OVERVIEW

The integration of financial capability services into housing programs is envisioned as a holistic way to build financial stability for low- and moderate-income families. Researchers, nonprofit practitioners and housing providers are interested in designing, evaluating and scaling new approaches to ensure that residents are stable in the short term and have opportunities to build prosperity in the long term. By offering programs such as financial counseling, credit building, incentivized savings and more to those who are seeking or receiving housing services, housing providers can help address the immediate and longer-term financial challenges facing residents and better position them for future financial and housing stability.

In early 2018, Enterprise Community Partners (Enterprise) began a pilot program, Enterprise Community Plus (EC+), to provide financial capability services to residents in two neighborhoods in New York City. Enterprise is a nonprofit housing developer seeking to create opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities. They develop and finance nonprofit housing developments across the country, and seek to introduce programs to support residents in those communities. The pilot program, EC+, seeks to develop a network of service providers dedicated to supporting the housing developments and introduce rent reporting for credit building and matched savings accounts to residents.

This brief provides insight into Enterprise and their partners’ roles in implementing the program; in particular we focus on the coordination efforts between the partners
and initial outreach efforts to residents. We describe the goals and structure of the pilot program, outline the partner roles and provide information on the efforts to collect and analyze data on the participants. As the pilot is expected to wrap up at the end of 2019, we provide some initial information on the participants that currently are enrolled in the program. Further analysis needs to be done to more accurately understand the outcomes of participants. Finally, we provide some lessons learned to guide other organizations in their efforts to provide financial capability services into housing programs.

**METHODOLOGY**

Prosperity Now began working with Enterprise to understand the implementation process in May 2018 and concluded data collection in February 2019. Enterprise initially anticipated the pilot would be complete at the end of 2018, but recognized the need to extend the timeline through the end of 2019 to allow partners additional time to get the program up and running. We participated in numerous calls with Enterprise staff and conducted a site visit to New York City in June 2018. We visited two sites in Bedford-Stuyvesant and Harlem and participated in a meeting of the partners at the Enterprise offices. In meeting program partners, we sought to understand how EC+ fit into their model, their impetus for participating in the pilot, expected roles and early thoughts on data collection. Further, Prosperity Now collected and reviewed available documents describing the program to better understand the intended purpose, and potential outputs and outcomes to consider for the development of a logic model (see Appendix 3).

Prosperity Now conducted 10 interviews with staff from the various organizations participating in the pilot. The interviews were about 45 minutes long and sought to understand their experience with the program, particularly the planning and implementation process. One limitation of this project is that Prosperity Now did not conduct interviews with residents as the focus was primarily on the experience of the organizations implementation. Future studies should include resident perspective on the outreach and implementation of the program. Finally, Prosperity Now reviewed data that Enterprise Community Partners collected through a housing survey given to residents at the start of the program. The survey included information on housing stability as well as some additional information. Enterprise Community Partners plans to collect data from the housing providers, but have not yet received that information.

**ENTERPRISE COMMUNITY PLUS (EC+) PILOT**

The Enterprise Community Plus (EC+) pilot seeks to improve housing stability among residents of low-income housing developments in New York City. Landlords of low-income housing tax credit properties throughout New York City shared with Enterprise the need for resident services to “encourage stability and long-term tenure among tenants.” As the City of New York increasingly sought to house formerly homeless families, housing partners shared with Enterprise that it was difficult for residents to maintain res-
idency in their new homes. Without supporting families with additional services, housing managers feared that residents would lose their homes due to financial pressures.

As a result, Enterprise Community Partners developed the EC+ pilot program with two community-based multiservice organizations (neighborhood hubs) in the neighborhoods of Bedford-Stuyvesant and Harlem, several nonprofit housing developers and property managers. Enterprise defines EC+ as a “housing and economic mobility platform that is designed to help low-income families with children enhance their housing stability and strengthen their financial security. It achieves this through a neighborhood-based service coordination network comprised of curated service providers, housing providers and interested residents.”

The pilot is a place-based effort to reach families where they live as well as to stabilize entire buildings, a new approach for Enterprise and the organizations with whom they worked. By offering multiple services, Enterprise hopes to address the myriad financial needs that residents face.

The first goal of the program is to develop a service network including property managers, residents, and nonprofit service providers. Enterprise and their partners seek to connect residents of targeted properties to financial counseling, adult education and other services. Additionally, Enterprise sought to introduce rent reporting for credit building and a matched savings account to residents. Rent reporting for credit building is the monthly reporting of tenant rent payments to at least one of the major consumer credit bureaus for inclusion on consumer credit reports. This gives individuals with poor or no credit an opportunity to build up their credit without taking on additional debt, applying for a new product or making another monthly payment. The matched savings program, SaverLife (from the nonprofit EARN), incentivized residents to open a savings account and save for six months. Savers earned a $10 match per month if they deposited at least $20 into their account, with a $60 match during the savings period, plus a supplemental match from Enterprise up to $240. Enterprise offered a $10 metro-card as an additional incentive to sign up for the program.

Enterprise Community Partners initially expected that 200 residents in the two neighborhoods would participate in the pilot by the end of 2018. As of February 2019, 56 residents in the two neighborhoods had enrolled in EC+. As mentioned, the pilot was extended through the end of 2019 to account for delays in implementation. Enterprise plans to test out this framework and understand how it works from the perspectives of the various organizations that participated in the pilot. They are collecting data to understand the impact on resident stability, and eventually to support upward economic mobility of the residents. Ultimately, Enterprise seeks to demonstrate the efficacy of the program and entice city agencies to scale the model city-wide.
PARTNER ROLES AND RESPONSIBILITIES

The pilot relied on the coordination of several organizations including Enterprise, neighborhood hubs, housing developers and property managers. Prosperity Now developed a logic model informed by document review, a series of conversations, and participation in a meeting with partners in June 2018. While the envisioned roles clarified the responsibilities of the pilot partners, they were not fully realized during this initial review of the pilot. The findings from interviews with partner organization staff and our site visit highlight gaps in the envisioned and actual roles and how those gaps affected the implementation of the pilot.

