EVICTIONS/NOTICES REFERRED TO EPP	<ul style="list-style-type: none"> → nonpayment of rent → lease violations
REPEAT OFFENSE POLICY	<p><i>4 or more times with late payment:</i></p> <ul style="list-style-type: none"> → PM serves the resident with a “cause action.” → They pursue court action requiring that the resident sign and state an agreement that they will pay on time each month. → If issue persists, a new motion in court does not need to be filed. Further action can be taken in court under the “cause action.”
DECISION-MAKING	<p>All residents with a nonpayment or lease violation are referred to RS at Urban Edge</p>
EPP ACTIVITIES/SERVICES	<ul style="list-style-type: none"> → benefits screening and application → financial coaching → budgeting → payment plan via court order → referral to emergency assistance (rent/utilities) → parenting classes → summer programs for children → student loan counseling → referrals to outside providers (e.g., mental health)
COMMUNICATION BETWEEN PM AND RS	<ul style="list-style-type: none"> → Urban Edge and WINN maintain constant daily communication via phone and email. → There is a monthly meeting to discuss residents with outstanding balances and form action plans. → A referral form is used if the property manager refers any other time other than the monthly meeting. → A summary email can also be used for referral.
CONFIDENTIALITY	<p>There is no release of information signed by the resident for WINN and Urban Edge to share information.</p> <p>The resident does sign a release with Urban Edge to screen for benefits and contact outside agencies to attain those benefits.</p>

DOCUMENTATION/FORMS	<ul style="list-style-type: none"> → community engagement policies and procedures → waiver for benefits screening → referral form
	<p><i>Primary goals:</i></p> <ul style="list-style-type: none"> → vacancy rate below 1% → eviction rate below 1% → rent arrearages at or below \$100 per unit → reduction in accounts receivable; 13 of 18 sites reduced by \$46,145 or 20%
METRICS/MEASURES	<p><i>Other measures:</i></p> <ul style="list-style-type: none"> → # of people screened for benefits → # of people successfully enrolled in benefits – 30% benefit enrollment → \$ value of those benefits → # of evictions prevented per month - 29 in 2013 → Average of \$39,000 saved in vacancy loss each month → # of leaders entered into their leadership matrix – 26 in 2013 → % of leaders increase in one or more tiers (in the leadership matrix) monthly
FINANCIAL IMPACT MEASURED?	<ul style="list-style-type: none"> → they developed a formula that calculates court costs, turnover costs, vacancy loss and the arrearage → impact calculated automatically in Salesforce → \$39,000 saved per month
DATABASES USED	WINN PM: Yardi Urban Edge RS: Salesforce
FUNDING SOURCE FOR STAFF/PROGRAMMING	<p>RS fees from the property (fee structures vary based on legal agreements)</p> <p>heavy focus on accounts receivable</p>
# OF RESIDENTS REFERRED PER YEAR	all residents with rent arrearages at any given time; in 2013 there were 362 households
# OF RESIDENTS ENROLLED PER YEAR	362 households in 2013 (15% had a reoccurring arrearage)
# OF EVICTIONS PREVENTED AMONG EPP ENROLLEES PER YEAR	approximately 348 (average 29 per month)
ADVICE FOR STARTING EPP	<ul style="list-style-type: none"> → Continuous communication across all parties is key. → Understand different perspectives of the owner, the resident and the property manager is important. They all have the same goal

of keeping a family housed, but there are nuances in each perspective that need to be understood in order to work through issues.

- Building buy-in and changing the culture in each organization to work toward a common goal is also a challenge, but once people start seeing results, it begins to shift their way of thinking.

UNIQUE FEATURES COMPARED
TO OTHER EPP BEST PRACTICES
REVIEW ORGANIZATIONS

- payment plans with the resident done through the court system
- emphasis on benefits screening

8.2 Financial capability tables

FINANCIAL CAPABILITY: COMMUNITY HOUSING PARTNERS

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print/online materials	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	During EP process there is an intake form, which included a disclosure statement.		
FINANCIAL EDUCATION	Teaching others through group, classroom, interactive, online, workshop or 1:1 methods	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Provide some financial literacy classes but most work is done through one-on-one financial coaching.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	This is the premise of the program.		
ONGOING COACHING: ENCOURAGING HEALTHY HABITS	Providing regular, client-driven one-on-one sessions in order to facilitate performance improvements to meet his or her goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using credit appropriately) and protecting (asset and risk protection).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details	Currently RSCs do not have this capacity.		
PROFESSIONAL FINANCIAL PLANNER SERVICES	Supporting clients through appropriate third-party referrals, when applicable. The clients' financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Details CHP refers clients to additional financial fitness information, which can be found at handsonbanking.org. This organization is a public service provided by Wells Fargo. They offer free online courses supporting financial literacy. There are custom courses designed to provide tailored information for various groups. For example, there are online courses for those in the military, seniors, adults, young adults, teens, children and those looking to be entrepreneurs.

FINANCIAL PRODUCTS/SERVICES	Providing access to financial products and services through referrals, distribution or direct provision (secured credit cards, IDAs and signature loans).	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details Banking seminars are often provided on site.

STAFF TRAINING	Staff are trained through the NeighborWorks America Financial Fitness: Teaching Financial Management course.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

TAILORED APPROACH	The content, delivery and format of the training are tailored to meet the needs of participants.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details Through the EPP process, the services are delivered meeting the specific needs of the presenting client.

CLIENT AGREEMENT	Client agreements are signed by coach and client and outline policies and procedures for clients and coaches working together as well as provides an overview of the coaching process and helps clients understand how to get the most out of their participation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

CERTIFICATE OF COMPLETION	A certificate of completion is provided to customers who successfully complete the training.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

EVALUATION	Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

FINANCIAL CAPABILITY: COMMUNITY HOUSINGWORKS

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print/online materials	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CHW’s website offers links to residents interested in learning more about financial classes and coaching. There are enrollment forms available on the website. Additionally, they offer a password-protected toolbox with links to resources such as mint.com and thebirdy.com to help guide residents to online money-management tools.		
FINANCIAL EDUCATION	Teaching others through group classroom interactive online, workshop or one-on-one methods	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CHW offers classes and coaching for participants. This is a group coaching interactive education class designed to inform, provide tools and as a result participants complete, goals, savings and spending plan, obtain a soft credit pull with 3 FICO credit scores during class and 6 months after, and participants have a snapshot of their current financial status. Additional classes available include homebuyer classes and family asset building workshops, and curricula are available for youth and teen financial fitness.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CHW believes that with healthy finances, the stability of a good home, an inspiring goal, powerful tools and their community’s compassion and support, people can change their futures and move up in the world. The Classes and Coaching Department is committed to partnering with CHW residents facing financial difficulties in a proactive effort to create and maintain their housing and financial stability by providing the free Rental Housing Stability Pilot Program. This includes a 90-minute personalized counseling session in which a budget and balance sheet is created, a benefits screening is conducted, referrals to employment/other are made and assessment of a repayment plan is provided to property management. Furthermore, the coach works closely with residents during their instability phase and later connects them to the Financial Health		

Club to provide ongoing support as residents build their financial security with match savings products.

<p>ONGOING COACHING: ENCOURAGING HEALTHY HABITS</p>	<p>Providing regular, client-driven one-on-one sessions to facilitate performance improvements to meet the client’s goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using credit appropriately) and protecting (asset and risk protection).</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details After completing the Housing Stability Pilot Program successfully, the resident head of household may be eligible for membership in the CHW Financial Health Club. The membership benefits provide access to Financial Fitness, homebuyer or FAB classes, coaching sessions and match savings or credit building accounts based on available funds.

<p>PROFESSIONAL FINANCIAL PLANNER SERVICES</p>	<p>Supporting clients through appropriate third-party referrals, when applicable. The clients’ financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details When necessary, clients are referred to appropriate third-party services.

<p>FINANCIAL PRODUCTS/SERVICES</p>	<p>Providing access to financial products and services through referrals, distribution or direct provision (Secured credit cards, IDAs and signature loans).</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details The coach recommends a resident for the Financial Health Club once the repayment contract has been fulfilled. A match savings account may be recommended if discretionary funds are available in the savings and spending plan. Three products are available: small match savings accounts (such as accelerated savings accounts) ranging from \$150 to \$350 in match, credit-building loans in the amount of \$300 with no interest and a fee of \$15, and atwin accounts credit-building loan through LISC for clients of CHW’s Financial Opportunities Center..

<p>STAFF TRAINING</p>	<p>Staff are trained through NeighborWorks America Financial Fitness: Teaching Financial Management course.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details Primary facilitators and managers have completed NeighborWorks America’s “Delivery of Effective Financial Education,” “Financial

Coaching,” and ”Credit Counseling for Maximum Results.” In addition, CHW now has secured funding to provide 40 hours of financial coaching training for staff and partners in San Diego.

<p>TAILORED APPROACH</p>	<p>The content, delivery and format of the training are tailored to meet the needs of participants.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Details</p>	<p>Each class is tailored to meet the needs of the participants. CHW obtains demographic information from partnering agency, for example, CHW offers Financial Fitness for CHW residents both in transitional programs as well as living in affordable housing, women and men in recovery programs, veterans, people participating in workforce programs due to unemployment, individuals interested in purchasing a home or employed individuals whose HR department contracts with CHW to offer classes at their sites. In addition, each resident participating in the Initial Counseling Session (1.5 hours) will work with a counselor to create a tailored plan using several tools and resources, including but not limited to Savings and Spending Plan, credit report, development of a realistic repayment contract, benefits screening to assess the eligibility of benefits available to the head of household, a referral to workforce partnership, if applicable, and monthly follow-up appointments.</p>		
<p>CLIENT AGREEMENT</p>	<p>Client agreements are signed by coach and client that outline policies and procedures for clients and coaches working together as well as provide an overview of the coaching process and help clients understand how to get the most out of their participation.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Details</p>	<p>Residents referred to the Housing Stability Pilot Program are offered a checklist detailing the procedures of their 1.5-hour session. This list is not signed by the resident and/or asset manager. There is, however, the Rent Repayment Plan form requiring residents to initial several statements of understanding to ensure residents have the information to make informed decisions regarding their payment plan. The resident and asset manager must sign this payment plan form. The Financial Health Club member signs a contract with the coach, which spells out their accountability to each other and helps participants work toward their goal.</p>		
<p>CERTIFICATE OF COMPLETION</p>	<p>A certificate of completion is provided to customers who successfully complete the training.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Details</p>	<p>A certificate provided to participants that complete the 6-hour Financial Fitness Workshop and the 8-hour HUD Approved Homebuyer Class.</p>		

EVALUATION	Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details All class participants for Financial Fitness, Homebuyer and FAB Workshops are asked to complete an evaluation for each of the classes/workshops and that information is used to improve programs. In addition, a customer satisfaction survey is automatically sent out on a monthly basis for Classes and Coaching program participants and other CHW departments. This is reviewed by program managers to evaluate customer satisfaction with all points of contact throughout the process.

FINANCIAL CAPABILITY: COMMUNITY PROPERTIES OF OHIO

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print or online materials	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CPO partners with a local organization to provide financial education in addition to financial literacy education provided as a part of the workforce development program. Promotional materials about these programs are published in resident newsletters, available from CPO RS coordinators, as well as marketing materials displayed in public areas of the property management office. Additionally, RS coordinators discuss the financial literacy program with residents and coordinate the sign-up process for classes or refer them to the workforce development program.		
FINANCIAL EDUCATION	Teaching others through group classroom interactive online, workshop or one-on-one methods	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CPO residents are eligible to enroll in Columbus Youth Expression's Personal Finance Program. The curriculum is designed as a one-on-one experience. The course instructor meets residents in their home, at the local library, at CPO, or at another location agreed upon with the resident. The course consists of four 60-minute sessions and provides basic financial literacy information. Additionally, CPO's workforce development program (cpoWORKS) offers one-on-one financial literacy coaching on an as-needed basis.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CPO provides access to rent and utility assistance programs as well as referrals for basic needs such as furniture. RS staff also provides immediate assistance with basic budgeting.		
ONGOING COACHING: ENCOURAGING HEALTHY HABITS	Providing regular, client-driven one-on-one sessions to facilitate performance improvements to meet the client's goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	credit appropriately) and protecting (asset and risk protection).		
Details	CPO's workforce development program, cpoWORKS, provides ongoing coaching and support for residents involved in that program. All coaching takes place on an as-needed basis.		
PROFESSIONAL FINANCIAL PLANNER SERVICES	Supporting clients through appropriate third-party referrals, when applicable. The clients' financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
FINANCIAL PRODUCTS/SERVICES	Providing access to financial products and services through referrals, distribution or direct provision (Secured credit cards, IDAs and signature loans).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
STAFF TRAINING	Staff are trained through the NeighborWorks America course, "Financial Fitness: Teaching Financial Management."	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
TAILORED APPROACH	The content, delivery and format of the training are tailored to meet the needs of participants.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Because they are delivered in one-on-one sessions, both the Personal Finance Program and cpoWORKS financial coaching are tailored to the unique needs of each participant.		
CLIENT AGREEMENT	Client agreements are signed by coach and client that outline policies and procedures for clients and coaches working together as well as provide an overview of the coaching process and help clients understand how to get the most out of their participation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details	The application for the Personal Finance Program requires residents to agree to participate in scheduled class times and secure childcare during		

class times. The application also informs applicants about program incentives.

<p>CERTIFICATE OF COMPLETION</p>	<p>A certificate of completion is provided to customers who successfully complete the training.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/></p>
<p>Details</p>	<p>Participants receive a certificate when they complete the Personal Finance Program.</p>		
<p>EVALUATION</p>	<p>Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/></p>
<p>Details</p>	<p>Personal Finance Program participants complete a financial literacy pre- and post-test as well as an informal questionnaire and a formal evaluation form at the conclusion of the course.</p>		

FINANCIAL CAPABILITY: MERCY HOUSING

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print or online materials.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Newsletters, classes, one-on-one sessions.		
FINANCIAL EDUCATION	Teaching others through group classroom interactive online, workshop or one-on-one methods.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Mercy Housing recently reviewed six financial literacy curricula to identify which best fit with various resident characteristics and identify content areas for modification. Often, banks provide financial education classes and the Mercy staff provide one-on-one services. Mercy staff also discuss financial education topics when helping residents apply for or access financial benefits, such as SSI and SSDI.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Mercy Housing offers the PRP to guide staff in assisting residents to maintain their housing.		
ONGOING COACHING: ENCOURAGING HEALTHY HABITS	Providing regular, client-driven one-on-one sessions to facilitate performance improvements to meet the client's goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using credit appropriately) and protecting (asset and risk protection).	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	This happens in family, senior and supportive properties, although it is most common in supportive properties that have a more intensive case-management design for service delivery. RSCs also do this with some residents as needed or as time allows.		

PROFESSIONAL FINANCIAL PLANNER SERVICES	Supporting clients through appropriate third-party referrals, when applicable. The clients' financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Mercy Housing refers out services requiring certified professionals, for example, financial planning, tax assistance and mediation services.		
FINANCIAL PRODUCTS/SERVICES	Providing access to financial products and services through referrals, distribution or direct provision (Secured credit cards, IDAs and signature loans).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
STAFF TRAINING	Staff are trained through NeighborWorks America Financial Fitness: Teaching Financial Management course.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details	Staff are trained in Mercy Housings approach to providing a broad array of financial stability services. Internal resources are used to provide this training six times a year.		
TAILORED APPROACH	The content, delivery and format of the training are tailored to meet the needs of participants.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Several curricula were reviewed early in 2014 to identify the best off-the-shelf materials for affordable housing settings that contain good instructor training and guidance materials, online resources, and so on. This review process also identified modifications and next steps to help the off the shelf resources fit residents' needs, circumstances and experiences.		
CLIENT AGREEMENT	Client Agreements are signed by coach and client which outlines policies and procedures for clients and coaches working together as well as provides an overview of the coaching process and helps clients understand how to get the most out of their participation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
CERTIFICATE OF COMPLETION	A certificate of completion is provided to customers who successfully complete the training.	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Details

EVALUATION	Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details

Financial stability assessments are administered to residents who participate in services. In addition, when Mercy Housing tested the six curricula, residents were asked to provide feedback about the materials, if the examples applied to their lives, the usefulness of the information, etc.

FINANCIAL CAPABILITY: REACH COMMUNITY DEVELOPMENT

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print/online materials	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	REACH provides a variety of information and resources regarding financial information. On their website they offer information specifically for residents concerned about making their next rent payment. In addition, they offer information and links to a free tax preparation website and information on their various Financial Health Programs and accessing on-site computer labs.		
FINANCIAL EDUCATION	Teaching others through group classroom interactive online, workshop or 1:1 methods	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	REACH offers one-on-one financial coaching as well as three financial education programs. Resident Service Coordinators on-site assist with recruiting residents, providing space in their building and referring residents to the Asset Coordinator for one-on-one counseling. The three programs are: Budget, Buy and Save (BBS), STARTS and the Chronic Late Payers Program. As part of the chronic late payer program residents are encouraged to participate in the Budget, Buy and Save program. These classes are held 4 times a year. Typically, 60-80 people graduate from those classes annually. The STARTS class is offered for people without growing income. Most commonly, individuals receiving income solely from social security checks and veterans who are receiving pensions participate in this program. The class offers residents tools and strategies for effective use of their income, connects residents to additional resources and promotes goal setting and leadership development.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	REACH connects residents to resources providing rent assistance. For chronic late payers, there is a coordinated program through RS to help guide residents into financial education classes as well as developing a reasonable schedule so residents can pay on time and		

escape the process of being issued notices. REACH provides incentives for residents to talk to counselors to complete coaching and/or budgeting session.

<p>ONGOING COACHING: ENCOURAGING HEALTHY HABITS</p>	<p>Providing regular, client-driven one-on-one sessions in order to facilitate performance improvements to meet his or her goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using credit appropriately) and protecting (asset and risk protection).</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details

REACH's asset coordinator provides ongoing, individualized coaching to potential participants in its financial education programming who want specific focused information and skill building and after they graduate from its financial education programs. The coaching is designed to be personalized and appropriate for the resident. All of its on-site coordinators help with financial coaching, which is generally more short-term and focused on one specific issue.

<p>PROFESSIONAL FINANCIAL PLANNER SERVICES</p>	<p>Supporting clients through appropriate The clients' financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

<p>FINANCIAL PRODUCTS/SERVICES</p>	<p>Providing access to financial products and services through referrals, distribution or direct provision (Secured credit cards, IDAs and signature loans).</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details

REACH offers an IDA program to help residents save for a home, an education or starting a small business. The IDA program matches participant's savings 3:1 over a 3-year period, making it possible to save up to \$12,000 for their savings goal. Enrollees receive individualized coaching to help them meet their savings goal and purchase their desired asset at the end of the third year. Participants in the IDA program work with the Asset Coordinator throughout their 3 years in the program.

Additionally, REACH offers the Youth\$ave program. Youth\$ave is a nationally recognized youth IDA program that teaches youth ages 9 through 18 about money, saving and spending wisely. The participants set savings goals, save money and attend biweekly financial literacy

classes throughout the school year. REACH matches the money they save and what they earn through community service activities 2:1. At the end of the program, the youth are able to purchase educational, artistic, athletic or entrepreneurial activities - enrichment opportunities they would not be able to afford otherwise. REACH can enroll up to 12 residents per year in the adult IDA program and up to 25 youth in the youth program.

STAFF TRAINING	Trainers are trained through the NeighborWorks America Financial Fitness: Teaching Financial Management course.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details
Staff are trained through NeighborWorks America, local and state asset-building conference, national conferences (i.e. CFED). Some training includes behavioral economics, financial fitness/education strategies, IDA, group facilitation, Popular Education and Poverty Coaching. Staff participate in the Financial Empowerment Peer Groups in Portland, OR and the Asset Building Coalition of Clark County, WA..

TAILORED APPROACH	The content, delivery and format of the training are tailored to meet the needs of participants.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details
REACH provides multiple programs to engage residents in a wide variety of financial capability settings. They offer programs designed for individuals as well as programs for groups. All of these programs offer residents the opportunity to take the first step to increase their financial health. Not only does REACH offer the Budget, Buy and Save (BBS), STARTS and the Chronic Late Payers Program, the organization also offers residents the opportunity to participate and engage with REACH's Job Team. The Job Team functions as a workforce development program aimed to help increase residents' confidence in their resume-writing skills, provide support with online job searches and hone interview skills. The program is uniquely tailored to meet the needs of REACH's residents by providing ongoing employment-related support and "soft skills" development. It offers residents a foundation of support as they enter into targeted self-sufficiency activities designed by REACH to promote financial stability.

CLIENT AGREEMENT	Client agreements are signed by the coach and client that outline policies and procedures for clients and coaches working together as well as provide an overview of the coaching process and help clients understand how to get the most out of their participation.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details
REACH offers individual financial coaching sessions with residents who want individual support and guidance to meet financial goals. Residents

participating in both Budget, Buy and Save and the STARTS class are offered individual coaching sessions that help them set goals and strategize how to best meet those goals.

CERTIFICATE OF COMPLETION	A certificate of completion is provided to customers who successfully complete the training.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details REACH provides a certificate of completion to all residents who complete the various financial health classes. There are no certificates awarded to individuals who complete the personalized financial coaching sessions.

EVALUATION	Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details REACH does pre and post testing of knowledge and behavior change, includes an evaluation as part of each class session, and it does a satisfaction survey at the end of the class series.

FINANCIAL CAPABILITY: URBAN EDGE

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print or online materials.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Urban Edge posts their Resident Information Guide on their website. This guide offers residents site-specific information about lease agreements, monthly payment information, recertification, eviction information and other nonfinancial information regarding being a resident at an Urban Edge property. Additionally, Urban Edge’s website offers information about classes it offers and a person to contact for more information.		
FINANCIAL EDUCATION	Teaching others through group classroom interactive online, workshop or one-on-one methods	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Urban Edge serves their residents with one-on-one financial education sessions as an integrated component to their RS programming.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Urban Edge provides one-on-one financial counseling, budgeting and payment plan adjustments through its EPP. Additionally, it works with other agencies in the community that do provide rental assistance, offer applications for assistance for the family, work with students to find a repayment options for student loans, schedule appointments and ensure all documents are submitted. The EPP staff screen residents for eligible federal government benefits for additional assistance. Financial services and benefit screening are typically completed in the first scheduled EPP meeting with the resident.		
ONGOING COACHING: ENCOURAGING HEALTHY HABITS	Providing regular, client-driven one-on-one sessions in order to facilitate performance improvements to meet his or her goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	credit appropriately) and protecting (asset and risk protection).		
Details	<p>Urban Edge offers three-, six-, and 12-month check-ins. These one-on-one sessions are designed to determine if the resident is still current and staying on budget, and it offers a credit score check. Additionally, there are check-ins on July 15 and Nov. 1. During these check-ins staff determine if residents have resources to prepare for the back-to-school necessities as well as resources to prepare for holidays when the scheduled meeting takes place in November. Additionally, Urban Edge offers residents free tax preparation, if needed. The ongoing coaching aspect of the program is primarily resident initiated.</p>		
PROFESSIONAL FINANCIAL PLANNER SERVICES	Supporting clients through appropriate The clients' financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
FINANCIAL PRODUCTS/SERVICES	Providing access to financial products and services through referrals, distribution or direct provision (Secured credit cards, IDAs and signature loans).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
STAFF TRAINING	Trainers are trained through NeighborWorks America Financial Fitness: Teaching Financial Management course.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Staff are NeighborWorks America certified.		
TAILORED APPROACH	The content, delivery and format of the training are tailored to meet the needs of participants.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Urban Edge works with residents in a customizable program to fit their financial needs.		
CLIENT AGREEMENT	Client agreements are signed by coach and client that outline policies and procedures for clients and coaches working together as well as provide an overview of the coaching process and help clients understand how to get the most out of their participation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			

<p>CERTIFICATE OF COMPLETION</p>	<p>A certificate of completion is provided to customers who successfully complete the training.</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
----------------------------------	-----------------------------------------------------------------------------------------------------	--------------------------	-------------------------------------

Details

<p>EVALUATION</p>	<p>Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

8.3 EPP overview and recommendations



Eviction Prevention Programming (EPP) Best Practices:



Overview and Recommendations

February 2015

There is no question that eviction is bad news for renters. Forced moves put individuals and families at risk in so many ways: They have a more difficult time being accepted as tenants elsewhere; they frequently are disconnected from social-support networks, health care providers, employment and schools; and the stress takes a psychological toll of its own.

For property owners and managers, turnover means additional expense for legal procedures, recruitment of new tenants and apartment make-ready. But in the nonprofit, mission-oriented world, it's not just about money; it's also about addressing the underlying challenges that drive nonpayment of rent to begin with. The question is what services are most successful as well as cost-efficient. This is the issue this study set out to explore.

In 2014, NeighborWorks America partnered with Community Properties of Ohio (CPO) to conduct a best-practice review of eviction-prevention programming (EPP). The study built off prior data analyses conducted by NeighborWorks with Community Housing Partners (2008) and by Enterprise Community Partners with Mercy Housing (2007), which assessed the overall cost-savings impact of resident services.

This time, NeighborWorks identified six affordable-housing organizations that have implemented EPP at their rental properties. CPO conducted telephone interviews with staff from the organizations, analyzed the results, presented preliminary findings at two national NeighborWorks Training Institutes and developed a full report. This executive summary reviews the overall findings and offers recommendation for next steps.

What is eviction prevention and EPP?

Eviction prevention is the identification of residents who are at risk of losing their housing due to nonpayment of rent or other lease violations and the provision of support and resources to facilitate immediate resolution of the barriers to payment as well as longer term stabilization.

