



**Learning Center Consortium**  
**Supporting National Advancement**  
**and Local Achievement**  
**in Resident Services**



## Supporting National Advancement and Local Achievement in Resident Services

NeighborWorks® America created the NeighborWorks® Learning Center Consortium to facilitate the exchange of best practices among resident services professionals. Our goal was to develop standards for resident services in affordable family rental properties. We dreamed that our efforts on measurement of outcomes and best practices would lay the groundwork for increased funding for resident services across the field of affordable housing. While the challenge of funding services remains substantial, we have made clear progress in expanding resources for resident services.

The following report of the NeighborWorks® Learning Center Consortium outlines achievements on the local level and advancements at the national level. The NeighborWorks® Learning Center Consortium has defined measurements and collected data to better gauge the success of resident services. We have developed training that focuses on how resident services lead to a more financially viable property. Lastly, the NeighborWorks® Learning Center Consortium is working with Enterprise Community Partners and other national organizations, to research funding and develop policy that will support the sustainability of the important impact of resident services.

Resident services are the “third leg of excellence” in high quality rental homes. However, resident services will always be secondary to development and property management. Therefore, collaboration is essential to progress. Through the NeighborWorks® Learning Center Consortium and participation with other national organizations, we pool out resources, ensure non-duplicative efforts, and amplify our progress so that residents can succeed in using their affordable rental home as a platform for family success.

Frances Ferguson  
Director, NeighborWorks® Multifamily Initiative

### SNAPSHOT OF THE NEIGHBORWORKS LEARNING CENTER CONSORTIUM

<b>Number of NeighborWorks® Learning Center Consortium Members Reporting</b>	<b>19</b>
<input type="checkbox"/> Number of Learning Centers	53
<input type="checkbox"/> Number of Residents Participating	4,082
<input type="checkbox"/> Number of Non-Residents Participating	1,013
<input type="checkbox"/> Average Hours per Week of Program Activity	39
<input type="checkbox"/> Number of Full-Time Staff	70
<input type="checkbox"/> Number of Part-Time Staff	117
<input type="checkbox"/> Number of Volunteers	603
<input type="checkbox"/> Average Number of Computers per Learning Center	9

*Data as of March 2006*

#### The NeighborWorks® Learning Center Consortium has four goals:

- To develop a set of **outcome measures**;
- To improve efficiency by focusing on resident services that stress **personal asset building**;
- To document the effect of resident services on the physical and financial **stability of rental properties** and on neighborhoods; and
- To build **sustainable funding** sources for resident services in affordable rental properties.

## Table of Contents

Resident Services Produce Outcomes . . . . . 4

National Resident Services Collaborative . . . . . 5

State Policy . . . . . 6

Resident Services Training . . . . . 8

Branding: Around Resident Services . . . . . 9

High Efficient: Partnering to Achieve Outcomes . . . . . 10

Advancing Outcomes Measurement through Data Collection . . . . . 11

Measuring Success: Youth Succeed . . . . . 12

Measuring Success: Financial Literacy . . . . . 14

Resident Services Drives Property Success . . . . . 16

Resident Leadership Drives Service Success . . . . . 17

Additional Resources . . . . . 18

About NeighborWorks® America and Multifamily Initiative . . . . . back cover

*“In the time my daughter has been here, she’s really come out of her shell. She feels good due to all of the help and care that you give her.”*

– Resident of Virginia Gardens Apartments  
Owned by AHC, Inc.,  
Arlington, Virginia



Member Profile: AHC, Inc.  
Property Profile: Virginia Gardens Apartments  
Location: Arlington, Virginia  
Number of Units: 76  
Average Household Income: \$33,666  
Virginia Gardens is an attractive and well-maintained property. Vacancy rates are very low, with an average turnover of two units per month. The resident services focus on strengthening the academic performance of children and teenagers. Services include pre-school, after-school activities for grades kindergarten to eighth grade, and tutoring.

## Resident Services Produce Outcomes

*“Since attending the Learning Communities program my daughter has been more motivated in her learning. She has improved her English language skills and her grades.”*

– Julissa Sanchez, mother of Karla Sanchez, residents of Las Serenas

Owned by Community HousingWorks, San Diego, California

Resident services make great things happen at affordable apartment properties. Residents can easily gain access to opportunities to improve their assets. Transportation is not needed; language barriers are lessened; trusted advisors create a bridge to the services. The whole family is served. Far beyond optional “social events,” resident services are a valuable amenity at affordable rental properties that build family assets and support property performance.

The NeighborWorks® Learning Center Consortium is defining the essential elements of resident services, making it a well-defined, outcomes-based field of practice.

- **Resident services increase personal assets.**

Effective services support achievements in school success, preparedness for post-secondary education, improved employability, increased income, increased savings, improved credit scores, and readiness for home purchase. Each of these personal achievements supports family financial stability.

- **Resident services increase community assets.** Successful services make valuable contributions to the health of a neighborhood. Resident leaders are active in preserving neighborhood security. They volunteer at the property and in the neighborhood, schools, and community. These efforts improve the property and its environment.
- **Resident services strengthen property performance.** Well-run services contribute to high occupancy rates, reduced turnovers, increased collections, and reduced maintenance and security expenses.
- **Resident services support mixed-income development.** Properties with strong resident service programs attract community support. This support allows for affordable rental properties in moderate income neighborhoods.