<table>
<thead>
<tr>
<th>Partner Organization</th>
<th>Primary Roles</th>
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</thead>
<tbody>
<tr>
<td>Program Administrator</td>
<td>• Secure buy-in from partners</td>
</tr>
<tr>
<td></td>
<td>• Provide funding to neighborhood hubs</td>
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<tr>
<td></td>
<td>• Select financial capability products</td>
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<tr>
<td></td>
<td>• Collect and analyze data from partners</td>
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<tr>
<td>Neighborhood Hubs</td>
<td>• Main point of contact for residents</td>
</tr>
<tr>
<td></td>
<td>• Conduct outreach</td>
</tr>
<tr>
<td></td>
<td>• Connect residents to services</td>
</tr>
<tr>
<td></td>
<td>• Provide data to program administrator</td>
</tr>
<tr>
<td>Property Managers</td>
<td>• Ensure buy-in from onsite staff</td>
</tr>
<tr>
<td></td>
<td>• Inform tenants about services</td>
</tr>
<tr>
<td></td>
<td>• Communicate with neighborhood hubs about accessing residents</td>
</tr>
<tr>
<td></td>
<td>• Provide data to program administrator</td>
</tr>
<tr>
<td>Housing Developers</td>
<td>• Identify buildings to participate in program</td>
</tr>
<tr>
<td></td>
<td>• Informal advisors about programming in properties</td>
</tr>
<tr>
<td></td>
<td>• Ensure property managers aware of the program</td>
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</table>

Program Administrator: Enterprise Community Partners

Enterprise is the central coordinating entity, responsible for securing buy-in from the other partners. Staff selected the organizations that served as neighborhood hubs and provided $90,000 of funding to each, $75,000 for staff time and additional $15,000 for savings match and resident engagement, to each. Enterprise works with these organizations to conduct outreach and coordinate service connections. They serve as the point of contact for housing providers and hubs, and planned to collect and share data with partners. They have ongoing formal and informal contact with all of the partners to monitor progress and address challenges as they come up. They see the pilot as an iterative process, making adjustments to the program design and data collection as needed.
Enterprise plays a critical role in the pilot, with one interviewee stating that “their role has been to coordinate, and project manage and make sure things have moved along.” Enterprise staff ensured that everyone understood the program’s purpose and the need for housing stability. It also acted as a link between neighborhood hubs that struggled to connect with each other. One interviewee noted that Enterprise acted as “convener or facilitator, when we need to get to table with property manager or access information about a building, [we] look to them to ask if they can convene between [our organization] and management.” The partners expressed gratitude to Enterprise for their role beyond the financial resources Enterprise offered to the organization. One interviewee noted, “for several reasons, we value the relationship with Enterprise. [They were] attractive to reach other people in the neighborhood that we wouldn’t have reached in the past.”

Enterprise staff selected rent reporting and the matched savings product as financial capability services to offer residents in addition to those already offered by the neighborhood hubs. While Enterprise staff worked with neighborhood hubs to introduce the matched savings component to the residents, they struggled to implement rent reporting in the buildings. As of the end of data collection in February 2019, property managers were in the process of setting up rent reporting in at least one of the properties in the Bedford-Stuyvesant neighborhood. Rent reporting has yet to be introduced in Harlem as there has been a transition in management in those properties.

**Neighborhood Hubs**

The neighborhood hubs, two nonprofit service providers, have long standing relationships in the community. Bedford-Stuyvesant Restoration Corporation (Restoration), has been serving the Bedford-Stuyvesant neighborhood since the 1960s with housing, economic development, financial empowerment and youth services. Goddard Riverside Community Center (Goddard Riverside) has served Harlem since the 1950s, and provides programs for children, youth and older adults.

The neighborhood hubs are the main point of contact for residents of the EC+. Neighborhood hubs are responsible for outreach in many of the buildings—advertising available services and meeting with residents to assess their needs through a field intake survey. The hub staff signed residents up for the program and referred them to additional services, whether provided by their organization or other nonprofits. Some staff who conducted outreach to residents were current or former residents of the properties. Hubs hoped that this approach would help residents trust them. They conducted multiple check-ins with families and dealt with the administrative needs of requesting matches for the savings program. As a Restoration staff member explained, “I go out into the community and meet with residents and find out about their needs (education, training, health insurance). With young adults, I try to find them programs to get into.”

The neighborhood hub staff are also responsible for much of the data collection during the pilot, including administering intake, housing stability and exit surveys to residents (see the following section for more information about the surveys). Restoration also played a larger role in developing the pilot alongside Enterprise—it worked with the community to implement the program. For example, hub staff noted that some residents were initially hesitant to attend events with Enterprise-branded materials because they didn’t know who they were. Thus Restoration staff worked
to build trust with residents by going door-to-door to meet with residents. Further, Restoration staff helped connect Enterprise staff to property managers to explain the role of the service providers. This collaborative design during the pilot allowed Enterprise to formalize many of the processes with Goddard that they initially worked out with Restoration. For example, after Restoration worked with community residents as part of their program, Goddard Riverside created a community coach role to improve outreach, which they credited as making residents more comfortable with the program.

**Housing Managers**

The housing managers were expected to ensure buy-in from property staff, inform tenants about the services and provide access and outreach support to hub staff. Housing managers could use key interactions—including lease-up, income recertification and maintenance requests—to inform tenants about the pilot. Housing managers planned to host meetings for all residents, flyer buildings, include information about the program in rent bills, and provide ongoing education for residents. They were also expected to complete the process to become an accredited data furnisher for rent reporting, report resident payments for rent reporting, and share information with hubs about late rent payments to ensure support for residents. Enterprise engages with housing managers informally around their progress and outreach efforts, but has not yet collected data directly from housing managers.