Eviction prevention programming (EPP) is a set of coordinated, integrated intervention strategies and tactics designed to avoid loss of tenants for landlords and housing for renters.

EPP is most successful when property management (PM) and resident services (RS) staff work in close partnership throughout the process. When an RS team is not available, PM staff implement basic EPP activities such as payment plans and referrals to community resources. The recommended program protocols assume that RS and PM teams work together to provide the most effective interventions. More than any other recommendation, this characteristic of EPP is essential.

EPP: PROGRAM DESIGN

EPP should include multiple core design features and may include optional design features.

	Feature	Description
Core Design Features	Regular meetings and ongoing communication	PM and RS meet at least monthly and often weekly with a formal agenda to identify and discuss at-risk residents. Additional informal communication is ongoing between meetings.
	Clearly defined roles	PM and RS employees have clearly defined roles and responsibilities so that all staff members know where their job ends and their coworkers' responsibilities begin. Both teams agree that every available effort will be made to stabilize the residents' housing but understand that it is not possible in all cases.
	Unified front	Residents should hear the same message about their lease-compliance issues from both the PM and RS departments. The two departments agree on a plan to resolve lease-compliance issues. PM and RS staff sometimes meet together with the resident in question.
	Standard referral process	Lease-compliance issues eligible for triage by RS are identified using a standard set of criteria. PM should have little or no discretion in determining if an at-risk resident should be referred for EPP.
	Written protocols	Written protocols delineate roles, responsibilities, procedures, forms and required communication for all team members.
	Proactive engagement	Once residents are referred to EPP, the RS staff proactively engages them in EPP services.
	Assessment	A standardized method or tool is used to assess the root of the lease-compliance problem, which may be a short-term crisis triggering a one-time missed payment or a persistent problem that makes it difficult to afford rent or adopt good housekeeping habits on an ongoing basis.
	Linked RS and PM software	Data collected in PM and RS software systems (which are usually different) are linked through unique identifiers for later data analysis, if not in real time.
	Evaluation	Data collected about the EPP are analyzed regularly to ensure quality and effectiveness (as measured by results).

	Feature	Description
Optional Design Features	Proactive case review	PM and RS staff members proactively discuss all at-risk residents in-depth and develop an action plan prior to engagement.
	Electronic data sharing	PM and RS use online document-sharing software to communicate and share information about EPP residents in real time (for example, TeamLab Office Cloud Business Solution and Salesforce).
	“Above-the-line” funding	At least some EPP or RS funding is designated as a line item in the operating budget for the property and does not rely solely on cash flow after other expenses are paid.

EPP: PROGRAM SERVICES

RS staff typically deliver the majority of EPP interventions, also known as program services. EPP interventions may be provided in house by RS staff or may be referred out to other organizations.

	Service	Description
Basic Services	Emergency assistance	Emergency financial assistance for rent, utilities and/or other fees.
	Payment plan	Option to repay arrearages over time, according to a manageable repayment schedule. May be initiated and managed by RS or PM.
	Financial capability programming	Programs that reframe the context beyond pass-through of basic financial information and education to facilitation of behavior changes that enable sound financial decisions. ³⁶
	Service referrals	Referrals to local agencies that specialize in treatment or services beyond the scope of RS programming.

	Service	Description
Optional Services	Benefits screening	Screening for eligibility for government benefits (such as utility assistance, food vouchers or Medicaid)
	Youth programming	Structured activities for children after school or during summers that relieve pressure on parents and prevent disruptions in income.
	Employment services	Job readiness and search services, such as resume writing, interview preparation, and communication skills.
	Housekeeping coaching	Instruction on housekeeping and/or organizational skills.

³⁶ Scaling Financial Coaching: Critical Lessons and Effective Practices. NeighborWorks America. (2013). Retrieved from <http://www.nw.org/network/documents/FinancialCapabilityReportFinal.pdf>

EPP: CORE METRICS

There is a need to standardize EPP success metrics across organizations. Core EPP metrics were identified using a results-based accountability framework. This approach is a practical, real-time method of collecting and using data to monitor and improve programs. Three basic questions must be answered:

1. How many?
2. How engaged?
3. Is anyone better off?

Key question	Metric	Description
<i>How much?</i>	Number of referrals to EPP	Ideally, this should be measured in two ways: <ul style="list-style-type: none"> → Raw number of referrals (includes duplicates). → Unique number of residents referred.
	Percentage of referrals enrolled in EPP	This metric measures the effectiveness of resident engagement. “Enrollment” should be defined as specifically as possible and measured in two ways: <ul style="list-style-type: none"> → Percentage of referred individuals who follow through and enroll (includes duplicates). → Percentage of all residents referred to EPP who enroll at least once.
<i>Is anyone better off?</i>	Percentage of evictions prevented	True prevention is determined according to the criteria below: <ul style="list-style-type: none"> → Each resident is counted only once in a given time period. → Participating residents must maintain tenancy for six months or until the end of the lease (whichever comes first), following the most recent EPP referral. → Residents must be in good standing at the end of six months or at the conclusion of the lease, whichever comes first.
	Number of at risk-residents	If the EPP “works,” the number of at-risk residents, as calculated below, should decrease over time. <ul style="list-style-type: none"> → Percentage of residents who pay rent on time. → Number of notices issued to residents.

EPP: FINANCIAL IMPACT

It is important also to measure the extent to which the EPP is impacting an organization's financial bottom line. There are two aspects of cost to consider: program costs and savings.

	Description
Program costs	<p>This measure only includes time spent by RS staff to implement EPP protocols. Most programs integrate EPP services into the responsibilities of existing RS staff. Therefore, administrative and facility costs would be incurred even in the absence of an EPP program. While PM staff members also allocate time to EPP activities, their required commitment would likely be greater if RS support for eviction prevention was not available.</p> <p>Whenever possible, staff time spent on EPP services should be estimated using objective data on the duration of intervention activities.</p>
Cost savings	<p>Cost savings = Number of evictions prevented (see above definition) x cost per eviction.</p> <p>Cost per eviction = bad debt + unit "turn" cost + vacancy loss + legal fees + all other associated costs of re-renting.</p> <p>Cost per eviction should be estimated based on average actual costs for residents who were evicted in the past two years. It also should account for all aspects of eviction and re-renting a unit (including marketing, law enforcement and process servers).</p>

8.4 Example forms and tools



Eviction Prevention Protocol: Delivered by Property Management and Resident Services

Guidelines and things to keep in mind....

- Eviction prevention is a service that is becoming widely utilized and expected by companies in the field.
- Eviction prevention is something that CHP's board of directors and executive team is committed to and therefore is not optional.
- Participation in the eviction prevention program does not guarantee residents that they will escape eviction; it only assists in the possibility of them keeping their home.
- Things needed to document Eviction Prevention Services:
 - 1) Protocol
 - 2) Copy of eviction-prevention notification letter
 - 3) Copy of five-day pay/quit or 21/30 letter to the resident
- Residents may not be referred for violations that include violations of the law: illegal acts or violent or life-threatening behaviors.
- For capacity reasons, there have been some boundaries created for regulating how many times a resident can be offered participation in Eviction Prevention Services in a calendar year. However, due to fair-housing regulations, if a resident has an accommodation for medical or mental health issues, the boundaries do not apply and the resident should be offered participation in eviction-prevention services as many times as necessary.
- Because a resident is offered or participating in eviction services *does not* prevent the property manager from proceeding with the legal aspects. Property managers should follow their protocol set forth but offer to assist the resident in remedying the violation before the court date.
- Residents have the option of participating in eviction prevention services; it is not mandatory.
- The vice president of property management has only approved the property manager or assistant property manager to carry out Eviction Prevention Services in conjunction with the resident services coordinator or designee.
- Only those residents in true danger or having to go to court should be offered eviction-prevention services. For example, if Ms. Brown always pays her rent late, say by the eighth day of the month, there is no need to spend time on eviction prevention unless property management has information that this time is different and property management may have to follow through with court proceedings.
- The number of monthly evictions prevention through this process will be documented by the resident services coordinator.



Late Rent/No Rent Payment or Utility Issues
 Residents who are not meeting the lease criteria of on-time rent or maintaining utilities will be identified by Property Management and referred to Resident Services once per calendar year, according to the following steps:

Action	RS/PM Responsibility	Time Period
LATE PAYMENT OR NONPAYMENT OF RENT		
Residents who are late with rent payments and are served a 5-day pay or quit notice will be notified in writing that they are being referred to RS for eviction-prevention services. PM will complete and provide RSC with the eviction-prevention Letter and the five-day pay or quit or 21/30 letter.	PM	Sixth day of the month
Provide copies of any contacts with the resident with regard to the late-payment issues.	PM	Sixth day of the month
RSC will respond to residents seeking eviction-prevention Services.	RSC	Within two business days after contact is made by the resident
Assess the cause of the issue with the resident (financial management, loss of income, disorganized household) and assist the resident by developing an action plan to meet the payment plan as developed by PM.	RSC	Within one week of receipt of referral
RSC will attempt one contact with parties who were referred to eviction-prevention services if the resident has not contacted the RSC.	RSC	Within one week after receipt of the referral
Refer back to PM the interest level of resident in participating with eviction-prevention services.	RSC	Within 24 hours of the resident's refusal to meet with RS staff to develop a plan (after two previous attempts: written and phone call)
RSC maintains Eviction Prevention Documentation and provides PM with a follow-up communication detailing each attempt and outcome.	RSC	Weekly staff meetings, email correspondence and phone correspondence.
Inform RSC of the resident status: prevented or evicted.	PM	Upon disposition

Housekeeping Issues

Residents who are in danger of violating their lease agreement due to poor housekeeping will be identified during the annual household inspection done by PM or during a routine maintenance request. Two separate referrals within a calendar year for housekeeping issues may be made to resident services for eviction prevention.

Action	RS/PM Responsibility	Time Period
Report to PM any resident identified as having housekeeping issues during a maintenance or RS home visit.	Maintenance; RS, PM	Within 24 hours after home visit
Schedule a routine house inspection. PM will provide a report to the resident identifying the housekeeping issues that need to be resolved prior to a follow-up inspection. Notify the residents in writing that they are being referred to resident services for eviction-prevention Services.	PM	Within one week of the report from Maintenance or Community Initiatives
Provide referral information to RSC in the form of an eviction prevention letter to resident and 21/30 letter.	PM	Weekly staff meetings, email correspondence, telephone correspondence
RSC will respond to residents seeking eviction-prevention services.	RSC	Within two business days after contact is made by the resident
RSC will attempt one contact with resident if resident has not made contact with RSC.	RSC	Within one week of receiving referral
Refer back to PM the interest level of resident in participating with eviction-prevention services.	RSC	Within 24 hours of the resident's refusal to meet or show up for scheduled meetings with RS staff to develop a plan (after two previous attempts)
RSC and PM make a home visit together to determine a suitable level of compliance.	RSC and PM	Within one week after contact and after resident agrees to eviction-prevention services
Work with the resident to develop a plan for both the initial issues and ongoing housekeeping concerns. Offer education and assistance in solving the housekeeping issue.	RSC	Immediately after home visit with PM has occurred
RSC maintains eviction prevention documentation and provides PM with a follow-up report detailing each attempt and outcome.	RS	Weekly staff meetings, email correspondence, telephone correspondence
Housekeeping issues continued on next page		



Housekeeping Issues Continued		
PM will schedule a follow-up inspection.	PM	Within three weeks after initial inspection
If issues are not adequately resolved, PM and RSC agree that little to no attempt has been made in accordance with the plan AND there does not appear to be a disability that may lead to an accommodation, Eviction-prevention services cease and PM continues with the policy regarding eviction.	PM/RSC	Immediately after follow-up inspection
If issues are not adequately resolved, but both PM and RSC agree that a significant amount of progress has been made, PM will send a second 21/30 letter. Property management also will send a second referral to RSC for follow up.	PM	Within 24 hours of the resident's failing the second follow-up inspection
RSC will make contact with and work with the resident to develop a plan for remedying the housekeeping issues.	RSC	Within two business days of receiving referral
Schedule a follow-up inspection and notify RSC of the date of inspection and results.	PM	Within 14 days after issuing 21-day notice
Inform RSC of the resident status: prevented or evicted.	PM	Upon disposition

Other Lease Violations

Residents with complaints, such as excessive visitors, loitering, youth behavioral issues, youth violence and vandalism will be referred to resident services for eviction prevention not more than one time per calendar year for each type of offense.

Action	RS/PM Responsibility	Time Period
Follow complaints through PM channels with an incident report, notify head of household in writing that they are being referred to Resident Services for Eviction Prevention Services.	PM	Within one week of hearing multiple complaints
Send referral information, eviction-prevention letter, and 21/30 letter to RSC.	PM	Within one week of hearing multiple complaints
RSC will respond to residents seeking eviction-prevention services.	RSC	Within two business days after contact is made by the resident
RSC will attempt one contact with resident if resident has not made contact with RSC.	RSC	Within one week of receiving referral.
RSC works with head of household to develop a written plan for resolution and present to PM for approval. Keep records detailing the specific interventions, referrals and results.	RSC	Within two business days after receiving the referral
Refer back to PM the interest level of resident in participating with eviction-prevention services.	RSC	Within 24 hours of the resident's refusal to meet or show up for scheduled meetings with RS staff to develop a plan (after two previous attempts)
Inform RS of any new complaints that may occur.	PM	Weekly staff meetings email correspondence and telephone correspondence
Update PM on the progress of the family	RS	Weekly staff meetings email correspondence and telephone correspondence
Inform RSC of the resident status: prevented or evicted.	PM	Upon disposition

**RESIDENT SERVICES’
 EVICTION PREVENTION/RENTAL COUNSELING**

Name (last, first and middle):	
Phone: (____) _____ - _____	Property of residence: Apt #:
Street address	City, state, zip code

Referral information

<input type="checkbox"/> Property management referral	<input type="checkbox"/> Lease violation	<input type="checkbox"/> Nonpayment of rent
<input type="checkbox"/> Self referral	<input type="checkbox"/> Housekeeping issues	<input type="checkbox"/> Utility issue

Date and time of initial session: ____/____/____ Duration of session: _____ Face-to-face/telephone

Issue as presented by resident:

Needs assessment and plan of action:

<p>Nonpayment of rent/utility issue</p> <input type="checkbox"/> Employment services <input type="checkbox"/> Benefits analysis <input type="checkbox"/> Spending analysis (provide homework) <input type="checkbox"/> Obtaining support/fundraising (provide homework) <input type="checkbox"/> Temporary increase in income (provide homework) <input type="checkbox"/> Resource referral	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference <hr/> (Initials) Date of follow-up meeting
<p>Lease Violation</p> <input type="checkbox"/> Assist client in forming a realistic solution to the problem <input type="checkbox"/> Assist client in creating a formal plan of action <input type="checkbox"/> Client presents plan of action to property manager for approval	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference <hr/> (Initials) Date of follow-up meeting
<p>Housekeeping Issues</p> <input type="checkbox"/> Schedule home inspection with head of household and property manager to obtain a suitable level of compliance <input type="checkbox"/> Offer educational assistance as needed to resolve housekeeping issues	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference <hr/> (Initials) Date of follow-up meeting
<p>Other</p> <input type="checkbox"/> Child care <input type="checkbox"/> Transportation <input type="checkbox"/> Mental health/substance abuse <input type="checkbox"/> Other: _____	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference <hr/> (Initials) Date of follow-up meeting



Rental Housing Stability Pilot Program

Checklist

- Schedule an appointment within 3 days from the date of submitting a referral form to your Community Manager.

- **For Escondido:** 1-888-884-4CHW(4249) or email: classes&coaching@chworks.org
For Poway and Lakeside: 1-858-486-8420 or email: jstevenson@chworks.org

- Bring referral form, completed.
- Bring income verifications for all adults in household.
- Write in the referral from the explanation why rent is past due.
- Complete and sign the credit authorization form required for CHW to obtain resident credit report (free of charge).
- Be prepared to create a savings and spending plan (a budget) with your counselor.
- Show up to scheduled appointment on time.

Date:	
Policy	This meeting will be held on the _____ of each month at _____ a.m./p.m. Please ensure that it is scheduled as a standing meeting on your calendars. If the _____ falls on a weekend, then the meeting should be held the next business day.
Cancellation Policy	If this meeting does not happen, the supervisor must be notified as to the reason for cancellation and when it will be rescheduled. Please note that the expectation is that these meetings will occur on the scheduled date and rescheduling should only occur due to emergency or vacation situations.

Property Management Communications:

Item to Be Covered	Notes/action Items			
	Unit	PRP Level	Next Action Required	Who Will Follow Up
Progressive Resolution Program Actions <i>(attach additional sheet for notes if needed)</i>				
Three-day notices				
Ten-day notices				
Pending evictions				
Move-ins and scheduled leasing signings				
Scheduled move-outs				
TIC sheets provided				
Upcoming inspections: <i>what is needed from services</i>				
Policy changes: <i>with 30-day timeline for notification</i>				
Resident issues: <i>residents looking for services</i>				

Time away from the site: vacations, trainings, community outreach	
Maintenance projects/vacations: that will impact RS activities/community center	
Occupancy and property performance	
Capital improvements plans	

Resident Services Communications:

Item to Be Covered	Notes/action Items
Rental assistance requests and follow-up	
Copy of monthly RS calendar: discuss activities for next two weeks	
Resident meeting: discuss next scheduled meeting; topic items	
Service partners coming on site or residents requests: to reserve the community center	
Community tours: what is needed from PM, if anything	
Resident issues: items RSC knows that should be passed along to PM (such as unauthorized tenants)	
Time away from site: vacations, trainings, community outreach	

Open:

Item to Be Covered	Notes/action Items
Open discussion: items not previously discussed	

Please note: Part of the general discussion around residents is that both the PM and the RSC should notify each other of any recent incidents or concerns that affect residents and/or staff, such as incidents of violence, police calls, suspected drug activity, burglaries, accidents, gang tagging, children that may be neglected, and so on.



Example 2 – PRP2 Letter 2



Mercy Housing Management Group

ABC Apartments

Month ##, 2009

Dear [First Last]

Unit ##

It has come to my attention that recent behavior on your part is in violation of your Lease Agreement and/or House Rules. Specifically, the incident(s) listed below is/are of concern:

- 1.) Lease Section 13 – Rules: *“The Resident agrees to obey House Rules and Rules of Conduct which are Addendum #1 to this Agreement.”* Public intoxication is not permitted.
- 2.) House Rules, #10: *“Drinking of alcoholic beverages and/or drunkenness will not be permitted in the common area of the building.”* On several occasions, Mr./Ms. [Last] has been observed intoxicated while in the common areas of the building.

The above referenced action(s) could jeopardize your housing at ABC Apartments. We want you to be a successful member of this housing community and hope you will adjust your behavior to make that happen. And we offer our assistance in working with you to help prevent a reoccurrence of the action(s).

I am in communication with your case worker and the resident services coordinator and have provided them a copy of this notice.

Sincerely,

[First Last], Property Manager

[First Last], Service Provider

Cc: File



ABC Apartments

Month XX, 2009

Dear [First Last],

Unit ##

I need to meet with you as soon as possible to discuss concerns I have involving Lease Agreement and/or House Rules compliance issues. Recent concerns that need to be addressed are as follows:

- 1.) Lease Section 7(b)(4) – Maintenance: *“Not to destroy, deface, damage or remove any part of the unit.”* The mirror on the medicine cabinet in unit #5 has been destroyed and will require replacement.
- 2.) Lease Section 8(a) – Damages: *“Whenever damage is caused by carelessness, misuse, or neglect on the part of the Resident, or Resident’s visitors, the Resident agrees to pay the cost of all repairs and do so within thirty (30) days after receipt of the Management’s demand for the repair charges.”* The damaged mirror in unit #5 appears to have been caused by carelessness, misuse and neglect on part of the Resident.

Your appointment to meet with me in my office is scheduled for Friday, Month ##, at 3:30PM. Your service provider has been notified and will be joining us.

Sincerely,

[First Last]
Property Manager

Cc: [First Last], Service Provider; File



A healthy community begins at home

Name:

Date:

Address:

Number:

You can call (or email) your Resident Services (RS) person below for assistance.

- | | |
|----------------------------------------------------|----------------------------------------------------------------------------------|
| <input type="checkbox"/> RS Coordinator 1
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 2
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 3
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 4
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 5
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 6
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 7
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 8
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 9
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> _____
_____ | |

If you received any notice(s) checked below, Resident Services may be able to help.

- 72-hour notice:** Resident services may be able to help you find rental assistance from another agency.
- 144-Hour Notice:** Resident services may be able to help you find rental assistance from another agency.
- First pet violation**
- For-cause notice**
- Notice of disturbance/noncompliance**
- Ten-day notice of repeat violation**
- Notice without cause**
- 24-hour notice of termination**
- Second pet violation notice**

If you have a physical or mental health problem, or a disability, and as a result you need the following:

- A change in the rules or policies or in how we do things that would give you an equal chance to participate in a program or use our services,

Name of Manager:

Building:

- A change in the way we communicate with you or give you information, or
- A physical change to your housing unit,

You may ask for this change, which is called a reasonable accommodation.

****Community Manager – attach copy of notice ****

Name of Manager:

Building:



Classes and Coaching Rental Housing Pilot Program

Referral Form *Time Sensitive*

CHW believes that with healthy finances, the stability of a good home, an inspiring goal, powerful tools and the community's compassion and support, people can change their futures and move up in the world. The Classes and Coaching Department is committed to partnering with CHW residents facing financial difficulties in a pro-active effort to create and maintain their **housing and financial stability** by providing the Rental Housing Stability Pilot Program, which starts a free 1.5-hour personalized counseling session. Please see Housing Stability Pilot Program Guidelines for program requirements.

Please complete this form in its entirety and send directly to jstevenson@chworks.org. One copy of this completed form must be given to the resident and one copy sent to the Community Manager to place in the resident file. It is the resident's responsibility to contact CHW Classes and Coaching directly at 1-888-884-4CHW to schedule the personalized counseling session and to commit to working in partnership with the counselor to reach the rental housing stability goal(s).

RESIDENT INFORMATION

Community name _____

Resident name(s) (list all lease holders – adults over the age of 18):

Resident Full Address:

Resident Contact Information:

Phone Number: _____
Cell Phone: _____
Email Address: _____

Reason for Referral:

Additional Comments/Concerns:



TO BE COMPLETED BY COMMUNITY MANAGER

Current Amount Owed to Property: _____ As of (date): _____

Has the resident(s) listed above been late with rental payments within the past 12 months? If yes, please explain:

Has the resident(s) listed above received any lease violation notices within the past 12 months? If yes, please explain:

Community Manager:

_____	_____	_____	_____
Name	Date	Signature	Date
(CM) Email: _____		(CM) Phone: _____	

RESIDENT ACKNOWLEDGEMENT/RELEASE OF INFORMATION

By completing this form and signing below, you confirm that the information listed above is true and correct and you agree to provide the requested information, which may include personal information. CHW and ConAm management respect your right to privacy and consider the information requested of you to be confidential in nature and will only release information with your permission and to those who are authorized to view this information. As part of this process you will be requested to supply documentation of all household income as well as a current copy of your credit report. As part of this process and by signing below, you acknowledge and allow CHW and ConAm to communicate and share information as it relates to the process of requesting and completing the CHW's Housing Stability Pilot Program.

By signing and completing the information requested, I hereby authorize CHW and ConAm to release information that contains my personal information as described above.

Resident signatures:

_____	_____	_____	_____
Resident signature	Date	Resident signature	Date
_____	_____	_____	_____
Resident signature	Date	Resident signature	Date
_____	_____	_____	_____
Resident signature	Date	Resident signature	Date



Rental Housing Stability Pilot Program Rent Payment Plan

NAME			
ADDRESS			
PHONE		EMAIL	

I, _____, agree to pay my outstanding balance of \$ _____
(name of resident)
 according to this mutually agreed-upon payment plan. All monies owed must be paid within 90 days of original due date unless otherwise approved by Community HousingWorks (CHW).

DUE DATE	PAYMENT	BALANCE OWED
	\$	\$
	\$	\$
	\$	\$
	\$	\$

INITIALS	STATEMENTS OF UNDERSTANDING
	I understand this payment plan is subject to approval by CHW.
	I understand I can have only one Rental Payment Plan in a 12-month period.
	I understand I must pay monthly rent by the first of each month.
	I understand if I miss a due date and/or do not pay the agreed-upon amount for each due date, I will be considered in default of my Lease Agreement and this can result in an eviction.
	I understand if I am evicted for nonpayment, CHW still has the right to ask for the balance of the full payment.
	I understand that upon successful completion of the payment plan, I am eligible to become a member of CHW's Financial Health Club and participate in the match savings program.
	By signing this agreement, I agree to the payment terms as outlined above. Furthermore, failure to comply with one or more of these payments as outlined above constitutes a breach in this agreement and at that time the <u>entire unpaid balance will be due and payable immediately.</u>

Signature of resident	Date	Signature of housing coach	Date
Signature of asset manager	Date	Signature of ConAm RPM	Date

CHW USE ONLY	
<input type="checkbox"/> Approved <input type="checkbox"/> Denied Reason for denial: _____	



RESIDENT SERVICES'

EVICTON PREVENTION/RENTAL COUNSELING

Name (Last, First and Middle):		
Phone: (____) _____ - _____	Property of Residence:	APT #:
Street Address	City, State, Zip Code	
Referral Information		
<input type="checkbox"/> Property Management Referral	<input type="checkbox"/> Lease Violation	<input type="checkbox"/> Nonpayment of Rent
<input type="checkbox"/> Self Referral	<input type="checkbox"/> Housekeeping Issues	<input type="checkbox"/> Utility Issue
Date and Time of Initial Session: ____/____/____ Duration of Session: _____ Face to Face/Telephone		
Issue as presented by the resident:		

Needs Assessment and Plan of Action:	
Nonpayment of Rent/Utility Issue <input type="checkbox"/> Employment Services <input type="checkbox"/> Benefits Analysis <input type="checkbox"/> Spending Analysis (provide homework) <input type="checkbox"/> Obtaining Support/Fundraising (provide homework) <input type="checkbox"/> Temporary Increase in Income (provide homework) <input type="checkbox"/> Resource Referral	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference _____ (Initials) Date of follow-up meeting
Lease Violation <input type="checkbox"/> Assist client in forming a realistic solution to the problem <input type="checkbox"/> Assist client in creating a formal plan of action <input type="checkbox"/> Client presents plan of action to property manager for approval	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference _____ (Initials) Date of follow-up meeting
Housekeeping Issues <input type="checkbox"/> Schedule home inspection with head of household and property manager to obtain a suitable level of compliance <input type="checkbox"/> Offer educational assistance as needed to resolve housekeeping issues	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference _____ (Initials) Date of follow-up meeting
Other <input type="checkbox"/> Child care <input type="checkbox"/> Transportation <input type="checkbox"/> Mental health/substance abuse <input type="checkbox"/> Other: _____	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference _____ (Initials) Date of follow-up meeting

Name:	Property of Residence:	APT #:
--------------	-------------------------------	---------------



Rental Housing Stability Pilot Program

Checklist

- Schedule an appointment within 3 days from the date of submitting a referral form to your community manager.