Neighbors were concerned when Community HousingWorks (CHW) was developing the 71 Unit Hillside Village Apartments in the upper middle income community of Poway in San Diego County, California. Would this property’s residents threaten their schools? Their safety? Their property values? However, when neighbors learned about CHW’s award-winning track record in design and management, as well as the outstanding services that help residents build personal assets and move up in the world, their fears were calmed, and the project was supported. Speaking on behalf of the new complex at a city council meeting, the principal of the local elementary school stated that the children from CHW properties performed at or above grade level and did not negatively impact her school.

## NATIONAL ADVANCEMENT

### National Resident Services Collaborative: Partnering at the National Level

NeighborWorks® America launched the Learning Center Consortium in 2002. Consortium members agreed that the starting point was the establishment of unified outcome measures. Personal asset categories emerged, specific measures were defined, and the Consortium published the “NeighborWorks® Measures Dictionary” and began to promulgate the measures.

Two years later, Enterprise Community Partners invited NeighborWorks® America to form the National Resident Services Collaborative. The Collaborative has magnified the efforts of the Learning Center Consortium by bringing together an expanded set of national stakeholders. The National Resident Services Collaborative ensures that national organizations coordinate rather than duplicate efforts in four areas: dissemination of best practice; defining outcome measures; training and certification; and public policy.

#### The National Resident Services Collaborative coordinates the following resources.

- The “NeighborWorks® Measures Dictionary” is now a component of AASC Families, the on-line resident service management system developed by the American Association of Service Coordinators for family service coordinators.
- An extensive resident services training program has been launched by NeighborWorks® America and Enterprise Community Partners through the NeighborWorks® Training Institutes. (For more information on these trainings, please see page 20.) In partnership with the American Association of Services Coordinators, these courses will also be offered on-line.
- The Collaborative is working with state housing finance agencies to explore funding, underwriting, and monitoring of resident services through the Low Income Housing Tax Credit program. The Collaboration’s website, [www.residentservices.org](http://www.residentservices.org), makes available resources developed by each of the partners.

#### National Resident Services Collaborative

##### National Community Development Organizations and Networks

American Association of Service Conductors  
Enterprise Community Founders  
The Housing Partnership Network  
NeighborWorks® America  
Stewards of Affordable Housing for the Future

##### Nonprofit Affordable Housing Developers

Alamo Area Mutual Housing Association  
The Community Builders  
Community Preservation and Development Corporation  
Mercy Housing  
National Church Residences  
The Neighborhood Partnership Fund  
Preservation of Affordable Housing  
Reach Community Development Corporation

#### Member Profile: The Meadows at Bentley Drive

Owned by: Alamo Area Mutual Housing Association

Location: San Antonio, Texas

Number of Units: 208

Property Description: Alamo is committed to maintaining quality sustainable learning center programs, while creating communities of choice that families are proud to call home. On-site services give residents an opportunity to take advantage of asset-building programs. At The Meadows at Bentley Drive, a full-time on-site resident coordinator encourages residents to take advantage of these resources, as well as leadership and community building activities.



## NATIONAL ADVANCEMENT

### State Policy: Coordinating with Housing Finance Agencies



According to the National Council of State Housing Agencies, the Low Income Housing Tax Credit Program is responsible for attracting several billion dollars of private investment that leads to the production of nearly 125,000 affordable rental homes annually. As the entity that administers this program in most states, housing finance agencies are a critical link between the key funding source of affordable rental properties and the success of resident services at these properties.

“Services at affordable rental properties help families build homes and strengthen neighborhoods,” says Richard Godfrey, president of the National Council of State Housing Agencies and executive director of Rhode Island Housing. “Effective services help families break the cycle of poverty, while at the same time protecting our investment in the housing – by reducing evictions, crime and attracting positive press to affordable housing. Funding for services is a very real challenge – one worthy of solving.”

The National Council of State Housing Agencies has joined with the National Resident Services Collaborative to form a working group of state housing finance agencies. The Freddie Mac Foundation is funding the research. The working group is focusing on developing best practices in six areas, including evaluation of service providers, assessment of service plans, underwriting projects with services, tax credit point systems for resident services, and monitoring services.

*“I moved to The Meadows at Bentley Drive because I was looking for a place to live that felt like a community. Our home here is wonderful. Anthony has plenty of space to be a kid.”*

*– Angela Zigmond and son Anthony, residents of The Meadows at Bentley Drive.*

*Owned by Alamo Area Mutual Housing Association, San Antonio, Texas*

Member Profile: Atlanta Mutual Housing Association Inc.

Property Profile: DeFours Ferry Manor

Location: Atlanta, Georgia

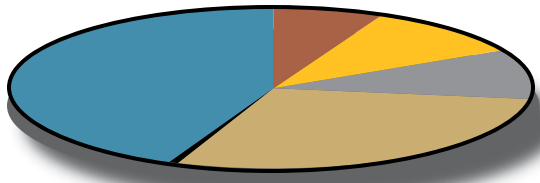
Number of Units: 297

Average Household Income: \$30,000

DeFours Ferry Manor is a 24 acre multifamily development located in the sought-after Buckhead neighborhood of Atlanta. Atlanta Mutual Housing is in the process of rehabilitating the property, which is more than 30 years old. DeFours boasts wonderful green spaces and access to public transportation and local employment.

As a strategy for building resident service resources, many states are exploring how to integrate services into housing, which often requires increasing communication and collaboration between state agencies. Gary E. King, president and executive director of the Connecticut Housing Finance Authority, is leading this effort. Says King, "Recognizing that the housing dollar is in short supply, we have a strong interest in examining if services from Education, Health and Human Services, and Workforce Development can be enhanced through collaboration with housing providers."

Working together with the states is building a shared understanding of the power of effective services. Developer and/or owners and state agencies feel compelled by the same challenge: how to fund such valuable services, that support family and property success in an environment of scarce housing dollars.



