Resident Services Funding & Delivery Models Among Affordable Housing Nonprofits

JULY 2022 | MEL MILLER
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Executive Summary

Resident services utilize housing as a platform to advance the physical, emotional, and financial health of residents. Programs address a range of needs including early childhood and K-12 education, health and well-being, workforce development, food security, long-term supportive housing, tax preparation, and eviction prevention and/or financial capability services. While the efficacy of resident services is well documented, the COVID-19 pandemic highlighted the importance of delivering resident services through housing. Even amidst stay-at-home orders, residents maintained connections to community, support, and education, with particular focus on eviction prevention.

While COVID-19 has altered service delivery and funding, the field of resident services has evolved separately from the pandemic. Federal funding history over the past three and a half decades provides insight into the field, however the complexity of funding and delivery for resident services is not well known. The purpose of this research was to address three primary questions: (1) what are the resident services offered by affordable housing nonprofits, (2) how are these resident services funded, and (3) how are these resident services delivered? To address these questions, I focused on resident services that are delivered to residents of affordable housing owned or managed by nonprofits within the NeighborWorks® America network. I utilized primary and secondary data, with a focus on a fielded survey disseminated to 185 NeighborWorks organizations. The 74 survey responses, along with 19 pre- and post-survey interviews with NeighborWorks organizations and other resident service experts, provided insight into not only current funding and delivery models, but also organizational and policy needs and desires. Key findings include:

- Resident services offered include child development services and strategies (offered by 24 percent of organizations), eviction prevention and/or financial capability services (93 percent), food security services (66 percent), health and well-being services (72 percent), K-12 education services and strategies (31 percent), long-term supportive housing (50 percent), tax preparation (22 percent), and workforce development (30 percent).

- Most organizations offer resident services to all or nearly all properties, with 55 percent offering resident services to their entire portfolio and less than 15 percent of organizations offering resident services to less than half of their properties.

- While budgets for resident services range anywhere from $2,500 to $17,200,000, over half (53 percent) of organizations do not have a budget that exceeds $300,000. Funding sources included a total of five potential sources: operating budget,
government, foundations, private donors, and other. Most organizations used multiple funding sources, with an average of 2.6 funding sources across organizations. The most popular source across all organizations is operating budget (reported by 92 percent of organizations).

- Service delivery across most organizations includes the use of a third party in some capacity. However, the prevalence and types of partnerships vary by type of service.
- Post-survey interviews affirmed survey findings while offering additional insights regarding the funding and delivery of resident services. Additional key takeaways from the post-survey interviews include: budgets and funding sources expanded due to COVID-19; there is a need to establish stable, consistent funding; diversity of funding models enables growth and innovation; and organizations must monitor and evaluate this work.

This research offers organizational- and policy-level insights into the implementation and sustainability of delivering resident services. To enable and improve this field, a call is made to policymakers and other funders to increase the stability and availability of funding for resident services. This opportunity, if met by government, foundations, private donors, and organizations themselves, has the potential to transform not only the physical, emotional, and financial health of residents, but our definition of and approach to housing as we know it.
Introduction

“[Resident services are] difficult to fund. But being able to provide services to all of our residents is really important to our mission.” – Rick Gulino, Director of Resident Services and Neighborhood Development, People’s Self-Help Housing

Resident services utilize housing as a platform to meet the needs of individuals, families, and entire communities. Consisting of on-site programs or resources that advance the physical, emotional, and financial health of residents, resident services programs include a diverse array of services such as on-site childcare or preschool, meal delivery programs, health insurance enrollment assistance, college readiness, and job placement. While resident services have been successful in advancing economic stability and well-being for decades, the COVID-19 pandemic emphasized the importance and potential of delivering resident services through housing. Even amidst stay-at-home orders, residents were able to maintain connections to community, support, and education, including eviction prevention, through resident services. The pandemic resulted in both affordable housing and resident services changing “the way they operate, altering property-level policies, programming and funding priorities, in order to keep residents and staff safe.”

The importance and potential of resident services were established long before the pandemic. Near the turn of the 21st century, practitioners began to look at housing beyond “just bricks and mortar,” with foundations and the federal government investing in this work. While the role and availability of funding have evolved over the years, organizations that monitor and evaluate resident services have demonstrated their many positive impacts, including economic mobility, stability, civic engagement, and educational attainment. Organizations providing resident services benefit as well; affordable housing entities have documented the cost savings

1 Rick Gulino (Director of Resident Services and Neighborhood Development, People’s Self-Help Housing) in discussion with the author, June 29, 2021.
2 Programs included are from the NeighborWorks 2020 Annual Survey. Appendix 1 lists all programs by each service area.
6 For example, see Burnstein, Gallagher, and Oliver (2019), CommonBond Communities (2018), and Gowan (2019).
of resident services at the unit-, property-, and organization-level.\textsuperscript{7,8} These benefits extend beyond the residents and the organization providing the resident services, to property investors, government, and the community.\textsuperscript{9} For example, a social return on investment (SROI) analysis of CommonBond Communities’ eviction prevention activities from 2015 to 2017 found that for every $1 CommonBond invested in this work, $4 was generated in social benefits.\textsuperscript{10} Additionally, a research study conducted in collaboration between Enterprise Community Partners, Inc. and Mercy Housing, Inc. found that resident services resulted in annual cost savings of $225 per unit in 2005 and $356 per unit in 2006.\textsuperscript{11}