- For Escondido:** 1-888-884-4CHW(4249) or email: classes&coaching@chworks.org
For Poway and Lakeside: 1-858-486-8420 or email: jstevenson@chworks.org

- Bring referral form, completed.
- Bring income verifications for all adults in household.
- Write in the referral form the explanation why rent is past due.
- Complete and sign the credit authorization form required for CHW to obtain resident credit report (free of charge).
- Be prepared for creating a savings and spending plan (a budget) with your counselor.
- Show up to scheduled appointment on time.

Barriers to Housing Stability Assessment

Client Name: _____ Client Phone: _____	Assessment Date: ____/____/_____ BE SURE to backdate the barriers assessment to the client's program entry date.
-------------------------------------------	----------------------------------------------------------------------------------------------------------------------------

All barriers should be assessed for all heads of household or individuals on their own. Use "not assessed" for the few cases that may arise when you are unable to obtain information from clients.

FOR HOUSEHOLD HEADS, SINGLES AND UNACCOMPANIED YOUTH (complete in head's file for all household members)

1. TENANT SCREENING BARRIERS TO GETTING HOUSING
 (Age is inferred as a barrier for clients under 21)

TENANT SCREENING BARRIERS *(check one)*

Barriers *(complete below)*
 No barriers *(skip to next section)*
 Barriers not assessed *(skip to next section)*

1A. RENTAL HISTORY

Number of evictions or unlawful detainers *(check one)*

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0 evictions/ unlawful detainers	1 eviction/ unlawful detainers	2-3 evictions/ unlawful detainers	4-9 evictions/ unlawful detainers	10 or more evictions/ unlawful detainers	Not assessed

Poor reference from current/prior landlords

Yes No Not assessed

Lack of rental history

Yes No Not assessed

1B. CREDIT HISTORY

Unpaid rent or utility bills

Yes No Not assessed

Lack of or poor credit history

Yes No Not assessed

1C. CRIMINAL HISTORY

One or more misdemeanors

Yes No Not assessed

Critical felony (sex crime, arson, drugs)

Yes No Not assessed

Other felony

Yes No Not assessed

1D. ABILITY TO GET HOUSING IN YOUR COMMUNITY

Impact of client's tenant barriers on housing *(check one)*

No effect
 Minimal effect
 Moderate effect
 Major Effect
 Not assessed

2. PERSONAL BARRIERS TO GETTING OR KEEPING HOUSING

PERSONAL BARRIERS (Check one)

Barriers (complete below)

No barriers (skip to next section)

Barriers not assessed (skip to next section)

2A. CHEMICAL HEALTH

Chemical use has resulted in housing loss

Yes

No

Not assessed

Chemical use currently affects housing

Yes

No

Not assessed

2B. MENTAL HEALTH

Mental health has resulted in housing loss

Yes

No

Not assessed

Mental health currently affects housing

Yes

No

Not assessed

2C. DOMESTIC VIOLENCE/ABUSE

Domestic violence/abuse resulted in housing loss

Yes

No

Not assessed

Domestic violence/abuse currently affects housing

Yes

No

Not assessed

2D. MEDICAL/PHYSICAL CONDITION

Medical/physical condition has resulted in housing loss

Yes

No

Not assessed

Medical/physical condition currently affects housing

Yes

No

Not assessed

2E. ABILITY TO KEEP/GET HOUSING IN YOUR COMMUNITY

Impact of client's personal barriers on housing (check one)

No effect

Minimal effect

Moderate effect

Major effect

Not assessed

3. INCOME BARRIERS TO GETTING OR KEEPING HOUSING

INCOME BARRIERS (check one)

- Barriers (complete below) No barriers (skip to next section) Barriers not assessed (skip to next section)

3A. INCOME

Needs temporary assistance to get or keep housing

- Yes No Not assessed

If housed: percent of income spent on housing (check one)

- 35% or less 36% to 50% 51% to 65% 66% to 80% More than 80% Not assessed

If not housed: amount able to spend on housing (check one)

- 0 1-100 101-151 151-200 201-250 251-300 301-350
 351-400 401-500 501-600 601-700 701-800 801 or more Not assessed

3B. OTHER INCOME-RELATED

Lacks steady, full-time employment

- Yes No Not assessed

Lacks high school diploma or GED

- Yes No Not assessed

Job barrier: limited English proficiency

- Yes No Not assessed

Job barrier: lack of reliable transportation

- Yes No Not assessed

Job barrier: lack of reliable/affordable child care

- Yes No Not assessed

3c. ABILITY TO KEEP/GET HOUSING IN YOUR COMMUNITY

Impact of client's income barriers on housing (check one)

- No effect Minimal effect Moderate effect Major effect Not assessed

HENNEPIN COUNTY OVERALL BARRIER (OPTIONAL)

OVERALL BARRIER LEVEL (optional)

- Level 1: zero to minimal barriers
 Level 2: moderate barriers
 Level 3: serious barriers
 Level 4: long-term barriers
 Level 5: severe barriers

cpo  **management**
community properties of ohio

 **cpi** **impact**


NeighborWorks[®]
AMERICA

999 North Capitol Street NE, Suite 900
Washington, DC 20002
www.NeighborWorks.org



Eviction Prevention Programming (EPP): Best Practices Review

February 2015

cpo  **management**
community properties of ohio

cpo  **impact**

Working Together for Strong Communities®

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AMERICA

Eviction Prevention Programming (EPP): Best Practices Review

Prepared by Community Properties of Ohio and CPO Impact for NeighborWorks® America

About NeighborWorks® America

NeighborWorks America is one of the country's preeminent leaders in affordable housing and community development. It works to create opportunities for lower-income people to live in affordable homes in safe, sustainable communities that are healthy places for families to grow. Headquartered in Washington, DC, NeighborWorks America operates through five regional offices and one national office.¹

About Community Properties of Ohio and CPO Impact²

In 2003, Ohio Capital Corporation for Housing (OCCH) began the "Community Properties of Ohio Initiative" (CPO Initiative) by acquiring a large, scattered-site Section 8 housing portfolio in Columbus, Ohio that struggled historically with poor maintenance, high crime, severe poverty and limited social and financial resources. In cooperation with university and other community partners, OCCH facilitated a \$133 million rehabilitation and created a mission-driven property management company, Community Properties of Ohio Management Services (CPOMS) to transform this portfolio for the benefit of the community. CPOMS' three-fold mission is to: 1) provide quality affordable housing, 2) link residents with services that can stabilize their housing and 3) move residents beyond poverty where possible.

Community Properties Impact Corp. (CPO Impact) is a nonprofit organization that functions as the Supportive Services division of CPOMS. The CPO Initiative includes more than 900 units in almost 200 buildings in six urban Columbus neighborhoods. Leaseholders are predominantly young, single, African American women with children, although approximately 150 units in three buildings are for seniors (62+ years) or disabled residents. In a given year, more than 900 children younger than 6 years old and 400 children and youth aged 6 to 17 years live in CPO Initiative units. About one-third of leaseholders have less than a high school diploma or GED. Fewer than half have any income from employment. CPO Impact strategies are designed to achieve five key objectives: 1) stable housing, 2) safe neighborhoods, 3) resident growth, including moving beyond poverty where possible, 4) successful children and 5) community learning.

¹ Retrieved from <http://www.nw.org/network/aboutus/aboutUs.asp>.

² For more information on CPO visit <http://www.cpoms.org/>.

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Chad Ketler, Chief Operating Officer

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Katie Provencher, Director of Community Engagement, Urban Edge

Alia Abubakar, Community Engagement Coordinator, Urban Edge

Authors

Nancy Hood, PhD, Director of CPO Impact Supportive Services, Community Properties of Ohio

Mary Margaret McMiller, MSW, CPO Impact Special Projects Coordinator, Community Properties of Ohio

Alex Barkley, MPA, Project Coordinator, Community Properties of Ohio

Contents

1	Introduction	8
2	Goals and Methods	9
3	Results	12
3.1	Organizational characteristics and staffing	12
3.2	Funding	13
3.3	Effective teams	14
3.4	Referral to EPP	16
3.5	Engagement	17
3.6	EPP intervention	18
4	Evaluation	27
4.1	Databases and software	27
4.2	Outcomes	28
4.3	Cost benefit	30
5	Recommendations: Existing Best Practices	31
5.1	Delineation of roles and duties between property management and resident services	31
5.2	Detailed communication policies and a team approach	31
5.3	Standardized referral process	32
6	Recommendations: Opportunities for Improvement	33
6.1	Definition of eviction prevention	33
6.2	Scaling	33
6.3	Funding and associated costs	34
6.4	Standard set of metrics and outcome measures	34
6.5	Accessibility of data	35
7	Discussion	35
8	Appendices	37
8.1	Organizational tables	39
8.2	Financial capability tables	63
8.3	EPP overview and recommendations	83
8.4	Example forms and tools	91

1 INTRODUCTION

There is no question that eviction is bad news for renters. Forced moves put individuals and families at risk in so many ways: They have a more difficult time being accepted as tenants elsewhere; they frequently are disconnected from social-support networks, health care providers, employment and schools; and the stress takes a psychological toll of its own.

For property owners and managers, turnover means additional expense for legal procedures, recruitment of new tenants and apartment make-ready. But in the nonprofit, mission-oriented world, it's not just about money; it's also about addressing the underlying challenges that drive nonpayment of rent to begin with. The question is what (resident) services are most successful as well as cost efficient. This is the issue this study set out to explore.

The decision to offer (resident) services is often mission-driven for affordable housing providers. However, there is also evidence of positive impact on property management's financial bottom line.³ A 2007 Enterprise Community Partners (Enterprise) and Mercy Housing (Mercy) study reviewed property performance data at 36 family housing sites (1,787 units). The study found sites with resident services staff had lower vacancy losses, legal fees and bad debts compared to sites not served by resident services staff.⁴ A short time later, a 2008 Community Housing Partners (CHP) study sponsored by NeighborWorks® America supported the findings of the Enterprise and Mercy study and also determined sites with resident services implementing eviction prevention programming (EPP) saved an additional \$38 per unit per year.⁵ The CHP study suggests EPP may be one successful way to focus resident services on efforts most likely to impact the bottom line.

³ The State of Pennsylvania's Housing Finance Agency's 2005 research study analysis on the effects of resident services on property performance coupled with an Enterprise Community Partners and Mercy Housing report (April 2007) found that over a two-year period, property performance measures such as legal expenses, bad debts and unit turnover were lower at properties with resident services than properties that were not served by resident services.

⁴ *Research Demonstrates Positive Impact of Family Resident Services on Property Financial Performance*. Enterprise Community Partners, Inc. and Mercy Housing (2007). Retrieved from <http://oregonon.org/files/2009/03/Mercy-Housing-study.pdf>.

⁵ *Research Shows the Cost of Benefits of Resident Services on the Performance of Property Operations*. Community Housing Partners and NeighborWorks America. (April 2009). Retrieved from <http://www.nw.org/network/documents/EvictionPreventionasCostContainment.pdf>.

EPP helps identify residents most at risk for losing their housing then seeks to avert evictions through targeted intervention strategies. EPP is at the core of resident services programming and is one of the most common and defined subsets of resident services. Teams are providing EPP as a basic facet of management service and not just as a social program. When a resident violates his or her lease, most commonly for nonpayment of rent, the resident is referred to the organization's EPP.⁶ Common EPP activities may include payment plans for late payment of rent, referral to community services and financial capability services.⁷

In 2014, NeighborWorks America partnered with CPO to conduct a best-practice review of EPP. For this study NeighborWorks identified six affordable-housing organizations that have implemented EPP at their rental properties. CPO conducted telephone interviews with staff from the organizations, analyzed the results, presented preliminary findings at two national NeighborWorks Training Institutes and developed this report.

2 GOALS AND METHODS

NeighborWorks America consulted with CPO, an affordable housing property-management company based in Columbus, OH, which has demonstrated commitment to providing quality resident services, including EPP, for tenants in its 932 units of project-based Section 8 multifamily housing.

The purpose of this best-practice review was to

- identify and describe current best practices in EPP.
- identify metrics used to manage the success of EPP.
- determine when EPP is advantageous.
- identify alignment of EPP with financial capability standards.
- determine training needs related to EPP.

As previously stated, NeighborWorks America identified six affordable housing organizations implementing EPP (including CPO). CPO then conducted telephone interviews with at least one representative of resident services and another from property management at each site. The interviews were recorded and detailed notes were created for each interview. Tables were drafted to

⁶ Residents are not required to participate in eviction prevention programming as a condition of their housing.

⁷ For more information on financial counseling and access to financial education for low-income households, see the Corporation for Enterprise Development (CFED) report *Financial Counseling & Access for the Financially Vulnerable Findings from the Assessing Financial Capability Outcomes (AFCO) Adult Pilot*. (April 2014).

organize and capture details of each site’s EPP and analyze similarities and differences across organizations.⁸ Supporting documentation included EPP forms, policies, procedures and protocols from each organization. Sample documents have been attached to this report.⁹ CPO assimilated the information, presented preliminary findings at the national NeighborWorks Resident Service Convening in Los Angeles and developed this report. Summary recommendations are in a companion document, “Eviction Prevention Programming (EPP) Best Practices: Overview and Recommendations.”¹⁰

Information for this best-practice review draws upon the experience of six organizations’ EPP programs.¹¹ For this review, NeighborWorks America identified six affordable-housing organizations implementing EPP. They are:

- Community Housing Partners (CHP)
- Community Housing Works (CHW)
- Community Properties of Ohio (CPO)
- Mercy Housing (Mercy)
- REACH Community Development (REACH)
- Urban Edge (UE)

Basic site characteristics, including the name of the organization, the headquarters location and service areas, number of units included in EPP and types of housing provided, are listed in **Table 1**.

TABLE 1

Organization	Headquarters Location	# of Units Where EPP Is Offered	Housing Type	Location(s) Served
Community Housing Partners	Christiansburg, VA	5,300	Section 8 ¹² , LIHTC ¹³ and Rural Development	107 properties across the southeastern United States
Community HousingWorks / ConAm Management	San Diego, CA	594	Section 202 ¹⁴ , Section 8, supportive housing for special populations	California

¹² Subsidized rental housing program operated from the United States Department of Housing and Urban Development (HUD) for low-income families.

¹³ Low Income Housing Tax Credit.

¹⁴ HUD’s supportive housing program for very low-income elderly individuals.

Community Properties of Ohio	Columbus, OH	932	Section 8, LIHTC	Central Ohio
Mercy Housing	Denver, CO	12,097	LIHTC, Section 8, supportive housing ¹⁵	Nationwide in 18 states
REACH Community Development Corporation	Portland, OR	1,780	LIHTC, Section 8, affordable	Three counties in Oregon and the state of Washington
Urban Edge / WINN Companies	Boston, MA	1,400	Section 8, LIHTC, mixed income	City of Boston

Additional site characteristics are listed in **Table 2**.

TABLE 2

Characteristic	# of Organizations		# of Organizations	
Organizational structure	One organization	✓✓✓✓	Multiple organizations	✓✓
Organization type	Nonprofit property management	✓✓✓✓	For-profit property management	✓✓
Geography	Focused	✓✓✓	Widespread	✓✓✓
Program status	Early stage	✓	Established	✓✓✓✓✓
Resident services staff	Generalists	✓✓✓✓✓	Specialized	✓

¹¹ For two organizations the property management companies operate under a separate organization from the resident services provider.

¹² Subsidized rental housing program operated from the United States Department of Housing and Urban Development (HUD) for low-income families.

¹³ Low Income Housing Tax Credit.

¹⁴ HUD's supportive housing program for very low-income elderly individuals.

¹⁵ Supportive Housing is designed to support homeless persons transitioning from homelessness. Often, resident services are provided to support individuals throughout this process.

3 RESULTS

3.1 Organizational characteristics and staffing

In the field of affordable housing, property management and resident services teams offer vital support to individuals and families while providing safe, affordable and stable housing. Resident service teams vary in size and capacity, but at the most basic level resident services refers residents to organizations providing utility payment assistance, rental assistance, health and mental health services, counseling and/or training on maintaining successful tenancy, employment related services and the like.¹⁶ Higher-level service coordination available through resident services offers “in-house” services, such as benefits screening, financial capability training, after-school children’s programming and adult education programming.¹⁷

Of the six organizations, three offered EPP at varied levels of capacity throughout their portfolio.¹⁸ Varied implementation is generally attributed to staff capacity and/or the resident population being served. For example, REACH Community Development, Inc. (REACH) served all properties in its portfolio with the exception of one residential care facility. Mercy provided EPP to supportive housing properties where case managers implement EPP and sites that have resident services.¹⁹ CHP provides a brief EPP protocol to all properties across their portfolio. Currently, higher-level service coordination EPP is available at eight of their 107 properties.

All organizations except one incorporated EPP responsibilities into general resident services positions (such as a service coordinator) that had a wide range of resident services duties. At CPO, EPP was primarily the responsibility of one resident services staff person whose role focused on providing that service. This model likely evolved because most of the CPO portfolio is scattered site. Although qualifications varied somewhat resident services staff were usually required to have at least a bachelor’s degree or significant experience in the human services field.

¹⁶ *National Resident Services Collaborative Basic, Enhanced, and Comprehensive Service Levels-Planning Framework for Services for Families and Individuals*. Retrieved from http://www.residentservices.org/documents/service_levels.pdf.

¹⁷ Ibid.

¹⁸ Community Housing Partners, Community HousingWorks and Mercy Housing offer basic EPP services under the direction of property management staff as well as higher-level service coordination EPP services at sites where resident services staff is able to more fully support EPP implementation.

¹⁹ Mercy provided EPP to approximately 72% of their portfolio.

In addition to property management and resident services providing direct EPP interventions, several organizations also had specialized program teams. For example, CHW had teams of financial coaches that worked with residents to locate resources and make referrals, if necessary. Coaches also provided a deep level of financial services education, training and support. CPO offered an “in-house” employment program with in-depth training, coaching and incentives for residents throughout the employment process. REACH has program team members, adult asset coordinators, who work with residents one-on-one and lead financial education classes.

3.2 Funding

All organizations cited stable funding sources for resident services programming. More specifically, a significant portion of funding for EPP was funded as a line item in the property’s budget, which provides predictable, consistent funding, not hinging upon cash flow available after all financing terms have been met. NeighborWorks America cites this type of stable funding stream as “above the line” in the property’s budget.²⁰ Some organizations coupled this stable source of funding with available funds from the property’s cash flow after all financing terms have been met. NeighborWorks America has categorized this funding stream as “below the line.”²¹

Furthermore, in addition to a mix of above- and below-the-line funding, several organizations obtained grants or philanthropic funding streams that supplement EPP. In the case of CHW, the in-depth financial counseling and coaching portion of their EPP is funded by outside grants. At CPO, the financial literacy and employment programs are funded by external sources.

²⁰ *Funding Strategies for Sustainable Resident Services*. NeighborWorks America. (May 2005). Retrieved from http://www.issuelab.org/resource/funding_strategies_for_sustainable_resident_services

²¹ Ibid.

3.3 Effective teams

Once an organization is committed to providing EPP, it is essential that all members of the team participate. This includes property management, resident services, maintenance team and all other staff. Tools used to facilitate team communication include written protocols, referral forms, set agendas for meetings, written action plans for residents, automated data sharing and other Web-based tools.

All six organizations emphasized the importance of developing strong communication strategies. Organizations providing property management and resident services through separate organizations must take additional steps to coordinate services. CHW and UE, the two organizations that coordinated EPP with third-party property management companies, acknowledged having a difficult time initially launching their EPP because new protocols demanded higher levels of time-sensitive communication between teams.²² Both organizations emphasized the importance of creating a shared vision and structured communication systems in order to implement efficient and effective EPP.

Some organizations had developed comprehensive EPP communication strategies. At Mercy, property management and resident services teams met weekly and used a standard agenda to discuss “property business.”²³ During the meeting, property management and resident services teams work together to agree on a course of action for a particular resident. Property management and/or resident services staff reach out to inform the resident of the lease violation. Next the resident is issued a notice that is signed by both property management and resident services and is delivered in person to the resident by both staff members. Staff maintain communication until the issue is resolved. This is an example of a very high level of service coordination and communication between teams. In cases of a more severe violation, typically in

We all need to see ourselves as team members. We need to realize that when our families are stable, their homes are stable; if their homes are stable, our properties are stable, and our communities are stable. It's about each of the team members as an essential piece, and when everyone sees themselves as a contributing member, that is key.

— Carmen Amigon, Community HousingWorks

²² Community HousingWorks contracts with ConAm Management Corporation for property management services. Urban Edge contracts with WINNCompanies for property management services.

²³ Mercy Housing's weekly agenda template can be found in Appendix 8.4.

supportive housing communities, Mercy's property management and resident services teams may schedule a meeting during which staff from both departments arrange a time to meet with the resident and discuss next steps. In addition to a high level of communication between staff, all communication with the resident reinforces that property management and resident services teams are working together and are both available to offer support to the resident. Throughout this process, teams are in constant communication and collaborate to reach consensus before either party takes action.

Team Communications

Organizations stressed the importance of a good working relationship between property management and resident services teams and added how crucial it was for teams to coordinate to deliver effective and efficient EPP. All organizations also reported daily, on-going, informal email and/or dialogue between property management and resident services teams, but formal communication protocols varied across organizations. Three organizations scheduled intensive meeting times either weekly or monthly, one site reported scheduling less-intensive monthly meetings and the remaining two organizations communicated, as mentioned previously, consistently throughout the day using a relationship-based communication strategy.

Some sites use formal protocols to guide communication expectations, but "real-life" daily communication was based on cultivating relationships and allowing staff to communicate using strategies that best suited their individual work style. Factors that influenced communication included size of the property, physical layout of offices, relationship between property management and resident services and the number of notices.

Team communication strategies also varied according to the technology preferences of the organization. Notably, the two organizations that used third-party property management companies, CHW and UE, were using customer relationship management (CRM) platforms, some of the latest advancements in technology for business, as a component of their communication strategy.

CHW's team launched a pilot program using TeamLab Office, a cloud-based CRM software system. By using this technology CHW, teams were able to manage projects and data as well as communicate and share information whether at office or out in the field. The software has several unique features. It allows team members to exchange constant daily email and text communications across multiple device platforms. It also streamlines the review of payment plans by allowing users to approve or deny requests or make comments. Similar to CHW, UE also used a cloud-based CRM. UE used Salesforce as a component

of their communication strategy. See **Table 3** for an overview of communication strategies.

TABLE 3

Communication Strategies	# of Organizations
Daily, ongoing email and other communications as necessary	✓✓✓✓✓✓
Almost completely relationship dependent	✓
Intensive and/or at least weekly meeting time	✓✓✓
Less intensive monthly meetings	✓
Cloud-based information sharing	✓✓

Clarifying roles and setting expectations for residents

It is important not only to have a clear delineation of roles and responsibilities for staff, but also to communicate the roles to residents. One example of helping set clear roles and expectations for residents is to hang confidentiality statements near service coordinators’ desks so residents are aware of what information is shared with property management and what remains confidential. At Mercy, for example, small signs were hung at the service coordinators’ desks stating resident services coordinators would share information about lease violations with property management immediately. This transparent policy empowers residents to make decisions in regards to sharing across all of Mercy’s resident services staff. This policy also helps residents who do not have prior experience of being supported by a resident services team, and who may be skeptical of the supportive component of housing, to clearly understand resident services’ role.

3.4 Referral to EPP

All organizations reported having a detailed and standard protocol for referring residents to EPP.²⁴ Residents are referred for nonpayment of rent more than any other type of lease violation. Ideally, teams have discussed residents who are at risk for losing their housing prior to the resident receiving the notice. Mercy’s detailed protocol ensured all teams coordinated prior to engaging the resident in targeted interventions. In addition to weekly meetings, property management staff initiated eviction prevention processes by sending email or written

²⁴In some cases, organizations issued 3-, 5- and/or 10-day notices for nonpayment of rent. Staff were often proactive and reached out to residents at various points during this process. There was variation across organizations in determining when a resident was considered to have been “referred” to EPP.

communication to the resident services staff as soon as they were aware of lease violations. This communication was often the first point of referral.