The housing managers had varying levels of engagement throughout the pilot. Housing managers are initially contracted through the nonprofit housing developer, but unless the contracts explicitly state their role in resident services, participation in these types of activities is voluntary, as there is no formal mechanism for oversight from Enterprise. One representative of the property management company noted, “in the past, we have only come in when they [residents] are in eviction processes when we direct them to city for emergency funding for arrears or eviction. This is a more proactive approach toward financial stability.” At least one management company noted they worked with social service providers to bring ideas to the resident association.

Some neighborhood hub staff noted that housing managers could be a barrier to accessing residents, in particular when housing managers did not provide any information to hubs about the residents or those who may be interested in the program. Neighborhood hub staff noted that where there was cooperation, they were more successful in their outreach efforts. There was not a formal way to monitor how property managers conducted outreach, as Enterprise did not have clear oversight over their role.

**Nonprofit Housing Developers**

Enterprise worked with several housing developers to identify properties that would benefit from the pilot. Housing developers were responsible for communicating and securing buy-in for rent reporting from housing managers. The relationships with the developers and organizations are crucial to persuading housing managers to participate. They were also expected to ensure housing managers were aware of the pilot and the services that the hubs offered. Housing developers were involved more informally than neighborhood hubs. They were not bound by formal partnership
agreements, grants or contracts and they were envisioned as an informal strategic partnership to provide access to residents and ad-hoc support. Enterprise worked with developers with whom they had a previous relationship and who appeared to be good candidates for the pilot. For example, at least one developer offered a resident programming and had a resident services coordinator onsite.

**EC+ DATA COLLECTION AND PRACTICES**

Enterprise developed data collection systems and practices before and during the pilot period as they worked with their partners on how to structure their relationships, reach out to residents and develop ways to document activities, outputs and outcomes.

**Resident Intake Survey and Housing Stability Survey**

Enterprise developed a resident intake form to capture interest in participating in the pilot (See Appendix 1). The survey includes contact information, service interests, preferences for length of enrollment in the program and frequency of contact with staff on the intake survey. Residents are also asked to share options including the savings match program, financial counseling, workforce development (job readiness and/or job placement), adult education (high school equivalency, English as a Second Language, and/or computer classes), childcare and physical/mental health services. This information collected on the intake form was intended to help hub staff refer the resident to the appropriate services while also capturing basic enrollment information for program monitoring. Initially, residents were promised a $10 MetroCard for completing the intake survey and the chance to receive a savings match. When Restoration staff learned that offering metro cards to residents up front as an incentive to enroll in the pilot led to a drop off in engagement, they changed course to provide the incentive later on in the process.

Enterprise also created an intake and exit survey for hub staff to complete with residents to understand their situation and to serve as a baseline for evaluating potential program outcomes (See Appendix 2). This housing stability survey covers household information, education completed, income and employment, housing status and quality, perception of safety and sense of belonging/community. The same survey is then to be administered by hub staff as the exit survey when residents complete the program.

**ADMINISTRATIVE DATA**

Enterprise sought to collect data not only from residents but also the nonprofit hubs and housing providers; as of this writing, Enterprise has not yet been able to collect this data from the housing providers. Enterprise prioritized collecting information on the number of residents reached, referrals made and to which services, take-up of services by residents, and program retention or completion. It also sought to collect information from the surveys on earnings and savings increases, employment change, credit score establishment or increases. Enterprise wanted to better understand changes in housing stability by collecting information from housing providers such as increases in on-time payment, decreased in eviction and unit turnover, as well as maintenance costs. Enterprise plans to receive data from several property managers on the outcomes of residents, which will improve ability to determine the efficacy of the program.
Enterprise created a monthly dashboard to capture additional data, the number of units touched, and the number of residents engaged and enrolled. The dashboard also captures number of completed intake and exit surveys along with the average number of check-in calls or touchpoints per participant. Additionally, the dashboard captures referrals by types of services and, if possible, relevant short-term outcomes. The dashboard will be helpful to compare findings across neighborhoods, as currently provided, the information is in slightly different formats, which makes it challenging to have consistent findings. A formal evaluation should seek to standardize the data across organizations.

INITIAL DATA COLLECTION

EC+ sought to reach and provide service referral for 200 residents: as of the end of the collection period, 56 total residents had enrolled in the pilot. Twenty-four Goddard residents enrolled before the end of 2018, and 32 Restoration residents enrolled—with 31 of the Restoration residents enrolling by September or earlier.

Given the limited responses at the time of analysis, it is too soon to draw conclusions about the outcomes of the participants. The data collected will provide important information about outcomes, and we urge an additional evaluation at the conclusion of the extended pilot period. Given the large number of data points, it will be key to prioritize which measures indicate success in the program. There are some areas of particular interest on which Enterprise or other evaluating organizations may want to focus, outlined below.

OUTREACH EFFORTS

The dashboard asks neighborhood hubs to provide information about the number of events and “doors touched” compared to the take-up rates of the residents. This information will provide valuable information to organizations about the amount of effort needed to capture the participants. The early data derived from the EC+ Dashboard provides a window into the implementation and referral practices of the participating service providers. For example, as of February 2019, one neighborhood hub had hosted 10 events (including door knocking, workshops, community meetings, etc.), touched (gained access to) 356 units, and engaged with 127 residents. At that time 32 residents in that property had enrolled in EC+. The second neighborhood hub noted that it took an average of three check in calls/touch points per participant throughout the pilot period. This information is valuable to understand the amount of effort that is needed to engage with residents, and more importantly, to enroll residents into the program.

HOUSING STABILITY DATA

Enterprise stated one of their main goals was to increase housing stability for residents, so it will be important to determine which aspects of the survey measure stability. The questions around housing stability focus on whether residents had moved over the past 12 months; whether or not they are in rental arrears; whether they can pay rent and additional expenses; and if they had ever stayed in or applied to be in a housing shelter in their adult life. If these are the metrics to determine stability, these should be prioritized to determine outcomes of the program.