Despite the known positive impacts of resident services, funding streams remain variable and opaque. At nearly all levels of government, the type, availability, and consistency of funding vary greatly. Differences in funding availability and quantity often result from differences in the demographics of the populations being served, such as income level, veteran and/or disability status, and age. For example, the US Department of Housing and Urban Development’s (HUD) Service Coordination Program offers funding for service coordinators of HUD-insured and -assisted multifamily housing that serves older adults and people with disabilities.\textsuperscript{12} However, funding for the Service Coordinator Program and other HUD programs is subject to change from year to year, which often impacts the type and amount of grants offered.\textsuperscript{13} With limited and inconsistent sources available at the federal level, organizations have little guidance in figuring out whether and how to fund resident services. As Sheila Kilpatrick, the Chief Operations Officer of RUPCO, stated, “We know that [resident services] matter. We know that it works. We know that people are more successful and stay housed longer [with resident services]... but we don’t know how to pay for it.”\textsuperscript{14}

\textsuperscript{9} Ibid.
\textsuperscript{10} Ibid.
\textsuperscript{11} Enterprise Community Partners, Inc.
\textsuperscript{14} Sheila Kilpatrick (Chief Operations Officer, RUPCO) in discussion with the author, August 9, 2021.
In recent years, funding from foundations and other donors has created more possibilities to provide resident services. In particular, the COVID-19 pandemic generated funding in greater amounts and for services in more areas than most organizations had ever seen. As the link between housing and health is strengthened, new donors are entering the field to meet needs of organizations and their residents. While this new and affirmed interest from funders has enhanced opportunities for service provision, there is still little known about how resident services are funded and provided across affordable housing nonprofits. With the support of NeighborWorks and the Joint Center for Housing Studies, along with the participation of NeighborWorks member organizations, I embarked on this research to provide a model for funding and delivery of resident services.\textsuperscript{15} My hope is that this research helps inform and support the work of current resident service providers, affordable housing organizations looking to enter the field, and public and private entities positioned to help with the funding or delivery of resident services.

\textit{Definition and History of Resident Services}

The definition of resident services varies between organizations, as do the offerings provided. For the context of this research, I define resident services as programs beyond lease and property management that advance the physical, emotional, and financial well-being of residents.\textsuperscript{16} This paper specifically focuses on resident services that are delivered to residents of affordable housing owned or managed by nonprofits within the NeighborWorks network. As noted in the NeighborWorks 2020 Annual Survey, these services include child development services and strategies (age 0-5), K-12 education services and strategies, health and well-being services, workforce development, food security services, long-term supportive housing, tax preparation, and eviction prevention and/or financial capability services.\textsuperscript{17} Specific programs within each of these service areas are listed in Appendix A.

Resident services may be offered at the property-, portfolio-, or community-level. Additionally, services may be offered to all residents or to a subset of the population, such as residents who identify as veterans, disabled, seniors, youth, or homeless. Organizations may

\textsuperscript{15} While I discuss my research in the first person throughout this paper, this work was a joint effort between myself, my mentors, and NeighborWorks organizations.

\textsuperscript{16} Burnstein et al.

\textsuperscript{17} NeighborWorks 2020 Annual Survey covers Fiscal Year (FY) 2020 (October 2019 through September 2020). This research refers to the annual survey for service area definitions. The survey provides additional organization-level data regarding the number of individuals provided with each service by area and whether there is a target population for each service an organization provides. While full survey results are not publicly available, the NeighborWorks 2020 Annual Report can be found at https://annualreport.neighborworks.org.
provide certain services across all properties every year while offering other services on an as-needed basis. As the COVID-19 pandemic illustrates, services and models of service delivery may also change in response to a public health crisis. While the level and type of services provided are determined by the organization, residents have varying levels of input into and engagement with service determination.

Many streams of funding are available for resident services in both the public and private sectors. Organizations may also be able to secure even more robust funding for resident services through financing and tax services. A main source of federal funding comes through the Cranston-Gonzalez National Affordable Housing Act, Section 808 (Public Law 101-625), which enables HUD to use Section 8 funds towards the employment of service coordinators in Section 202 Housing.\(^18\) In 1992 the Housing and Community Development Act (HCDA; Public Law 102-550) further supported service coordination by expanding funding authority for service coordinators in public housing and HUD-assisted developments for older adults and people with disabilities. In addition to outlining the job description for service coordinators, the law gave examples of supportive services and mandatory training requirements for service coordinators.\(^19\) The HCDA was amended by Section 851 of the American Homeownership and Economic Opportunity Act of 2000 (Public Law 106-569), which allowed service coordinators to assist “low-income elderly or disabled families living in the vicinity” of HUD-assisted housing.\(^20\) To date, most of the federal funding supports service coordination for HUD-assisted housing sites that are home to older adults and people with disabilities. Additional resident services funding from the federal government is provided to supportive housing, designed to assist people transitioning out of homelessness.

Separate from funding sources are financial products that make financing resident services more affordable. For example, Fannie Mae’s Healthy Housing Rewards Enhanced Resident Services (ERS) is a loan for a multifamily affordable housing property that offers resident services, whereby eligible borrowers can receive an interest rate discount of up to 30 basis points (bps).\(^21\) To be eligible for the loan, at least 60 percent of the property’s units must

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be affordable to households earning 60 percent or less of the area median income (AMI). Borrowers must also be Certified Organization for Resident Engagement & Services (CORES) certified. The CORES Certification “recognizes owners and third party providers that have developed a robust commitment, capacity, and competency in providing resident services coordination in affordable housing communities,” with applicants completing a pre-screen survey and then a full application upon approval. 22 CORES qualifications for applicants include: falling under one of Stewards of Affordable Housing for the Future’s (SAHF) three models of resident services coordination, 23 providing resident services coordination for a minimum of three years, offering on-site resident services staff at more than one property, completing a community scan, having a property services plan, and tracking and reporting property-level resident services indicators among residents. 24

CORES provides the potential for ERS approval, but also formalizes best practices and learning opportunities for organizations providing resident services. Networks of collaboration and knowledge sharing are vital in a field like resident services, where best practices are still being established. In addition to overseeing CORES, SAHF also provides tools such the “Framework and Guidelines for a System of Successful Coordination,” which guides organizations on how to create a resident-centered service model. 25 Additionally, models like NeighborWorks enable knowledge sharing through resources, technical support, and training. NeighborWorks in particular offers members one-on-one support through NeighborWorks Area Managers as well as opportunities to engage with other NeighborWorks organizations through network-wide meetings and convenings, like the annual Resident Service Coordinator Convening hosted every August.