REACH also stated that property management staff and resident services staff review at-risk residents together and mutually agree on an outreach strategy. If property management issued a notice to the resident, that notice would include the resident services staff's contact information, and the resident services coordinator would receive a copy of the notice.

Again, several organizations noted protocol may not always align with daily practice. One example is a resident who consistently pays rent the second Friday of the month despite paying associated late fees. In this case, property management does not access the resident is at-risk and will not refer the resident to resident services staff for EPP every month.

3.5 Engagement

Engagement policies were unique to each site. Most protocols specified due diligence as reaching out to the resident two to three times within a designated timeframe. For example, REACH resident services staff contacted residents referred to EPP within 8 hours of the resident receiving the notice. Staff assessed the underlying problem, then referred the resident for immediate assistance, if necessary. Additional attempts would be made if the resident could not be reached.

CPO required resident services staff to make three attempts to contact the resident through a letter, phone call and home visit. CHP staff waits two to three days before reaching out to residents. Some CHP sites had more capacity than others. Where sites had the capacity to contact residents to follow up with this notice, they did. But at sites where there was no resident services staff to engage residents after the notice was sent, most residents chose not to participate in EPP services.

UE and Mercy had similar policies that required teams work together to determine which staff member had the best relationship with the resident who

Initially, we sent out the eviction prevention letters with all notices, but we (PM) did not forward those over to resident services (RS). We presumed it was going to be up to the resident. We thought if the residents wanted to utilize that service that they would contact RS. Later, we came to realize that we were just wasting paper because we sent the letters out and residents never contacted RS. You might have 1 out of 10 people that would contact RS. So now RS reaches out and follows up with each resident who receives a notice.

— Frances Hicks, Community Housing Partners

would then reach out and initiate contact. Once a resident was referred to EPP, staff was typically proactive in reaching out to the resident, however at one organization the onus was on the resident to engage with resident services. At CHW, the property manager completed the referral form with the household in the office. After this meeting, the resident was given the referral form and a checklist that detailed the process and contact information to schedule an appointment with resident services. Also, some sites had less staff capacity with few or no resident services resources. In this low-level service coordination, EPP model property management is responsible for the entire eviction prevention process. Without resources of a resident services team, property management initiates the referral process and does not proactively engage the resident; the onus is on the resident.

3.6 EPP intervention

After successfully engaging a resident, an intervention takes place. All organizations had a specific protocol and/or policies and procedure. Most organizations indicated their policies and procedures and protocol served as a guide for implementation, but admitted day-to-day “real-life” procedures may vary slightly from written policies if a modified system is in place and working well.

Interventions provided residents with access to resources such as payment plan services, benefits screening and financial capability services. All organizations offered a specific set of eviction prevention related programs and services. When both property management and resident services staff collaborated to provide EPP at a site, the resident services staff delivered the majority of the EPP interventions with the exception of authorizing payment plans. EPP intervention strategies across organizations paralleled one another in many ways. This general standard protocol can be summarized into seven steps:

STANDARD PROTOCOL

1. Clarify the current lease compliance issue with the resident and help the resident understand what behavior led to them receiving the notice.
2. Identify options for emergency assistance funds for nonpayment issues and make appropriate referrals.
3. Provide access to basic budgeting and money management services for resident; at sites with less capacity, this service may be referred out (see step 7).
4. Screen resident for benefits such as the Supplemental Nutrition Assistance Program (SNAP) or WIC (Women, Infants, Children), utility/energy assistance, cash assistance and/or childcare assistance.
5. Propose payment plan options under the guidance of property management.
6. Assessment of other life issues; a few organizations had a structured assessment form.
7. Refer resident to other resources, including employment programs.



UNIQUE PROTOCOLS

In some cases, organizations used a variation of the standard protocol that made the programming very distinctive. Organizations may have implemented EPP that emphasized a particular area of knowledge, such as financial capability, or engaged residents in a manner that offered a much lower level or higher level of service coordination compared to the average level in a standard protocol approach. Examples of these types of protocols are as follows:

Brief Protocol Model

A brief protocol model was enacted at sites where staff had less capacity to reach out to residents to work with them one on one. Typically, this model is optimal if property management is delivering the program without the resources of resident services staff. Residents are issued a notice with information to contact property management, but at these sites, there are limited or no proactive attempts to engage residents. Property management offers scaled-back EPP with “just the essentials,” which includes sending a notice to the lease holder and sharing with them there are resources available to help them stabilize their housing. In some cases, the property management team may offer a payment plan option if the resident reaches out to them for assistance.

Financial Capability Protocol

This “unique protocol” may have been used to complement the standard protocol or offered as a standalone eviction prevention program. In cases where a unique protocol was the primary strategy used, often times the program was structured around a core concept, such as financial capability. CHW’s comprehensive Rental Housing Stability Pilot Program is a financial capability program that is offered at 16 of their 31 properties. CHW offered this program in communities where they had economies of scale. Most of the 16 properties were located in two cities and all sites were within five miles of each other.

All residents with nonpayment lease violations were eligible to participate in CHW’s Rental Housing Stability Pilot Program. This protocol included a notice, outreach, financial coaching and an invitation for the resident to enroll in a longer-term financial capability program. The program details are as follows:

1. Resident completes referral form in property management office.
2. Resident schedules appointment within 3 days with a financial coach.
3. Financial coach and resident meet for a 1.5-hour counseling session to discuss financial solutions (budgeting, credit report, benefit screening, referral to resources, payment plan and/or action plan).
4. Property management reviews and approves recommended payment plan.
5. Resident services monitors compliance with payment plan and action plan.
6. Upon successful completion of classes and coaching, resident is eligible for “Financial Health Club” membership (value of up to \$1,000 in benefits).

We are in the business to house people in affordable housing, not just to throw them out ... it grew out of a need to help more people stay in their homes.

— Rosemary Stabrawa,
Community HousingWorks

Repeat Offender Protocol

At some organizations, residents with patterns of lease violations were admitted into the standard eviction prevention program with some or no limitations. Four organizations operated a customized program for residents with a pattern of repeat lease offenses. This protocol was used in conjunction with a standard protocol at sites and residents fell into either program, based upon their lease violation history. Residents without a history of lease violations were offered the standard program while those needing more intensive services for patterned behaviors were offered an alternative program. Mercy’s Progressive Resolution Program is an example of this type of unique protocol, which is outlined below.

1. The resident is offered counseling after being identified with repeat pattern of compliance issues.
2. Resident services and property management staff both sign the letter and deliver it in person to resident.
3. A meeting takes place between resident services, property management and the resident.
4. A “Housing Retention Contract” or “Support Plan” is developed for residents in supportive housing communities.

REACH also offered an alternative program for residents with a history of repeat nonpayment-related issues. Their program was the Chronic Late Payer Program. The program highlights are listed below.

1. A positive, proactive letter is sent to repeat offenders.
2. A \$5 gift card is provided for calling resident services by month-end.
3. A \$20 gift card is provided for meeting with resident services.
4. Resident services continues meeting with the resident.
5. Property management contacts resident services if there are payment problems.

PROGRAMS AND SERVICES

Typically, resident services provided some “in-house” interventions while also referring residents to other agencies in the community. Common referrals included access to emergency assistance and financial counseling and coaching from licensed professionals. Payment plans may have been offered as an agreement between the resident and property management or they may have been court-ordered payment plans. Programs designed to build financial capability offered benefits screening, financial counseling, coaching and classes. Additionally, programs may offer products and services such as matched savings accounts and Individualized Development Accounts (IDAs).

Table 4 identifies programs and services related to EPP offered across organizations.

TABLE 4

Core Services	# of Organizations		Additional Services	# of Organizations
Referrals for rent/utility assistance	✓✓✓✓✓✓		Housekeeping education	✓✓✓✓
Payment plans	✓✓✓✓✓✓		Employment	✓✓✓
Financial education	✓✓✓✓✓✓		Benefits screening	✓✓
Budgeting	✓✓✓✓✓✓		Youth programming	✓✓
Referrals to other community resources	✓✓✓✓✓✓			

Payment Plans

A payment plan is one of the most fundamental components of most EPP. It is the most common EPP tool for property management at sites where there are few resident services resources available. All organizations emphasized property management’s leadership role in this process. Resident services may work with the resident to develop a payment plan, but property management must approve the plan. CHW limited the number of residents that may be on a payment plan, paying particular attention to the financial health of the property. At CPO, residents may only be on a payment plan for one type of debt at a time. Most organizations offered “in-house” payment plan options, while UE exclusively uses court-ordered payment plans. Mercy, an organization operating in 18 states, noted that payment plan rules vary by state. While most organizations use payment plans frequently, one organization did not use this tool as regularly as the others. CHP does not typically offer payment plans, but did allow them on a case-by-case basis. If a payment plan was authorized, property management would work with the resident.

Emergency Assistance

Cash assistance for rent arrears is a proven homelessness prevention activity and a primary activity for four of the six organizations.²⁵ A 2009 United States Department of Housing and Urban Development (HUD) report found 2% to 3% of families who were offered cash assistance became homeless within 12 months of receiving the assistance compared to 20% of families who did not have access

²⁵ *Strategies for Preventing Homelessness*. US Department of Housing and Urban Development Office of Policy Development and Research. (2005). pg. xviii.

to this targeted intervention.²⁶ EPP staff typically refer residents to rent and utility emergency assistance programs available in the community.

Sites may have limited resources within the organization to provide a small amount of assistance, such as REACH's 3 Grandmas Fund. The 3 Grandmas Fund was launched by three women working at REACH who wanted to create an emergency fund to help families. The three women may provide assistance to families if the amount is \$300 or less. The program committee must approve any amount exceeding \$300. Another form of emergency assistance at REACH is a city-sponsored lottery providing assistance to families. Residents may only participate in the lottery drawing if they have received a notice.

Financial Capability

The alignment of eviction prevention and financial capability programming is logical in that most threats to housing stability are for nonpayment of rent. The goal of preventing evictions is to stabilize the financial health of the property while serving residents with the tools and resources that stabilize their personal finances. Helping residents improve financial literacy and associated behaviors may reduce the likelihood of a resident relapsing with a nonpayment issue in the future.

Financial capability activities are wide and varied and may include budgeting, financial coaching, credit counseling and financial education classes.²⁷ Services may include basic education, one-on-one counseling and coaching, benefits screening and free tax-preparation services. Benefits screening may help stabilize a family financially by connecting them with available funding, such as Social Security Income, Supplemental Nutrition Assistance Program (SNAP), Medicaid and Temporary Assistance for Needy Families (TANF).

Financial capability refers to programs and a framing of issues that move beyond providing basic financial information and education to multidimensional approaches that support adoption of new behaviors that individuals can use to make sound financial decisions, thus helping to build and preserve their assets over time.²⁷

NeighborWorks America (2013)

²⁶ Scaling Financial Coaching: Critical Lessons and Effective Practices. NeighborWorks America. (2013). Retrieved from

<http://www.nw.org/network/documents/FinancialCapabilityReportFinal.pdf>

²⁷ *Getting it Right: Promising Practices for Financial Capability Programs: A learning series from the Financial Capability Demonstration Project.* NeighborWorks® America. (2013).

In 2010, NeighborWorks partnered with the Citi Foundation to launch the Financial Capability Demonstration Project. This study sought to determine the best methods to establish and sustain effective financial capability and coaching programs for low- and moderate-income consumers.²⁸ The NeighborWorks Citi Foundation Financial Capability Demonstration Project led to the identification of several key promising financial capability programming practices. Many of these core practices have been adopted by organizations and are now designated as core components of EPP.

RESULTS

All of the organizations in this best practice review offered a basic level of financial health programming to some, if not all, of their sites as defined by NeighborWorks America's 2010 study.²⁹ Commonly, the organizations did not classify their financial related programming as "financial capability," but were providing many of the core financial capability programming components.

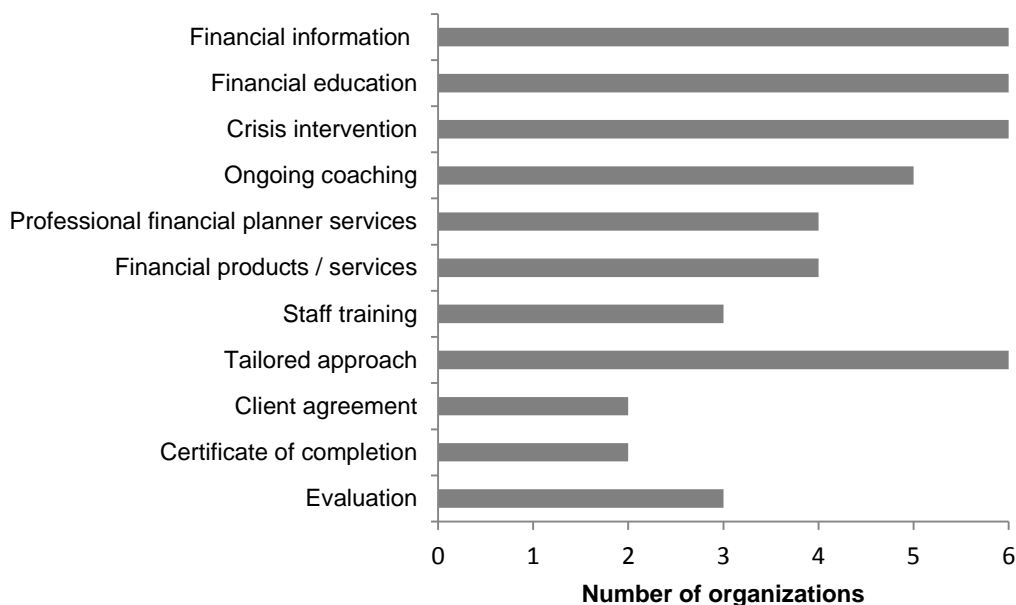
Each organization broadly communicated information, provided financial crisis interventions, such as emergency utility assistance and/or benefits screening and financial education, through individual or group classes as a part of a tailored financial program. Financial capability program integration in EPP was strong overall. Five out of the six organizations provided ongoing financial coaching. Financial coaching is defined as regular, client-driven one-on-one sessions where the financial coach assists the client in setting goals and aligning behaviors to meet those goals.³⁰ The aim is to provide financial knowledge to residents that they can turn into actions that get them on the road to long-term financial prosperity.

²⁸ Ibid.

²⁹ Each site reported its financial capability programming details. Each organization's financial capability summary can be found in Appendix 8.2.

³⁰ *Financial Coaching: A Proven Approach for Building Consumer Financial Capability: A learning series from the Financial Capability Demonstration Project.* NeighborWorks® America. (2013). Retrieved from <http://www.nw.org/network/neighborworksProgs/financialfitness/documents/PB1.pdf>

TABLE 5



Beyond the financial capability core services listed above, organizations included a mix of other financial capability services as a part of their programming. Four of the six organizations provided referrals to a third-party professional financial planner for services such as tax preparation. Four organizations offered access to financial products and services such as IDAs or matched savings accounts. Three of the six organizations provide staff training through NeighborWorks America’s “Financial Fitness: Teaching Financial Management” course. Only one site, CHW, provided written client agreements in the form of checklists, contracts and informed-consent documents. CHW used these documents to outline client expectations to ensure clients are making informed decisions regarding financial agreements.³¹ Two of the six organizations offer a certificate of completion for residents who complete financial health classes. No organizations offered certificates of completion for individual counseling, coaching, or crisis intervention services. Three organizations, CHW, Mercy Housing and REACH, used evaluation to improve services and/or assess client progress at the conclusion of the program. Most organizations used some type of customer satisfaction survey, evaluation form and/or self-assessment tool for program evaluation.

CHW has developed financial capability focused EPP. CHWs initially launched its program in 2012 as a pilot and did not have the capacity to provide individualized

³¹ See Appendix 8.4 for examples of Community HousingWorks’ tools and forms.

coaching or a formalized payment plan process. Over time, the program transitioned away from a six-hour financial fitness course for residents facing eviction to the current model, which is crisis focused with emphasis on one-on-one counseling. The team at CHW discovered that people in crisis needed more assistance than a group setting could offer. Soon they began building a community center where they offer a range of financial services. Today CHW offers a wealth of financial capability information, counseling, coaching, budgeting, benefits screening and referrals to other resources. This pilot program is supported by a generous grant through the federal Social Innovation Fund, the Local Initiatives Support Corporation (LISC) and private funders.

UE also heavily focused their EPP on financial capability. They provided family-focused programming. UE's financial capability services included benefits screening, financial coaching and counseling, budgeting, payment plans, referrals to emergency assistance, and student loan counseling. In addition to these services, UE offered parenting classes, summer youth programming and referrals to outside providers for issues such as mental health services.

UE's financial capability programming emphasized benefits screening, which is provided in-house. All residents were screened for eligible benefits. The typical UE family received up to \$1,100 worth of benefits. A second aspect of UE's program assessed financial hardship. The organization categorized financial hardship as either structural or situational. If a resident had developed a pattern of continuously not having the funds available to pay rent, UE staff classified the resident's situation as a structural financial problem. Conversely, if a resident had a history of paying rent on time, but fell behind due to a particular event that affects a brief period of time, it is categorized as a situational financial difficulty. UE staff emphasized the importance of structural versus situational financial problems because this helps staff assess key features of an action plan to successfully help the resident.

Employment Services

Employment opportunities are a significant part of helping families rise above poverty. Three of the six organizations emphasized the importance of employment services. Organizations typically offered basic employment programming that may include connecting residents with local employment agencies, community colleges, or providing information on how to get a GED. More comprehensive services such as employment coaching or job training are typically referred to community organizations specializing in employment services. CPO offered a tailored "in-house" employment program for residents. It provided behavioral and financial support to remove barriers, job search assistance, interview preparation, soft skills communication training, job training and follow-up support for residents who have recently entered the workforce.

Housing Inspections

Although nonpayment of rent is a large aspect of EPP, residents may be referred to the program for behavioral issues, which are often related to housekeeping. Senior residents tend to experience housekeeping-related issues at a higher rate than other residents in the community. Thus, senior residents are most commonly referred to EPP for this this type of lease violation.

Four of the six organizations provided basic “in-house” housekeeping behavioral education. When a resident is referred for housekeeping issues typically the property management schedules a housing inspection to assess the situation before determining what actions the resident must take to secure their housing.

Two of the organizations performed housing inspections as a team. Mercy and CHP scheduled appointments where both the property management and resident services staff member could walk through the home with the resident. Mercy property management staff oriented resident services staff to the most common lease violations prior to entering the home. Staff was able to offer resources and advice to the resident during the inspection. This approach allows all parties involved to understand the scope of the problem and work toward a solution, keeping in mind reasonable expectations. Resident services staff were not permitted to use a clipboard when conducting home visits. Once the walk-through had been completed, resident services worked with the resident to remedy the situation and after a set time period, a second home visit was scheduled; all three parties were expected to participate.

4 EVALUATION

4.1 Databases and software

All organizations used some form of property management and resident services software to track data. Most organizations used formal databases and expressed interest in linking data across multiple software systems. Of the six organizations, two expressed their property management and resident services databases were linked together and readily provided current information. Mercy Housing’s Efforts to Outcomes (ETO) resident services database was linked with property management’s Yardi accounting software. The resident services database would sync the latest information on new residents daily. This information included changes in properties based on residents who have moved out, and changes in demographic information for residents such as income, recertification and lease violations. At CPO, Yardi data was also uploaded to resident-services databases daily despite the resident services team having limited access to Yardi data within the user interface. Property management information such as move-out

dates and notices issued can be linked to resident-services data through customized reports.

As mentioned previously, two organizations use CRM software to allow teams to both manage projects and communicate within a single system. These systems allow users to capture basic resident demographic information, measure community engagement and outreach attempts, follow resident enrollment processes in programming, track events and activities, and communicate information across teams. The UE team uses Salesforce for all activities and is hoping to link Salesforce with Yardi in the future. CHW and UE rely on additional features within their CRM software or services such as Survey Monkey to track information. See **Table 6** for an overview of databases and software systems used across organizations.

TABLE 6

Resident Services Databases and Software	# of Organizations
Efforts to Outcomes	✓✓
Customer Relationship Management (CRM) software (e.g., TeamLab or Salesforce)	✓✓
Excel spreadsheets or local database	✓✓
Family metrics	✓
Survey Monkey	✓

4.2 Outcomes

As the field advances with progressively more capable data systems, measuring impact has become increasingly important. Allocating resources efficiently, reducing costs and scaling up effective programs are at the forefront of building successful community-based affordable housing organizations. Demonstrating success anecdotally falls short of the gold standard of using metrics and data to illustrate how organizations are meeting and succeeding investors' expectations. Parameters for defining success and developing high-impact programs are becoming more important than ever. As the field of affordable housing moves toward this goal, NeighborWorks America is capturing how organizations are achieving success within programs and seeking to provide EPP nomenclature.

Organizations are tracking some metrics related to EPP. All expressed interest in further enhancing their data-collection and reporting capabilities. Mercy has outlined several key short and intermediate outcomes:³²

- determining if a resident paid rent on time each month during the six-month period following initial late fee and services
- identifying households with lease violations that participated in housing stability services that remained housed after 60 days from the date of the lease violation
- understanding if a resident who has participated in EPP has a basic knowledge of lease obligations and rights
- identifying the ratio of timely rent payments to months of opportunity in a given date range

Little information has been defined about measuring long-term goals for EPP.

There were limited real-time data available across organizations. There were areas where defining metrics and gathering data was challenging. For example, organizations may be tracking “evictions prevented” as the number of residents issued eviction notices who were not evicted as a result of that notice. The parameters for this metric are vague as there was no uniform formula for tracking this outcome. Current data is tracking each notice and in some cases without regard for how many times the same individual is engaged.

Five organizations reported tracking “evictions prevented” which was most commonly measured as the number of households referred to EPP that remained stable through the end of the intervention. The next most common outcomes tracked were the percentage of participants who are still stable at future time periods and tracking cost savings per eviction. Organizations also tracked information on the number of referrals to EPP, participation in general EPP activities and number of residents enrolled in specific EPP activities. Fewer organizations collected information on the number of notices issued by property management or how EPP affected the bottom-line performance at the property. Despite reports for tracking numerous

It is important to have the means to measure this. We are waiting on good reporting tools. It is hard to keep staff engaged and enthused without the numbers behind what they are doing. When staff can see the impact, they stay more engaged.

— Katie Parker, Mercy Housing

³² *Mercy Housing Operational Excellence Series. Chapter 14: Housing Stability Measurement Tools.* Mercy Housing. (2012). pg. 24.

measures, basic EPP data was not readily accessible at most organizations. Data collection systems captured information but did not easily produce reports for users. **See Table 7** for information on metrics tracked across organizations.

TABLE 7

Core Metrics Tracked	# of Organizations	Additional Metrics Tracked	# of Organizations
Number of referrals to EPP	✓✓✓	Cost savings per eviction	✓✓✓✓
Evictions prevented ³³	✓✓✓✓✓	Participation in EPP general	✓✓✓
Percentage of participants who are still stable at future time period	✓✓✓✓	Participation in EPP specific components	✓✓✓
		Number of eviction notices issued by property management	✓✓
		Property performance metrics	✓✓

4.3 Cost benefit

Estimates of “cost saving” per eviction ran the range from \$1,200, which is one organization’s cost of turning a unit, upwards to \$4,000, \$4,800, or \$6,000 which are estimates of unpaid rent, legal fees, loss of rent due to vacancy, marketing, turn costs and bad debt saved.

Only one organization, UE, had developed an EPP cost-savings formula. Their formula includes dollars saved from the rent arrearage as well as estimates of savings from maintenance costs and vacancy loss. This formula is programmed into Salesforce but does not currently account for multiple referrals for the same resident.

³³ This term was not defined consistently across sites.

5 RECOMMENDATIONS: EXISTING BEST PRACTICES

5.1 Delineation of roles and duties between property management and resident services

Creating a new program and getting buy-in can be difficult. Clearly defining the roles for staff and delineating duties between resident services and property management helps everyone understand the program better and allows people to know where their role ends and their coworker's role begins. Management staff and resident services staff must work together in order for EPP to be successful.

One of the best ways to create clear roles for staff members is to create a standard protocol. Protocols identify the problem or situation, specify which staff member is held responsible and set the timeframe for which action must be taken. This roadmap helps guide staff to determine the appropriate course of action throughout the EPP process and is especially helpful for multiple teams working together. By outlining duties and providing a clear delineation of roles, team members work more efficiently. See CHP's protocol in Appendix 8.4.

5.2 Detailed communication policies and a team approach

Most organizations had detailed communication policies and procedures. Teams should have ongoing in-person, telephone, text, or email communication on a daily basis or frequently enough so that all parties have up-to-date information. Good working relationships are ideal, but staff turnover can have a negative effect on a program if set policies are not in place.

Teams that have up-to-date information make better informed decisions. If a team member has issued a notice, resolved an issue, or engaged with a resident, it is important for all EPP team members to be informed about it. Confusion arises if a property manager speaks with a resident while resident services staff is also trying to engage that same resident. Clear, consistent communication between teams is crucial to reducing tension between teams and providing coordinated EPP services.

It is important to have that written policy and procedures. It is also important to have those theoretical conversations about "what happens if..."

— Michelle Sites, Community HousingWorks

Communication tools

Weekly or monthly meetings with a set agenda prevent issues from being overlooked or forgotten. Weekly meetings with set agendas allow all staff to

discuss current residents who may be at risk of receiving a notice and collaborate on an action plan. Most often the results of these meetings created an outreach or engagement plan for the staff person who has the best relationship with the individual. Structured meeting agendas also ensured all staff members have the most up-to-date information. See Appendix 8.4 for Mercy Housing's *Property Management and Resident Services - Standing Meeting Agenda Outline*.