As of February 2019, survey data was available for 56 participants of the pilot. The
resident stability survey shows that 48 of the 56 (87%) of the participants had not moved over the past 12 months and 36 (65%) were not in rental arrears. However, over half of the respondents reported that they are unable to pay rent and additional expenses, which could indicate some risk for instability in the future. Further, 42 (76%) of participants reported they had never stayed or applied to be in a housing shelter, compared to 10 (18%) of respondents who said that they had applied to a housing shelter at some point in their adult life. While it is still too early to draw conclusions from this data, if these are the metrics to define stability, Enterprise may want to work with housing managers closely to determine if the residents that are participating in the program are, in fact, those that are currently or at-risk of housing instability.

SERVICE TAKEUP
This will be important to measure to understand if the services offered match what the residents need. The preliminary data showed the matched savings program was the most popular service for those who participated, with financial counseling as a second. To date, a majority of respondents enrolled in EC+ participated in the savings match program, with referrals to financial counseling a popular option. Participants less frequently selected adult education/workplace development; childcare or physical/mental health. Rent-reporting had yet to become fully operational in much of the pilot geography, but property managers were very interested in this as a potential offering. The pilot provides a wide range of services, and Enterprise may want to work closely with the hubs to determine if more targeted services would be more appropriate for participants.

PROPERTY LEVEL INFORMATION
Enterprise sought to collect information from property managers that would offer both a way to target individuals that had recently faced instability, or were at risk for future instability, as well as offer a comparison group to understand the differences in outcomes between those that participated in the program and those that live in the buildings but do not participate in the program. This information will be extremely valuable for any outcome evaluation, and for future consideration of program implementation.

KEYS TO IMPLEMENTATION
While the pilot continues until the end of 2019, we found several important variables that supported the implementation of the program to date.

Enterprise provided strong central coordination and a backbone for the pilot. Enterprise’s role as the central coordinator was vital to ensuring the implementation of the program. Enterprise developed relationships with partners and got partners on board. They spent valuable one-on-one time with the neighborhood hubs as well as with the housing managers, ensuring that all partners understood what the goals of the program were. As mentioned above, Enterprise offered $90,000 grants to hubs to fully engage in the pilot development by attending meetings, participating in site visits, and regularly communicating with Enterprise. Many of the neighborhood hubs noted they felt their previous relationship with Enterprise drove their decision to participate. All of the organizations were very clear on the goals of the project—to promote
housing stability—which appeared to be a strength of this pilot implementation. This shared vision helped to frame the moving parts even when there were other delays.

**Neighborhood hubs tailored outreach efforts throughout the pilot to engage residents.**

Outreach to residents is key to the success of any place-based initiative, but it can also be the most challenging part of getting the program up and running. Both neighborhood hubs enlisted residents as part of outreach, and Goddard learned from Restoration the importance of having residents support outreach efforts. Even with the community coaches, gaining trust is a slow process. One interviewee noted that over the course of the pilot “gaining relationships with residents has gotten stronger. We’ve opened some doors with people who have been in denial. Some are taking baby steps.”

The EC+ model relies on the neighborhood hub to bring services to people directly where they live. However, once residents provide the initial intake information, they can be referred to offsite services, which can be challenging to complete. One interviewee noted that “the biggest challenge in implementation has been getting people to follow through with services when you are not onsite, to get [people with real housing issues] to come to appointments is a challenge. We try to do as much as we can and meet barriers onsite.”

In the Brooklyn neighborhood, Enterprise focused on the census tracts where the neighborhood hub had done an extensive community needs assessment where services related to economic mobility and housing came up as a primary need and expressed concern by the community. Enterprise also conducted focus groups with residents to better understand what they needed. Additionally, in Harlem, the neighborhood hubs met with the tenant associations to introduce themselves and changed the focus of the model based on the needs of the buildings including addressing residents with rental arrears.

The outreach efforts shifted throughout the project, in particular, which specific activities each partner would undertake and how those would be documented. For example, while the hubs were responsible for conducting outreach, only in the later months did Enterprise begin requesting outreach activity and output information. That information, if collected earlier, might have helped spot implementation challenges. Hubs worked through resident associations, attended events, did door-knocking and likely undertook other approaches but all groups doing outreach are always trying to figure out which outreach activities have “more promise” for different populations.

**Flexibility on program design and adaptability to change.**

There were several points at which Enterprise and their partners recognized the need to adjust the program. For example, at first, metro cards were given out to residents at the start of the program, but staff realized engagement dropped off after that, so they changed that to offer the incentive after residents signed up for services. Additionally, the neighborhood hub in Harlem recognized the power of residents acting as community coaches themselves to sign people up, and formalized the community coaches model. While the coaches are an important part of the process, since they were not in the initial proposal they had to go through additional internal work of approval from their human resources and finance teams, which slowed down the implementation process. Additionally, Enterprise initially created a separate housing
survey, but ultimately combined intake forms because residents were filling out many of the same things. Finally, Enterprise recognized that the time needed for outreach surpassed their original timeframe for the program. They were able to extend the pilot through the end of 2019, which should allow them additional time to gain trust with residents and increased participation in the program.

**INSIGHTS TO REPLICATE MODEL**

Many organizations are interested in using housing as a platform for providing other services. While no one model can be replicated in its entirety, there are lessons for other organizations who are looking to do a similar model.

**All stakeholders, including housing managers, need to buy into the program early in the process.**

Housing managers are vital to provide neighborhood hubs access to residents, and they interact most regularly with residents. However, housing managers did not directly receive funds to participate and may need a more formal partnership to effectively participate in the program. Housing managers should provide data on their residents, including those who do not participate in the program, to fully understand the effectiveness of the program on the residents that did participate.