- High School Graduate or GED 44%
- Graduate Level Degree 0.4%
- Some High School 29%
- Some College 10%
- Two-Year Degree 10%
- Four-Year Degree 7%

#### WHAT IS THE EDUCATIONAL ATTAINMENT OF ADULT LEARNING CENTER CLIENTS?

*Myth: Most of the people living in affordable housing have little or no education.*

*Fact: Seventy-one percent of the Learning Center Consortium clients have a high school degree or higher, and more than 17 percent have a college degree or higher.*

#### Member Profile: Seward Towers Apartments

Owned by: CommonBond Communities

Location: Minneapolis, Minnesota

Number of Units: 640

Average Household Income: \$12,000

CommonBond family communities, located throughout the Midwest, are known for their innovative, award winning Advantage Centers. These technology-based resident resource centers foster economic self-sufficiency and academic excellence. Residents are assisted in securing jobs through the formal employment program. School-age children participate in after-school, one-on-one mentoring and tutoring.



## NATIONAL ADVANCEMENT

### Resident Services Training: Furthering Professionalism

By the summer of 2007, four resident services courses will be available at the NeighborWorks® Training Institute.

#### Delivering Successful Resident Service Programs

Participants learn successful practices in program design, financing, marketing, partnership development, staffing, risk management, and evaluation.

#### Resident Services: Youth Programs

Participants explore various approaches and strategies to deliver child care, after-school, and youth programs, and how to determine outcomes and measures of success.

#### Resident Services: Financial Asset Building

Participants learn how to deliver and measure effective financial programs, including financial education, Individual Development Accounts, credit repair, Earned Income Tax Credits, and homebuyer education.

#### Resident Services: Adult Education and Workforce Development Programs

This course assists resident service professionals in understanding the adult education and workforce development delivery systems, and offers practical strategies on how to work with residents.

“We know how important resident services are to the long-term financial success of rental properties, and we want to support these services as much as possible,” says Frances Ferguson, Director, NeighborWorks® Multifamily Initiative.

In cooperation with the Enterprise Community Partners and NeighborWorks® America, the NeighborWorks® Learning Center Consortium launched a series of resident services courses at the NeighborWorks® Training Institute. The classes were developed by experienced practitioners and address issues unique to the resident services field.

“We’ve had a very enthusiastic reception of our resident services training,” says Diana Meyer of Enterprise Community Partners. The first resident services classes were offered in 2005. Graduates of the resident services classes will be awarded a Certificate of Study in Resident Services, a professional certificate that provides continuing education on how to deliver and manage resident services.

“This is the most comprehensive resident services training I have ever attended,” says Margaux Morisseau of Woonsocket (Rhode Island) Neighborhood Development. “I feel confident in using the information I learned.”

To learn more about the Resident Services coursework offered at the NeighborWorks® Training Institute, go to [www.nw.org/training](http://www.nw.org/training), call (800)438-5547 or e-mail [nti@nw.org](mailto:nti@nw.org).



*“Woonsocket Neighborhood Development Corporation is in the business of giving people a break in life. They have given us the opportunity to succeed and move forward, especially our kids.”*

— Maria and Brent Williams, residents of The Constitution Hill Development

Owned by Woonsocket Neighborhood Development Corporation. Woonsocket, Rhode Island

## LOCAL ACHIEVEMENT

### Branding Around Resident Services

Foundation Communities in Austin, Texas, branded itself with personal asset building services. Their slogan, “We create housing where families succeed,” captures the brand. Buildings are designed with service centers; staffing and partnerships deliver services; development finance is not complete until services are funded; and the organization has built a successful communications and resource development department.

“With our rental market the way it is right now, the best way to serve low-income families was not to build more units, but to put more money in the pockets of families,” Julian Huerta says. “Our work would be incomplete if the family does nothing with the money they have saved on rent.”

Foundation Communities began personal asset building services with an Individual Development Account (IDA) program in 1997. Next they developed a financial literacy class required of IDA participants. Homebuyer education was the next step, as many IDA

participants’ goal is to purchase a home. Foundation Communities then added tax preparation assistance. After school programs were redesigned to focus on children’s academic success. Over 800 children at seven properties are enrolled in their after school programs and 84 percent of them “maintain or improve grades.” And most recently, employment services have been added to help the lowest income residents.

This full component of services has allowed Foundation Communities to build a local fundraising presence, moving in seven years from raising \$150,000 for services to raising over \$1.3 million in 2006.

The NeighborWorks® Learning Center Consortium members who are “branded” by high-quality housing with resident services become preferred housing providers – by residents, neighborhoods and investors – because of their services.

#### Member Profile: Sierra Ridge

Owned by: Foundation Communities

Location: Austin, Texas

Number of Units: 148

Average Household Income: \$17,477

The extensive educational programs and asset building opportunities available to residents on-site at Sierra Ridge have contributed to the property’s 98 percent occupancy and low turnover rate. The citywide Community Tax Center Program helped more than 10,000 low-income families access the Earned Income Tax Credit in 2006.



**LOCAL ACHIEVEMENT**  
**High Efficiency: Partnering to Achieve Outcomes**



*“I feel so grateful for having this program for my children. It is so helpful and beneficial to the children that live in this community. I really like the schedule and services, and appreciate the patience that your staff have with the children.”*

– Norma Jacobo, resident of Las Serenas  
 Owned by Community HousingWorks, San Diego, California

Jennifer Endo of AHC, Inc. in Arlington, Virginia, identifies two factors that can bring a service partnership together. “We have the space and access to low-income residents. They have the resources, services and expertise. We see it as an automatic match.”