5.3 Standardized referral process

All sites should have a basic written referral protocol. Property management should notify resident services of nearly all EPP eligible cases in a timely manner. At any given time both property management and resident services should be aware of all at-risk residents eligible for EPP at the property. Exceptions to this strategy include cases where residents reliably pay on an alternative schedule, regardless of late fees. Another example is when residents are involved in criminal activity, violence, or drug-related offenses and EPP interventions are not an option. In these cases, property management will not refer a resident to EPP.

The referral process can have varying levels of staff coordination. If a site has the capacity to provide high-level service coordination emphasis should be on team collaboration. The referral process is the first opportunity for a resident to learn how well the staff are communicating. Ideally, staff members should emphasize the collaborative and team-oriented approach to residents. This process should act as an opportunity for residents to see staff as a unified front where property management and resident services teams are "on the same page" with the goal of stabilizing the resident's housing.

Sites implemented varying levels of coordination between teams. One program was designed to have property management and resident services team members to sign the notice and deliver it in person together. The notice included staff's contact information and listed the next steps for the resident. This high-level collaboration may not be possible for all teams. Alternative collaboration strategies may include property management sending a notice to the resident then notifying resident services staff within an agreed-upon period of time.

Standardized referral processes require teams to be engaged in communication from the outset of the process each time a resident is referred to the program. Referral processes also remove the burden of deciding whether or not property management should inform resident services of a resident's issuance of a notice.

6 RECOMMENDATIONS: OPPORTUNITIES FOR IMPROVEMENT

The field of affordable housing has the opportunity to hone elements of EPP, which will allow for a better comparison of EPP across organizations in the future. First, there must be a standard definition of eviction prevention. There also must be more study in regard to funding and scaling programming. Additionally, analyzing data across organizations using a common set of metrics would improve overall understanding of the benefits of various EPP strategies.³⁴

6.1 Definition of eviction prevention

Currently there is no standardized and highly detailed definition for “evictions prevented.” To begin celebrating success of organizations across the country, the field must define parameters for successful eviction prevention in order for data collected across organizations to be more accurately compared. Parameters must include a general definition as well as time-specific short-, intermediate- and long-term goals. Organizations measured success in inconsistent ways. Some organizations measured evictions prevented by analyzing property metrics such as reduced arrearages, while others measured evictions prevented with their own unique definition. For a suggested definition of eviction prevention see the companion document to the full report entitled *Summary Recommendations*, or see Appendix 8.3.

6.2 Scaling

EPP is standard practice in many organizations and is growing in popularity throughout the field of affordable housing. Determining whether an organization should invest in EPP across its portfolio is largely determined by demonstrated need within the community, staff capacity to add EPP-related activities to their daily job duties, geographic location and density of population served, and available funding. Properties with large arrearages, high manager-initiated move-outs, higher than average local turnover rates and/or a significant proportion of households with late rent payment may consider investing in EPP. If these factors are higher than average, it may be an indication of dissatisfaction with property management.

When an organization is evaluating what services to offer at a site, it is important to prioritize and balance property management goals with resident goals and to determine the perceived level of interest in possible services. Staff capacity and available funding are significant factors that may limit the size and scope of EPP,

³⁴ See Appendix 8.3 for EPP recommendations.

so prioritizing goals will help staff determine the type and level of service that should be provided.

Opportunities for further research may include investigation into whether programs offering a unique repeat offender program are more effective and efficient than programs providing the same basic service for all eligible EPP participants. Additionally, further study may contribute to the development of a step-by-step process that assesses organizational need in relation to property characteristics such as size and density of target population and offers recommendations for efficient staffing levels, program intensity and estimated yearly operating costs. It may also be possible to determine if a radically modified EPP model exists that delivers quality EPP and offers lower programming costs, for example, an EPP model that centralizes staff in a call center location and uses online services to provide “face-to-face” services.

6.3 Funding and associated costs

As indicated above, if an organization demonstrates a need for EPP, costs associated with operating the program impact the scope of interventions and quality of service that may be provided. To date, most organizations do not itemize core EPP costs. Typically, organizations include program costs within the resident services budget and do not distinguish EPP as a unique program within the resident services budget. Because of this, the field is only beginning to define eviction prevention program costs. Organizational funding strategies for EPP are not clear. All six organizations in this best practices review indicated they have partial “above the line” funding. Further research may determine if “above the line” funding is a necessary component to providing successful EPP.

Another aspect of determining program costs is to decide whether calculating cost savings with a prorated cost-savings formula would enable organizations to more accurately depict program costs and overall savings. For example, a site may use full resources to prevent a resident from being evicted, but if the resident remains housed for only one or two months after the intervention, the site staff can use a formula that adjusts cost savings based upon the missed opportunity and any associated costs that stem from the resident moving out.

6.4 Standard set of metrics and outcome measures

Consistent measurement

Defining success in EPP is largely determined by how you measure it. Currently, organizations are collecting data on a wide variety of measures. It is recommended organizations begin tracking basic EPP metrics that include the following:

- number of residents referred to EPP each year
- number of residents enrolled per year
- number of evictions prevented among EPP enrollees per year

Additionally, organizations may opt to track measures such as the following:

- percentage of residents who are paying on time
- number of notices that are going down over time
- cost per eviction, which includes the full range of costs associated with evicting a tenant and re-renting the unit (i.e., bad debt, turn costs, vacancy loss, legal fees, marketing)

One challenge to data collection may be that sites with resident services staff resources collect more program details than sites with lower-level “just the essentials” eviction prevention programs that rely on property management to collect data. There must be clear expectations for all staff to collect basic data.

6.5 Accessibility of data

Organizations are collecting a variety of data. There were three challenges to comparing data. First, most organizations had difficulty accessing data to obtain real-time results. Syncing property management and resident services data across systems in a more uniform and streamlined process would allow staff to have access to better real-time data. Second, it was common for organizations to measure some form of program success, but commonly organizations struggled with how to define success when a resident is engaged in EPP multiple times throughout the year. Distilling the data to provide an accurate level of detailed outcomes proved to be a challenge for most organizations. Third, site staff had varying levels of comfort working in the information management systems. In some cases the data may exist, but cumbersome reporting tools make it difficult for staff to access data.

7 DISCUSSION

In conclusion, the field of affordable housing has an opportunity to create a basic definition of “eviction prevention.” A definition would lead to better data collection strategies for short-, intermediate- and long-term outcomes. Organizations are also struggling with how to calculate program costs to ensure their EPP is cost effective and efficient. The six organizations in this best practices review were implementing a wide variety of EPP. Organizations may tailor EPP to suit the

needs of the community, but this best practices review highlights many best practices within organizations.

To better measure program success, organizations must collect a baseline of common metrics. More widespread use of shared data across data platforms, and the ability to access that data to provide real-time information, will allow organizations to use their data to improve services. Additionally, by collecting a common set of metrics, a more “apples-to-apples” comparison could be made between eviction prevention programs. The good news is that organizations are collecting some basic data and beginning to explore innovative solutions to gather additional information.

In addition to understanding how success is defined and measured, organizations must also have a mechanism to calculate program costs and determine the need within their organization for the program. EPP services are commonly factored into resident services budgets, but the true costs and savings are not precisely defined. In order to promote widespread adoption of eviction prevention strategies, organizations must be confident that EPP is a cost-savings tool that adds value to their organization and improves the lives of the people they serve.

Organizations are providing detailed, specific and tailored EPP to the residents they serve. A growing number of best practices such as providing access to emergency cash assistance, payment plans and financial capability services are providing significant resources for families in need. Findings such as the importance of building relationships between property management and resident services, the importance of timely and structured communication protocols between teams and clearly defining staff roles will add value to any organization’s EPP. Many of the EPP protocols and tools at these six organizations could be widely adopted by organizations wanting to launch or improve their own EPP.

It’s important to focus on one thing and do it well. It makes sense to focus on housing stability.

— Katie Parker, Mercy Housing

Lastly, this best practices review revealed that organizations are successfully complementing EPP with financial capability programming. The goal of preventing evictions is to stabilize the financial health of the property and to offer residents tools and resources that stabilize their personal finances. Financial capability enables consumers to use their newly acquired financial education to help them adopt new, long-term, healthy financial behaviors. These six organizations are offering a continuum of financial health services coupled with EPP.

8 APPENDIXES³⁵

8.1 Organizational Tables

8.2 Financial Capability Tables

8.3 EPP Program Recommendations

8.4 Example Forms and Tools

Community Housing Partners

Eviction Prevention Protocol

Resident Services' Eviction Prevention/Rental Counseling form

Community HousingWorks

Rental Housing Stability Pilot Program Check List

Classes and Coaching Rental Housing Pilot Program Referral Form

Rental Housing Stability Pilot Program Rent Payment Plan

Community Properties of Ohio

Minnesota's HMIS Barriers to Housing Stability Assessment

Mercy Housing

Property Management and Resident Services-Standing Meeting Agenda Outline

Example Progressive Resolution Program level 2 lease violation letter

Example Progressive Resolution Program level 3 lease violation meeting letter

REACH Community Development

Electronic notice form

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Key

Abbreviation	Title
CSH	Corporation for Supportive Housing
LIHTC	Low-income housing tax credit
PM	Property management / property manager
PSH	Permanent supportive housing
RS / RSC	Resident services / resident services coordinator
EPP / EP	Eviction prevention program / eviction prevention
PRP	Progressive resolution program
RHSP/RHSP	Rental Housing Stability Pilot Program/Rental Housing Stability Program
SD AMI	San Diego Area Median Income

8.1 Organizational tables

Community Housing Partners

HEADQUARTERS LOCATION	Christiansburg, VA
BRIEF ORGANIZATIONAL SUMMARY	<p>CHP is a nonprofit 501(c)(3) social enterprise providing community development services in the southeastern United States. Their three divisions – real estate development, housing services and energy solutions – incorporate economic, environmental and social sustainability in everything they do.</p> <p>Since 1975, CHP has expanded its service area to encompass four states; built a multifamily housing inventory of more than 6,400 units; weatherized around 20,000 homes; developed more than 250 single-family houses; and assisted 240,000 individuals with their economic, housing and social needs. Their clients include senior citizens, formerly homeless people, single female heads of household and other families and individuals of low income and low wealth.</p>
STATED MISSION	To create affordable, green, sustainable housing opportunities and services for the people and communities it serves.
INTERVIEWEES	<ul style="list-style-type: none"> → Angie Roberts-Dobbins, director of resident services → Frances Hicks, CHPC property manager
# OF TOTAL PROPERTIES IN PORTFOLIO	107
# OF PROPERTIES IN PORTFOLIO WHERE EPP IS OFFERED	EPP is offered at all properties; sites offer varying EPP based upon site capacity.
# OF TOTAL UNITS IN PORTFOLIO	5,300
# OF UNITS WHERE EPP IS OFFERED	188; the number of units at 8 properties where the organization conducted an extensive drill-down in 2013
OWNER	

GEOGRAPHIC AREA WITH EPP SERVICES	Properties in Virginia and Florida; property managers in Kentucky and North Carolina also conduct EPP on a limited basis.
YEAR EPP LAUNCHED	2006
IMPETUS FOR LAUNCHING EPP	NeighborWorks America initial study
HOUSING TYPE	Section 8, LIHTC, Rural Development
PROGRAM STATUS	established program
POPULATIONS SERVED BY EPP	8 properties and at various properties across their portfolio in a more limited program
ORGANIZATIONAL STRUCTURE	PM and RS provided by same organization
EPP STAFF AND QUALIFICATIONS	<ul style="list-style-type: none"> → traditional on-site RS coordinator (RSC) → 2 RSCs serve the 8 properties with EPP focus <p><i>qualifications:</i></p> <ul style="list-style-type: none"> → RSC management staff usually hold an advanced degree or substantial experience in the field. → RSCs usually have a bachelor's degree in a human services field or less.
PM STAFF INVOLVED IN EPP	PM, assistant PM
REFERRAL PROCESS	<ul style="list-style-type: none"> → Uses detailed and standard protocol. → Letter goes to resident and RSC simultaneously. → Onus is on the resident to contact RSC. → RS will try to make contact up to 2 times if resident does not call. → Formal communication protocol for PM and RS; "real-life" daily practice typically consists of more relationship-based method of communication; if needed, sites will implement formal protocol. → Emphasis is placed on site-based relationships.
TYPES OF EVICTIONS/NOTICES REFERRED TO EPP	All evictions are referred to RSC except for violations of the law (illegal, violent or life-threatening behaviors); most common infractions are nonpayment of rent and lease violations (inadequate child supervision, noise, parking violations, etc.).

REPEAT OFFENSE POLICY	<ul style="list-style-type: none"> → once per year for nonpayment → twice for housekeeping issues → one time for other violations in a calendar year
DECISION-MAKING	PM staff refer all notices to RSC as standard practice; residents may not be referred for violations that include violations of the law (illegal, violent or life-threatening behaviors)
EPP ACTIVITIES/SERVICES	<ul style="list-style-type: none"> → budget planning → employment services → referral for utility assistance → education on household management, such as cleaning and housekeeping → referral to other service agencies
COMMUNICATION BETWEEN PM AND RS	<ul style="list-style-type: none"> → Communication is based on the relationship between the PM and RSC. → Formality and structure of communication is determined by PM and RSC teams at site level.
CONFIDENTIALITY	No release is necessary because PM and RSC are provided by the same organization.
DOCUMENTATION/FORMS	<ul style="list-style-type: none"> → demographic intake form → EP protocol → helpful hints for EP clients
METRICS/MEASURES	<ul style="list-style-type: none"> → # of referrals made for EP → # of people worked with → # of evictions prevented → % of evictions prevented that lead to residents in good standing (later in time, up to property manager to define but usually 3-6 months)
FINANCIAL IMPACT MEASURED?	Yes; the asset management department determined an average of \$4,000 saved per eviction; they calculate that EPP cost savings combined with committed partner resources totaled approximately \$1.3 million.
DATABASES USED	spreadsheets and in-house documents
FUNDING SOURCE FOR STAFF/PROGRAMMING	RSC are paid through the general operating budget of the property.
# OF RESIDENTS REFERRED PER YEAR	currently do not track
# OF RESIDENTS ENROLLED PER YEAR	currently do not track

OF EVICTIONS

- PREVENTED AMONG EPP → 169 evictions prevented (2012)
- ENROLLEES PER YEAR → 204 evictions prevented (2013)

ADVICE FOR STARTING
EPP

ensure good working relationship between RS and PM

UNIQUE FEATURES

COMPARED TO OTHER

- There is no mandated communication between RSC and PM.

EPP BEST PRACTICES

- Emphasize relationship-building to facilitate good working environment.

REVIEW ORGANIZATIONS

Community HousingWorks and ConAm Management Corp.

HEADQUARTER LOCATIONS	<p>Community HousingWorks (RS) San Diego, CA</p> <p>ConAm Management Corporation (PM) San Diego, CA</p>
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BRIEF ORGANIZATIONAL SUMMARIES	<p>Community HousingWorks Founded in 1982, Community HousingWorks (CHW) is a nationally recognized 501(c)(3) organization that helps people move up in the world through opportunities to own, rent and achieve. Its nonprofit realty and lending services, combined with homeownership classes and coaching, help people live in safe and green communities. The organization develops homes that working families can afford to rent and offers financial classes and coaching, academic-support programs for youth, and leadership training services. CHW is San Diego County’s only member of the national NeighborWorks network and an award-winning affiliate of the National Council of La Raza.</p> <p>ConAm Management Corp. ConAm currently manages a nationwide portfolio of approximately 50,000 apartment units in more than 26 key metropolitan areas. They have established regional offices throughout the country, staffed with talented management professionals who are experts in their local markets. Their regional presence and ability to respond to local conditions — combined with the resources, infrastructure and experience of a reputable national company — makes ConAm a leader in the industry.</p>
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STATED MISSIONS	<p>Community HousingWorks</p> <p><i>Mission Statement</i> Community HousingWorks (CHW) is a nonprofit that helps people and communities move up in the world through opportunities to own, rent and achieve.</p> <p><i>Belief Statement</i> CHW firmly believes that with the stability of a good home, an inspiring goal, powerful tools and the community’s compassion and support, people can change their future and move up in the world.</p>
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INTERVIEWEES	<p>Community HousingWorks</p> <ul style="list-style-type: none"> → Rosemary Stabrawa, senior vice president, real estate assets and community programs → Carmen Amigon, vice president for classes and coaching
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→ Sochiata Vutthy, senior asset manager

ConAm Management Corp.

Michelle Sites, senior regional portfolio manager

# OF TOTAL PROPERTIES IN CHW PORTFOLIO	1,855
# OF PROPERTIES IN CHW PORTFOLIO WHERE EPP IS OFFERED	16 properties participate in the comprehensive Rental Housing Stability Pilot Program; referral to financial fitness services is offered at all 31 properties.
# OF TOTAL CHW UNITS IN PORTFOLIO	1,855
# OF CHW UNITS WHERE EPP IS OFFERED	594
OWNER	Community HousingWorks is general partner.
GEOGRAPHIC AREA WITH EPP SERVICES	Escondido, Poway, Lakeside and San Diego, CA
YEAR EPP LAUNCHED	August 2012

IMPETUS FOR LAUNCHING EPP

One of the challenges of working with a third-party, for-profit property management company is that philosophies differ. CHW did and continues to work with ConAm Management and found that although each group comes from a different sector, their goals are fundamentally the same: to provide safe, affordable and attractive homes to families. CHW asked ConAm whether any of the evictions that occurred in 2010 could have been prevented when various residents were being referred to a legal department for not paying by the 5th of the month. CHW asked ConAm if before evicting a family whether the manager had referred the resident to the resident coordinator who could provide resources to the family. The questions that CHW asked started the basic program of having managers refer residents to the Financial Fitness program, which involved attending a six-hour class in various parts of the county. The comprehensive rental housing stability program stemmed from the need to give residents a more in-depth and individual counseling and having the capacity to deepen its work. In addition, the procedures for follow-up would help to determine the impact of the program on the residents and on the property financially.

CHW HOUSING TYPES	Senior (Section 202), Section 8 and Supportive Housing for special populations (e.g., homeless and formerly homeless, veterans, disabled, mobility impaired, recovering from drug addiction)
PROGRAM STATUS	pilot – Rental Housing Stability Program
POPULATIONS SERVED BY EPP	all residents excluding supportive housing residents - low to moderate (30% to 60% SD AMI)
ORGANIZATIONAL STRUCTURE	CHW works with a third party property management company, ConAm Management Corporation. Client Services, Community Building and Classes and Coaching are three different departments within CHW.
EPP STAFF AND QUALIFICATIONS	<ul style="list-style-type: none"> → not traditional RS coordination → Classes and Coaching staff delivers financial programming → 4 part-time financial coaches deliver services
PM STAFF INVOLVED IN EPP	<ul style="list-style-type: none"> → 1 community manager (PM) per site → 3 property supervisors
REFERRAL PROCESS	<ul style="list-style-type: none"> → detailed and standard protocol → focus on nonpayment of rent → onus on the resident to contact PM → referral form to Classes and Coaching completed in person → onus on the resident to contact Classes and Coaching after referral → structured communication through TeamLab site to develop and implement payment plan <p>Nonpayment of rent (in most cases)</p>
TYPES OF EVICTIONS/NOTICES REFERRED TO EPP	<p>In rare cases, residents may be referred for other lease violations such as noise complaints; CHW offers two EPP programs:</p> <ol style="list-style-type: none"> 1) RHSP Integrated Programing (comprehensive) for 16 of the rental communities 2) referral to Financial Fitness (6 hour) Class for repayment plans in the additional 15 other rental communities
REPEAT OFFENSE POLICY	<p>A resident can utilize the payment plan only once in a 12-month period.</p> <p>proactive with financial coaching to work with chronic late-payers to pay the issue and offering benefits screening, workforce supports as well as ongoing follow-up</p>
DECISION-MAKING	PM at pilot sites for Rental Housing Stability Program are required to communicate that the opportunity to use these services is available.
EPP ACTIVITIES/SERVICES	<ul style="list-style-type: none"> → payment plans → financial coaching and counseling

	<ul style="list-style-type: none"> → budgeting → credit pull and counseling → financial capability training → benefits screening and referrals to other resources → employment services
COMMUNICATION BETWEEN PM AND RS	use of cloud-based website called TeamLab to facilitate communication between site supervisors to community managers, coaches and supervisor, asset management portfolio managers, and client services staff (front desk staff at CHW that schedule appointments) to client management services staff that assist with reports and assessing the quality control of data
CONFIDENTIALITY	Release of information is signed by resident in the office with the property/community manager.
DOCUMENTATION/FORMS	<ul style="list-style-type: none"> → procedures for coaches and community managers → referral and payment plan forms → protocols for using TeamLab
METRICS/MEASURES	<p><i>Property</i></p> <ul style="list-style-type: none"> → # of 3-day notices (eviction notices) given → # of move-outs resulting from those notices → # of “skips” (people who decided to leave anyway) → # referrals to financial coach → # of notices resolved by the resident themselves without assistance → # of residents who work proactively in advance of financial issues – 14 YTD → # of direct referrals from PM – 42 YTD → # of completed payment plans → # of families stable and in place 3, 6 and 12 months later → # of touches through coaching → # of evictions prevented through RHSP → income increases at the household level (increase in financial security) <p><i>Individuals</i></p> <ul style="list-style-type: none"> → credit scores → types and amounts of debt → 3, 6 and 12-month follow up after completion of the payment plan → enrollment in Financial Health Club post payment of program → housing: remain resident, evicted, moved but avoided an eviction → payment plan recommended/denied → proactively seeking services → types of financial hardship

legal fees: \$1,255.21 per unit

bad debt: \$3,573.58 per unit

FINANCIAL IMPACT
MEASURED?

The total cost for property is approximately \$4,800 per unit to evict a household.

33 households were potentially saved from eviction, which equals \$159,000 in savings.

compared to 2012: approximately \$3,000 per unit (not including bad debt)

DATABASES USED	→ SurveyMonkey (to collect information from property managers) → Efforts to Outcomes (ETO)
FUNDING SOURCE FOR STAFF/PROGRAMMING	→ grant from LISC to support dedicated time of 2 financial coaches → property fees
# OF RESIDENTS REFERRED PER YEAR	→ RHSP: 40 in 2013 and 44 for program → referred to FF: TBD
# OF RESIDENTS ENROLLED PER YEAR	44 (worked with financial coach)
# OF EVICTIONS PREVENTED AMONG EPP ENROLLEES PER YEAR	33 (remained residents)
ADVICE FOR STARTING EPP	Ensure timely communication across organizations. TeamLab was a good solution to ensure efficiency for the PM in their day-to-day tasks. Additionally, ensure that data tracking is in place from the beginning.
UNIQUE FEATURES COMPARED TO OTHER EPP BEST PRACTICES REVIEW ORGANIZATIONS	→ use of TeamLab software to facilitate constant communication between PM and financial coach → use of Survey Monkey tool to track notices to residents and how they are resolved → emphasis on nonpayment of rent and financial capabilities

Community Properties of Ohio (CPO)

HEADQUARTERS LOCATION	Columbus, OH
BRIEF ORGANIZATIONAL SUMMARY	In 2003, Ohio Capital Corporation for Housing (OCCH), an independent, nonprofit Section 42 equity provider, acquired and renovated 1,335 Section 8 scattered-site housing units in seven urban neighborhoods in Columbus, Ohio. Community Properties of Ohio Management Services (CPO) was created as an OCCH affiliate to manage these properties. Resident services are provided through Community Properties Impact Corporation (CPO Impact), a 501(c)(3) organization that functions as a CPO department. CPOMS also manages other affordable housing properties in central Ohio.
STATED MISSION	The mission of Community Properties of Ohio is three-fold: Provide quality affordable housing. Link residents with resources that stabilize their housing. Assist residents to move beyond poverty where possible.
INTERVIEWEES	→ Nancy Hood, director of CPO Impact Supportive Services → Chad Ketler, chief operating officer → Linda Jackson, at-risk resident case manager → Kelley Miller, PM team lead
# OF TOTAL PROPERTIES IN PORTFOLIO	27
# OF PROPERTIES IN PORTFOLIO WHERE EPP IS OFFERED	6
# OF TOTAL UNITS IN PORTFOLIO	2,262
# OF UNITS WHERE EPP IS OFFERED	932
OWNER	CPO and third parties
GEOGRAPHIC AREA WITH EPP SERVICES	Central Ohio
YEAR EPP LAUNCHED	2009
IMPETUS FOR LAUNCHING EPP	EPP had informally been part of RS since CPO was created in 2003. In 2009, the EPP was formalized through protocols and a dedicated staff person to make sure CPO maximized housing stability to help residents and the financial bottom line.
HOUSING TYPE	Project-based Section 8; LIHTC
PROGRAM STATUS	Established
POPULATIONS SERVED BY EPP	project-based Section 8 residents (families, seniors and disabled)

ORGANIZATIONAL STRUCTURE	PM and RS are provided by the same organization
EPP STAFF AND QUALIFICATIONS	→ case manager (1) – licensed social worker
PM STAFF INVOLVED IN EPP	→ PM team lead → PMs for specific properties included in EPP
REFERRAL PROCESS	→ uses standard protocol → all eviction notices referred, including nonpayment, housekeeping, utilities and others → PM gives RS copy of notice → RS makes at least three attempts to contact resident by mail, phone and home visit
TYPES OF EVICTIONS/NOTICES REFERRED TO EPP	→ 1 st , 2 nd , 3 rd eviction notices → strict compliance (electric and gas) → strict compliance housekeeping → material noncompliance
REPEAT OFFENSE POLICY	There is no limit or different protocol for residents who receive repeated notices.
DECISION-MAKING	PMs have some discretion about whether a specific notice is referred to the EPP
EPP ACTIVITIES/SERVICES	→ rent/utility assistance → housing stability assessment → budgeting → financial literacy education → payment plans → employment training → referrals for basic needs, domestic violence, mental health, other social services
COMMUNICATION BETWEEN PM AND RS	→ regular monthly meeting to review referrals → ad hoc discussions of specific residents
CONFIDENTIALITY	release of information signed by resident for EPP case manager to share information with PMs
DOCUMENTATION/FORMS	→ written EPP procedure → standard letter inviting resident to participate in EPP → release of information form → electronic PM database → electronic RS database
METRICS/MEASURES	→ # of residents referred to EPP → % of referrals who engaged in EPP → # and/or % referrals who received each type of EPP activity/service → length (hours) of each EPP intervention contact → # and/or % of referrals and enrollees that resulted in subsequent eviction notices/memos → # and/or % of referrals and enrollees that resulted in subsequent manager-initiated move-outs

FINANCIAL IMPACT MEASURED?	average turnover cost (approximately \$1,200) multiplied by number of EPP participants who avoided eviction
DATABASES USED	PM: Yardi RS: CIVIC
FUNDING SOURCE FOR STAFF/PROGRAMMING	operational budget
# OF RESIDENTS REFERRED PER YEAR	→ 254 households referred at least once for rent nonpayment, electric and housekeeping noncompliance → 132 households referred for gas noncompliance
# OF RESIDENTS ENROLLED PER YEAR	→ 31% of referrals for rent nonpayment, electric and housekeeping noncompliance enrolled in EPP → 38% of referrals for gas noncompliance enrolled in EPP
# OF EVICTIONS PREVENTED AMONG EPP ENROLLEES PER YEAR	→ 95% of those who enrolled in EPP for rent nonpayment, electric and housekeeping noncompliance prevented eviction → 87% of those who enrolled in EPP for gas noncompliance prevented eviction
ADVICE FOR STARTING EPP	Consider policies and procedures to support sustainable and productive relationships between PM and RS staff persons. Success of the program depends on good working relationships but should not rely on relationships to develop naturally.
UNIQUE FEATURES COMPARED TO OTHER EPP BEST PRACTICES REVIEW ORGANIZATIONS	→ RS and PM databases can be linked to evaluate outcomes. → One RS case manager agency-wide is the primary provider of EPP services as opposed to sharing EPP responsibilities across multiple RS staff.