Enterprise plans to collect data from housing managers to more fully assess the outcomes of the program. While it may not be necessary to provide grant funding to properties, there needs to be some mechanism—data share agreements or memorandums of understanding—to ensure managers are open to data sharing. Additional thinking is needed to determine the incentives needed to bring property managers more fully to the table. This is a common problem in other programs that seek to link residents with additional services. The challenge of aligning incentives for property managers to put forth additional effort with programs for residents is one that numerous organizations across the country are working to resolve.

**Support outreach efforts to connect residents with services.**

Enterprise spent a significant amount of time developing relationships with network partners, but they quickly recognized more time was needed to work with the residents to determine their level of involvement or desire for the program. Many interviewees mentioned that gaining trust with residents is difficult and took more time than was anticipated.

Organizations should prioritize by engaging residents early and spending time building relationships. While the network model involves many organizations as stakeholders, residents need to be considered primary stakeholders up front. One of the biggest challenges neighborhood hubs noted was ongoing resident engagement in receiving services, noting “it’s a slow process, takes a lot of one on one dialogues.” Given the emphasis of the pilot on service connections, it was important to tailor the outreach and engage residents to find the right fit of service. Neighborhood hubs conducted much of the outreach on their own, recognizing the challenges to engage long-term with residents. More participation from property managers would help identify a more streamlined outreach, for example, if property managers identify
residents in rental arrears, organizations could more efficiently target those residents to participate in the program.

Dedicated funding is needed for outreach efforts. Nonprofits are often operating on tight budgets, with even less funding for outreach. Yet, marketing and outreach relies heavily on staff time to knock on resident doors, set up in building lobbies, provide multiple avenues for communication and ongoing engagement with residents. In particular, reaching residents who are struggling financially can be an even more time intensive process, and dedicated funding and time for these efforts up front is necessary.

**Define the target population and offer services that fit their needs.**

If the goal of the program is to ensure stability, it is critical to think about the target population of those living in buildings. Even within a single building, there is often a wide range of needs, and organizations seeking to replicate this model should determine what they are trying to address. If working with families with children is a priority, identifying those residents who meet that characteristic would be a more efficient outreach mechanism, rather than conducting outreach to the whole building. Property managers noted that they chose the sites to be a part of the pilot that had active resident associations, which could possibly impact the residents who ultimately participated in the pilot: longer-term older residents. In general, these are the types of residents who participate in resident associations.

It is also important for program administrators to clarify what is essential for hubs to provide directly, what is appropriate to refer out for and what is considered nice to have, but not critical. For example, both hubs offer services that weren’t listed on the intake form (e.g., youth programming, tax prep, family planning, etc.). Given the wide range of services residents may be interested in, outreach works may need to focus on specific family members or services that may differ depending on the residents. One way to prioritize services may be establishing a clearer understanding of which services most contribute to housing stability. This is another reason why data from housing managers is so important to collect.

Further, the current model attempted to offer a wide range of services, as well as the matched-savings and rent reporting. Adding these two new programs along with the coordination of existing services is an ambitious goal, particularly for a new model. In the case of rent reporting, which requires a significant up-front investment, it may be more appropriate to include it in a subsequent pilot rather than as part of a new service coordination model. Enterprise staff found it challenging to introduce rent reporting, mainly due to some of the complexities of reporting to credit bureaus and back-end technology that needs to be set up by housing managers.

**Build enough time for goal-setting, planning and data collection.**

The pilot offered a place-based approach to service provision, with significant effort placed on getting the service providers familiar with the buildings and setting up tracking services for the neighborhood hubs. The approach was to use housing as a platform for housing stability as well as greater economic mobility through rent to build credit reporting and building emergency savings. The rent reporting piece of the pilot was slow to ramp up, despite interest from many of the partners. This is consistent with Prosperity Now's research which shows that many housing providers still don’t know about rent
reporting and its potential benefits. Even if they’ve heard of it, housing providers are often already overworked or feel that obtaining buy-in and resources to implement is too big of a lift. There seemed to be a genuine interest in rent reporting, and this will be something that should be considered in any future analysis.

Enterprise selected the neighborhood hubs and the housing developers based on longstanding relationships. Efforts aimed at replicating this model may need to develop criteria to assess the quality of services provided and outcomes achieved. If another organization wants to replicate the program, other agencies will need some funds to support organizations to participate as well as dedicated outreach plans and time for adjustments as needed.

MOVING FORWARD
We look forward to seeing the outcomes for this pilot. Housing stability, and meeting residents where they are to provide services is an increasingly popular way for neighborhood organizations to offer services. The sheer number of partners needed to coordinate services requires a strong central partner to shepherd the process, and even still, challenges remain. A full evaluation of the study will provide additional insight into the appropriate outreach needed and services provided for success.

ENDNOTES

1 Enterprise Communities Plus One-Pager, 2018.
2 Enterprise Communities Plus One-Pager, 2018.
3 For more information about Prosperity Now’s work on rent-reporting, see https://prosperitynow.org/blog/what-you-need-know-about-rent-reporting.
## Appendix I

### ENTERPRISE PLUS INTAKE FORM

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<thead>
<tr>
<th>First Name:</th>
<th>Last Name:</th>
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Date: _____________________

Date of birth (MM/DD/YR):

Email Address:

Phone Number:

Address: ____________________________________

Apt: #________________________

City: __________________________________

State: ______________

Zip Code: _______________________

Gender:

- [ ] Male
- [ ] Female
- [ ] Other

What is your highest level of education completed?

Do you currently attend college or take post-secondary classes?  

- [ ] Yes
- [ ] No

If Yes: What is your course load?  

- [ ] Full-Time
- [ ] Half-Time
- [ ] Less than half-time

What degree are you currently working on?

What is your employment status?

