Affordable Housing and Upward Mobility:  
Bridging the Divide at The Community Builders, Inc.

by

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Submitted to the Department of Urban Studies and Planning  
in partial fulfillment of the requirements for the degree of  
Master in City Planning  
at the  
MASSACHUSETTS INSTITUTE OF TECHNOLOGY  
June 2012

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ABSTRACT

An increasing austerity at all levels of government has propelled a heightened focus on more efficient models of housing delivery, human service delivery and community development. One area of increased attention, with minimal empirical research, remains the integration of these three arenas. While the integration of such fields has been proposed conceptually for at least twenty years, there is little record of the challenges faced through integration or the proven benefits of such a model.

This thesis looks at the integration of property management, wraparound services, and community building as implemented across three sites by the renowned nonprofit housing developer, The Community Builders, Inc. The process of integration, known as ‘Ways & Means’, remains in its nascent stages – programmatic goals remain undefined, making it difficult to provide a complete evaluation. What this thesis offers instead, however, is a formative evaluation in which stakeholders reflect upon Ways & Means as it has evolved thus far and recommendations for the initiative’s improvement. Three pressing challenges are given central focus, namely (1) defining overall programmatic goals, (2) restructuring the organization to facilitate the integration of Ways & Means and (3) establishing an evaluative capacity for outcomes of the Ways & Means initiative.

While this thesis was not sponsored or endorsed by Community Builders, research was conducted in close collaboration with senior leadership of the organization. Extensive interviewing offers a look at integration challenges from multiple perspectives – an overview potentially useful to other nonprofits or government entities interested in pursuing a similar endeavor.

Thesis Supervisor: Lawrence Vale
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ACKNOWLEDGEMENTS

**Pat Clancy**  
You are the mentor I looked for in graduate school. You gave me your time when you had none, you brought me into a remarkable organization and you practically handed over your Rolodex so that I could learn. None of this would have been possible without the trust you placed in me. I cannot thank you enough.

**TCB Senior Leadership**  
Bart Mitchell, Dan Lorraine, Carolyn Gatz, Talmira Hill – Your passion is palpable, your accomplishments remarkable, and your teamwork inspiring. You were patient with my project and placed great faith in what I could offer. I have utmost gratitude for your generosity with time, and your honesty.

**Ways & Means ‘Hub’ Team**  
Rhianna Trefry, Kim Kawecki, Marci Baeckeroat – The backbone of Ways & Means. Thank you for your friendship.

**Ways & Means Site Staff**  
Each deserving of a personal mention this page does not have room for. All of you were candid, and commit to my project as if it was your own. You brought me in as a friend, and respected me as a colleague. The world needs more teams like Cascade Village, Plumley Village, and Oakwood Shores.

**Larry Vale**  
Meticulous. I cannot imagine a better thesis advisor. I provided ample opportunity for admonishment; you chose support and encouragement instead. I always knew you read every page of my drafts because every page had comments on it. Thank you, Larry, for pouring your energy into me and my thesis.

**Xav Briggs**  
Your knowledge of community development literature is encyclopedic. A meeting with you was never complete without a new book in my hand. You proved to be an incredible resource.

**DUSP**  
I can’t imagine a more inspiring group of individuals. I am humbled by your intelligence, passion, and creativity. I am nourished by your laughter and compassion. Special thanks to my mini-housing family – Kathleen Evans, Ellen Ward, and Marcie Parkhurst – from whose interests my own are practically indistinguishable.

**My Roommates**  
Daniel Broid, Yonah Freemark, Elena Alschuler, Farzana Serang – My personal Board of Directors. My family away from family. My wellspring of motivation. Our delicious home-cooked meals and late night board games proved to be the best way to recharge between seemingly endless hours in front of screens.

**Mom and Dad**  
You have instilled in me the love and logic that compels all I do. I owe you everything.
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This thesis is the result of a collaboration with The Community Builders, Inc. (TCB) – a nonprofit housing owner/developer/operator based in Boston, MA with over 15 offices nationwide. TCB is deeply committed to the communities that it serves and reinvests most of its profits precisely where they came from. The nonprofit is currently exploring the linkages between supportive services, community building, and property management. While there is great intersection between these realms philosophically, in reality divorced funding streams often prevent a singular organization from pursuing a simultaneous focus in all. Community Builders is currently embracing this endeavor, and calls its initiative to do so Ways & Means.

The primary goal of this thesis is to use Ways & Means as a case study for understanding contemporary challenges in the field of community development. Community development, in this regard, is observed through the lens of an affordable housing developer. While nuances specific to the organization prevent any conclusions regarding Ways & Means from holding absolute validity in a larger context, interviews were conducted across the affordable housing industry to understand where TCB’s efforts fit in. The issues Community Builders face, most notably how to anchor sustainable funding for services and evaluate programmatic outcomes, are endemic to the affordable housing industry.