Mercy Housing

HEADQUARTERS LOCATION	Denver, CO
BRIEF ORGANIZATIONAL SUMMARY	Mercy Housing, a national nonprofit organization, is working to build a more humane world where poverty is alleviated, communities are healthy and all people can develop their full potential. Mercy Housing is one of the nation's largest affordable housing organizations. Mercy Housing serves a variety of populations with housing projects for low-income families, seniors and people with special needs.
STATED MISSION	To create stable, vibrant and healthy communities by developing, financing and operating affordable, program-enriched housing for families, seniors and people with special needs who lack the economic resources to access quality, safe housing opportunities.
INTERVIEWEES	<ul style="list-style-type: none"> → Jennifer Covert, director of programs and evaluation, National RS → Katie Parker, regional director of RS Northwest (Washington State) → Teresa Palmer, RS manager, Washington State → Jacquie Hoffman, regional vice president of operations (San Francisco and Southern California) → Mike Liebe, regional vice president of operations (Eastern and Northern California)
# OF TOTAL PROPERTIES IN PORTFOLIO	280 properties
# OF PROPERTIES IN PORTFOLIO WHERE EPP IS OFFERED	194 properties
# OF TOTAL UNITS IN PORTFOLIO	16,802 units
# OF UNITS WHERE EPP IS OFFERED	12,097 units (72% of units in portfolio are served by RS)
OWNER	Mercy Housing
GEOGRAPHIC AREA WITH EPP SERVICES	nationwide in 18 states
YEAR EPP LAUNCHED	pilot 2009-2011; launched broadly 2012

IMPETUS FOR LAUNCHING EPP	While housing retention is inherent in the work Mercy Housing does, growth in PSH properties magnified behaviors exhibited by residents with mental illnesses or other challenges that would put housing at risk. The Progressive Resolution Program PRP pilot was initiated and modeled from CSH methods as a way to enhance communication with residents and service providers to be able to make incremental progress on lease violations and facilitate housing retention.
HOUSING TYPE	LIHTC, Section 8, supportive housing / transitional housing
PROGRAM STATUS	established program
POPULATIONS SERVED BY EPP	families, seniors, special populations (HIV/AIDS, formerly homeless, veterans and people with physical and mental impairments)
ORGANIZATIONAL STRUCTURE	PM and RS are provided by affiliates of the same corporate organization and third-party service partners
EPP STAFF AND QUALIFICATIONS	<p>traditional on-site RS coordination</p> <ul style="list-style-type: none"> → 180 RS staff - resident service coordinators and case managers → most have bachelor's degree
PM STAFF INVOLVED IN EPP	<ul style="list-style-type: none"> → all property management staff is involved: PMs for each property assistant manager (in some cases) → desk clerks (for 24-hour facilities) → maintenance and janitorial staff
REFERRAL PROCESS	<p><i>If no pattern of lease violation exists, the following protocol is followed:</i></p> <ul style="list-style-type: none"> → procedures differ based on the lease violation → focus on all rent violations → verbal communication/counseling with the resident done first; written notification goes to resident if necessary; notification of the eviction notice pushed to the RSC via linked databases → unstructured proactive outreach done by the staff member with the best relationship with the individual resident → standing weekly meeting with a standard agenda to ensure communication about each at-risk resident <p><i>If there is a pattern of lease violations, the following protocol is put into place:</i></p> <ul style="list-style-type: none"> → detailed and standard protocol → RS and PM identify pattern and discuss at weekly meeting; both staff must agree that the PRP intervention is appropriate before moving forward with the intervention.

<p>TYPES OF EVICTIONS/NOTICES REFERRED TO EPP</p>	<ul style="list-style-type: none"> → lease violations such as nonpayment of rent → housekeeping issues → noise complaints → damage to the unit → behavioral issues to include violations of visitor policies and aggressive, abusive or marginally violent behavior
<p>REPEAT OFFENSE POLICY</p>	<p>referral to the PRP, which is aimed at identifying patterns of lease violations</p>
<p>DECISION-MAKING</p>	<ul style="list-style-type: none"> → While there is a standard process and procedure, decisions are made jointly between RS and PM. → All notices are shared with RS and in some case delivered to the resident jointly.
<p>EPP ACTIVITIES/SERVICES</p>	<p><i>If no pattern of lease violations exists, the following services are provided:</i></p> <ul style="list-style-type: none"> → resident counseling → payment plans (rules vary by state) → education around housekeeping → referrals for rent assistance and other community resources <p><i>If a pattern of lease violations occurs, the services above are delivered and a PRP is implemented with the resident:</i></p> <ul style="list-style-type: none"> → additional counseling → letter signed and delivered to the resident by both RS and PM → meeting with PM, RS and resident → if applicable, a housing contract
<p>COMMUNICATION BETWEEN PM AND RS</p>	<p>weekly meeting between PM and RS staff and third-party service partners as applicable, using standard agendas and forms</p> <p>ongoing communication at other times</p>
<p>CONFIDENTIALITY</p>	<p>The resident signs an addendum to their lease to allow for release of information.</p>
<p>DOCUMENTATION/FORMS</p>	<ul style="list-style-type: none"> → delineation of duties → standing weekly agenda → resident communications guide → letter to introduce PRP → Housing Stability best practices document → resident communication templates and formats
<p>METRICS/MEASURES</p>	<ul style="list-style-type: none"> → average length of residence at a property → the proportion of households with timely rent payment → households that receive an eviction notice for a lease violation that successfully resolve it

FINANCIAL IMPACT MEASURED?	No
DATABASES USED	<p><i>PM:</i> Yardi</p> <p><i>RS:</i> Efforts to Outcomes (ETO)</p>
FUNDING SOURCE FOR STAFF/PROGRAMMING	<ul style="list-style-type: none"> → property operations (1/2) → foundation grants (1/4) → government grants (1/4)
# OF RESIDENTS REFERRED PER YEAR	<ul style="list-style-type: none"> → 2,020 distinct households received lease violations and were referred to RS. → Data are not available on the number of residents referred to the more robust PRP.
# OF RESIDENTS ENROLLED PER YEAR	1,579 residents participated in 3,756 housing stability services focused specifically on eviction prevention in 2013; these numbers include only those receiving services targeted specifically to preventing eviction as a result of lease violations.
# OF EVICTIONS PREVENTED AMONG EPP ENROLLEES PER YEAR	data not available
ADVICE FOR STARTING EPP	<ul style="list-style-type: none"> → clearly defined roles for the PM and RS coordinator and clear communication with the resident → documented process for consistency and adherence to fair housing → consulting outside resources such as CSH → training and workshops to include team building and application of the PRP program → follow-up for team feedback about experience with PRP
UNIQUE FEATURES COMPARED TO OTHER EPP BEST PRACTICES REVIEW ORGANIZATIONS	<ul style="list-style-type: none"> → 5 program components: community engagement, health and wellness, financial stability, housing stability and out-of-school time programs for youth; services may take the form of activities and information (workshops) or one-on-one coaching (financial and other); all are viewed as components as part of EPP because these activities create engagement in the community → uses EPP in supportive housing units, and program is delivered through case managers → PRP is a formalized program for repeat lease violators; one-time offenses are handled differently. → information pushed from Yardi to ETO database to alert RS of issues; (minimizes issues due to staff turnover)

REACH Community Development, Inc.

HEADQUARTERS LOCATION	Portland, OR
BRIEF ORGANIZATIONAL SUMMARY	For 30 years, REACH has built innovative and affordable housing for low-income families and individuals in the Portland metropolitan region. REACH develops and manages affordable housing and provides supportive services to its residents as well as free home repairs to senior homeowners. Today, REACH's portfolio includes 1,607 units including single-family homes, apartment buildings and mixed-use developments located across the region. REACH has won numerous state and national awards for its creative approach to building healthy communities and its innovative housing projects.
STATED MISSION	To provide quality, affordable housing for individuals, families and communities to thrive.
INTERVIEWEES	→ Kay Hutchinson, director of programs → Margaret Mahoney, director of PM
# OF TOTAL PROPERTIES IN PORTFOLIO	92
# OF PROPERTIES IN PORTFOLIO WHERE EPP IS OFFERED	91
# OF TOTAL UNITS IN PORTFOLIO	1,852 units
# UNITS WHERE EPP IS OFFERED	all except one residential care facility (~1780 units have EPP)
OWNER	REACH
GEOGRAPHIC AREA WITH EPP SERVICES	City of Portland and Multnomah, Washington and Clark Counties (state of Washington)
YEAR EPP LAUNCHED	2002
IMPETUS FOR LAUNCHING EPP	Through a re-envisioning process approximately 12 years ago, RS began focusing on demonstrating results in how their programs and services were keeping people housed. By developing an EPP, RS

	was able to show funders the effectiveness of their work to stabilize each property.
HOUSING TYPE	LIHTC, Section 8, affordable
PROGRAM STATUS	established program
POPULATIONS SERVED BY EPP	formerly homeless, seniors, families, residents with mental illness and substance abuse
ORGANIZATIONAL STRUCTURE	PM and RS are provided by the same organization
EPP STAFF AND QUALIFICATIONS	<ul style="list-style-type: none"> → traditional on-site resident service coordination: 10 on-site RS coordinators (8.5 FTE) → 3 program team members for financial coaching and budgeting (3 FTE) → all RSCs have a bachelor's degree
PM STAFF INVOLVED IN EPP	This varies by property; usually there is a community manager (PM) and a maintenance technician per property. If the property is large enough, there is an assistant manager.
REFERRAL PROCESS	<ul style="list-style-type: none"> → detailed and standard protocol → focus on all lease violations → letter sent to resident and RSC simultaneously → RSC proactively reaches out to the resident within 8 hours of the notice → RSC will try to make contact up to 2 times if resident does not call → standing weekly meeting with a standard agenda to ensure communication about each at-risk resident
TYPES OF EVICTIONS/NOTICES REFERRED TO EPP	nonpayment of rent, housekeeping issues, other issues (such as inappropriate behavior, noise, interfering with management, unwanted guests, pet policy violations)
REPEAT OFFENSE POLICY	The Chronic Late Payers Program was established for residents paying late rent at least 3 times in the previous 9 months. It provides incentive to talk with the RSC for 15 minutes about why the issue is occurring and additional incentive for working on budgeting and financial management with the asset coordinator on the program team.
DECISION-MAKING	all notices referred to RSC
EPP ACTIVITIES/SERVICES	<ul style="list-style-type: none"> → emergency assistance funds → financial coaching and budgeting → payment plans → referrals to community service agencies for Individual Development Accounts

→ behavioral education

COMMUNICATION BETWEEN PM AND RS	weekly in-person meeting between PM and RSC to discuss status of notices continuous communication on site also happens face-to-face and via email during the week
CONFIDENTIALITY	a release is signed to refer residents to outside agencies
DOCUMENTATION/FORMS	→ EP policies and procedures → standard notices and referral form for violations → letter for Chronic Late Payers Program
METRICS/MEASURES	<i>Primary:</i> % of actual eviction notices filed in court in a year (less than 5% at any given time) <i>For Chronic Late Payer Program:</i> % of residents who paid rent on time for 6 months and 1 year
FINANCIAL IMPACT MEASURED?	No
DATABASES USED	PM: OneSite RS: Family Metrics
FUNDING SOURCE FOR STAFF/PROGRAMMING	property fees, year-end PM revenue, foundation grants
# OF RESIDENTS REFERRED PER YEAR	not currently tracked
# OF RESIDENTS ENROLLED PER YEAR	approximately 500
# OF EVICTIONS PREVENTED AMONG EPP ENROLLEES PER YEAR	not currently tracked
ADVICE FOR STARTING EPP	The relationship between the PM and the RS staff is essential.
UNIQUE FEATURES COMPARED TO OTHER EPP BEST PRACTICES REVIEW ORGANIZATIONS	The Chronic Late Payer Program is a formalized program for repeat rent nonpayment violators. One-time offenses are handled differently. Gift card incentives for residents encourage participation and meeting with coordinators.

Urban Edge and WINNCompanies

HEADQUARTER LOCATIONS

Urban Edge: *Roxbury, MA*

WINNCompanies: *Boston, MA*

BRIEF ORGANIZATIONAL SUMMARIES

Urban Edge

Urban Edge is a community development corporation (CDC) that works in partnership with residents, businesses and government institutions committed to developing and sustaining stable, healthy and diverse communities in Jamaica Plain, Roxbury and surrounding communities in Massachusetts.

WINNCompanies

WinnResidential is the nation's sixth largest firm in residential PM, with apartment communities ranging from 17 units to 5,000 units. Their entire portfolio spans affordable, senior, mixed-income and market-rate housing along with condominiums and homes for America's military families.

More than 3,000 employees manage more than 95,000 apartments and condominiums in more than 20 states, including 23 military-housing installations with over 40,000 homes.

STATED MISSION

Urban Edge

To develop and sustain stable, healthy and diverse communities in Jamaica Plain, Roxbury and surrounding neighborhoods.

INTERVIEWEES

Urban Edge

- Katie Provencher, director of community engagement
- Alia Abubakar, community engagement coordinator

WinnCompanies

- Hector Cruz, regional vice president
- Detra McGovern, staff attorney and project manager

OF TOTAL PROPERTIES IN URBAN EDGE PORTFOLIO

15

OF PROPERTIES IN URBAN EDGE PORTFOLIO WHERE EPP IS OFFERED

Entire portfolio

# OF TOTAL UNITS IN URBAN EDGE PORTFOLIO	1,300
# OF URBAN EDGE UNITS WHERE EPP IS OFFERED	1,300 (entire portfolio)
OWNER	Urban Edge
GEOGRAPHIC AREA WITH EPP SERVICES	City of Boston
YEAR EPP LAUNCHED	2009
IMPETUS FOR LAUNCHING EPP	<p>Urban Edge</p> <p>In 2009, Urban Edge outsourced property management, and the board did not want to lose the connection and rapport they had built with their residents. Urban Edge at this time was also noticing a spike in arrearages and wanted a plan to reduce these growing numbers. They worked with NeighborWorks America to develop a formula for analyzing eviction savings. Their process has been evolving since this time.</p> <p>WINNCompanies</p> <p>Over the past year the teams have developed a plan in which they monitor ARs monthly, meeting with the managers, legal team, community engagement and asset manager.</p>
HOUSING TYPE	Section 8, LIHTC, mixed income
PROGRAM STATUS	established program
POPULATIONS SERVED BY EPP	all families
ORGANIZATIONAL STRUCTURE	RS and PM are two separate and distinct organizations. Urban Edge is the owner of the properties and the provider of RS. WINNCompanies is the PM.
EPP STAFF AND QUALIFICATIONS	<p>traditional on-site RS coordination</p> <p>3 community engagement officers (1 per 400-500 units of housing)</p>
PM STAFF INVOLVED IN EPP	<p><i>Each site has the following staff:</i></p> <ul style="list-style-type: none"> → 1 PM – experience ranges from 5 years to 25 years → 1-2 assistant managers (depends on portfolio size) → 1 administrative assistant

REFERRAL PROCESS	<ul style="list-style-type: none"> → detailed and standard protocol → focus on all lease violations → Urban Edge community engagement officers are notified via accounts receivable logs from WINN → unstructured proactive outreach by the staff member with the best relationship with the individual resident → standing monthly full-day meeting with a standard agenda to ensure communication about each at-risk resident attended by managers, staff attorneys and community engagement officers → action plans are created collaboratively in that monthly meeting
TYPES OF EVICTIONS/NOTICES REFERRED TO EPP	<ul style="list-style-type: none"> → nonpayment of rent → lease violations
REPEAT OFFENSE POLICY	<p><i>4 or more times with late payment:</i></p> <ul style="list-style-type: none"> → PM serves the resident with a “cause action.” → They pursue court action requiring that the resident sign and state an agreement that they will pay on time each month. → If issue persists, a new motion in court does not need to be filed. Further action can be taken in court under the “cause action.”
DECISION-MAKING	<p>All residents with a nonpayment or lease violation are referred to RS at Urban Edge</p>
EPP ACTIVITIES/SERVICES	<ul style="list-style-type: none"> → benefits screening and application → financial coaching → budgeting → payment plan via court order → referral to emergency assistance (rent/utilities) → parenting classes → summer programs for children → student loan counseling → referrals to outside providers (e.g., mental health)
COMMUNICATION BETWEEN PM AND RS	<ul style="list-style-type: none"> → Urban Edge and WINN maintain constant daily communication via phone and email. → There is a monthly meeting to discuss residents with outstanding balances and form action plans. → A referral form is used if the property manager refers any other time other than the monthly meeting. → A summary email can also be used for referral.
CONFIDENTIALITY	<p>There is no release of information signed by the resident for WINN and Urban Edge to share information.</p> <p>The resident does sign a release with Urban Edge to screen for benefits and contact outside agencies to attain those benefits.</p>

DOCUMENTATION/FORMS	<ul style="list-style-type: none"> → community engagement policies and procedures → waiver for benefits screening → referral form
	<p><i>Primary goals:</i></p> <ul style="list-style-type: none"> → vacancy rate below 1% → eviction rate below 1% → rent arrearages at or below \$100 per unit → reduction in accounts receivable; 13 of 18 sites reduced by \$46,145 or 20%
METRICS/MEASURES	<p><i>Other measures:</i></p> <ul style="list-style-type: none"> → # of people screened for benefits → # of people successfully enrolled in benefits – 30% benefit enrollment → \$ value of those benefits → # of evictions prevented per month - 29 in 2013 → Average of \$39,000 saved in vacancy loss each month → # of leaders entered into their leadership matrix – 26 in 2013 → % of leaders increase in one or more tiers (in the leadership matrix) monthly
FINANCIAL IMPACT MEASURED?	<ul style="list-style-type: none"> → they developed a formula that calculates court costs, turnover costs, vacancy loss and the arrearage → impact calculated automatically in Salesforce → \$39,000 saved per month
DATABASES USED	WINN PM: Yardi Urban Edge RS: Salesforce
FUNDING SOURCE FOR STAFF/PROGRAMMING	<p>RS fees from the property (fee structures vary based on legal agreements)</p> <p>heavy focus on accounts receivable</p>
# OF RESIDENTS REFERRED PER YEAR	all residents with rent arrearages at any given time; in 2013 there were 362 households
# OF RESIDENTS ENROLLED PER YEAR	362 households in 2013 (15% had a reoccurring arrearage)
# OF EVICTIONS PREVENTED AMONG EPP ENROLLEES PER YEAR	approximately 348 (average 29 per month)
ADVICE FOR STARTING EPP	<ul style="list-style-type: none"> → Continuous communication across all parties is key. → Understand different perspectives of the owner, the resident and the property manager is important. They all have the same goal

of keeping a family housed, but there are nuances in each perspective that need to be understood in order to work through issues.

- Building buy-in and changing the culture in each organization to work toward a common goal is also a challenge, but once people start seeing results, it begins to shift their way of thinking.

UNIQUE FEATURES COMPARED
TO OTHER EPP BEST PRACTICES
REVIEW ORGANIZATIONS

- payment plans with the resident done through the court system
- emphasis on benefits screening

8.2 Financial capability tables

FINANCIAL CAPABILITY: COMMUNITY HOUSING PARTNERS

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print/online materials	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	During EP process there is an intake form, which included a disclosure statement.		
FINANCIAL EDUCATION	Teaching others through group, classroom, interactive, online, workshop or 1:1 methods	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Provide some financial literacy classes but most work is done through one-on-one financial coaching.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	This is the premise of the program.		
ONGOING COACHING: ENCOURAGING HEALTHY HABITS	Providing regular, client-driven one-on-one sessions in order to facilitate performance improvements to meet his or her goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using credit appropriately) and protecting (asset and risk protection).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details	Currently RSCs do not have this capacity.		
PROFESSIONAL FINANCIAL PLANNER SERVICES	Supporting clients through appropriate third-party referrals, when applicable. The clients' financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Details CHP refers clients to additional financial fitness information, which can be found at handsonbanking.org. This organization is a public service provided by Wells Fargo. They offer free online courses supporting financial literacy. There are custom courses designed to provide tailored information for various groups. For example, there are online courses for those in the military, seniors, adults, young adults, teens, children and those looking to be entrepreneurs.

FINANCIAL PRODUCTS/SERVICES	Providing access to financial products and services through referrals, distribution or direct provision (secured credit cards, IDAs and signature loans).	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details Banking seminars are often provided on site.

STAFF TRAINING	Staff are trained through the NeighborWorks America Financial Fitness: Teaching Financial Management course.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

TAILORED APPROACH	The content, delivery and format of the training are tailored to meet the needs of participants.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details Through the EPP process, the services are delivered meeting the specific needs of the presenting client.

CLIENT AGREEMENT	Client agreements are signed by coach and client and outline policies and procedures for clients and coaches working together as well as provides an overview of the coaching process and helps clients understand how to get the most out of their participation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

CERTIFICATE OF COMPLETION	A certificate of completion is provided to customers who successfully complete the training.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

EVALUATION	Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

FINANCIAL CAPABILITY: COMMUNITY HOUSINGWORKS

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print/online materials	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CHW’s website offers links to residents interested in learning more about financial classes and coaching. There are enrollment forms available on the website. Additionally, they offer a password-protected toolbox with links to resources such as mint.com and thebirdy.com to help guide residents to online money-management tools.		
FINANCIAL EDUCATION	Teaching others through group classroom interactive online, workshop or one-on-one methods	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CHW offers classes and coaching for participants. This is a group coaching interactive education class designed to inform, provide tools and as a result participants complete, goals, savings and spending plan, obtain a soft credit pull with 3 FICO credit scores during class and 6 months after, and participants have a snapshot of their current financial status. Additional classes available include homebuyer classes and family asset building workshops, and curricula are available for youth and teen financial fitness.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CHW believes that with healthy finances, the stability of a good home, an inspiring goal, powerful tools and their community’s compassion and support, people can change their futures and move up in the world. The Classes and Coaching Department is committed to partnering with CHW residents facing financial difficulties in a proactive effort to create and maintain their housing and financial stability by providing the free Rental Housing Stability Pilot Program. This includes a 90-minute personalized counseling session in which a budget and balance sheet is created, a benefits screening is conducted, referrals to employment/other are made and assessment of a repayment plan is provided to property management. Furthermore, the coach works closely with residents during their instability phase and later connects them to the Financial Health		

Club to provide ongoing support as residents build their financial security with match savings products.

<p>ONGOING COACHING: ENCOURAGING HEALTHY HABITS</p>	<p>Providing regular, client-driven one-on-one sessions to facilitate performance improvements to meet the client’s goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using credit appropriately) and protecting (asset and risk protection).</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/></p>
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Details After completing the Housing Stability Pilot Program successfully, the resident head of household may be eligible for membership in the CHW Financial Health Club. The membership benefits provide access to Financial Fitness, homebuyer or FAB classes, coaching sessions and match savings or credit building accounts based on available funds.

<p>PROFESSIONAL FINANCIAL PLANNER SERVICES</p>	<p>Supporting clients through appropriate third-party referrals, when applicable. The clients’ financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/></p>
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Details When necessary, clients are referred to appropriate third-party services.