A particularly valuable partnership for AHC began with a principal’s appeal. The Arlington Public School District was overcrowded and needed space for its preschool program for low-income children. AHC had community space in one of its properties that was ideal for a preschool, and many of its residents would qualify for this program.

What started as a preschool program at one property has expanded to additional partnerships and properties. AHC has developed partnerships for additional preschool programs, after-school and summer youth programs, and adult English as a Second Language (ESL) classes. All these services are provided for free in exchange for facilities.

“We already ask our staff to do a lot of things, and they can’t be an expert in all things, so it helps to have someone else bring in the services,” says Endo. “Partnerships allow us to provide much broader services than what we can provide on our own.”

The Learning Center Consortium works with its members to ensure best practice in partnership agreements and makes simple outcome measurement tools available. This makes partners accountable for Consortium outcome measures to document success.

**Member Profile:**

Community HousingWorks

Property Profile: Las Serenas

Location: San Diego, California

Number of Units: 107

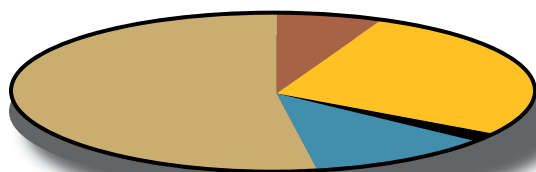
Average Household Income: \$26,554

Las Serenas is an anchor in the revitalization of Shell Town, a very low-income neighborhood of San Diego that is often affected by gang- and drug-related violence. Because of this, residents were concerned about the safety of their children. Community HousingWorks developed a Learning Center with a focus on after-school activities and tutoring. Community HousingWorks partners with the YMCA, the city library, and community recreational programs to provide youth activities. The Las Serenas Learning Center has improved school performance and made technology more accessible to over 850 students across San Diego County.

**HOW DO LEARNING CENTER CLIENTS EARN A LIVING?**

*Myth: People living in affordable housing are unemployed.*

*Fact: Over half of the Learning Center Consortium adult clients are employed full-time, with 64 percent being employed either part- or full-time. Learning Center clients find the services, such as computer or English as a Second Language classes, help their employability. The services also enhance their personal life, such as helping to prepare for homeownership and improving financial skills.*



- Employed Full-Time 52%
- Employed Part-Time 12%
- Self-Employed 2%
- Unemployed 27%
- Retired 7%

## LOCAL ACHIEVEMENT

### Advancing Outcomes Measurement through Data Collection

“Participating in the Learning Center Consortium provides a fertile environment to address key outcomes measurement issues,” says Jennifer Covert, manager of the Mercy Measurement Initiative. “This assisted with Mercy Housing’s development of logic models and outcome measures in both senior and family properties. As a result, all resident services programs address clearly articulated outcomes, and all programs connect directly to our mission.” Covert works with managers to utilize the data for program improvements. “The outcome measures quantify results, and the data collection systems provide key indicators to identify, standardize and sustain high-impact programs.”

Another member, Aida Zaldivar of South County Housing in Gilroy, California, explains. “We needed a tool that could help us focus. We needed it to answer, ‘Where could we improve?’”

South County Housing turned to a scorecard for defining and measuring success. This tool asks organizations to look beyond traditional financial measures of success, so as to get a more evenhanded picture of organizational performance. For South County Housing, the scorecard meant translating organizational

vision to specific goals and measures, linking those measures to employee’s performance, and providing a feedback loop to adjust goals and measures.

Zaldivar believes outcome measures are especially important for resident services. “We needed simple measures that would allow us to understand and communicate what resident services were accomplishing, and our real goals for these services,” says Zaldivar.

Along with outcome measures from other departments, the resident services measures are reviewed regularly by South County Housing’s management team. Zaldivar continues, “At the end of year, we look at the data and ask ourselves if we need to change anything. We may make changes to our goals, or add or delete goals. Then we plan our year.”

Zaldivar also acknowledges that outcome measures can help with establishing a relationship with funders. “It makes applying for money easier. If they have questions, we have a history with data that we can present. “Branded” by high-quality housing with resident services become preferred housing providers – by residents, neighborhoods and investors – because of their services.

#### Faten and John Alajmi residents of Great Hope Homes

#### Member Profile of Montgomery Housing Partnership

#### Silver Spring, Maryland

Faten Alajmi is eager to support and improve her community. She enrolled both of her children in the Summer Enrichment Program at Great Hope Homes, a summer camp designed to provide academic activities for elementary students.

#### Michelle, Resident of Mercy Court

#### Member Profile of Mercy Housing

#### Location: Phoenix, Arizona

Michelle, 13, moved to Mercy Court three years ago with her family. An immigrant from Sonora, Mexico, Michelle is involved in the After-School and Summer Enrichment Programs, the Girls Program, and computer classes. Michelle says she has improved her English, and her grades have also improved due to the tutoring program. Michelle credits Mercy’s staff in giving her the support and drive to work harder toward academic success.

## LOCAL ACHIEVEMENT

### Measuring Success: Youth Succeed in After-School Programs



*“I use the Boca Boys and Girls Club program and the computer lab to do homework assignments. It is a place where I can get help with things such as preparation for college. I have been assigned a mentor who is someone that I can look up to, hang out with, and helps me with the challenges of growing up. My mother is pleased to have a safe place for me to go when she has to work.”*

– Luisa Jean, resident of Boca Club Apartment Community. Owned by Orlando Neighborhood Improvement Corporation. Orlando, Florida

Knowing that many residents are working parents, most NeighborWorks® Learning Center Consortium members provide youth services, primarily after-school programs. These services go beyond the typical “recreational programs.” They include homework help, tutoring and test preparation as well as recreation and enrichment such as art, gardening, photography, and life skills.