23 Direct Resident Services Model, Hybrid Resident Services Model, or Third Party resident Services Model
25 Stewards of Affordable Housing for the Future (SAHF).
Research Overview and Methodology

The purpose of this research was to address three primary questions: (1) what are the resident services offered by affordable housing nonprofits, (2) how are these resident services funded, and (3) how are these resident services delivered? I addressed these research questions through primary and secondary data collection. Specifically, secondary data included the NeighborWorks 2020 Annual Survey, which provided information regarding the organizations offering resident services, their targeted populations, and specific services offered within each resident service area. Primary data collection included preliminary interviews with organizations offering resident services, a fielded survey, and post-survey interviews.

Pre-Survey Interviews and Pilot Testing

To inform survey development, I conducted pre-survey interviews with NeighborWorks staff and member organizations. I then pilot tested the survey with additional pre-survey interviews with NeighborWorks organizations. In total, seven organizations participated in the pre-survey interview and pilot testing period. The day before the interview, I sent a test survey Qualtrics link and asked participants to complete the pilot survey before our scheduled Zoom meeting. Interviews with participants followed an interview guide that included questions about the organization and specific probes relevant to the survey. Appendix B details all interview participants.

Resident Services Survey and Follow-Up Interviews

The Resident Services Survey was launched from July 8 to August 6, 2021 via emails to CEOs and executive directors of 185 NeighborWorks organizations. These 185 organizations were identified as offering resident services based on their responses to the NeighborWorks 2020 Annual Survey. Three reminders to complete the survey were sent over email between July 15 and July 23 and an additional alert was posted in NeighborWorks’ newsletter memo on July 19, 2021. In the email and on the survey landing page, organizations were advised to select one person to fill out the survey, with a specific request via email that the recipient either fill out the survey themself or forward it to the colleague who could best complete it.

After the survey launch, I conducted 12 follow-up interviews with organizations and experts in the field. These interviews followed a loose interview guide, with the objectives being to learn more about the survey responses and capture additional information the survey did not cover.
Survey Findings
From July 8 to August 6, 2021, 129 Qualtrics survey responses were collected. Responses were removed based on the organization not offering resident services or not having rental properties (n=15), not completing the survey (n=34), or having a duplicate response for the organization (n=6). In total, 74 organizations that offer resident services completed the survey (see Appendix C for participating organizations). Resident service areas include child development services and strategies (offered by 24 percent of organizations), eviction prevention and/or financial capability services (93 percent), food security services (66 percent), health and well-being services (72 percent), K-12 education services and strategies (31 percent), long-term supportive housing (50 percent), tax preparation (22 percent), and workforce development (30 percent). In addition to offering resident services, responding organizations also provide asset management (92 percent), community building and engagement (85 percent), neighborhood and economic development (53 percent), property management (69 percent), and real estate development (96 percent).

Services Offered by Area and Property
While the number of an organization’s properties receiving resident services varies across respondents, most organizations offer resident services to all or nearly all their properties. Forty-one of the 74 organizations (55 percent) offer resident services to their entire portfolio, and less than 15 percent of organizations (n=10) offer resident services to less than half of their properties. Interviews confirmed, however, that organizations offering resident services to all their properties do not necessarily offer all properties the same services. For example, an after-school enrichment program for youth and children may be offered only to one property in an organization’s portfolio. Other organizations may offer specific programs catered to their residents across their portfolio. In the instance of food security services, for example, an organization might identify one or two of its properties to host foodbanks that are open to its entire portfolio. Experiences of utilizing services, however, may differ greatly depending on the location of the organization and the type of service offered.

Resident Services Budgets and Funding Sources
Organizations were asked to provide their total budget for resident services and to then break it down by individual service category, if possible. Budgets range from $2,500 to $17,200,000, with a mean of $1,375,359. However, as indicated by the median budget across organizations
of $282,292, most organizations do not have budgets exceeding $300,000. **Figure 1** shows budget variation among respondents.

**Figure 1. Total Resident Services Budgets Among Organizations**

As with budgets, organizations were asked to provide their funding sources for resident services and then by individual service category, if possible. The survey provided the following funding sources and asked organizations to indicate the percentage of funding provided by each line-item source: budgeted amount, cash flow, direct contributions, development fees, management fees, foundations, government, private corporations, private individual donors, and other. For analysis, funding sources categories were defined as follows: operating budget (budgeted amount, cash flow, direct contributions, development fees, and management fees), government, foundations, private donors (private corporations and individual donors), and other.

On average, when looking across all organizations, the operating budget funds 54.6 percent of resident services, government 18.6 percent, foundations 14.8 percent, private donors 7.4 percent, and other 4.6 percent. Looking at each funding type by organizations utilizing that source provides additional nuance. **Table 1** lists the number of organizations that report using each funding source. Operating budgets were the most common source of funding (n=68), and made up 59.4 percent of these organizations' budgets, on average. Foundations were the second-most reported funding source (n=42, sourcing 26.1 percent of these budgets), followed by government (n=37, sourcing 37.1 percent of these budgets), private donors (n=35, sourcing 15.7 percent of these budgets), and other (n=10, sourcing 34.3 percent of these budgets).
Table 1. Organization Utilization of Funding Source Types