<p>FINANCIAL PRODUCTS/SERVICES</p>	<p>Providing access to financial products and services through referrals, distribution or direct provision (Secured credit cards, IDAs and signature loans).</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/></p>
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Details The coach recommends a resident for the Financial Health Club once the repayment contract has been fulfilled. A match savings account may be recommended if discretionary funds are available in the savings and spending plan. Three products are available: small match savings accounts (such as accelerated savings accounts) ranging from \$150 to \$350 in match, credit-building loans in the amount of \$300 with no interest and a fee of \$15, and atwin accounts credit-building loan through LISC for clients of CHW’s Financial Opportunities Center..

<p>STAFF TRAINING</p>	<p>Staff are trained through NeighborWorks America Financial Fitness: Teaching Financial Management course.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/></p>
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Details Primary facilitators and managers have completed NeighborWorks America’s “Delivery of Effective Financial Education,” “Financial

Coaching,” and ”Credit Counseling for Maximum Results.” In addition, CHW now has secured funding to provide 40 hours of financial coaching training for staff and partners in San Diego.

<p>TAILORED APPROACH</p>	<p>The content, delivery and format of the training are tailored to meet the needs of participants.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Details</p>	<p>Each class is tailored to meet the needs of the participants. CHW obtains demographic information from partnering agency, for example, CHW offers Financial Fitness for CHW residents both in transitional programs as well as living in affordable housing, women and men in recovery programs, veterans, people participating in workforce programs due to unemployment, individuals interested in purchasing a home or employed individuals whose HR department contracts with CHW to offer classes at their sites. In addition, each resident participating in the Initial Counseling Session (1.5 hours) will work with a counselor to create a tailored plan using several tools and resources, including but not limited to Savings and Spending Plan, credit report, development of a realistic repayment contract, benefits screening to assess the eligibility of benefits available to the head of household, a referral to workforce partnership, if applicable, and monthly follow-up appointments.</p>		
<p>CLIENT AGREEMENT</p>	<p>Client agreements are signed by coach and client that outline policies and procedures for clients and coaches working together as well as provide an overview of the coaching process and help clients understand how to get the most out of their participation.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Details</p>	<p>Residents referred to the Housing Stability Pilot Program are offered a checklist detailing the procedures of their 1.5-hour session. This list is not signed by the resident and/or asset manager. There is, however, the Rent Repayment Plan form requiring residents to initial several statements of understanding to ensure residents have the information to make informed decisions regarding their payment plan. The resident and asset manager must sign this payment plan form. The Financial Health Club member signs a contract with the coach, which spells out their accountability to each other and helps participants work toward their goal.</p>		
<p>CERTIFICATE OF COMPLETION</p>	<p>A certificate of completion is provided to customers who successfully complete the training.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Details</p>	<p>A certificate provided to participants that complete the 6-hour Financial Fitness Workshop and the 8-hour HUD Approved Homebuyer Class.</p>		

EVALUATION	Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details All class participants for Financial Fitness, Homebuyer and FAB Workshops are asked to complete an evaluation for each of the classes/workshops and that information is used to improve programs. In addition, a customer satisfaction survey is automatically sent out on a monthly basis for Classes and Coaching program participants and other CHW departments. This is reviewed by program managers to evaluate customer satisfaction with all points of contact throughout the process.

FINANCIAL CAPABILITY: COMMUNITY PROPERTIES OF OHIO

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print or online materials	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CPO partners with a local organization to provide financial education in addition to financial literacy education provided as a part of the workforce development program. Promotional materials about these programs are published in resident newsletters, available from CPO RS coordinators, as well as marketing materials displayed in public areas of the property management office. Additionally, RS coordinators discuss the financial literacy program with residents and coordinate the sign-up process for classes or refer them to the workforce development program.		
FINANCIAL EDUCATION	Teaching others through group classroom interactive online, workshop or one-on-one methods	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CPO residents are eligible to enroll in Columbus Youth Expression's Personal Finance Program. The curriculum is designed as a one-on-one experience. The course instructor meets residents in their home, at the local library, at CPO, or at another location agreed upon with the resident. The course consists of four 60-minute sessions and provides basic financial literacy information. Additionally, CPO's workforce development program (cpoWORKS) offers one-on-one financial literacy coaching on an as-needed basis.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	CPO provides access to rent and utility assistance programs as well as referrals for basic needs such as furniture. RS staff also provides immediate assistance with basic budgeting.		
ONGOING COACHING: ENCOURAGING HEALTHY HABITS	Providing regular, client-driven one-on-one sessions to facilitate performance improvements to meet the client's goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	credit appropriately) and protecting (asset and risk protection).		
Details	CPO's workforce development program, cpoWORKS, provides ongoing coaching and support for residents involved in that program. All coaching takes place on an as-needed basis.		
PROFESSIONAL FINANCIAL PLANNER SERVICES	Supporting clients through appropriate third-party referrals, when applicable. The clients' financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
FINANCIAL PRODUCTS/SERVICES	Providing access to financial products and services through referrals, distribution or direct provision (Secured credit cards, IDAs and signature loans).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
STAFF TRAINING	Staff are trained through the NeighborWorks America course, "Financial Fitness: Teaching Financial Management."	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
TAILORED APPROACH	The content, delivery and format of the training are tailored to meet the needs of participants.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Because they are delivered in one-on-one sessions, both the Personal Finance Program and cpoWORKS financial coaching are tailored to the unique needs of each participant.		
CLIENT AGREEMENT	Client agreements are signed by coach and client that outline policies and procedures for clients and coaches working together as well as provide an overview of the coaching process and help clients understand how to get the most out of their participation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details	The application for the Personal Finance Program requires residents to agree to participate in scheduled class times and secure childcare during		

class times. The application also informs applicants about program incentives.

<p>CERTIFICATE OF COMPLETION</p>	<p>A certificate of completion is provided to customers who successfully complete the training.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/></p>
<p>Details</p>	<p>Participants receive a certificate when they complete the Personal Finance Program.</p>		
<p>EVALUATION</p>	<p>Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/></p>
<p>Details</p>	<p>Personal Finance Program participants complete a financial literacy pre- and post-test as well as an informal questionnaire and a formal evaluation form at the conclusion of the course.</p>		

FINANCIAL CAPABILITY: MERCY HOUSING

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print or online materials.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Newsletters, classes, one-on-one sessions.		
FINANCIAL EDUCATION	Teaching others through group classroom interactive online, workshop or one-on-one methods.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Mercy Housing recently reviewed six financial literacy curricula to identify which best fit with various resident characteristics and identify content areas for modification. Often, banks provide financial education classes and the Mercy staff provide one-on-one services. Mercy staff also discuss financial education topics when helping residents apply for or access financial benefits, such as SSI and SSDI.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Mercy Housing offers the PRP to guide staff in assisting residents to maintain their housing.		
ONGOING COACHING: ENCOURAGING HEALTHY HABITS	Providing regular, client-driven one-on-one sessions to facilitate performance improvements to meet the client's goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using credit appropriately) and protecting (asset and risk protection).	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	This happens in family, senior and supportive properties, although it is most common in supportive properties that have a more intensive case-management design for service delivery. RSCs also do this with some residents as needed or as time allows.		

PROFESSIONAL FINANCIAL PLANNER SERVICES	Supporting clients through appropriate third-party referrals, when applicable. The clients' financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Mercy Housing refers out services requiring certified professionals, for example, financial planning, tax assistance and mediation services.		
FINANCIAL PRODUCTS/SERVICES	Providing access to financial products and services through referrals, distribution or direct provision (Secured credit cards, IDAs and signature loans).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
STAFF TRAINING	Staff are trained through NeighborWorks America Financial Fitness: Teaching Financial Management course.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details	Staff are trained in Mercy Housings approach to providing a broad array of financial stability services. Internal resources are used to provide this training six times a year.		
TAILORED APPROACH	The content, delivery and format of the training are tailored to meet the needs of participants.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Several curricula were reviewed early in 2014 to identify the best off-the-shelf materials for affordable housing settings that contain good instructor training and guidance materials, online resources, and so on. This review process also identified modifications and next steps to help the off the shelf resources fit residents' needs, circumstances and experiences.		
CLIENT AGREEMENT	Client Agreements are signed by coach and client which outlines policies and procedures for clients and coaches working together as well as provides an overview of the coaching process and helps clients understand how to get the most out of their participation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
CERTIFICATE OF COMPLETION	A certificate of completion is provided to customers who successfully complete the training.	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Details

EVALUATION	Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details

Financial stability assessments are administered to residents who participate in services. In addition, when Mercy Housing tested the six curricula, residents were asked to provide feedback about the materials, if the examples applied to their lives, the usefulness of the information, etc.

FINANCIAL CAPABILITY: REACH COMMUNITY DEVELOPMENT

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print/online materials	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	<p>REACH provides a variety of information and resources regarding financial information. On their website they offer information specifically for residents concerned about making their next rent payment. In addition, they offer information and links to a free tax preparation website and information on their various Financial Health Programs and accessing on-site computer labs.</p>		
FINANCIAL EDUCATION	Teaching others through group classroom interactive online, workshop or 1:1 methods	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	<p>REACH offers one-on-one financial coaching as well as three financial education programs. Resident Service Coordinators on-site assist with recruiting residents, providing space in their building and referring residents to the Asset Coordinator for one-on-one counseling. The three programs are: Budget, Buy and Save (BBS), STARTS and the Chronic Late Payers Program. As part of the chronic late payer program residents are encouraged to participate in the Budget, Buy and Save program. These classes are held 4 times a year. Typically, 60-80 people graduate from those classes annually. The STARTS class is offered for people without growing income. Most commonly, individuals receiving income solely from social security checks and veterans who are receiving pensions participate in this program. The class offers residents tools and strategies for effective use of their income, connects residents to additional resources and promotes goal setting and leadership development.</p>		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	<p>REACH connects residents to resources providing rent assistance. For chronic late payers, there is a coordinated program through RS to help guide residents into financial education classes as well as developing a reasonable schedule so residents can pay on time and</p>		

escape the process of being issued notices. REACH provides incentives for residents to talk to counselors to complete coaching and/or budgeting session.

<p>ONGOING COACHING: ENCOURAGING HEALTHY HABITS</p>	<p>Providing regular, client-driven one-on-one sessions in order to facilitate performance improvements to meet his or her goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using credit appropriately) and protecting (asset and risk protection).</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details

REACH’s asset coordinator provides ongoing, individualized coaching to potential participants in its financial education programming who want specific focused information and skill building and after they graduate from its financial education programs. The coaching is designed to be personalized and appropriate for the resident. All of its on-site coordinators help with financial coaching, which is generally more short-term and focused on one specific issue.

<p>PROFESSIONAL FINANCIAL PLANNER SERVICES</p>	<p>Supporting clients through appropriate The clients’ financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

<p>FINANCIAL PRODUCTS/SERVICES</p>	<p>Providing access to financial products and services through referrals, distribution or direct provision (Secured credit cards, IDAs and signature loans).</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details

REACH offers an IDA program to help residents save for a home, an education or starting a small business. The IDA program matches participant’s savings 3:1 over a 3-year period, making it possible to save up to \$12,000 for their savings goal. Enrollees receive individualized coaching to help them meet their savings goal and purchase their desired asset at the end of the third year. Participants in the IDA program work with the Asset Coordinator throughout their 3 years in the program.

Additionally, REACH offers the Youth\$ave program. Youth\$ave is a nationally recognized youth IDA program that teaches youth ages 9 through 18 about money, saving and spending wisely. The participants set savings goals, save money and attend biweekly financial literacy

classes throughout the school year. REACH matches the money they save and what they earn through community service activities 2:1. At the end of the program, the youth are able to purchase educational, artistic, athletic or entrepreneurial activities - enrichment opportunities they would not be able to afford otherwise. REACH can enroll up to 12 residents per year in the adult IDA program and up to 25 youth in the youth program.

STAFF TRAINING	Trainers are trained through the NeighborWorks America Financial Fitness: Teaching Financial Management course.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details
Staff are trained through NeighborWorks America, local and state asset-building conference, national conferences (i.e. CFED). Some training includes behavioral economics, financial fitness/education strategies, IDA, group facilitation, Popular Education and Poverty Coaching. Staff participate in the Financial Empowerment Peer Groups in Portland, OR and the Asset Building Coalition of Clark County, WA..

TAILORED APPROACH	The content, delivery and format of the training are tailored to meet the needs of participants.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details
REACH provides multiple programs to engage residents in a wide variety of financial capability settings. They offer programs designed for individuals as well as programs for groups. All of these programs offer residents the opportunity to take the first step to increase their financial health. Not only does REACH offer the Budget, Buy and Save (BBS), STARTS and the Chronic Late Payers Program, the organization also offers residents the opportunity to participate and engage with REACH's Job Team. The Job Team functions as a workforce development program aimed to help increase residents' confidence in their resume-writing skills, provide support with online job searches and hone interview skills. The program is uniquely tailored to meet the needs of REACH's residents by providing ongoing employment-related support and "soft skills" development. It offers residents a foundation of support as they enter into targeted self-sufficiency activities designed by REACH to promote financial stability.

CLIENT AGREEMENT	Client agreements are signed by the coach and client that outline policies and procedures for clients and coaches working together as well as provide an overview of the coaching process and help clients understand how to get the most out of their participation.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details
REACH offers individual financial coaching sessions with residents who want individual support and guidance to meet financial goals. Residents

participating in both Budget, Buy and Save and the STARTS class are offered individual coaching sessions that help them set goals and strategize how to best meet those goals.

CERTIFICATE OF COMPLETION	A certificate of completion is provided to customers who successfully complete the training.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details REACH provides a certificate of completion to all residents who complete the various financial health classes. There are no certificates awarded to individuals who complete the personalized financial coaching sessions.

EVALUATION	Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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Details REACH does pre and post testing of knowledge and behavior change, includes an evaluation as part of each class session, and it does a satisfaction survey at the end of the class series.

FINANCIAL CAPABILITY: URBAN EDGE

FINANCIAL CAPABILITY ACTIVITIES	DESCRIPTION	INCLUDED IN CURRENT EPP?	
		YES	NO
FINANCIAL INFORMATION	Broadly communicating information through disclosures and/or print or online materials.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Urban Edge posts their Resident Information Guide on their website. This guide offers residents site-specific information about lease agreements, monthly payment information, recertification, eviction information and other nonfinancial information regarding being a resident at an Urban Edge property. Additionally, Urban Edge’s website offers information about classes it offers and a person to contact for more information.		
FINANCIAL EDUCATION	Teaching others through group classroom interactive online, workshop or one-on-one methods	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Urban Edge serves their residents with one-on-one financial education sessions as an integrated component to their RS programming.		
CRISIS INTERVENTION	Providing direct support to alleviate or resolve a specific financial problem.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Urban Edge provides one-on-one financial counseling, budgeting and payment plan adjustments through its EPP. Additionally, it works with other agencies in the community that do provide rental assistance, offer applications for assistance for the family, work with students to find a repayment options for student loans, schedule appointments and ensure all documents are submitted. The EPP staff screen residents for eligible federal government benefits for additional assistance. Financial services and benefit screening are typically completed in the first scheduled EPP meeting with the resident.		
ONGOING COACHING: ENCOURAGING HEALTHY HABITS	Providing regular, client-driven one-on-one sessions in order to facilitate performance improvements to meet his or her goals. This includes visioning (setting goals and aligning behaviors and resources), maximizing income (maximizing sources of income to cover expenses and save for the future), borrowing (using	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	credit appropriately) and protecting (asset and risk protection).		
Details	<p>Urban Edge offers three-, six-, and 12-month check-ins. These one-on-one sessions are designed to determine if the resident is still current and staying on budget, and it offers a credit score check. Additionally, there are check-ins on July 15 and Nov. 1. During these check-ins staff determine if residents have resources to prepare for the back-to-school necessities as well as resources to prepare for holidays when the scheduled meeting takes place in November. Additionally, Urban Edge offers residents free tax preparation, if needed. The ongoing coaching aspect of the program is primarily resident initiated.</p>		
PROFESSIONAL FINANCIAL PLANNER SERVICES	Supporting clients through appropriate The clients' financial situation necessitates development of a comprehensive financial plan based on client goals, technical information and/or recommendations for specific types of financial products through a qualified professional.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
FINANCIAL PRODUCTS/SERVICES	Providing access to financial products and services through referrals, distribution or direct provision (Secured credit cards, IDAs and signature loans).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			
STAFF TRAINING	Trainers are trained through NeighborWorks America Financial Fitness: Teaching Financial Management course.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Staff are NeighborWorks America certified.		
TAILORED APPROACH	The content, delivery and format of the training are tailored to meet the needs of participants.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Details	Urban Edge works with residents in a customizable program to fit their financial needs.		
CLIENT AGREEMENT	Client agreements are signed by coach and client that outline policies and procedures for clients and coaches working together as well as provide an overview of the coaching process and help clients understand how to get the most out of their participation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Details			


<p>CERTIFICATE OF COMPLETION</p>	<p>A certificate of completion is provided to customers who successfully complete the training.</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

<p>EVALUATION</p>	<p>Customer satisfaction surveys are used regularly to evaluate the effectiveness of the training.</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Details

8.3 EPP overview and recommendations



Eviction Prevention Programming (EPP) Best Practices:



Overview and Recommendations

February 2015

There is no question that eviction is bad news for renters. Forced moves put individuals and families at risk in so many ways: They have a more difficult time being accepted as tenants elsewhere; they frequently are disconnected from social-support networks, health care providers, employment and schools; and the stress takes a psychological toll of its own.

For property owners and managers, turnover means additional expense for legal procedures, recruitment of new tenants and apartment make-ready. But in the nonprofit, mission-oriented world, it's not just about money; it's also about addressing the underlying challenges that drive nonpayment of rent to begin with. The question is what services are most successful as well as cost-efficient. This is the issue this study set out to explore.

In 2014, NeighborWorks America partnered with Community Properties of Ohio (CPO) to conduct a best-practice review of eviction-prevention programming (EPP). The study built off prior data analyses conducted by NeighborWorks with Community Housing Partners (2008) and by Enterprise Community Partners with Mercy Housing (2007), which assessed the overall cost-savings impact of resident services.

This time, NeighborWorks identified six affordable-housing organizations that have implemented EPP at their rental properties. CPO conducted telephone interviews with staff from the organizations, analyzed the results, presented preliminary findings at two national NeighborWorks Training Institutes and developed a full report. This executive summary reviews the overall findings and offers recommendation for next steps.

What is eviction prevention and EPP?

Eviction prevention is the identification of residents who are at risk of losing their housing due to nonpayment of rent or other lease violations and the provision of support and resources to facilitate immediate resolution of the barriers to payment as well as longer term stabilization.

Eviction prevention programming (EPP) is a set of coordinated, integrated intervention strategies and tactics designed to avoid loss of tenants for landlords and housing for renters.

EPP is most successful when property management (PM) and resident services (RS) staff work in close partnership throughout the process. When an RS team is not available, PM staff implement basic EPP activities such as payment plans and referrals to community resources. The recommended program protocols assume that RS and PM teams work together to provide the most effective interventions. More than any other recommendation, this characteristic of EPP is essential.

EPP: PROGRAM DESIGN

EPP should include multiple core design features and may include optional design features.

	Feature	Description
Core Design Features	Regular meetings and ongoing communication	PM and RS meet at least monthly and often weekly with a formal agenda to identify and discuss at-risk residents. Additional informal communication is ongoing between meetings.
	Clearly defined roles	PM and RS employees have clearly defined roles and responsibilities so that all staff members know where their job ends and their coworkers' responsibilities begin. Both teams agree that every available effort will be made to stabilize the residents' housing but understand that it is not possible in all cases.
	Unified front	Residents should hear the same message about their lease-compliance issues from both the PM and RS departments. The two departments agree on a plan to resolve lease-compliance issues. PM and RS staff sometimes meet together with the resident in question.
	Standard referral process	Lease-compliance issues eligible for triage by RS are identified using a standard set of criteria. PM should have little or no discretion in determining if an at-risk resident should be referred for EPP.
	Written protocols	Written protocols delineate roles, responsibilities, procedures, forms and required communication for all team members.
	Proactive engagement	Once residents are referred to EPP, the RS staff proactively engages them in EPP services.
	Assessment	A standardized method or tool is used to assess the root of the lease-compliance problem, which may be a short-term crisis triggering a one-time missed payment or a persistent problem that makes it difficult to afford rent or adopt good housekeeping habits on an ongoing basis.
	Linked RS and PM software	Data collected in PM and RS software systems (which are usually different) are linked through unique identifiers for later data analysis, if not in real time.
	Evaluation	Data collected about the EPP are analyzed regularly to ensure quality and effectiveness (as measured by results).

	Feature	Description
Optional Design Features	Proactive case review	PM and RS staff members proactively discuss all at-risk residents in-depth and develop an action plan prior to engagement.
	Electronic data sharing	PM and RS use online document-sharing software to communicate and share information about EPP residents in real time (for example, TeamLab Office Cloud Business Solution and Salesforce).
	“Above-the-line” funding	At least some EPP or RS funding is designated as a line item in the operating budget for the property and does not rely solely on cash flow after other expenses are paid.

EPP: PROGRAM SERVICES

RS staff typically deliver the majority of EPP interventions, also known as program services. EPP interventions may be provided in house by RS staff or may be referred out to other organizations.

	Service	Description
Basic Services	Emergency assistance	Emergency financial assistance for rent, utilities and/or other fees.
	Payment plan	Option to repay arrearages over time, according to a manageable repayment schedule. May be initiated and managed by RS or PM.
	Financial capability programming	Programs that reframe the context beyond pass-through of basic financial information and education to facilitation of behavior changes that enable sound financial decisions. ³⁶
	Service referrals	Referrals to local agencies that specialize in treatment or services beyond the scope of RS programming.

	Service	Description
Optional Services	Benefits screening	Screening for eligibility for government benefits (such as utility assistance, food vouchers or Medicaid)
	Youth programming	Structured activities for children after school or during summers that relieve pressure on parents and prevent disruptions in income.
	Employment services	Job readiness and search services, such as resume writing, interview preparation, and communication skills.
	Housekeeping coaching	Instruction on housekeeping and/or organizational skills.

³⁶ Scaling Financial Coaching: Critical Lessons and Effective Practices. NeighborWorks America. (2013). Retrieved from <http://www.nw.org/network/documents/FinancialCapabilityReportFinal.pdf>

EPP: CORE METRICS

There is a need to standardize EPP success metrics across organizations. Core EPP metrics were identified using a results-based accountability framework. This approach is a practical, real-time method of collecting and using data to monitor and improve programs. Three basic questions must be answered:

1. How many?
2. How engaged?
3. Is anyone better off?

Key question	Metric	Description
<i>How much?</i>	Number of referrals to EPP	Ideally, this should be measured in two ways: <ul style="list-style-type: none"> → Raw number of referrals (includes duplicates). → Unique number of residents referred.
	Percentage of referrals enrolled in EPP	This metric measures the effectiveness of resident engagement. “Enrollment” should be defined as specifically as possible and measured in two ways: <ul style="list-style-type: none"> → Percentage of referred individuals who follow through and enroll (includes duplicates). → Percentage of all residents referred to EPP who enroll at least once.
<i>Is anyone better off?</i>	Percentage of evictions prevented	True prevention is determined according to the criteria below: <ul style="list-style-type: none"> → Each resident is counted only once in a given time period. → Participating residents must maintain tenancy for six months or until the end of the lease (whichever comes first), following the most recent EPP referral. → Residents must be in good standing at the end of six months or at the conclusion of the lease, whichever comes first.
	Number of at risk-residents	If the EPP “works,” the number of at-risk residents, as calculated below, should decrease over time. <ul style="list-style-type: none"> → Percentage of residents who pay rent on time. → Number of notices issued to residents.

EPP: FINANCIAL IMPACT

It is important also to measure the extent to which the EPP is impacting an organization's financial bottom line. There are two aspects of cost to consider: program costs and savings.

	Description
Program costs	<p>This measure only includes time spent by RS staff to implement EPP protocols. Most programs integrate EPP services into the responsibilities of existing RS staff. Therefore, administrative and facility costs would be incurred even in the absence of an EPP program. While PM staff members also allocate time to EPP activities, their required commitment would likely be greater if RS support for eviction prevention was not available.</p> <p>Whenever possible, staff time spent on EPP services should be estimated using objective data on the duration of intervention activities.</p>
Cost savings	<p>Cost savings = Number of evictions prevented (see above definition) x cost per eviction.</p> <p>Cost per eviction = bad debt + unit "turn" cost + vacancy loss + legal fees + all other associated costs of re-renting.</p> <p>Cost per eviction should be estimated based on average actual costs for residents who were evicted in the past two years. It also should account for all aspects of eviction and re-renting a unit (including marketing, law enforcement and process servers).</p>

8.4 Example forms and tools



Eviction Prevention Protocol: Delivered by Property Management and Resident Services

Guidelines and things to keep in mind....