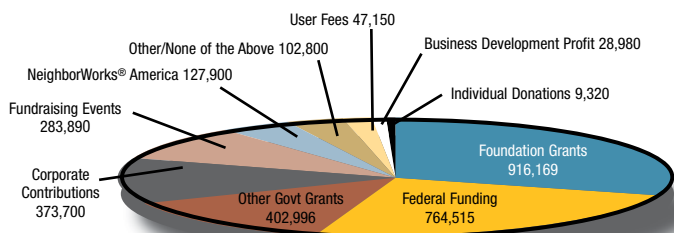
After the Learning Center Consortium agreed that academic success was the key outcome of after-school programs, many members changed their programs to achieve this outcome. In addition, simple tools, such as a GPA calculator and attendance tracker, have been developed by Consortium consultant Fred Alsup. These tools allow for speedy and standard measurement from across our members.

“We utilize student report cards as one tool to measure how we are doing in supporting our kids’ educational attainment,” says Julian Huerta, director of Programs at Foundation Communities. “Much of what we see in report cards impacts both our academic programming and enrichment activities. We look for patterns among our kids’ grades: subjects where improvement is needed, concepts that need extra attention, and comments that teachers leave each reporting period.” Huerta continues, “In the past, we have noticed a need for improved reading skills, especially among our younger students. We have responded by including mandatory reading during homework time, including more opportunities for group leaders to read to children, including a reading activity within each of our centers and having older kids work with younger students on letter sounds and reading concepts.”

#### HOW DO LEARNING CENTERS FUND THEIR ACTIVITIES?

*Myth: Government provides the funding for resident services.*

*Fact: Learning Center Consortium members have found a way to build a significant portion of revenues into a sustainable operating budget.*



Property Profile: Palolo Homes  
 Member Profile: Mutual Housing Association of Hawaii  
 Location: Honolulu, Hawaii  
 Number of Units: 305  
 Household Income: \$12,000 – \$20,000

Palolo Homes is a project-based Section 8 property, with 1,200 residents. The Palolo Learning Center provides computer access, after-school tutoring, computer literacy programs, college credit, and high school computer program training. The Learning Center is supervised by college students and resident volunteers.

Quality after-school programs help youth succeed at Mercy Court, where 80 percent of youth participated in after-school programs during the 2005-2006 school year. “They performed at or above grade level in language arts and mathematics, says Jennifer Covert, manager of the Mercy Measurement Initiative for Mercy Housing. We maintain a close connection with the schools, and respond to youth, parents and teachers to target the after-school program content.” Mercy Housing uses program indicators to assess program progress. “The data collection systems provide key indicators to standardize and sustain programs, and to identify which programs have continuous impact. In turn, resident services staff identify and share practices that support youth success.”

In Rhode Island, Woonsocket Neighborhood Development Corporation’s after-school programs reach 92 percent of the youth in the development. The goal of the program is to improve academic achievement and provide a path to college for the participants. Because of the measurement tools, Rhode Island Housing has asked Woonsocket to train other service providers in the state to use Learning Center Consortium tools to document outcomes.

In San Antonio, Texas, Alamo Area Mutual Housing Association heard from its residents that children needed help with homework and access to enrichment activities. Alamo’s enrichment activities include computer classes, Junior Achievement, 4-H, Girl Scouts, art and music. Partnerships with outside organizations help provide continuity and uniformity between sites. For example, Junior Achievement provides the curriculum, and 4-H provides the supplies.

In all cases, academic success is being measured which we expect will lead to funding opportunities, as our successful outcomes become better documented.

### Measuring Success: After-School Programs

How do Learning Center Consortium members measure success at providing resident services? Together, members have developed 35 outcome measures, covering three broad categories – personal asset, community assets, and financial sustainability.

Below are a few outcome measures that are used for youth services.

- Percentage of preschoolers who improve their reading level
- Percentage of children who maintain or improve grades
- Percentage of children who improve one grade level in reading or math
- Percentage of youth that graduate from high school.
- Percentage of children and teens attending extracurricular after-school programs.

Member Profile: Townview  
Mutual Housing Association

Member Profile: Rocky Mountain Mutual  
Housing Association, Inc.

Location: Denver, Colorado

Number of Units: 149

Average Household Income: \$24,689

Rocky Mountain Mutual Housing Association connects residents to quality youth and adult educational opportunities through on-site programs and a technology center.

## LOCAL ACHIEVEMENT

### Measuring Success: Financial Literacy

The Fannie Mae Foundation provided a grant used to create a learning circle of three Consortium members conducting high volume financial asset building services. Their goal was to advance the efficiency and productivity of financial services. Working with the groups were consultants, Jason Zavala, expert in financial education and Fred Alsop, expert in managing change through measurement and process improvement.

The exchange allowed the three groups to examine their financial education programs including, Individual Development Accounts (IDA), Earned Income Tax Credit (EITC), and homebuyer education. Program processes were documented and residents were interviewed at all three sites.

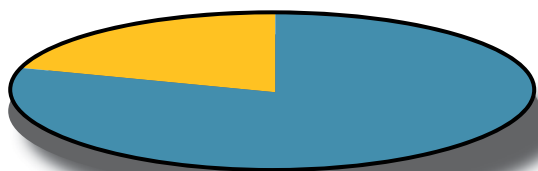
Several suggestions have resulted for the Consortium at large. First, while high-touch counseling encourages residents to focus on behavior changes needed for savings or credit repair, knowledgeable staffing is expensive; therefore online resources for staff could augment this service efficiently. Also evident was the need for a clearer measure of results. Credit score improvement was identified as the new measure, which requires a number of programmatic changes to implement.