<table>
<thead>
<tr>
<th>Funding Source Type</th>
<th>Organizations Reporting (N)</th>
<th>Funding Allocation (%)</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating</td>
<td>68</td>
<td></td>
<td>2.0</td>
<td>100.0</td>
<td>59.4</td>
</tr>
<tr>
<td>Government</td>
<td>37</td>
<td></td>
<td>1.0</td>
<td>100.0</td>
<td>37.1</td>
</tr>
<tr>
<td>Foundations</td>
<td>42</td>
<td></td>
<td>1.0</td>
<td>100.0</td>
<td>26.1</td>
</tr>
<tr>
<td>Private donors</td>
<td>35</td>
<td></td>
<td>1.0</td>
<td>50.0</td>
<td>15.7</td>
</tr>
<tr>
<td>Other</td>
<td>10</td>
<td></td>
<td>1.0</td>
<td>100.0</td>
<td>34.3</td>
</tr>
</tbody>
</table>

The number of funding sources reported by organizations also varied. While organizations reported an average of 2.6 funding sources, the number of funding sources reported ranged from 1 to 5. Table 2 details budget variation by number of funding sources per organization. While differences are not statistically significant, budgets greatly increase, on average, for organizations reporting 3 or more sources of funding.

Table 2. Funding Diversity and Budget Variation

<table>
<thead>
<tr>
<th>Funding Source (N)</th>
<th>Organizations Reporting (N)</th>
<th>Budget ($)</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>18</td>
<td>2,500.00</td>
<td>7,000,000.00</td>
<td>494,532.33</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>15</td>
<td>5,000.00</td>
<td>1,200,000.00</td>
<td>306,638.07</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>23</td>
<td>45,500.00</td>
<td>8,000,000.00</td>
<td>1,634,364.52</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>15</td>
<td>150,000.00</td>
<td>17,200,000.00</td>
<td>2,554,808.93</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>3</td>
<td>562,834.00</td>
<td>7,674,122.00</td>
<td>4,120,959.33</td>
<td></td>
</tr>
</tbody>
</table>

While all organizations were able to report their budgets, the specificity of their figures varied. Similarly, the ability to report budgets by resident service area varied greatly among and within organizations. While budgets and funding sources provide important insight into organizations’ resident services, there are a few notes. First, while some organizations were able to provide exact figures, many organizations were only able to estimate their budgets, due to not having resident services as a line item in the organization’s budget. Other organizations could not provide the exact resident services budget due to its overlap with other programs and departments at that organization, such as community services and supportive housing programs.

Budgets and Funding Sources by Service Categories

Organizations were further asked to provide their budgets and funding sources for each category of resident services they offered. Thirty-one (44 percent) of the organizations were
able to provide budgets by service category, and 47 (67 percent) of the organizations were able to provide funding sources by service category. Figure 2 details the average budget for each of the eight service categories, with the number of organizations that were able to provide budgets for each service category in parentheses following the service category. When considering these averages, it is important to note the number of organizations that were able to report these figures.

Funding sources by service category are detailed in Table 3. “Other” comprised the greatest percentage of funding, on average, for child development services and strategies, eviction prevention and/or financial capability services, health and well-being services, and tax preparation. Foundation funding was the greatest source of funding for K-12 education services and strategies and workforce development. Operating budgets and government funding were the greatest sources of funding for food security services and long-term supportive housing, respectively.
Table 3. Funding Allocation by Resident Service Category

<table>
<thead>
<tr>
<th>Service Category</th>
<th>N</th>
<th>Operating</th>
<th>Government</th>
<th>Foundations</th>
<th>Private</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child development</td>
<td>9</td>
<td>15.0</td>
<td>26.7</td>
<td>8.3</td>
<td>5.6</td>
<td>44.4</td>
</tr>
<tr>
<td>Eviction prevention/financial capability</td>
<td>40</td>
<td>26.8</td>
<td>25.6</td>
<td>12.9</td>
<td>4.5</td>
<td>30.2</td>
</tr>
<tr>
<td>Food security</td>
<td>25</td>
<td>31.3</td>
<td>12.9</td>
<td>9.2</td>
<td>6.5</td>
<td>40.1</td>
</tr>
<tr>
<td>Health &amp; well-being</td>
<td>26</td>
<td>34.7</td>
<td>13.8</td>
<td>12.1</td>
<td>0.8</td>
<td>38.6</td>
</tr>
<tr>
<td>K-12 education</td>
<td>12</td>
<td>23.2</td>
<td>10.3</td>
<td>38.3</td>
<td>10.0</td>
<td>18.2</td>
</tr>
<tr>
<td>Long-term supportive housing</td>
<td>21</td>
<td>36.2</td>
<td>43.3</td>
<td>1.2</td>
<td>0.5</td>
<td>18.8</td>
</tr>
<tr>
<td>Tax preparation</td>
<td>9</td>
<td>33.3</td>
<td>10.7</td>
<td>18.2</td>
<td>0.0</td>
<td>37.8</td>
</tr>
<tr>
<td>Workforce development</td>
<td>9</td>
<td>13.3</td>
<td>13.3</td>
<td>46.1</td>
<td>5.0</td>
<td>22.2</td>
</tr>
</tbody>
</table>

However, even among organizations that could break down their budgets and/or funding sources, not all were able to do so for every service category offered. Among the 43 respondents who provided explanations for not being able to delineate their budgets and/or funding sources by service category, reasons include:

- Having staff that work across many service areas, and not breaking down the budget and/or funding of this work by service category \(n=15\)
- Only tracking aggregate dollar amount for resident services \(n=9\)
- Resident services being part of a larger budget, such as the operating budget, supportive housing services budget, and entire budget \(n=8\)
- Not reporting the data in this way and unable to pull/recategorize the data for various reasons \(n=5\)
- Budgeting/funding by property \(n=3\)
- COVID-19 or another programming disruption that’s discontinued or altered service delivery in some way, making recent data difficult to distill \(n=3\)