The following questions drive the bulk of this thesis:

What challenges arise when structuring supportive services that encourage self-sufficiency through a housing assistance framework?

How can these challenges be addressed?

INTENDED AUDIENCE

The intended audience of this thesis has an interest in affordable housing and a general familiarity with the dynamics of the affordable housing industry. Affordable housing developers, service providers, and foundations/agencies involved in financing such groups will be most interested in the intimate case study of TCB’s Ways & Means initiative that this thesis provides. The focus of this paper is intentionally narrow – the
intersection of affordable housing, human services, and community building. Such a focus encourages exploration of ways in which housing can be used to leverage human development. Unfortunately, such a multidisciplinary focus also renders impossible a brief background of each field. While sufficient context is provided so that readers may engage the dialogue this thesis puts forward, recommendations are unlikely to elicit a strong reaction by those unfamiliar with community development. It is hoped that those in the field will consent to my narrative as much as they question it, and continue the important conversation this paper solicits.

**METHODOLOGY**

Research for this thesis can best be described according to its two end goals – an understanding of TCB’s Ways & Means initiative and an understanding of other initiatives similarly aimed at promoting community building and upward mobility. In both cases, a focus is maintained on efforts that include housing assistance.

In-person interviews comprised the bulk of my understanding of the Ways & Means program. TCB employees were generous with their time. Previous experience working with TCB afforded me exceptional access to programmatic documentation as well, but what appeared on paper proved to be vastly different from what one would experience at the sites. Reviewing TCB’s documents, various memos and reports from the program’s inception to its current status, shed light upon the difficulties of implementation. Visits to the program’s three largest sites, with staff interviews at all three, offered an invaluable qualitative understanding of the physical and personal realities of each.

I was not employed by TCB during my thesis. Having taken a semester off to work with then CEO Pat Clancy the semester prior, however, I had become familiar with most people in the office and especially the Ways & Means ‘hub team’. An agreement was reached to give me desk space during my research, to facilitate more frequent and casual interaction. The hub team was entirely supportive of my project and invited me to participate in their annual Ways & Means retreat held in March 2012. The event brought together employees from five different sites and offered tremendous insight into the questions and concerns they shared. Conversations at the retreat greatly informed my understanding of the initiative’s largest challenges, a list of which was reviewed and prioritized by current President and CEO Bart Mitchell.

The historical perspective of self-sufficiency initiatives was also informed by interviews, but mostly through literature review. A full interview list is included as Appendix A.
CHAPTER SUMMARY

It would be difficult to conduct a programmatic evaluation of the Ways & Means initiative, given that it is so young and that its exact goals are still under development. The logic behind the Ways & Means programming at each site will likely vary, according to the demographic composition and desired outcomes of each. Programmatic evaluations will be more appropriately conducted specific to each site and with longevity of several years. One such evaluation is currently underway at a TCB site in Akron OH under the supervision of Mark Joseph and Rob Fischer of Case Western University.

What this thesis offers instead is a formative evaluation – one taking place concurrent to a program’s development – looking at the Ways & Means initiative and how it has developed thus far. This thesis is a learning exercise in which practitioners involved reflect upon how implementation has differed from vision, how the initiative has evolved since its inception, and what different perspectives are held by site staff and TCB leadership.

So rapidly is the structure of the Ways & Means initiative developing that it has been difficult to establish a point of reflection, let alone document its progress. Several large transitions are in motion that will dramatically change the initiative's direction; it is thus an important time to reflect upon how the original vision, established under the branding of ‘Ways & Means’ in 2007, has translated into action thus far. The Community Builders received its new CEO Bart Mitchell as of January, 2012. In April of this year, Talmira Hill filled an existing vacancy to become the new Vice President of Ways & Means. The vast majority of site staff has been employed with TCB for less than a year. A new Ways & Means database, currently in development, will help evaluate programmatic outcomes with empirical rigor. Despite several years following its launch, many see the most recent staff retreat held in March 2012 as the ‘launch’ of Ways & Means. With so many new beginnings, a pause to reflect upon initial growing pains is in order.

The chapters of this thesis are structured around three primary challenges of the Ways & Means initiative, namely (1) the difficulty defining consistent programmatic goals, (2) the organizational restructuring required for the integration of human services and community building and (3) developing a capacity to evaluate programmatic outcomes. Discussions with TCB’s senior leadership and site staff informed the selection of these three challenges. While others challenges were acknowledged, the time constraints of my project, and the likelihood that leadership transitions may assuage many of the other challenges, played a role in which I decided to focus on. Efforts were also made to focus on issues of a structural nature in order to transcend personnel conflicts, of which there were few. It is the hope that given such a focus, this thesis may offer a reflection point,
amidst transitions, regarding the greatest challenges of implementing Ways & Means at TCB, and the challenge of promoting individual resident successes through the nonprofit housing sector at large.