- Eviction prevention is a service that is becoming widely utilized and expected by companies in the field.
- Eviction prevention is something that CHP's board of directors and executive team is committed to and therefore is not optional.
- Participation in the eviction prevention program does not guarantee residents that they will escape eviction; it only assists in the possibility of them keeping their home.
- Things needed to document Eviction Prevention Services:
 - 1) Protocol
 - 2) Copy of eviction-prevention notification letter
 - 3) Copy of five-day pay/quit or 21/30 letter to the resident
- Residents may not be referred for violations that include violations of the law: illegal acts or violent or life-threatening behaviors.
- For capacity reasons, there have been some boundaries created for regulating how many times a resident can be offered participation in Eviction Prevention Services in a calendar year. However, due to fair-housing regulations, if a resident has an accommodation for medical or mental health issues, the boundaries do not apply and the resident should be offered participation in eviction-prevention services as many times as necessary.
- Because a resident is offered or participating in eviction services *does not* prevent the property manager from proceeding with the legal aspects. Property managers should follow their protocol set forth but offer to assist the resident in remedying the violation before the court date.
- Residents have the option of participating in eviction prevention services; it is not mandatory.
- The vice president of property management has only approved the property manager or assistant property manager to carry out Eviction Prevention Services in conjunction with the resident services coordinator or designee.
- Only those residents in true danger or having to go to court should be offered eviction-prevention services. For example, if Ms. Brown always pays her rent late, say by the eighth day of the month, there is no need to spend time on eviction prevention unless property management has information that this time is different and property management may have to follow through with court proceedings.
- The number of monthly evictions prevention through this process will be documented by the resident services coordinator.



Late Rent/No Rent Payment or Utility Issues
 Residents who are not meeting the lease criteria of on-time rent or maintaining utilities will be identified by Property Management and referred to Resident Services once per calendar year, according to the following steps:

Action	RS/PM Responsibility	Time Period
LATE PAYMENT OR NONPAYMENT OF RENT		
Residents who are late with rent payments and are served a 5-day pay or quit notice will be notified in writing that they are being referred to RS for eviction-prevention services. PM will complete and provide RSC with the eviction-prevention Letter and the five-day pay or quit or 21/30 letter.	PM	Sixth day of the month
Provide copies of any contacts with the resident with regard to the late-payment issues.	PM	Sixth day of the month
RSC will respond to residents seeking eviction-prevention Services.	RSC	Within two business days after contact is made by the resident
Assess the cause of the issue with the resident (financial management, loss of income, disorganized household) and assist the resident by developing an action plan to meet the payment plan as developed by PM.	RSC	Within one week of receipt of referral
RSC will attempt one contact with parties who were referred to eviction-prevention services if the resident has not contacted the RSC.	RSC	Within one week after receipt of the referral
Refer back to PM the interest level of resident in participating with eviction-prevention services.	RSC	Within 24 hours of the resident's refusal to meet with RS staff to develop a plan (after two previous attempts: written and phone call)
RSC maintains Eviction Prevention Documentation and provides PM with a follow-up communication detailing each attempt and outcome.	RSC	Weekly staff meetings, email correspondence and phone correspondence.
Inform RSC of the resident status: prevented or evicted.	PM	Upon disposition

Housekeeping Issues

Residents who are in danger of violating their lease agreement due to poor housekeeping will be identified during the annual household inspection done by PM or during a routine maintenance request. Two separate referrals within a calendar year for housekeeping issues may be made to resident services for eviction prevention.

Action	RS/PM Responsibility	Time Period
Report to PM any resident identified as having housekeeping issues during a maintenance or RS home visit.	Maintenance; RS, PM	Within 24 hours after home visit
Schedule a routine house inspection. PM will provide a report to the resident identifying the housekeeping issues that need to be resolved prior to a follow-up inspection. Notify the residents in writing that they are being referred to resident services for eviction-prevention Services.	PM	Within one week of the report from Maintenance or Community Initiatives
Provide referral information to RSC in the form of an eviction prevention letter to resident and 21/30 letter.	PM	Weekly staff meetings, email correspondence, telephone correspondence
RSC will respond to residents seeking eviction-prevention services.	RSC	Within two business days after contact is made by the resident
RSC will attempt one contact with resident if resident has not made contact with RSC.	RSC	Within one week of receiving referral
Refer back to PM the interest level of resident in participating with eviction-prevention services.	RSC	Within 24 hours of the resident's refusal to meet or show up for scheduled meetings with RS staff to develop a plan (after two previous attempts)
RSC and PM make a home visit together to determine a suitable level of compliance.	RSC and PM	Within one week after contact and after resident agrees to eviction-prevention services
Work with the resident to develop a plan for both the initial issues and ongoing housekeeping concerns. Offer education and assistance in solving the housekeeping issue.	RSC	Immediately after home visit with PM has occurred
RSC maintains eviction prevention documentation and provides PM with a follow-up report detailing each attempt and outcome.	RS	Weekly staff meetings, email correspondence, telephone correspondence
Housekeeping issues continued on next page		



Housekeeping Issues Continued		
PM will schedule a follow-up inspection.	PM	Within three weeks after initial inspection
If issues are not adequately resolved, PM and RSC agree that little to no attempt has been made in accordance with the plan AND there does not appear to be a disability that may lead to an accommodation, Eviction-prevention services cease and PM continues with the policy regarding eviction.	PM/RSC	Immediately after follow-up inspection
If issues are not adequately resolved, but both PM and RSC agree that a significant amount of progress has been made, PM will send a second 21/30 letter. Property management also will send a second referral to RSC for follow up.	PM	Within 24 hours of the resident's failing the second follow-up inspection
RSC will make contact with and work with the resident to develop a plan for remedying the housekeeping issues.	RSC	Within two business days of receiving referral
Schedule a follow-up inspection and notify RSC of the date of inspection and results.	PM	Within 14 days after issuing 21-day notice
Inform RSC of the resident status: prevented or evicted.	PM	Upon disposition

Other Lease Violations

Residents with complaints, such as excessive visitors, loitering, youth behavioral issues, youth violence and vandalism will be referred to resident services for eviction prevention not more than one time per calendar year for each type of offense.

Action	RS/PM Responsibility	Time Period
Follow complaints through PM channels with an incident report, notify head of household in writing that they are being referred to Resident Services for Eviction Prevention Services.	PM	Within one week of hearing multiple complaints
Send referral information, eviction-prevention letter, and 21/30 letter to RSC.	PM	Within one week of hearing multiple complaints
RSC will respond to residents seeking eviction-prevention services.	RSC	Within two business days after contact is made by the resident
RSC will attempt one contact with resident if resident has not made contact with RSC.	RSC	Within one week of receiving referral.
RSC works with head of household to develop a written plan for resolution and present to PM for approval. Keep records detailing the specific interventions, referrals and results.	RSC	Within two business days after receiving the referral
Refer back to PM the interest level of resident in participating with eviction-prevention services.	RSC	Within 24 hours of the resident's refusal to meet or show up for scheduled meetings with RS staff to develop a plan (after two previous attempts)
Inform RS of any new complaints that may occur.	PM	Weekly staff meetings email correspondence and telephone correspondence
Update PM on the progress of the family	RS	Weekly staff meetings email correspondence and telephone correspondence
Inform RSC of the resident status: prevented or evicted.	PM	Upon disposition

**RESIDENT SERVICES’
 EVICTION PREVENTION/RENTAL COUNSELING**

Name (last, first and middle):	
Phone: (____) _____ - _____	Property of residence: Apt #:
Street address	City, state, zip code

Referral information

<input type="checkbox"/> Property management referral	<input type="checkbox"/> Lease violation	<input type="checkbox"/> Nonpayment of rent
<input type="checkbox"/> Self referral	<input type="checkbox"/> Housekeeping issues	<input type="checkbox"/> Utility issue

Date and time of initial session: ____/____/____ Duration of session: _____ Face-to-face/telephone

Issue as presented by resident:

Needs assessment and plan of action:

<p>Nonpayment of rent/utility issue</p> <ul style="list-style-type: none"> <input type="checkbox"/> Employment services <input type="checkbox"/> Benefits analysis <input type="checkbox"/> Spending analysis (provide homework) <input type="checkbox"/> Obtaining support/fundraising (provide homework) <input type="checkbox"/> Temporary increase in income (provide homework) <input type="checkbox"/> Resource referral 	<ul style="list-style-type: none"> <input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference <p>_____ (Initials) Date of follow-up meeting</p>
<p>Lease Violation</p> <ul style="list-style-type: none"> <input type="checkbox"/> Assist client in forming a realistic solution to the problem <input type="checkbox"/> Assist client in creating a formal plan of action <input type="checkbox"/> Client presents plan of action to property manager for approval 	<ul style="list-style-type: none"> <input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference <p>_____ (Initials) Date of follow-up meeting</p>
<p>Housekeeping Issues</p> <ul style="list-style-type: none"> <input type="checkbox"/> Schedule home inspection with head of household and property manager to obtain a suitable level of compliance <input type="checkbox"/> Offer educational assistance as needed to resolve housekeeping issues 	<ul style="list-style-type: none"> <input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference <p>_____ (Initials) Date of follow-up meeting</p>
<p>Other</p> <ul style="list-style-type: none"> <input type="checkbox"/> Child care <input type="checkbox"/> Transportation <input type="checkbox"/> Mental health/substance abuse <input type="checkbox"/> Other: _____ 	<ul style="list-style-type: none"> <input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference <p>_____ (Initials) Date of follow-up meeting</p>



Rental Housing Stability Pilot Program

Checklist

- Schedule an appointment within 3 days from the date of submitting a referral form to your Community Manager.

- For Escondido:** 1-888-884-4CHW(4249) or email: classes&coaching@chworks.org
For Poway and Lakeside: 1-858-486-8420 or email: jstevenson@chworks.org

- Bring referral form, completed.
- Bring income verifications for all adults in household.
- Write in the referral from the explanation why rent is past due.
- Complete and sign the credit authorization form required for CHW to obtain resident credit report (free of charge).
- Be prepared to create a savings and spending plan (a budget) with your counselor.
- Show up to scheduled appointment on time.

Date:	
Policy	This meeting will be held on the ____ of each month at _____ a.m./p.m. Please ensure that it is scheduled as a standing meeting on your calendars. If the _____ falls on a weekend, then the meeting should be held the next business day.
Cancellation Policy	If this meeting does not happen, the supervisor must be notified as to the reason for cancellation and when it will be rescheduled. Please note that the expectation is that these meetings will occur on the scheduled date and rescheduling should only occur due to emergency or vacation situations.

Property Management Communications:

Item to Be Covered	Notes/action Items			
	Unit	PRP Level	Next Action Required	Who Will Follow Up
Progressive Resolution Program Actions <i>(attach additional sheet for notes if needed)</i>				
Three-day notices				
Ten-day notices				
Pending evictions				
Move-ins and scheduled leasing signings				
Scheduled move-outs				
TIC sheets provided				
Upcoming inspections: <i>what is needed from services</i>				
Policy changes: <i>with 30-day timeline for notification</i>				
Resident issues: <i>residents looking for services</i>				

Time away from the site: vacations, trainings, community outreach	
Maintenance projects/vacations: that will impact RS activities/community center	
Occupancy and property performance	
Capital improvements plans	

Resident Services Communications:

Item to Be Covered	Notes/action Items
Rental assistance requests and follow-up	
Copy of monthly RS calendar: discuss activities for next two weeks	
Resident meeting: discuss next scheduled meeting; topic items	
Service partners coming on site or residents requests: to reserve the community center	
Community tours: what is needed from PM, if anything	
Resident issues: items RSC knows that should be passed along to PM (such as unauthorized tenants)	
Time away from site: vacations, trainings, community outreach	

Open:

Item to Be Covered	Notes/action Items
Open discussion: items not previously discussed	

Please note: Part of the general discussion around residents is that both the PM and the RSC should notify each other of any recent incidents or concerns that affect residents and/or staff, such as incidents of violence, police calls, suspected drug activity, burglaries, accidents, gang tagging, children that may be neglected, and so on.



Example 2 – PRP2 Letter 2



Mercy Housing Management Group

ABC Apartments

Month ##, 2009

Dear [First Last]

Unit ##

It has come to my attention that recent behavior on your part is in violation of your Lease Agreement and/or House Rules. Specifically, the incident(s) listed below is/are of concern:

- 1.) Lease Section 13 – Rules: *“The Resident agrees to obey House Rules and Rules of Conduct which are Addendum #1 to this Agreement.”* Public intoxication is not permitted.
- 2.) House Rules, #10: *“Drinking of alcoholic beverages and/or drunkenness will not be permitted in the common area of the building.”* On several occasions, Mr./Ms. [Last] has been observed intoxicated while in the common areas of the building.

The above referenced action(s) could jeopardize your housing at ABC Apartments. We want you to be a successful member of this housing community and hope you will adjust your behavior to make that happen. And we offer our assistance in working with you to help prevent a reoccurrence of the action(s).

I am in communication with your case worker and the resident services coordinator and have provided them a copy of this notice.

Sincerely,

[First Last], Property Manager

[First Last], Service Provider

Cc: File



ABC Apartments

Month XX, 2009

Dear [First Last],

Unit ##

I need to meet with you as soon as possible to discuss concerns I have involving Lease Agreement and/or House Rules compliance issues. Recent concerns that need to be addressed are as follows:

- 1.) Lease Section 7(b)(4) – Maintenance: *“Not to destroy, deface, damage or remove any part of the unit.”* The mirror on the medicine cabinet in unit #5 has been destroyed and will require replacement.
- 2.) Lease Section 8(a) – Damages: *“Whenever damage is caused by carelessness, misuse, or neglect on the part of the Resident, or Resident’s visitors, the Resident agrees to pay the cost of all repairs and do so within thirty (30) days after receipt of the Management’s demand for the repair charges.”* The damaged mirror in unit #5 appears to have been caused by carelessness, misuse and neglect on part of the Resident.

Your appointment to meet with me in my office is scheduled for Friday, Month ##, at 3:30PM. Your service provider has been notified and will be joining us.

Sincerely,

[First Last]
Property Manager

Cc: [First Last], Service Provider; File



A healthy community begins at home

Name:

Date:

Address:

Number:

You can call (or email) your Resident Services (RS) person below for assistance.

- | | |
|----------------------------------------------------|----------------------------------------------------------------------------------|
| <input type="checkbox"/> RS Coordinator 1
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 2
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 3
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 4
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 5
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 6
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 7
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 8
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> RS Coordinator 9
_____ | 999-999-9999
coordinator@email.com |
| <input type="checkbox"/> _____
_____ | |

If you received any notice(s) checked below, Resident Services may be able to help.

- 72-hour notice:** Resident services may be able to help you find rental assistance from another agency.
- 144-Hour Notice:** Resident services may be able to help you find rental assistance from another agency.
- First pet violation**
- For-cause notice**
- Notice of disturbance/noncompliance**
- Ten-day notice of repeat violation**
- Notice without cause**
- 24-hour notice of termination**
- Second pet violation notice**

If you have a physical or mental health problem, or a disability, and as a result you need the following:

- A change in the rules or policies or in how we do things that would give you an equal chance to participate in a program or use our services,

Name of Manager:

Building:

- A change in the way we communicate with you or give you information, or
- A physical change to your housing unit,

You may ask for this change, which is called a reasonable accommodation.

****Community Manager – attach copy of notice ****

Name of Manager:

Building:



Classes and Coaching Rental Housing Pilot Program

Referral Form *Time Sensitive*

CHW believes that with healthy finances, the stability of a good home, an inspiring goal, powerful tools and the community's compassion and support, people can change their futures and move up in the world. The Classes and Coaching Department is committed to partnering with CHW residents facing financial difficulties in a pro-active effort to create and maintain their **housing and financial stability** by providing the Rental Housing Stability Pilot Program, which starts a free 1.5-hour personalized counseling session. Please see Housing Stability Pilot Program Guidelines for program requirements.

Please complete this form in its entirety and send directly to jstevenson@chworks.org. One copy of this completed form must be given to the resident and one copy sent to the Community Manager to place in the resident file. It is the resident's responsibility to contact CHW Classes and Coaching directly at 1-888-884-4CHW to schedule the personalized counseling session and to commit to working in partnership with the counselor to reach the rental housing stability goal(s).

RESIDENT INFORMATION

Community name _____

Resident name(s) (list all lease holders – adults over the age of 18):

Resident Full Address:

Resident Contact Information:

Phone Number: _____
Cell Phone: _____
Email Address: _____

Reason for Referral:

Additional Comments/Concerns:



TO BE COMPLETED BY COMMUNITY MANAGER

Current Amount Owed to Property: _____ As of (date): _____

Has the resident(s) listed above been late with rental payments within the past 12 months? If yes, please explain:

Has the resident(s) listed above received any lease violation notices within the past 12 months? If yes, please explain:

Community Manager:

_____	_____	_____	_____
Name	Date	Signature	Date
(CM) Email: _____		(CM) Phone: _____	

RESIDENT ACKNOWLEDGEMENT/RELEASE OF INFORMATION

By completing this form and signing below, you confirm that the information listed above is true and correct and you agree to provide the requested information, which may include personal information. CHW and ConAm management respect your right to privacy and consider the information requested of you to be confidential in nature and will only release information with your permission and to those who are authorized to view this information. As part of this process you will be requested to supply documentation of all household income as well as a current copy of your credit report. As part of this process and by signing below, you acknowledge and allow CHW and ConAm to communicate and share information as it relates to the process of requesting and completing the CHW's Housing Stability Pilot Program.

By signing and completing the information requested, I hereby authorize CHW and ConAm to release information that contains my personal information as described above.

Resident signatures:

_____	_____	_____	_____
Resident signature	Date	Resident signature	Date
_____	_____	_____	_____
Resident signature	Date	Resident signature	Date
_____	_____	_____	_____
Resident signature	Date	Resident signature	Date



Rental Housing Stability Pilot Program Rent Payment Plan

NAME			
ADDRESS			
PHONE		EMAIL	

I, _____, agree to pay my outstanding balance of \$ _____
(name of resident)
 according to this mutually agreed-upon payment plan. All monies owed must be paid within 90 days of original due date unless otherwise approved by Community HousingWorks (CHW).

DUE DATE	PAYMENT	BALANCE OWED
	\$	\$
	\$	\$
	\$	\$
	\$	\$

INITIALS	STATEMENTS OF UNDERSTANDING
	I understand this payment plan is subject to approval by CHW.
	I understand I can have only one Rental Payment Plan in a 12-month period.
	I understand I must pay monthly rent by the first of each month.
	I understand if I miss a due date and/or do not pay the agreed-upon amount for each due date, I will be considered in default of my Lease Agreement and this can result in an eviction.
	I understand if I am evicted for nonpayment, CHW still has the right to ask for the balance of the full payment.
	I understand that upon successful completion of the payment plan, I am eligible to become a member of CHW's Financial Health Club and participate in the match savings program.
	By signing this agreement, I agree to the payment terms as outlined above. Furthermore, failure to comply with one or more of these payments as outlined above constitutes a breach in this agreement and at that time the <u>entire unpaid balance will be due and payable immediately.</u>

Signature of resident	Date	Signature of housing coach	Date
Signature of asset manager	Date	Signature of ConAm RPM	Date

CHW USE ONLY	
<input type="checkbox"/> Approved <input type="checkbox"/> Denied Reason for denial: _____	



RESIDENT SERVICES'

EVICTON PREVENTION/RENTAL COUNSELING

Name (Last, First and Middle):		
Phone: (____) _____ - _____	Property of Residence:	APT #:
Street Address	City, State, Zip Code	
Referral Information		
<input type="checkbox"/> Property Management Referral	<input type="checkbox"/> Lease Violation	<input type="checkbox"/> Nonpayment of Rent
<input type="checkbox"/> Self Referral	<input type="checkbox"/> Housekeeping Issues	<input type="checkbox"/> Utility Issue
Date and Time of Initial Session: ____/____/____ Duration of Session: _____ Face to Face/Telephone		
Issue as presented by the resident:		

Needs Assessment and Plan of Action:	
Nonpayment of Rent/Utility Issue <input type="checkbox"/> Employment Services <input type="checkbox"/> Benefits Analysis <input type="checkbox"/> Spending Analysis (provide homework) <input type="checkbox"/> Obtaining Support/Fundraising (provide homework) <input type="checkbox"/> Temporary Increase in Income (provide homework) <input type="checkbox"/> Resource Referral	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference _____ (Initials) Date of follow-up meeting
Lease Violation <input type="checkbox"/> Assist client in forming a realistic solution to the problem <input type="checkbox"/> Assist client in creating a formal plan of action <input type="checkbox"/> Client presents plan of action to property manager for approval	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference _____ (Initials) Date of follow-up meeting
Housekeeping Issues <input type="checkbox"/> Schedule home inspection with head of household and property manager to obtain a suitable level of compliance <input type="checkbox"/> Offer educational assistance as needed to resolve housekeeping issues	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference _____ (Initials) Date of follow-up meeting
Other <input type="checkbox"/> Child care <input type="checkbox"/> Transportation <input type="checkbox"/> Mental health/substance abuse <input type="checkbox"/> Other: _____	<input type="checkbox"/> Face-to-face conference <input type="checkbox"/> Phone conference _____ (Initials) Date of follow-up meeting

Name:	Property of Residence:	APT #:
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Rental Housing Stability Pilot Program

Checklist

- Schedule an appointment within 3 days from the date of submitting a referral form to your community manager.

- For Escondido:** 1-888-884-4CHW(4249) or email: classes&coaching@chworks.org
For Poway and Lakeside: 1-858-486-8420 or email: jstevenson@chworks.org

- Bring referral form, completed.
- Bring income verifications for all adults in household.
- Write in the referral form the explanation why rent is past due.
- Complete and sign the credit authorization form required for CHW to obtain resident credit report (free of charge).
- Be prepared for creating a savings and spending plan (a budget) with your counselor.
- Show up to scheduled appointment on time.

Barriers to Housing Stability Assessment

Client Name: _____ Client Phone: _____	Assessment Date: ____/____/_____ BE SURE to backdate the barriers assessment to the client's program entry date.
-------------------------------------------	----------------------------------------------------------------------------------------------------------------------------

All barriers should be assessed for all heads of household or individuals on their own. Use "not assessed" for the few cases that may arise when you are unable to obtain information from clients.

FOR HOUSEHOLD HEADS, SINGLES AND UNACCOMPANIED YOUTH (complete in head's file for all household members)

1. TENANT SCREENING BARRIERS TO GETTING HOUSING
 (Age is inferred as a barrier for clients under 21)

TENANT SCREENING BARRIERS *(check one)*

Barriers *(complete below)*
 No barriers *(skip to next section)*
 Barriers not assessed *(skip to next section)*

1A. RENTAL HISTORY

Number of evictions or unlawful detainers *(check one)*

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0 evictions/ unlawful detainers	1 eviction/ unlawful detainers	2-3 evictions/ unlawful detainers	4-9 evictions/ unlawful detainers	10 or more evictions/ unlawful detainers	Not assessed

Poor reference from current/prior landlords

Yes No Not assessed

Lack of rental history

Yes No Not assessed

1B. CREDIT HISTORY

Unpaid rent or utility bills

Yes No Not assessed

Lack of or poor credit history

Yes No Not assessed

1C. CRIMINAL HISTORY

One or more misdemeanors

Yes No Not assessed

Critical felony (sex crime, arson, drugs)

Yes No Not assessed

Other felony

Yes No Not assessed

1D. ABILITY TO GET HOUSING IN YOUR COMMUNITY

Impact of client's tenant barriers on housing *(check one)*

No effect Minimal effect Moderate effect Major Effect Not assessed

2. PERSONAL BARRIERS TO GETTING OR KEEPING HOUSING

PERSONAL BARRIERS (Check one)

Barriers (complete below)

No barriers (skip to next section)

Barriers not assessed (skip to next section)

2A. CHEMICAL HEALTH

Chemical use has resulted in housing loss

Yes No Not assessed

Chemical use currently affects housing

Yes No Not assessed

2B. MENTAL HEALTH

Mental health has resulted in housing loss

Yes No Not assessed

Mental health currently affects housing

Yes No Not assessed

2C. DOMESTIC VIOLENCE/ABUSE

Domestic violence/abuse resulted in housing loss

Yes No Not assessed

Domestic violence/abuse currently affects housing

Yes No Not assessed

2D. MEDICAL/PHYSICAL CONDITION

Medical/physical condition has resulted in housing loss

Yes No Not assessed

Medical/physical condition currently affects housing

Yes No Not assessed

2E. ABILITY TO KEEP/GET HOUSING IN YOUR COMMUNITY

Impact of client's personal barriers on housing (check one)

No effect Minimal effect Moderate effect Major effect Not assessed

3. INCOME BARRIERS TO GETTING OR KEEPING HOUSING

INCOME BARRIERS (check one)

- Barriers (complete below) No barriers (skip to next section) Barriers not assessed (skip to next section)

3A. INCOME

Needs temporary assistance to get or keep housing

- Yes No Not assessed

If housed: percent of income spent on housing (check one)

- 35% or less 36% to 50% 51% to 65% 66% to 80% More than 80% Not assessed

If not housed: amount able to spend on housing (check one)

- 0 1-100 101-151 151-200 201-250 251-300 301-350
 351-400 401-500 501-600 601-700 701-800 801 or more Not assessed

3B. OTHER INCOME-RELATED

Lacks steady, full-time employment

- Yes No Not assessed

Lacks high school diploma or GED

- Yes No Not assessed

Job barrier: limited English proficiency

- Yes No Not assessed

Job barrier: lack of reliable transportation

- Yes No Not assessed

Job barrier: lack of reliable/affordable child care

- Yes No Not assessed

3c. ABILITY TO KEEP/GET HOUSING IN YOUR COMMUNITY

Impact of client's income barriers on housing (check one)

- No effect Minimal effect Moderate effect Major effect Not assessed

HENNEPIN COUNTY OVERALL BARRIER (OPTIONAL)

OVERALL BARRIER LEVEL (optional)

- Level 1: zero to minimal barriers
 Level 2: moderate barriers
 Level 3: serious barriers
 Level 4: long-term barriers
 Level 5: severe barriers

cpo  **management**
community properties of ohio

cpo  **impact**

 **NeighborWorks**[®]
AMERICA

999 North Capitol Street NE, Suite 900
Washington, DC 20002
www.NeighborWorks.org

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