In their responses, some organizations mentioned upcoming or anticipated systems changes that might enable better tracking by service category. Many responses, however, questioned the purpose of delineating the budget for resident services by service category and, in some instances, at all. As one organization noted,
We have many programs that overlap funding sources since we work to do more than one service for each client and or resident. We want to ensure they have wrap around services so many of our funding sources are not broken out specifically to the categories. Our mission is to educate, equip, and empower individuals to have healthy relationships, finances, homes, and neighborhoods.26

While some funders require detailed reporting by service category and/or of funds directed to each source, other responses indicate a preference for flexibility. For example, many organizations receive funding in unrestricted dollars that are not connected directly to service areas except in “the rare cases of a program-specific grant.”27 Another organization noted, “We do not have funders who are only interested in a single social determinant of health. Most want a holistic approach.”28

Delivery of Services

“We could not do what we do without partner organizations.” – Angie Roberts-Dobbins, Vice President of Resident Services, Community Housing Partners29

Most organizations rely on a third party in some capacity to deliver resident services (see Figure 3). While the role of partnerships varies across service area, the most common area where organizations rely solely on a third-party partner is tax preparation (50 percent). Most other service areas are dominated by a mix of organizations and third parties working together to deliver services, with this being most common in the areas of health and well-being services and food security services. The only two areas where organizations do most of the service delivery themselves are eviction prevention and/or financial capability services (71 percent) and K-12 education services and strategies (57 percent).

26 Anonymous respondent, Resident Services Survey, administered via Qualtrics by the author from July 8 to August 6, 2021.
27 Anonymous respondent, Resident Services Survey, administered via Qualtrics by the author from July 8 to August 6, 2021.
28 Anonymous respondent, Resident Services Survey, administered via Qualtrics by the author from July 8 to August 6, 2021.
29 Angie Roberts-Dobbins (Vice President of Resident Services, Community Housing Partners) in discussion with the author, June 29, 2021.
Partnerships across service categories typically differ within organizations. Similarly, partnerships within service categories differ by organization. Partnerships reported by organizations working with third parties are summarized by service area below, with the number of organizations reporting partnerships in parentheses.

- **Child development services and strategies (n=9):** Partnering with local foundations, community service organizations, community action councils, private educators, state education agencies, local school districts, nonprofit management groups, and other social service organizations to deliver pre-K and other age 0 to 5 programming. Three respondents also mentioned partnering with Head Start and/or Early Head Start service providers.

- **Eviction prevention and/or financial capability services (n=18):** Partnering with state and local government organizations, mental health and other community organizations, legal aid, and property managers to identify candidates and help them apply for emergency rental assistance, and to provide housing stability education. Financial capability education, such as financial coaching, budgeting, and credit building, is provided through work with partners like New Jersey Citizen Action, Navicore Solutions, Mission Economic Development Agency (MEDA), Tenderloin Housing Clinic, and local community development financial institutions (CDFIs).

- **Food security services (n=34):** Partners include immigration coalitions, Meals On Wheels, Helping Hands, Food Runners, local foundations, community service
organizations, community action councils, local school districts, local churches, and external food banks. These partners assist with hosting food pantries, providing grocery and meal deliveries, connecting residents with SNAP, offering nutrition and cooking classes, hosting school breakfast for school-age youth, providing a summer lunch program, operating community gardens, providing grocery coupons and gift cards, and delivering holiday meal boxes.

- **Health and well-being services (n=36):** Partnering with local health departments, hospitals, universities, and local councils on aging to provide health-related screenings, onsite physicals, peer support groups, smoking cessation programs, medication management, vaccination services, mental health counseling, chemical dependency treatments, blood pressure clinics, COVID-19 testing, and classes in gardening, yoga, meditation, wildfire education, art, and cooking. Referrals and other resources are also provided.

- **K-12 education services and strategies (n=10):** Partners include local universities, community colleges, community centers, tutoring organizations, and private and public schools, while specific programming includes after-school programs, homework assistance, mentoring, tutoring, non-traditional instruction (NTI) hubs, college and career days, summer camps, and weekly reading programs.

- **Long-term supportive housing (n=20):** Partnering with social service organizations, counties, behavioral health agencies, hospitals, public health commissions, community action agencies, and other local nonprofits to provide case management services, lead community building and engagement, and help residents transition to long-term supportive housing.

- **Tax preparation (n=9):** Partners include AARP, local nonprofits, tax agencies like H&R Block, and IRS-approved volunteers.

- **Workforce development (n=11):** Working with local and national nonprofits, the city and county, hospitals, local job resource centers, community colleges, and universities to connect residents to job opportunities and training. Specific workforce development programs include skill-building, self-employment, and business entrepreneurship programs; computer, construction, and native plant academy training; networking opportunities; job fairs; and resume building.

It is important to note that while this research and the survey aimed to categorize resident services across these eight areas, many programs and partnerships are not restricted to just
one resident service category. For example, one organization with expertise in financial education and housing reported partnering with a parenting education nonprofit and childhood development nonprofit to deliver a parenting education, child development, and housing stability multi-week curriculum (called Strong Start). Another organization runs and manages the SparkPoint Oakland Center, a collaborative that provides a combination of workforce, education, and financial coaching services to Oakland residents. Even if not explicitly mentioned by all, many services are related. In the case of long-term supportive housing, these services have significant overlap with eviction prevention, financial capability, health and well-being, and food security services. As one organization noted, “Many of our health and well-being services are conducted as part of our commitment to eviction prevention.”

While many organizations rely on a third party to deliver services, in all service categories, at least some (and sometimes many) organizations lead service delivery themselves. For some organizations, this is true across all services. In the case of East Bay Asian Local Development Corporation (EBALDC), for example, Tejal Shah, senior director of resident & community services, shared, “When I first started, we had more external third-party service providers because we were new to resident services. But when I saw the level of work they were doing … I said, you know, we can bring these services in-house and actually do a better job at it.”