The Family Asset Building programs at Community HousingWorks' affordable rental communities help residents improve their credit scores, increase their savings, and ultimately build assets – be it increased education and earnings capacity or homeownership.

Community HousingWorks has taken the lead in San Diego in using credit score improvement to demonstrate the impact of financial education. Sue Reynolds, CEO of Community HousingWorks, notes “In the early stages of using credit scores as a key outcome for financial management programs, we have measured increases in credit scores as high as 100 points.”

Carmen Amigon, assistant director for community building, explains that Community HousingWorks made fundamental changes in the program to better measure credit score: “We opened a separate credit report access account for the Financial Fitness program in order to pull soft inquiry credit reports. We also formalized one-on-one support for participants, because we found that residents were overwhelmed with the amount and complexity of the correspondence needed to correct errors found in their reports. Holding meetings onsite in the CHW's Learning Centers, with computers and Internet, made this task more manageable.”

Jessie (name has been changed) says it best: “When I took Community HousingWorks' financial fitness program, I quickly learned that not all debt consolidation management companies are what they say they are. My credit score actually dropped to the mid-300s after the debt consolidation company I signed an agreement with failed to pay my credit cards and other bills. Thanks to the program, I stopped sending my money to that company, began taking control of my finances, and now my score has improved to the mid-600s. Our family is working hard to continue to improve our credit score and we are saving to purchase a home! We feel empowered and more in control of our lives, thanks to this program.”



■ Residents 80%    ■ Non Residents 20 %

#### WHO USES LEARNING CENTERS?

*Myth: Only a property's residents use the Learning Center.*

*Fact: The NeighborWorks® Learning Center Consortium members often market their services to the surrounding neighborhood, as part of their community-building mission. One-fifth of the Consortium's clients are nonresidents.*

**Measuring Success: Financial Literacy**

Do NeighborWorks® Learning Center Consortium members agree on how to measure successful resident service programs? Yes. The NeighborWorks® Learning Center Consortium believes that standard measures will advance the field of resident services.

Below are examples of how the NeighborWorks® Learning Center Consortium measures financial literacy:

- IDA holders that meet their annual savings goal.
- Families participating in a financial literacy program who meet their budgetary goals.
- Percentage of Learning Center families that purchases a home.

Members of the Salicrup family have strengthened their economic sustainability by using bundled services available through the Trails at Vintage Creek, an affordable apartment property owned and operated by Foundation Communities in Austin, Texas. When Carlos and Norma Salicrup came to the United States from Mexico seven years ago, Norma didn't speak English and was shy when talking to neighbors and strangers. Carlos maintained a steady job. But after their son Carlitos was born, Norma, without English or a high school diploma, couldn't find a job that paid enough for the family to afford child care. Today with the help of free adult education classes offered through Foundation Communities, Norma has completed classes in English and financial literacy. She is about to receive her GED, and has already enrolled in free college-level classes being offered at her apartment's learning center next year. The family also qualified for Foundation Communities' Children's HOME Initiative, which reduced rent to \$475 so they could afford a two-bedroom apartment while using case management to boost their finances and educational standing. Carlos' income steadily increased, Norma continued to improve her language skills, and their son Carlitos began receiving extra support from Easter Seals for developmental delays. The Salicrups have graduated from the Children's HOME program and are now able to pay standard rent of \$725 for the same apartment. Next fall when Carlitos begins elementary school, Norma will be ready to find a job and add even more to her family's success.

**Rigoberto and Sarah Solis****Member Profile of South County Housing**

**Location: Gilroy, California**

**Nine months ago Rigoberto and Sarah were homeless and living at an emergency shelter. Sara was pregnant, and Rigoberto was a**

**migrant worker traveling between California and Arizona for work. South County Housing was able to house the Solis family, Silicon Valley Workforce provided auto mechanic training, and other partners provided supportive services.**

## LOCAL ACHIEVEMENT

### Resident Services Drives Property Success

At Community Builders, resident services staff at affordable and mixed-income housing developments help residents focus on the basics — settling into a diverse community, finding a new or better job, building household income and assets, engaging kids and building community.

Funding this activity is always a challenge. In some places, HOPE VI funds and housing authority contracts support site-based activity. In others, local foundations provide critical support. In others, property operating budgets, interest earned on reserve accounts, or dedicated flows from partnership accounts make programming possible.

But wherever the funds come from, site-based services help the “double bottom line.” As site staff, working with networks of local providers, help residents get jobs, resolve crises, and connect to opportunities, Community Builders sees big results on property management operations. Implementing its Watch List/Early Intervention Protocol, teams made up of property management and resident services staff worked together to resolve 349 “red flag” referrals, and prevent 115 evictions last year. These eviction preventions saved an estimated \$437,000 last year.

At the same time, workforce development and asset building programs put more money in residents pockets, and increased rental income. Last year, staff helped 251 residents find jobs, and the annual EITC campaign resulted in more than 1,175 residents and neighbors claiming Earned Income Tax Credit and/or Child Tax Credit benefits. More than 150 residents opened bank accounts or participated in IDAs or other savings programs.

Pat Clancy, president and CEO of Community Builders, said, “We also knew helping residents get jobs and navigate housing transitions was a good idea; now we know it’s a good investment.”



## LOCAL ACHIEVEMENT

### Resident Leadership Drives Service Success

“We make a real commitment to developing resident leaders,” says Ron Dwyer-Voss of Sacramento Mutual Housing Association. “We have four full-time staff for organizing and leadership development.”