Chapter 1 offers context for Ways & Means, placing the initiative within a diverse landscape of efforts to integrate housing assistance with other forms of assistance such as workforce development, savings incentives, or job placement services. The chapter offers a brief look at various government and non-government initiatives since the early 1990s aimed at increasing resident ‘self-sufficiency’ – or independence from government assistance. Reservations with the phrase ‘self-sufficiency’ are mentioned.

Chapter 2 offers a background of the Ways & Means initiative and the organization it emerged from, TCB. To provide a basic level of familiarity with the sites, there is a brief description of the three communities where Ways & Means has been implemented for over a year. The financing of the initiative is noted insofar as is required to understand how it affects the initiative’s operations. The issue of sustainable funding, while a significant concern that may ultimately dictate the success of the initiative, is not the focus of this thesis.

The following three chapters concentrate on specific challenges of the Ways & Means initiative.

Chapter 3 centers on the initial challenge of Ways & Means to establish consistent programmatic goals. While the intention of improving residents’ lives runs consistent and deep amongst TCB employees, an uncertainty looms surrounding how. It is an uncertainty that may be nurtured by inadequate research in the field, evidencing what is indeed possible. This chapter illustrates how the goals of the initiative have evolved according to input from consultants, a program evaluation required of a foundational grant, and experience with an attempted partnership. The need for consensus on the Ways & Means initiative’s goals is identified and highlighted.

The integration of Community Life staff within the organization’s existing property management structure is the concentration of Chapter 4. The implementation of Ways & Means at TCB confronts various tensions inherent to the ‘double bottom line’ – the drive towards a property that upholds its financially viability through compliance while simultaneously providing for the flexibility needed to achieve the organization’s social goals. This chapter takes a look at why that tension exists, what has been done about it historically, and what TCB is doing to encourage integration. It highlights what some see a non-issue, and what others amount to a ‘culture war’.
The third challenge, the focus of Chapter 5, is that of developing an evaluation process by which to analyze program outcomes. This chapter looks at the organization’s evolution in this regard. In light of a logic model developed at one of the Ways & Means sites, TCB is now considering the use of a logic model to orchestrate its efforts across sites. How that logic model will increase accountability, possibly in collaboration with the development of a new database being developed to track Ways & Means outcomes, is discussed in this section. TCB’s efforts are placed within the context of a historic struggle to document human development.

The conclusion, Chapter 6, offers a glimpse of the initiative’s future, shares key lessons thus far and provides recommendations for consideration. Each recommendation is structured according to the logic behind its development, the basic process required of implementation, and the benefit that can be expected by putting the recommendation into action. Recommendations are designed to solicit questions and conversation, rather than offer an exact course moving forward.
Only a reputation of deep-rooted dysfunction allows a presidential candidate to suggest a federal agency's closure. In mid-April of 2012, presidential hopeful Mitt Romney was banking on such a reputation when he suggested the elimination of the US Department of Housing and Urban Development (HUD).\(^1\) His blatant disdain hinted of an enduring struggle of the Department to prove its efficacy. HUD, which provides housing assistance to over four million low-income families each year, has earned its spot on the chopping block with the ‘New Austerity’. It is a markedly different position than where the Department’s precursor sat some 75 years ago, when the US Senate passed the Housing Act of 1937.

What was acknowledged then, and seems to have disappeared from common discourse, is that poverty is in large part structural. The rampant unemployment of the Great Depression and prevalent poverty it provoked showed that hardship was not determined by waning personal ambition, but rather a lack of economic opportunity on a national scale. Production lines slowed, jobs were scarce, and the United States government simply could not guarantee a decent standard of living for its citizens. The Act helped create jobs, with thousands of new homes soon put under construction, but its stated objective was, “to remedy the unsafe housing conditions and the acute shortage of decent and safe dwellings for low-income families.”\(^2\)

Today, the lack of economic opportunity remains a reality for many families. National unemployment remains at its highest level in nearly 30 years.\(^3\) In the past decade alone, the United States has lost more than 5 million manufacturing jobs – nearly one third of that sector.\(^4\) As our country moves towards a knowledge-based economy, well-paying jobs for less-educated workers are rapidly disappearing. In an increasingly globalized economy, the low-skill jobs that remain on US soil are also earning less money. Since 1979, income for the bottom fifth of the population has fallen while national productivity has risen 80%.\(^5\)
The need for quality affordable housing is more acute than ever.⁶ The foreclosure crisis has tightened credit markets, making it harder to qualify for a mortgage and thereby reducing the number of homeowners. Those who do not buy end up renting – For the past five years, there have been 690,000 new renter households each year.⁷ The rental stock simply cannot build fast enough to match this supply. In fact the production of multifamily rental units in 2010 dipped to its lowest level in 17 years, with 125,000 rental units completed in that year.⁸ A restricted supply of rental housing drives prices up – a trend observable in large cities nationwide.⁹

People are becoming poorer, and their housing is becoming more expensive.