Providing resident services in-house, however, requires both funding and expertise.

Survey and Post-Survey Interviews Key Takeaways

Post-survey interviews confirmed survey findings and provided additional insight across conversations with organizations and other experts in the field of resident surveys. From these post-survey interviews, four key takeaways were confirmed: (1) COVID-19 expanded budgets and funding sources; (2) organizations desire to establish stable, consistent funding; (3) a diverse funding model can enable growth and innovation; and (4) organizations must also consider the monitoring and evaluation of resident services.

Expansion of Budgets and Funding Sources Due to COVID-19

The pandemic altered service delivery, funding opportunities, and budget flexibility across most organizations. While the survey did not explicitly ask about COVID-19, at different points of the survey organizations detailed the impact of the pandemic on their resident services. In the case of service delivery, for example, organizations shifted some programs to virtual or hybrid

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30 Tejal Shah (Senior Director of Resident Services, EBALDC) in discussion with the author, July 1, 2021.
delivery models, initiated new partnerships, and provided new programs. These changes were noted across nearly every resident service area as well. For example, in detailing partnerships with K-12 education services and strategies, an organization explained, “During 2020, services were tailored to what was allowable with stay-at-home orders and school closings with almost all programming virtual. During the first half of 2021, hybrid models were introduced where, in some cases, children were gathered in community rooms to attend school virtually.” In the case of food security services, an organization noted a new program that started during COVID-19 and was still continuing at the time of the survey, whereby the organization provides a pre-made meal once a week in partnership with local restaurants.

Most responses in the partnership area, along with comments in response to the survey’s funding questions, alluded to the impact of COVID-19 on program delivery and budgets due to the availability of pandemic funding. With respect to food security services in particular, the increased availability of funds has led to programs like providing residents with grocery gift cards, meals from local restaurants, and nutrition and cooking classes. Perhaps the most notable impact of the pandemic on the funding for resident services, however, was the case of Windham & Windsor Housing Trust, which is based in Brattleboro, VT and serves the Southern Vermont region. Windham & Windsor Housing Trust owns or manages 18 rental properties, 4 of which received resident services during FY2020. Of the four properties that received resident services, two were senior-only and two were permanent supportive housing. Most of the funding for these services came from Vermont’s Support and Services at Home (SASH) program, a state-wide initiative that “coordinates the resources of social-service agencies, community health providers and nonprofit housing organizations to support Vermonters who choose to live independently at home.”

Between the four-week period of the survey and the follow-up interview, the organization was able to utilize budget flexibility created by COVID-19 to restructure its provision of resident services. In particular, the organization hired three employees and began offering resident services across the portfolio. Elizabeth Bridgewater, the organization’s Executive Director, shared, “Things came to a head this summer, post-COVID, when things began to open back up, and we realized how amplified a lot of the challenges were in the community and how little capacity our partner agencies had to respond to the needs of our residents.”

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32 Elizabeth Bridgewater (Executive Director, Windham & Windsor Housing Trust) in discussion with the author, August 18, 2021.
The Need to Establish Stable, Consistent Funding

While Windham & Windsor Housing Trust has been able to refine its funding to deliver resident services, this funding has been made available by temporary COVID-19 relief means. To continue funding its new staff and resident service programs, a “sustainable business model” must be established for resident services. This sentiment was shared by other organizations as well, including well-established Homeport. Homeport was forced to shift its business model after its 10-year AmeriCorps funding, which it had used to staff and fund resident services, ended. While Homeport’s size and position in the community enabled a healthy pivot to provide services in-house (except for senior services), this flexibility is not possible at all organizations.

RUPCO, which is based in Kingston, New York and serves the Hudson Valley region, owns or manages 11 rental properties, three of which receive resident services. The three properties that receive services are long-term supportive housing properties, with funding coming solely from government sources. While services were once well-funded and delivered through New York Department of Health’s Senior Supportive Housing Program, there is a desire today to provide resident services, but how to do so remains unclear. As Sheila Kilpatrick, Chief Operations Officer, shared, “The rents we are able to collect do not support the operations beyond basic expenses, so there is no funding to support the resident services that we want to provide.”

Diverse Funding Models Leading to Growth and Innovation

As Table 2 showed earlier, organizations that report three or more sources of funding have higher budgets, on average, than those reporting one or two funding sources. While innovation is not synonymous with a higher budget, having a healthier resident services budget creates more programming and innovation opportunities. This was exemplified by St. Mary Development Corporation, which is based in Dayton, Ohio, and has a portfolio that spans nine states. The organization owns or manages 60 properties, 10 of which receive resident services. Their diverse funding sources include property operating budget (32 percent), private individual donors (23 percent), government (23 percent), and development fees (22 percent). This diversity has enabled stability in the organization’s provision of resident services as well as the consideration of new and innovative ways to fund sources. This sentiment was shared by Julian Huerta, Executive Director of Foundation Communities, who explained, “What has enabled our ability to grow services has been being able to raise money, separate from property

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33 Sheila Kilpatrick (Chief Operations Officer, RUPCO) in discussion with the author, August 9, 2021.
operations.” While Foundation Communities’ success extends beyond its budget, the organization boasts a resident services budget of $17.2 million.

St. Mary Development Corporation’s long-term goal is to get into the Pathways Community HUB network. The HUB model is an outcomes-based payment care model that combines tools like community network development and client and family risk assessments to help communities improve healthy equity and measure their success. As with resident services, the model has been linked to cost savings and outcome improvement. According to St. Mary Development Corporation President Tim Bete, the idea is that once their organization is in the HUB network, it will have a greater influence on the process and payment rates.