Sacramento closely links its resident services to the development of resident leaders. Leadership development affects how Sacramento Mutual runs its properties.

“We’ve shifted our approach on resident services to be more community organizing and leadership development focused,” explains Dwyer-Voss. “Except for the computer labs, all of our resident services come from the resident leaders. Girl Scouts, summer lunch program – it all happens because of our resident leaders.” Residents develop ideas for resident services and lead the charge in organizing them.

For Alamo Area Mutual Housing Association in San Antonio, leadership development became a focus as a means for preparing residents to sit on its board of directors. Jennifer Gonzalez says her organization viewed it “as only right to provide residents with the tools to be effective in their role as a board member.” By training residents and property managers together in the principles of asset management, Alamo builds a shared culture of responsibility across their properties.

Alamo’s three-day leadership development program has become so popular that the organization has expanded to include a secondary course for graduates, and a track for youth. “Kids were coming up to us and asking to attend,” explains Gonzalez.

#### WHO USES LEARNING CENTERS?

*Myth: Most Learning Center programs are targeted to children.*

*Fact: Fifty-five percent of the users are adults.*

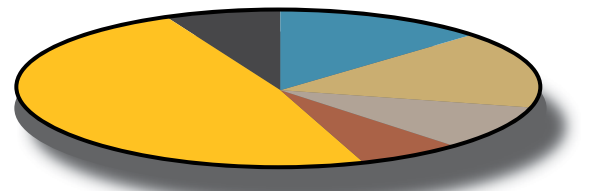
#### Measuring Success: Leadership

Are the results of the NeighborWorks® Learning Center Consortium members’ outcomes made public? Yes. One important component of measuring outcomes is to evaluate the final data.

NeighborWorks® Learning Center Consortium members discuss their outcomes and compare them to their peers. In this way, members can better understand the accomplishments and glitches of their resident services.

NeighborWorks® Learning Center Consortium measures success in their leadership services with these measures:

- Percentage of residents that vote in an election.
- Number of volunteer hours donated to the Learning Center.
- Number of residents that participate in the Learning Center advisory council.



■ Children < 6 years old 13%    ■ Children 6-13 years old 16%  
 ■ Children 14-17 years old 9%    ■ Young Adults 18-20 years old 7%  
 ■ Adults 21-64 years old 48%    ■ Adults 65 years and older 7%

Property Profile: The Constitution Hill Development  
 Member Profile: Woonsocket Neighborhood Development Corporation  
 Location: Woonsocket, Rhode Island  
 Number of Units: 110  
 Average Household Income: \$24,826

The high number of working families makes Woonsocket Neighborhood Development Corporation’s after-school programs necessary. Children have a safe place to play and learn in after-school programs with no cost to the family. Woonsocket Neighborhood Development Corporation’s after-school programs reach 92 percent of the youth in The Constitution Hill Development. The goal of the program is to improve academic achievement and provide a path that leads to college for the participants.

## GREAT LAKES DISTRICT

### Columbus Housing Partnership, Inc

Address: 562 East Main Street  
Columbus, OH 43215  
Phone: 614-221-8889  
Fax: 614-221-8904  
LCC contact: Rachael Ginsberg  
(x119, rginsburg@chpcolumbus.org)  
Nikki Lewis  
(nlewis@chpcolumbus.org)

## MID-ATLANTIC DISTRICT

### AHC, Inc.

Address: 2300 South 9th Street, Suite 200  
Arlington, VA 22204  
Phone: 703-486-0626  
Fax: 703-486-0653  
LCC contact: Jennifer Endo (x12, endo@ahcinc.org)

### Community Housing Partners Corporation

Address: 1520 West Main Street  
Richmond, VA 23220  
Phone: 804-278-9781  
Fax: 804-278-9783  
LCC contact: Deborah Markwood  
(x17, dmarkwood@chpc2.org)

### Montgomery Housing Partnership, Inc.

Address: 11160 Veirs Mills Road  
Westfield South, Suite 503  
Wheaton, MD 20902-2538  
Phone: 301-946-0882  
Fax: 301-946-0982  
LCC contact: Sulema Middleton Stewart  
(x24, smiddleton@mhpartners.org)

## NEW ENGLAND DISTRICT

### Madison Park Development Corporation

Address: 2201 Washington Street, Suite 300  
Roxbury, MA 02119  
Phone: 617-541-3900  
Fax: 617-541-4900  
LCC contact: Denise Mathews-Turner  
(x230, dmatthews@madison-park.org)

### Woonsocket Neighborhood Development Corporation

Address: 40 South Main Street  
Woonsocket, RI 02895  
Phone: 401-762-0993  
Fax: 401-769-1010  
LCC contact: Margaux Morisseau (mmorisseau@wndc.org)

## NORTH CENTRAL DISTRICT

### Community Action Project of Tulsa County

Address: 717 South Housing, Suite 200  
Tulsa, OK 74127  
Phone: 918-282-9284  
Fax: 918-382-3213  
LCC contact: Alicia Kemp (akemp@captc.org)

## PACIFIC DISTRICT

### Anchorage Neighborhood Housing Services, Inc.

Address: 480 West Tudor Road  
Anchorage, AK 99503-6690  
Phone: 907-677-8412  
Fax: 907-677-8451  
LCC contact: Hazel Blackmore (hblackmore@akanhs.org)

### Community HousingWorks

Address: 1820 S. Escondido Boulevard #101  
Escondido, CA 92025  
Phone: 760-432-6878  
Fax: 760-432-6883  
LCC contact: Patti Hamic-Christensen  
(x309, phc@communityhousingworks.org)  
Masako Kawasaki-Pakandam  
(x304, masakokp@chworks.org)