- [ ] Full Time
- [ ] Part Time
- [ ] Freelance
- [ ] Unemployed
- [ ] Retired

If employed, do you consider your income from employment to be a livable wage/salary for your household?  

- [ ] Yes
- [ ] No

Are you the primary leaseholder?  

- [ ] Yes
- [ ] No

Are you able to pay rent and other expense each month and have money left over?  

- [ ] Yes
- [ ] No

Are all adults in the household contributing to rent?  

- [ ] Yes
- [ ] No

In the last 30 days, how much money did you earn (before taxes)?  

$ ___________
<table>
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<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Other</th>
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<tr>
<td>Do you receive money from anything other than a job?</td>
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<tr>
<td>If yes, select the source of income:</td>
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<td>Alimony</td>
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<td>Child Assistance/TANF</td>
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<td>Child Support</td>
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<td>Food Stamps/SNAP</td>
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<td>Pell</td>
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<td>Social Security</td>
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<td>Unemployment Insurance</td>
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<td>Veterans</td>
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<td>Benefits</td>
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<td>Workers Comp</td>
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<td>LIHEAP</td>
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<td>WIC</td>
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<td>Other</td>
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<tr>
<td>Rent Assistance</td>
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<td>Monthly amounts for all: $</td>
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<tr>
<td>Do you have savings?</td>
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<td>If yes, how much do you have in savings?</td>
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<tr>
<td>Do you have a checking account?</td>
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<td>Do you have a good credit rating?</td>
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<td>Do you know your credit score, indicate it here:</td>
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<td>Do any of the following housing circumstances apply to you?</td>
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<tr>
<td>Rent or own</td>
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<tr>
<td>Live with Family or friends</td>
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<td>Public Housing</td>
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<tr>
<td>Supportive Housing</td>
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<tr>
<td>Rent-subsidized/Rent-stabilized housing</td>
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<tr>
<td>Temporary Transitional Housing or Emergency Shelter</td>
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<tr>
<td>Housing Insecure or Homeless (hotel/motel, couch-surfing, car, etc.)</td>
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<tr>
<td>What is the monthly rent or mortgage for your household?</td>
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<tr>
<td>Do you consider your rent to be affordable?</td>
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<tr>
<td>Are you currently in any rental arrears?</td>
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<tr>
<td>Are you currently in housing court and in need of a lawyer?</td>
<td></td>
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<tr>
<td>In the last year, how many months did you pay your rent on-time?</td>
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<tr>
<td>In the past 3 months (90 days), have you received a written notice that you are being evicted from the place where you currently live?</td>
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<tr>
<td>In the past 3 months (90 days), has your landlord or the leaseholder asked you to leave or move out of your current residence?</td>
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<tr>
<td>How many times have you moved in the past year?</td>
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<tr>
<td>None</td>
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<tr>
<td>1 to 3 times</td>
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<tr>
<td>More than 4 times</td>
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<tr>
<td>Question</td>
<td>Yes</td>
<td>No</td>
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<td>-------------------------------------------------------------------------</td>
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<tr>
<td>Since the age of 18, have you ever stayed in and/or applied to a shelter because of housing issues?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Do you pay for the heating and cooling where you live?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Do you pay court-ordered child support?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>If yes, how much do you pay per month?</td>
<td>$</td>
<td></td>
<td></td>
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<tr>
<td>Do you pay for child care for anyone in your household?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>If yes, how much do you pay per month?</td>
<td>$</td>
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<tr>
<td>Do you have the resources to access affordable child care?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Are you currently pregnant?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Is there currently any active ACS case for any of your children?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Have any of your children ever been placed in foster care?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Do you receive disability or blindness payments through Social Security?</td>
<td>☐</td>
<td>☑</td>
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<tr>
<td>If yes, does anyone in the household pay dependent care costs for you?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>How much do you pay per month?</td>
<td>$</td>
<td></td>
<td></td>
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<tr>
<td>Do you currently have health insurance?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>If yes, what kind of insurance do you have?</td>
<td>☐</td>
<td>☑</td>
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<tr>
<td>Medicare</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Medicaid</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Other Public Health Insurance</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>VA Healthcare</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Employer Based Health Insurance</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Private Health Insurance</td>
<td>☐</td>
<td>☑</td>
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<tr>
<td>I don’t know</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>Does anyone in the household pay out of pocket medical costs for you?</td>
<td>☐</td>
<td>☑</td>
<td></td>
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<tr>
<td>If yes, how much do they pay per month?</td>
<td></td>
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<tr>
<td>Have you ever served in the U.S. military?</td>
<td>☐</td>
<td>☑</td>
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<tr>
<td>If yes, which branch:</td>
<td></td>
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<tr>
<td>Are you satisfied with the condition of your housing unit?</td>
<td>☐</td>
<td>☑</td>
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<tr>
<td>Question</td>
<td>Yes</td>
<td>No</td>
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<td>-------------------------------------------------------------------------</td>
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<tr>
<td>Is your housing a good fit for your lifestyle in terms of location, community and cost?</td>
<td>☐</td>
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<tr>
<td>Do you feel safe in the area that you live in?</td>
<td>☐</td>
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<tr>
<td>Do you feel connected to social network (cultural or religious community, family, friends, neighborhoods), to the extent that you want to be?</td>
<td>☐</td>
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<tr>
<td>Do you participate in community events or receive community service outside of your home, to the extent that you want?</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>What citizenship status applies to you:</td>
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<tr>
<td>☐ Citizen/national of the U.S.</td>
<td>☐</td>
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<tr>
<td>☐ Lawful permanent resident (Green Card holder)</td>
<td>☐</td>
<td>☐</td>
<td></td>
</tr>
<tr>
<td>☐ Non-immigrant status</td>
<td>☐</td>
<td>☐</td>
<td></td>
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<tr>
<td>☐ Other ____________________________________________________________________________</td>
<td>☐</td>
<td>☐</td>
<td></td>
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<tr>
<td>Is there anyone in your household besides you?</td>
<td>☐</td>
<td>☐</td>
<td></td>
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<tr>
<td>If yes, please tell us about the household member(s):</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Name:</td>
<td></td>
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<tr>
<td>Relationship to you:</td>
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<tr>
<td>Date of Birth:</td>
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<tr>
<td>Gender:</td>
<td></td>
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<tr>
<td>Services and support you’d be interested in learning about:</td>
<td></td>
<td></td>
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<tr>
<td>☐ Money</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>☐ Health</td>
<td>☐</td>
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<td>☐ Education</td>
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<td>☐ Food</td>
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<tr>
<td>☐ Work</td>
<td>☐</td>
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<td>☐ Legal</td>
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<td>☐</td>
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<tr>
<td>☐ Immigration</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>☐ I’m not sure</td>
<td>☐</td>
<td>☐</td>
<td></td>
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<tr>
<td>Services available as part of Goddard Riverside’s Neighborhood Network Program:</td>
<td>☐</td>
<td>☐</td>
<td></td>
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<tr>
<td>☐ Savings Match Program</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>☐ Childcare</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>Does anyone in your household support you financially? (If someone pays more than half of your expenses. This would be someone who claims you as a dependent on their taxes.)</td>
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<tr>
<td>What is their income for the last 30 days? $</td>
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</tbody>
</table>
Are you interested in enrolling in Goddard Riverside’s Neighborhood Network Program?  
The program includes service connections and referrals, one-on-one assistance, and a savings match program.  
It is available to residents of 601 West 132nd Street and 263 West 153rd Street.  
☐ Yes  ☐ No