The Monitoring and Evaluation of Resident Services

In addition to monitoring the outcomes of services provided to residents, organizations often need to monitor and evaluate their service providers as well. While the evaluation of partner organizations was not measured through the survey, during post-survey interviews, the topic of monitoring and evaluating came up. In the case of Homeport, their organization has evolved to achieve a service delivery model that provides services across its entire 43-property portfolio. Services were initially all provided through Homeport, with senior services provided in-house thanks to AmeriCorps funding. However, as mentioned earlier, once the 10-year funding allocation from AmeriCorps ended, Homeport was left to deliver services without the assistance of AmeriCorps members. After an attempt to continue providing services in-house, they began to contract out for senior services.

This model has enabled Homeport to continue delivering services for all residents, but now there is a need to evaluate the third party that provides the senior services. According to their Chief Financial Officer Valorie Schwarzmann, “Now we’re realizing we need someone internally, who has senior expertise, so they can actually assess if our partner is doing what we need.” As a result, organizations like Homeport must not only determine whether and how to utilize an outside organization to deliver services, but ideally they must also monitor and evaluate. Through this monitoring and evaluation, organizations can better guarantee that the

34 Julian Huerta (Deputy Executive Director, Foundation Communities) in discussion with the author, July 1, 2021.
36 Tim Bete (President, St. Mary Development Corporation) in discussion with the author, August 9, 2021.
37 Valorie Schwarzmann (Chief Financial Officer, Homeport) in discussion with the author, August 9, 2021.
partnership is effective for their organization and residents. However, such evaluation work takes additional resources, including in-house expertise, time, and money.

Policy Implications

“I don’t know if there’s any magic formula for figuring out funding for resident services. How do you fund for different services at different sites? How is it sustainable?” – Tejal Shah, Senior Director of Resident Services, EBALDC

As revealed by the survey and follow-up interviews, there is no established model for the funding or delivery of resident services across organizations. An organization’s physical location, surrounding partners, in-house expertise and capabilities, and preferences will all impact its funding structure. For example, as stated previously, Foundation Communities attributes their growth to being able to raise resident services funding that is separate from property operations. However, other organizations see the effort required to raise this money as impossible or not worthwhile. According to one of these organizations, “Grant funding is not sustainable. And sustainability is a big piece of our culture. I don’t imagine we will ever go toward fundraising activities – it is just not what we do.”

In addition to varying across organizations, it is important to note that funding and service delivery varies within organizations as well. This may be due to the placement, population, or funding structure of a property. For example, despite having a preference to fund resident services through its property operating budget, People’s Self-Help Housing must pivot its funding model for its farmworker properties that receive US Department of Agriculture (USDA) funding, due to a stipulation that resident services funds must not come from the operating budget. Various funding requirements make it difficult for an ideal funding and delivery model to be established at the organizational level. Budgeting preferences and policies at the organization level also add to the complexity of how resident services are funded, whether it’s as a whole or by a specific service area.

While the pandemic has enabled budget flexibility and new opportunities for funding and programming, these new sources are temporary and vulnerable to discontinuation in the near future. As a result, organizations must determine how to establish more sustainable support. While foundation funding is likely to continue to play an important role in service delivery, there

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38 Tejal Shah (senior director of resident services, EBALDC) in discussion with the author, July 1, 2021.
39 Julian Huerta (deputy executive director, Foundation Communities) in discussion with the author, July 1, 2021.
40 Anonymous in discussion with the author, [date redacted].
41 Rick Gulino (Director of Resident Services and Neighborhood Development, People’s Self-Help Housing) in discussion with the author, June 29, 2021.
is a need to look for more permanent sources. As evidenced by RUPCO and Homeport, government funding is not a guarantee. However, government programs that tie resident services into the operating budget and streamline processes enable greater funding opportunities. In doing so, these organizations position themselves to provide enhanced support and services. Innovation in funding is also occurring within and outside organizations. Models like the Pathways Community HUB and SASH are transforming the potential of using Medicaid and Medicare funding towards resident services. Additionally, while the survey or interviews did not explore the use of Fannie Mae’s Healthy Housing Rewards Resident Enhanced Services, such programs may increase the potential for organizations to provide services by incentivizing affordable housing borrowers to provide resident services.

Conclusion

Resident services have utilized housing as a platform for service delivery for decades. While this utilization has varied depending on organizational capacity and the availability of public and private funds, the COVID-19 pandemic improved the availability of funding and made a case for resident services. As one organization noted, “our need for community building and problem solving at our property- and neighborhood level is critical. And we need to take responsibility for that.” As organizations begin to take greater responsibility for this work, many are also able to take advantage of new funding streams. However, while justification for resident services has been amplified, this has not given all organizations the ability to fund this work. This survey and its related work took place in the summer of 2021, when COVID-19 funding was available, resources were needed, and the need for resident services was greater than ever. Continued work in this area should track current and potential funding streams, and whether vital funding that strengthened resident services will remain stable even as the pandemic evolves.

This work was possible due to the insight from administrative staff in resident services and the overall administration and directorship of the organizations surveyed. It should not go unnoticed that the voices of residents themselves were absent from this work. Future work should consider the direct impact of budgets on resident service programming, along with the role of residents in setting resident services budgets, programs, and overall priorities. Similarly, while several interviews spoke to the role of an organization’s location in its resident services funding and delivery models, this research did not involve site visits or place-based interviews. Additional research should consider the relationship between resident service models, funding,

42 Elizabeth Bridgewater (Executive Director, Windham & Windsor Housing Trust) in discussion with the author, August 18, 2021.
and delivery according to each organization’s location and the governance of their city and state.