More Americans live in poverty today than at any point since our country started measuring it.¹⁰ The recent financial crisis and ongoing foreclosures have caused unprecedented housing market instability. The dire need for affordable rental housing is clear. Conservative critiques however continue to argue that most forms of assistance to the poor only promote dependency on the government. HUD’s budget, amongst other departments, remains in the crosshairs. HUD’s budget has actually been a perpetual favorite target of conservative legislators for years now. Ronald Reagan’s administration expressed strong opposition to the department’s very existence, as did President Bush I’s administration and a Republican-controlled House under President Clinton. What has resulted is persisting pressure on the Department to verify the efficacy of its programs – a pressure notably increased with current economic turmoil.

WHAT IS ‘SELF-SUFFICIENCY’?

The concept of ‘self-sufficiency’ refers to a person’s financial independence from government assistance.¹¹ The term was widely popularized during welfare reform in the early 1990s, when federal legislators sought ways to improve the efficiency of poverty assistance programs. Legislation passed in the mid 1990s dramatically reformed the US welfare system, most notably by requiring recipients to work. Similar requirements remain in place today. The argument was made that various forms of assistance, including housing assistance and welfare, reduce a household’s work ethic and encourage chronic

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⁷ Joint Center for Housing Studies 2011, 22.
⁸ US Census Bureau 2011.
⁹ Zarroli 2012.
¹⁰ U.S. Census Bureau 2010, 13.
dependence. Requiring assisted households to work and placing time limits on their benefits, thus, was envisioned as the strategy to promote self-sufficiency.

Many practitioners consciously choose to avoid the term self-sufficiency – the term's use to describe policy strictly for the nation’s poor suggests a reliance on government services unique to that income group. In fact, many services provided by the federal government are non-excludable and enjoyed by even the highest income groups. Even the wealthiest or most remote residents of the United States benefit from national defense, or the network of highways our federal government builds and maintains – to suggest independence from government assistance for anyone would be naïve.

The concept of ‘self-sufficiency’ has recently adopted a more comprehensive definition. Today, the term is used to describe ways that government assistance can encourage employment but also ways it can increase *upward mobility* – increased income, increased wealth and improved financial health. Rather than develop new nomenclature, this thesis uses the contemporary definition of the term. Misgivings about ‘self-sufficiency’ are acknowledged, but consistency with an established body of research using the term is prioritized for the sake of simplicity. This chapter maintains a focus on financial indicators of self-sufficiency. Through this lens, a program participant improves their self-sufficiency only when assistance yields some measurable financial benefit – a food stamp does not promote self-sufficiency while a tax credit for the working poor, the earned income tax credit (EITC)\(^\text{12}\) for example, does.

**SELF-SUFFICIENCY AND HOUSING**

While residents with secured, quality housing are better positioned to use their energy pursuing jobs, healthcare, or a better education, housing does not inherently encourage employment. There is no evidence to date that housing assistance on its own improves employment outcomes. On the contrary, there is a body of literature showing that the current structure of housing assistance may actually discourage working.\(^\text{13}\) Housing Choice Vouchers (HCVs) used in the

\(^{12}\) Holt, 2011, EITC is currently credited with being the nation’s largest federal anti-poverty program. A service of the IRS begun in 1975, the EITC is a federal income tax credit for low to moderate income working individuals and families. 27.4 million people filed for the credit in 2009, for a total of $60.4B in tax credits in 2009.


“There is a fine line between providing services free of charge in order to promote self-sufficiency and the possibility that such assistance will work counter to that goal.”

Bratt et al 1994, xii
private market, for example, require voucher holders to pay 30% of their income towards market rent and HUD covers the remainder. Any increase in income, thus, is essentially taxed at the 30% rate. The resulting work disincentive is sometimes referred to as the “HUD tax”.

The current system of housing assistance may indeed pose a hurdle to employment. This structural administrative challenge, however, should not overshadow the tremendous benefits afforded through housing assistance. Housing is arguably the most important aspect of one’s life. From a monetary standpoint, housing is the single largest expense in the average American’s budget. Where a person lives determines how long their commute is, which schools their children attend, what jobs are nearby, how much they spend on rent and how much they don’t spend on rent. Quality housing provides stability in one’s life simply unattainable by other means. People who lack the means to afford quality housing thus, or places where the supply of quality affordable housing is inadequate, confront an instability that affects other aspects of life. Rather than disassemble a productive form of assistance for the poor, the work disincentive might suggest a strategic way to deploy additional resources geared towards job training and job placement.

Since the early 1990s, the federal government has piloted and evaluated multiple programs aimed at self-sufficiency. Service-enriched housing has received considerable attention as a strategy to fight poverty and increase self-sufficiency. This marriage between housing and services was a focus of the Millennial Housing Commission presented to US Congress in 2002, where researchers encouraged housing assistance be integrated with efforts related to employment, health, community building and education. Philosophically the recommendation makes sense – those in need of housing assistance are likely to benefit from additional resources and structured opportunities. Unfortunately, recent literature on housing assistance and the effect it has on residents’ movement towards financial self-sufficiency has offered mixed evidence. While some researchers show that housing assistance does in fact reduce employment and slow growth in income, contrasting results appear in equal numbers. The link between housing assistance and behaviors leading to self-sufficiency remains ambiguous.