If yes, please choose how long you would like to be enrolled?  
☐ 3 Months  ☐ 6 Months  ☐ 9 Months  ☐ 12 Months

If yes, how often would you like to have communication with Single Stop?  
☐ Weekly  ☐ Bi-Weekly  ☐ Monthly  ☐ Every 6 Weeks

How did you hear about EC+ /Single Stop?  _________________________________
# Appendix II

## INTAKE AND EXIT SURVEY

Intake and Exit Survey! Please circle your answer to each question below.

### 1.0 HOUSEHOLD INFORMATION

1.1 How old are you? Write age here: _________

1.2 Please circle: Male or Female

1.3 How many adults are in the household? ______________

1.4 Are all adults in the household contributing to rent? ______________

1.5 Are you currently pregnant? ______________

1.6 Do you have children that live with you? If yes, how many children? Write number here: ____

1.7 If yes, how old is the youngest child? Write age here: ______________

1.8 Do you have the resources to access affordable child care? Yes No

1.9 Is there currently an active ACS case for any of your children? Yes No

1.10 Have any of your children ever been placed in foster care? Yes No

### 2.0 EDUCATION

2.1 What is the highest level of education you have completed?

- No formal schooling
- Less than primary school
- Primary school completed
- High School Diploma/GED
- Associates Degree
- College/University completed
- Master’s Degree

### 2.2-2.10 INCOME & EMPLOYMENT

2.2 Are you currently employed? Yes No

2.3 If yes: Is your employment... Permanent Part-time Temporary Seasonal

2.4 If yes: Do you consider your income from employment to be a livable wage/salary for your household? Yes No

2.5 Are you able to pay rent and other expenses each month and have money left over? Yes No
2.6 What is your total household income?  
- $0-$10,000  
- $10-$20,000  
- $20-$30,000  
- $30-$40,000  
- $40-$50,000  
- $50-$60,000  
- $60-$70,000  
- $70-$80,000  
- $80-$90,000  
- $90-$100,000  
- over $100,000

2.7 Do you have an emergency savings cushion?  
- Yes  
- No

2.8 Do you have a checking and/or a savings account?  
- Yes, both  
- Yes, checking  
- Yes, saving  
- No

2.9 Are you or other members of your household currently receiving public assistance payments? (PA Cash, Welfare, etc.)  
- Yes  
- No

2.10 Do you have a good credit rating?  
- Yes  
- No  
- Don’t Know

If the resident knows their credit score, indicate it here: ______

3.0 HOUSING AND COMMUNITY

3.1 Are you the tenant of record (Primary Tenant)?  
- Yes  
- No

3.2 What is your monthly rent? ______

Do you consider your rent to be affordable?  
- Yes  
- No

3.3 Are you currently receiving a housing subsidy?  
- Yes  
- No

If yes, which one: ______

3.4 Are you currently in any rental arrears?  
- Yes  
- No

3.5 In the last year, how many months did you pay your rent on time?  
- 10-12 months  
- 6-10 months  
- Less than 6 months

3.6 In the past 3 months (90 days), have you received a written notice that you are being evicted from the place where you currently live?  
- Yes  
- No

3.7 If no: In the past 3 months (90 days), has your landlord or the leaseholder asked you to leave or move out of your current residence?  
- Yes  
- No

3.8 How many times have you moved since [Current Month] of last year? In other words, in the past year, how many times have you moved?  
- None  
- 1 to 3 times  
- More than 4 times

3.9 Since the age of 18, have you ever stayed in and/or applied to a shelter because of housing issues?  
- Yes  
- No

3.10 Are you satisfied with the condition of your housing unit?  
- Yes  
- No

3.11 Is your housing a good fit for your lifestyle in terms of location, community and cost?  
- Yes  
- No
### Perception of Safety

3.12 Do you feel safe in the area that you live in?  
☐ Yes ☐ No

### Sense of Belonging/Community

3.13 Do you feel connected to a social network (cultural or religious community, family, friends, neighborhood), to the extent that you want to be?  
☐ Yes ☐ No

3.14 Do you participate in community events or receive community services outside of your home, to the extent that you want?  
☐ Yes ☐ No

---

**Release of Information Statement:** I authorize Bedford Stuyvesant Restoration Corporation (“Restoration Corporation”) to submit the above information to Enterprise Community Partners on my behalf for the purpose of program evaluation.