Resident services have great potential for residents and organizations. They bridge gaps within a city’s services and promote the health and well-being of residents, and, while doing so, uplift entire communities. However, despite their known and established importance and validity, organizations struggle to consistently fund and deliver these services. Lack of government funding and support, along with the difficulties obtaining steady and substantial funding from foundations, private donors, and other sources, make it more difficult for organizations to deliver overall resident services and individual programs. While there is no model yet established to guide organizations in their funding and delivery of services, there is ample opportunity to better position organizations to meet the needs of their residents and communities. This opportunity, if met by government, foundations, private donors, and organizations themselves, has the potential to transform not only the physical, emotional, and financial health of residents, but our definition of and approach to housing as we know it.
Bibliography


Appendix A: Programs by Resident Service Area

- **Child Development Services & Strategies**
  - Childcare or preschool
  - Development screening
  - Family-based early childhood literacy
  - Home visiting
  - Kindergarten readiness
  - Parent leadership & support
  - Service navigation

- **Eviction Prevention and/or Financial Capability Services**

- **Food Security Services**
  - Feeding or meal delivery programs
  - Food banks/pantries
  - USDA food giveaway

- **Health & Well-being Services**
  - Securing healthcare services or resources
  - Securing mental, behavioral, or emotional health services or resources
  - Support to reduce social isolation
  - Health insurance enrollment assistance
  - Link individuals to health social services through community health worker programs
  - Resident-led health programming
  - Telehealth services
  - Violence prevention
  - Wellness and fitness classes and services

- **K-12 Education Services & Strategies**
  - College readiness
  - College savings account
  - K-12 school achievement
  - Extracurricular enrichment
  - Literacy programs
  - Summer camps/recreational activities

- **Long-term Supportive Housing**
  - Community integration
  - Indenting living and tenancy skill building
  - Community-based healthcare connections
  - Employment services

- **Tax Preparation**

- **Workforce Development**
  - Job placement/retention
  - Job training
  - Referral services
  - Sector-specific training
Appendix B: List of Interview Participants

Semi-structured interviews were conducted with 21 NeighborWorks staff, leaders of member organizations offering resident services, and leaders in the field of resident services from outside of the NeighborWorks network. The table below details each interview with the participant’s name, position, organization, and the date of the interview. All interviews were conducted on Zoom.

<table>
<thead>
<tr>
<th>Name</th>
<th>Position, Organization</th>
<th>Date of Interview</th>
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<tbody>
<tr>
<td>Kimberly O’Brien</td>
<td>Senior Manager, Assessment, NeighborWorks</td>
<td>June 3, 2021</td>
</tr>
<tr>
<td>Sarah Parmenter</td>
<td>Director, Community Building and Engagement, NeighborWorks</td>
<td>June 24, 2021</td>
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<td>Alexis Collins</td>
<td>Director, Orlando Neighborhood Improvement Corporation</td>
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<tr>
<td>Angie Roberts Dobbins</td>
<td>Vice President of Resident Services, Community Housing Partners (CHP)</td>
<td>June 29, 2021</td>
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<tr>
<td>Rick Gulino</td>
<td>Director of Resident Services and Neighborhood Development, People’s Self-Help Housing</td>
<td>June 29, 2021</td>
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<tr>
<td>Kimberly Hollard Brechtel</td>
<td>Director of Resource Development &amp; External Affairs, Providence Community Housing</td>
<td>June 30, 2021</td>
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<tr>
<td>Julian Huerta</td>
<td>Deputy Executive Director, Foundation Communities</td>
<td>July 1, 2021</td>
</tr>
<tr>
<td>Tejal Shah</td>
<td>Senior Director, Resident &amp; Community Services, East Bay Asian Local Development Corporation (EBALDC)</td>
<td>July 1, 2021</td>
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<tr>
<td>Natalynne Baker</td>
<td>Vice President, Resident Services, St. Mary Development Corporation</td>
<td>July 2, 2021</td>
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<tr>
<td>Lynn Peterson</td>
<td>Relationship Manager, NeighborWorks</td>
<td>July 29, 2021</td>
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<tr>
<td>Rachel Cluett / Karyn Sper</td>
<td>Manager, Healthy Housing Rewards / Multifamily Customer and Partner Management, Senior Director, Fannie Mae*</td>
<td>July 29, 2021</td>
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<td>Alexandra Nassau</td>
<td>Vice President, Resident Outcomes &amp; CORES, Stewards of Affordable Housing for the Future (SAHF)*</td>
<td>August 3, 2021</td>
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<tr>
<td>Bob Simpson</td>
<td>Founder, Simpson Impact Strategies*</td>
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<tr>
<td>Sheila Kilpatrick</td>
<td>Chief Operations Officer, RUPCO</td>
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<td>Tim Bete</td>
<td>President, St. Mary Development Corporation</td>
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<td>Valorie Schwarzmann</td>
<td>Chief Financial Officer, Homeport Ohio</td>
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<tr>
<td>Trevor Samios</td>
<td>Vice President, Connected Communities, WinnCompanies*</td>
<td>August 12, 2021</td>
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<tr>
<td>Scott Cooper</td>
<td>Executive Director, NeighborImpact*</td>
<td>August 13, 2021</td>
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<tr>
<td>Elizabeth Bridgewater</td>
<td>Executive Director, Windham &amp; Windsor Housing Trust</td>
<td>August 18, 2021</td>
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<tr>
<td>Ken White</td>
<td>Vice President, Resident Services, Operation Pathways*</td>
<td>August 20, 2021</td>
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<tr>
<td>Jennifer Sun</td>
<td>Co-Executive Director, Asian Americans for Equality (AAFE)</td>
<td>September 1, 2021</td>
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* Organization is not part of NeighborWorks
Appendix C: Qualtrics Survey Participants

The table below details the 74 organizations who completed the Qualtrics survey. All responses were collected between July 8 and August 6, 2021.

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<tr>
<th>A Community of Friends</th>
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