“More should be done to link housing assistance with economic opportunity, self-sufficiency, and personal responsibility.”

Millennial Housing Commission 2002, 56.

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16 Ibid, 1.
17 Retsinas and Belsky 2008, 198.
The stability afforded of quality housing coupled with the extra income afforded through employment would appear to be a powerful strategy for fostering self-sufficiency. Unfortunately, the coupling of housing assistance and services to encourage employment has been historically prevented by divorced sources of funding. In a 2008 essay, James A. Riccio of MDRC also questions whether such a marriage of housing and services is even necessary: “Given that many work-promoting services and supports exist outside subsidized housing and are already available to assisted residents, do interventions that are explicitly linked to housing subsidies really add value?”

Theoretically speaking, there are at least three main reasons why service-enriched housing makes sense: (1) to counter the work disincentive caused by housing assistance, (2) to increase turnover and thus increase access to the limited amount of housing assistance and (3) to support the work-capable poor. Each reason is given a brief discussion here, followed by a history of government philosophy and self-sufficiency initiatives to date.

Addressing The Work Disincentive

Let us assume for a moment that the work disincentive hypothesis is in fact true – that housing assistance leads to lower levels of employment. There are multiple explanations for why this may happen. The current structure of housing assistance may impose a strong demotivating factor in the pursuit of employment. The ‘HUD tax’ is commonly indicted as culprit. The fear of assistance ineligibility as a result of increased income levels may also discourage increasing work efforts. Voucher holders become ineligible for assistance in as little as six months if 30% of their income surpasses market rate rents. Given that waiting lists for vouchers and public housing are thousands of persons long in some areas and simply closed in others, the fear of ineligibility is a grave one. There is also the suggestion that housing assistance in general, or any subsidy of living expenses for that matter, may decrease the obligation to work. Or that even before housing assistance is issued, assistance itself attracts a population less inclined toward employment.

Addressing “deeply embedded habits of detachment” and encouraging engagement, offering opportunity where society is currently not already able to, is an appreciable task.

Assuming that the work disincentive is in fact true, and all the various reasons behind it are true as well, there is overwhelming evidence to suggest that greater resources to support the transition from welfare to work are required. With the exception of the ‘HUD tax’,

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18 Ibid, 192.
19 Ibid, 194.
20 Rosenthal 2007, 4.
21 Traynor 2008, 220.
which can be remedied with various policy changes that are currently being evaluated, all other explanations backing the disincentive hypothesis suggest the existing structure of housing assistance is not enough. The fear of ineligibility hints of an insufficient number of assisted units (discussed next). The notion that the population in assisted housing is inherently discouraged from working, for whatever reason, begets advocacy for targeted assistance to help this population enter the workforce. The idea that assisted housing itself decreases the obligation to work, by virtue of subsidizing living expenses, stems from an ideological debate over poverty assistance in general. Should one agree that shelter for our nation’s poorest is indeed a valid use of public expenditure, the logical next step would be to counter any repercussions encountered through such assistance.

**Increasing Turnover**

Housing is not an entitlement. Only about a fourth of eligible households receive aid. The majority of families who need housing assistance and qualify for it end up without it. Housing assistance is an incredibly limited resource. Several approaches have the potential to address this issue. Increasing HUD housing assistance to reach a greater number of households would improve inclusivity. Accomplishing a budget increase in today’s political climate, however, is simply infeasible. Tightening eligibility standards would also address this issue, although would end up excluding an even greater population from receiving aid. Of course, a logical way to increase access to housing assistance would be to cycle recipients through the system faster, for example by imposing term limits on how long families are able to receive assistance. A few public housing authorities (PHAs) are indeed piloting this policy, but have come to realize that terminating an unemployed resident’s assistance at a time of rampant unemployment may prove counterproductive.

The Philadelphia Housing Authority had imposed a seven-year term limit on voucher assistance as of 2003, but reported in its most recent Annual Plan that it would not be implementing such a policy at a time when the City’s unemployment rate exceeded the national average by 80%. It was the first year Philadelphia would have had to enforce its time limits.

An alternative to the options mentioned above is to have participants cycle out of assistance on their own – to provide them with whatever resources are necessary to make a shortened dependence on housing assistance a choice rather than a requirement. The average length of stay for a public housing household in 2000 was 8.5 years, and only 4.75 for tenant-based voucher holders. What would it take to bring the 8.5 and 4.75

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22 Retsinas and Belsky 2008, 197.  