**Name:** __________________________________________________

**Signature:** _______________________________________________

---

**Exit survey questionnaire**

1. Did you attend or make use of any of the services offered by All for One?  
   Yes or No

1a. If yes, please circle which service(s)?

   - Financial Counseling
   - Job Training
   - Mental Health Training
   - Savings Match
   - Education Classes
   - Child Care
   - Other: _________________________________

2. In your words, what do you think was the most beneficial part of enrolling with All for One?

3. Were the services that you were connected to effective?

4. Were there any services that you would have liked that were not available to you?

5. If you did not use any of the above services, do you feel that there were obstacles/barriers that prevented you from doing so?  
   Yes or No

5a. If yes, what were those obstacles/barriers?

---

**SAVINGS MATCH AND FINANCIAL COUNSELING**
6. Did you come across any large, unforeseen costs during period of enrollment with All for One

   - 6a. If yes, what were they for?
   - 6b. What was the amount?
   - 6c. Did they impact your ability to consistently save and earn the Savings Match?

7. Were there any other obstacles that you feel impeded your ability to consistently save? If so, what were they?

8. How often did you meet with your financial counselor?

8a. Would you say that these meetings were effective? And if not, why?

9. What (other) obstacles, if any, prevented you from consistently attending financial counseling sessions?

Appendix III

LOGIC MODEL

The purpose of the logic model was to create an initial illustration of the EC+ program, capturing the most important program processes and identifying areas of potential outcomes. Prosperity Now developed this draft model based on a review of program materials, site visit notes from interviews with program partners and through consultation with Enterprise staff. Staff reviewed the model, suggested adjustments and then used the model as one source of input in the prioritization of data collection.

Outputs and outcomes with an asterisk did not have a monitoring or evaluation metric documented by Prosperity Now at the time of this report. It is also worth noting that not all services provided by the hubs are considered by Enterprise to be part of EC+. Additional exploration is needed to identify the right set of outcomes for the work of developing a network of service providers based on the services deemed essential to the program.
### Program Process & Results (Directly Related to Program Activities)

**Inputs**
- Entity to administer the program and convene players
- Staff to administer the program
- Funding to support neighborhood hubs

**Activities**

**Program Administrator:**
- Develop buy-in through relationship building
- Build partnerships with housing providers to gain access to residents
- Select neighborhood hubs to conduct outreach and coordinate service connections
- Convene key players (note: city might require participation in the future)
- Lead financial capability product integration into existing service connections, as needed
- Serve as point of contact for housing providers and hubs
- Ensure data collection and sharing across partners

**Housing Developers:**
- Formalize relationship between Enterprise, hub and housing managers
- Identify properties that would benefit from network
- Communicate direction and secure buy-in for rent reporting from housing managers
- Use key interactions to inform tenants about the hub
- Ensure the use of hub connections is included in contracts with housing managers

**Housing Managers:**
- Identify properties to participate (prioritize building with families with children)
- Ensure buy-in from property staff
- Provide access and outreach advice/support to hub staff
- Use key interactions to inform tenants about the hub (lease-up, income recertification, maintenance requests, etc.)
- Complete process to become accredited data furnishers
- Reports resident payments for rent reporting
- Share information w/ hubs about late rent payments to ensure support for residents

**Neighborhood Hub:**
- Advertise available services
- Meet w/ residents and assess needs (field intake survey)
- Refer to hub services
- Refer to other nonprofits
- Seek out services if not in network
- Check ins with families
- Request gift card matches
- Field exit survey
- Provide data on program progress and outcomes to program administrator

**Outputs**

- *Affordable housing developers participate (# of)
- *Housing managers participate (# of)
- *Hubs and other nonprofits participate (# of, types for services, quality?)*
- *Residents aware of services (% aware)*

**Outcomes (Desired Changes in Conditions; Usually Indirectly Related to Program Activities)**

**Short-Term Outcomes**
- *Cities' experience:
  - Homelessness decreases
  - Larger, stronger labor force (indirect)
  - Increase in civic engagement and city service uptake
  - Resident housing satisfaction increases

**Intermediate-Term Outcomes**
- *Housing providers experience:
  - Legal fees decrease
  - Eviction rate decreases
  - Unit turnover decreases
  - Maintenance decreases
  - On-time payments increase
  - Reputation improves
  - Better plugged in and able to help in meaningful way

**Long-Term Outcomes**
- *Nonprofits experience:
  - Increase in service use and program reach
  - Leverage partnerships into increased funding/new funding opportunities
  - Natural outlet for marketing services
  - Support to achieving their mission

**Ultimate Impact**
- *Parents experience:
  - Use of AFSC decreases (% banked)
  - Credit score established or increases
  - Debt decreases
  - Savings increases
  - Employment and earnings increase
  - Educational degree attainment or certification increases
  - *Tax assistance outcomes (received, fees saved, extended credit use)
  - *Benefits receipt maintains or increases (including childcare)
  - *Physical/mental health outcomes (TBD)
  - Material hardship decreases (housing, utilities, food, medical)
  - Housing stability score improves
  - Perception of financial well-being increases
  - Improved access to resources and networks
  - Increased civic engagement
  - Increased social capital (support networks; belonging in community)

**Assumptions**
- Hubs provide high quality services and are trusted by residents
- Hubs’ services are desired by residents
- Hubs existing relationships with developers and managers beneficial but not essential

**External Factors**
- Appetite of city officials to take-up program
- Buy in from developers
- Available neighborhood services
- Resident capacity to take up services
ACKNOWLEDGMENTS

We would like to thank Morgan Stanley for their support in the development of this paper. We also would like to thank the staff at Enterprise, neighborhood hubs, housing developers and housing managers who took the time to speak to us about their work.

ABOUT PROSPERITY NOW

Prosperity Now believes that everyone deserves a chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.