### Mutual Housing Association of Hawaii, Inc.

Address: 33 South King Street, Suite 500  
Honolulu, HI 96813  
Phone: 808-550-0804  
Fax: 808-550-0607  
LCC contact: Dave Nakamura  
(dnakamura@mutual-housing.org)  
Dahlia Asuega (808-733-8651,  
dasuega@mutual-housing.org)

### Sacramento Mutual Housing Association, Inc.

Address: 3451 5th Avenue  
Sacramento CA 95817-3102  
Phone: 916-453-8400  
Fax: 916-453-8401  
LCC contact: Anne-Marie Flynn  
(916-923-2232, annemarie@mutualhousing.com)

### South County Housing

Address: 9015 Murray Avenue, Suite 100  
Gilroy, CA 95020  
Phone: 408-842-9181  
Fax: 408-842-0277  
LCC contact: Aida Zaldivar (x237, aida@scounty.com)

## ROCKY MOUNTAIN DISTRICT

### Alamo Area Mutual Housing Association, Inc.

Address: 4502 Centerview Drive, Suite 233  
San Antonio, TX 78228  
Phone: 210-731-8030  
Fax: 210-731-8025  
LCC contact: Jennifer Gonzalez (JGonzalez@alamomha.com)

### Foundation Communities

Address: 3036 S. 1st St., Suite 200  
Austin, TX 78704-6382  
Phone: 512-447-2026  
Fax: 512-447-0288  
LCC contact: Julian Huerta (x13, julian@foundcom.org;  
(Julian.Huerta@Foundcom.org)

### Rocky Mountain Mutual Housing Association, Inc.

Address: 225 E. 16th Avenue, Suite 1060  
Denver, CO 80203  
Phone: 303-393-6633  
Fax: 303-863-8806  
LCC contact: Lori Thompson (thompsonl@rmmha.com)

## SOUTHERN DISTRICT

### Atlanta Mutual Housing Association

Address: 2788 DeFours Ferry Road, NW, Unit 15-155  
Atlanta, GA 30318  
Phone: 404-355-2642  
Fax: 404-355-7035  
LCC contact: Ron Walker (RWalker914@aol.com)  
Celeste Fields (CMFields1@aol.com)

### Housing Partnership of Northeast Florida, Inc.

Address: 4401 Emerson Street  
Jacksonville, FL 32207  
Phone: 904-398-4424  
Fax: 904-398-0828  
LCC contact: Carrie Davis (carrie@jaxhousing.com)

### Orlando Neighborhood Improvement Corporation

Address: 101 South Terry Avenue  
Orlando, FL 32805  
Phone: 407-648-1623  
Fax: 407-648-1717  
LCC contact: Alexis Collins  
(x27, collins@orlandoneighborhood.org)

## NON-NETWORK

### CommonBond Communities

Address: 328 W. Kellogg Blvd.  
St. Paul, MN 55102  
Phone: 651-291-1750  
Fax: 651-291-1003  
LCC contact: Betty Farace (651-291-1750,  
(farace@commonbond.org)  
Nellie Johnson  
(651-290-6243, Johnsonn@commonbond.org)

### The Community Builders

Address: Plumley Village  
16 Laurel St., Worcester, MA 01608  
Phone: 508-770-0508  
Fax: 508-752-9304  
LCC contact: Melinda Jiusto  
(508-770-0508, m\_jiusto@tcbinc.org)

### Mercy Housing

Address: 1999 Broadway Suite 1000  
Denver, CO 80202  
Phone: 303-830-3300  
Fax: 303-830-3437  
LCC contact: Jennifer Covert 303-830-6210,  
(jcovert@mercyhousing.org)

Learning Center Consortium  
[www.nw.org/learningcenters](http://www.nw.org/learningcenters)

Measures Dictionary  
[www.nw.org/learningcenters](http://www.nw.org/learningcenters)

National Resident Services Collaborative  
[www.residentservices.org](http://www.residentservices.org)

NeighborWorks® Training Institute/Classes on Resident Services  
[www.nw.org/training](http://www.nw.org/training)

For more information on the Learning Center Consortium contact  
Elaine Covert, [ecovert@nw.org](mailto:ecovert@nw.org)

#### **NeighborWorks® America**

NeighborWorks® America provides financial support, technical assistance and training for communities across the nation, including the NeighborWorks® network – a nationwide network of more than 240 community development organizations working in more than 4,400 urban, suburban and rural communities across America. These organizations engage in revitalization strategies that strengthen communities and transform lives. In the last five years alone, NeighborWorks® organizations have generated more than \$10 billion in reinvestment and helped more than 780,000 families of modest means purchase or improve their homes or secure safe, decent rental or mutual housing.



#### **NeighborWorks® Training Institute**

Launched in 1999, the NeighborWorks® Multifamily Initiative is the collaborative portfolio management program for NeighborWorks® organizations whose primary mission is development, ownership, or management of affordable multifamily housing. Currently, more than 93 NeighborWorks® organizations, operating in 37 states, belong to the Multifamily Initiative. Together, they own or manage more than 60,000 affordable housing units.

The goals of the Multifamily Initiative are to: develop or preserve 15,000 units between 2004 and 2008; attract \$1 billion in investment in these affordable properties; support portfolio performance and asset management systems of members so that 90 percent of portfolios are positively performing; serve 15,000 residents with asset building services through learning centers; and increase multifamily resident leadership so that 3,500 residents serve in leadership on properties or communities.