24 | Affordable Housing and Upward Mobility
numbers down to 7 and 4, respectively, without imposing a term limit? The answer will vary in consideration of metropolitan area and type of assistance, with an appropriate focus for the residents of each development that may vary from job creation to job placement to career advancement. An increased income lies at the heart of all efforts to promote resident self-sufficiency and a departure from assistance by choice. Improving employment opportunities and increasing access to public benefits are common strategies in achieving this end goal.

Supporting The Work-Capable Poor

A third argument behind the push for workforce development programs implemented through subsidized housing is to encourage work amongst the households HUD already assists. HUD-assisted households are comprised of some of the nation’s lowest-income people. If the goal of workforce development is to improve employment opportunities and outcomes for low-income populations, HUD-funded developments offer an obvious opportunity. Where there is concentrated housing subsidies there will likely be a need for other forms of support, of which workforce development is an important one. Considering that housing offers the dependable foundation one builds a life upon, leveraging housing assistance with additional services may offer an important platform for self-sufficiency.

The majority of HUD-assisted households that were work-capable – ie non-elderly and non-disabled – had some form of earnings income in 2000. Fully 43%, or 800,000 households, did not. A hard line approach to improving employment outcomes for this cohort would simply mandate that such households must work to be eligible for assistance – no federal work requirement currently exists. Instead, a more holistic approach might recognize that this is a large pool of households, already receiving government assistance, that could benefit from employment services. Offering this group workforce development services has the dual benefit of improving job outcomes and encouraging self-sufficiency. Whether residents are looking for assistance with job placement or improving their current career trajectory, committed workforce development is seen as a way to move the dial forward. Delivering that form of assistance through Ways & Means sites has additional benefits.

\[People have a hard time focusing on training and job search until basic issues are dealt with.\]

Bratt and Keyes 1997, 49.

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25 Retsinas and Belsky 2008, 194. Measure taken across all three of HUD’s subsidy programs – public housing, tenant-based vouchers, and project-based Section 8. Unfortunately, an updated study post-2000 is unavailable.

26 Some PHAs have implemented a work requirements of their own accord.
Arguments listed amongst these three reasons are compelling at times, less so at others. The capacity to empirically evaluate various hypotheses, such as the idea that those receiving housing assistance are predisposed to work less, may be minimal. Sociological factors will always pose a significant challenge in distinguishing correlation from causality in any experimental design. As a collective body, however, the three reasons why housing assistance may serve its purpose best – to help residents achieve self-sufficiency – in conjunction with other services offer a compelling case to pursue a concerted effort. Recent efforts at the federal level and amongst nonprofits have reflected a similar ideology of combining resources. The federal government has a long and conflicted history with this approach.

**SELF-SUFFICIENCY: GOVERNMENT STYLE**

The Origins of Divorced Funding

Self-sufficiency initiatives – specifically those that married housing assistance with other forms of assistance – have faced historically divorced funding since the creation of HUD’s earliest predecessor (US Housing Authority, USHA) in 1937. Even a year before the department was created, Harvard professor James Ford noted in his book *Slums and Housing* the importance of housing to serve, “As a positive element in the self-development of its occupants and of the community...housing is no different from each of the other fields of human effort, whether education, health, religion or government.” Ford’s comments underscore the role that housing plays in human development. Early housing policy reveals a sharp contrast with how Ford might have envisioned housing assistance. For over a decade after the US Housing Authority was established, PHAs operated in sharp isolation from welfare assistance. Housing authorities in cities like Detroit and Memphis excluded welfare recipients from becoming tenants in order to cover operating costs. The Public Housing Administration banned such exclusions in 1949.

Unfortunately, federal housing authorities continued to administer housing assistance in isolation from other forms of assistance for decades. By 1961, nearly half of public housing residents relied on welfare assistance, but housing authorities were still prohibited from hiring staff to provide social or community services. A holistic approach to community development was prevented. In 1969 Wilbur J. Cohen, US Secretary of Health, Education

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27 Ford 1936.
28 Newman & Schnare 1992, 15. Detroit accepted a maximum of 10% welfare recipients. Memphis accepted none!
29 Ibid, 15
30 Ibid, 16. 46% in 1961, up from 8.3% in 1939.
and Welfare, strongly advocated a collaborative effort to poverty reduction to both US Congress and Senate. His report and testimony called for better coordination between his Department and HUD, cross-training for both departments to become versed in the other’s services, additional assistance to help move people toward “self-support, self-care, and a better quality of life.” Some 40 years later, the same recommendations could be made.

The link between housing assistance and a more comprehensive array of services gained considerable momentum in the 1990s. For the first time, the National Affordable Housing Act of 1990 authorized supportive services for public housing residents in order to promote self-sufficiency. Funding was anchored for job training, childcare centers and various self-sufficiency programs to promote employability and personal savings. Ideologically, the decade helped forge a strong linkage between government assistance and workforce development. President Clinton signed two important Acts into law in the mid 1990s that made self-sufficiency a core priority of federal assistance programs by attaching term limitations and work requirements to public housing and welfare assistance. Various ‘welfare-to-work’ demonstration projects were launched in relation to HUD – include Moving to Work, Jobs Plus, and the Family Self-Sufficiency program (all discussed later in this chapter).

One other large contribution to HUD’s changing landscape of assisted housing is the agency’s HOPE VI program. The $6.3 billion HOPE VI program, developed by HUD in 1992 and terminated in 2010, offered substantial grants to public housing agencies in order to redevelop some of the nation’s most dilapidated public housing. As part of the program, Community and Support Services (CSS) were permitted for up to 20% of a grant’s budget. Subsequent appropriations limited the CSS allotment to $5,000 per unit in 1998, and then 15% of a grant’s budget a year later. While these reductions are consistent with the general funding retreat from social services experienced during welfare reform, CSS nonetheless offered a reliable source of services funding for the 5-years after a grant

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31 Cohen 1969. Terms used as a precursor to 'self-sufficiency'?
34 While the national poverty rate and unemployment rate are both higher today than they were in 1996, Temporary Assistance for Needy Families (TANF) now serves roughly a third as many families. A strong motivation behind Clinton-era welfare reform was government devolution that, to a great extent, has occurred.
36 Ibid. The HOPE VI program, with $124M in annual funding for FY2010 down from $575M a decade earlier, was folded into HUD’s Choice Neighborhoods in 2010.
was received. Given that the CSS allotment could reach up to $10 million for a particular project, funding was substantial. Service activities mainly targeted self-sufficiency, relocation and community building, consistent with the key principles of HUD guidance for CSS. As the grants exhausted, however, developing a sustainable funding stream for services was a consistent challenge.

Under President Obama, HUD has made unprecedented progress integrating housing assistance within a larger policy context of targeted resources. The Office of Sustainable Communities, for example, coordinates federal housing investments with transportation spending and nearby employment centers to ensure that rich opportunities are accessible wherever they build. HUD’s Choice Neighborhoods grants, which replaced HOPE VI, “transform distressed neighborhoods and public and assisted projects into viable and sustainable mixed-income neighborhoods by linking housing improvements with appropriate services, schools, public assets, transportation, and access to jobs.” Recent years have also seen increased pressure to provide services through the Low-Income Housing Tax Credit (LIHTC). Most US States, which incentivize private developers to build affordable rental units through the LIHTC, now expect applicants to offer more on-site services than before in order to qualify for competitive funding.

While the Obama Administration’s new programs have been starved of any reasonable budget, legislatively stalemated in a Republican controlled Congress, collaboration between agencies has certainly gained momentum.

Three Government Self-Sufficiency Initiatives

Three self-sufficiency initiatives, borne of Clinton-era welfare reform, have demonstrated how housing assistance can be used as a platform for upward mobility. What the initiatives share is an approach to self-sufficiency that targets employment and savings, and the mobilization of resources needed to make sustained employment a reality.

The **Family Self-Sufficiency Initiative** (FSS), begun in 1990, allows families to voluntarily enroll in a 5-year program toward economic independence. The family’s

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37 Ibid. Estimate based upon 20% CSS allotment of the largest HOPE VI revitalization grant size, $50 million.
38 Ibid
39 A study of point incentives and requirements under LIHTC Qualified Allocation Plans for family resident services in affordable housing was conducted by Enterprise Community Partners, Inc. in 2006 and is available on their website. The study looks at 20 US States. [http://www.practitionerresources.org/cache/documents/648/64821.pdf](http://www.practitionerresources.org/cache/documents/648/64821.pdf)
40 deSilva et al 2011, vii. Although both groups are eligible for participation, public housing residents and voucher holders participate in separate programs.
sponsoring PHA uses a case management approach to collaborate with the family and develop an action plan for the five-year period, after which time public assistance is discontinued. The primary mechanism for increased savings is the creation of an escrow account, into which the PHA deposits any increase in a tenant’s monthly rent contribution as a result of an increase in income. The escrow account collects interest, and is accessible upon completion of the five-year action plan. As of 2008, over 28,000 families had been enrolled in FSS programs.\textsuperscript{41} An evaluation of the Initiative reveals that 37\% percent of the sampled participants exited the program before completion, but program graduates experienced a growth in average annual income from $19,902 to $33,390.\textsuperscript{42} The average escrow balance at time of graduation was $5,300.

The \textbf{Jobs-Plus} demonstration, “tested whether a program that combined employment and training services, new rent rules to “make work pay,” and neighbor-to-neighbor outreach centering on work could make a difference in the economic prospects of public housing residents.”\textsuperscript{43} Jobs-Plus, administered by New York nonprofit MDRC, found striking results. Indeed at sites where the core components of the model were fully implemented, a 2005 study found that the average earnings of residents at a Jobs-Plus site increased by 6 percent annually – despite whether they worked or even knew about the demonstration.\textsuperscript{44} A 2010 follow-up study of these sites found that in fact the average increase was 16\% annually ($1300) for working age, nondisabled residents for the length of the study. Earnings also continued to grow three years after the demonstration’s end.\textsuperscript{45} The demonstration suggests a remarkable potential for housing, partnered with targeted employment incentives, to increase the earnings of people receiving housing assistance.\textsuperscript{46}

The \textbf{Moving to Work} (MTW) Demonstration is by far the largest of the three initiatives mentioned, and continues to grow in 2012. Implemented in 1999, MTW expands the typically limited role of PHAs in providing services by allowing fungibility between the three pools that housing authorities typically receive funding under – public housing capital, public housing operating and Housing Choice Voucher funds.\textsuperscript{47} There are currently 33 MTW agencies, with a collective budget greater than $3.8 billion.\textsuperscript{48} In return for increased funding flexibility, PHAs are tasked with devising programs, policies and

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\item \textsuperscript{41} Ibid, viii.
\item \textsuperscript{42} Ibid, ix.
\item \textsuperscript{43} Riccio 2010, 1.
\item \textsuperscript{44} Bloom et al 2005.
\item \textsuperscript{45} Riccio 2010, 1. A comparison group of randomly selected residents living in similar housing developments in the same city earned as much as 20\% less over this same period.
\item \textsuperscript{46} Ibid, 6.
\item \textsuperscript{47} Cadik and Nogic 2010, 4.
\item \textsuperscript{48} Ibid, 3.
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activities that promote resident self-sufficiency. Fungibility allows housing authorities to be creative with financing, to pursue partnerships with local community organizations and to be more comprehensive with services offered – in essence, to think holistically.

A 2010 report to Congress offers a concise, crosscutting look at the MTW demonstration. Each MTW agency employs its own strategies. One area of change common across sites is alternative rent procedures that reduce administrative burden and help minimize the work disincentive. The policy changes as a whole – which included reducing recertification frequency, standardizing deductions, and tiered rent structures as opposed to the 30% rule – have increased employment levels. While rigorous evaluations of the various PHAs continue to take place, programs from various sites provide anecdotal evidence that the demonstration is improving resident self-sufficiency. Financial literacy training and budgeting services offered through a Massachusetts agency have increased participant savings rates. In Chicago, the CHA’s Section 3 hiring process placed over 300 residents in jobs with CHA contractors. The Atlanta Housing Authority, in partnership with Georgia State University, has trained over 3,000 participants in its Good Neighbor Program – which provides instruction on the values, roles and responsibilities of being an engaged member of the community. Self-sufficiency initiatives at these sites are being developed with MTW flexibilities, typically at no additional cost to the taxpayer.

**SELF-SUFFICIENCY: NGO STYLE**

Several nonprofit organizations and financial intermediaries are also exploring models that employ a service-enriched housing approach to self-sufficiency. They offer everything from health care to child daycare to financial counseling in order to accelerate a transition from dependence on government subsidy to ‘self-sufficiency’ within the market economy. The efforts highlighted here offer a glimpse of the various approaches that organizations have taken to increase resident self-sufficiency and the process of integrating services within housing.

**Three Non-Government Initiatives**

Founded in 2000 by Maurice Lim Miller, the **Family Independence Initiative** (FII) encourages families living in the same development to turn to each other for support and inspiration rather than professional staff. Instead of paying staff, FII pays families

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49. Ibid, 46.
50. Massachusetts Department of Housing and Community Development. Ibid, 51.
51. Examples taken from each housing authority’s FY2011 MTW Annual Report.
52. Stuhldreher O’Brien 2011.
directly to achieve their own goals. Participating families in FII self-arrange into groups (5-8 families) and set their own objectives. The families then earn money for reporting progress according to a list of over 50 indicators as diverse as grades, immunization records or credit card balance. Quarterly payments are made according to results, with an annual maximum of $2,400. While Miller’s Initiative has only reached a few hundred people to date, results have been encouraging – participating households increased their income by an average of 20 percent, 60 percent of households reduced their debt, and 75 percent increased their savings.

The Local Initiatives Support Corporation (LISC) currently operates 65 Centers – in 25 cities – focused on employment placement, career improvement, financial counseling and coaching, and public benefits access. These **Financial Opportunity Centers** (FOCs) have made use of over $20 million in public/private investment since the first Center was opened in Chicago in 2004. FOCs, growing from a model developed by the Annie E. Casey Foundation, use individual coaching and build long-term relationships with residents to offer financial planning, typical in higher-income households. In 2011 alone, FOCs helped 3,000 people find jobs, 2,800 access public benefits, and 6,300 establish budgets for the upcoming year. As of April 2012 LISC is in the process of its first comprehensive evaluation of FOCs, discussed further in Chapter 5.

The **National Resident Services Collaborative** (NRSC) is not an approach to service delivery, rather a collaboration that works to improve the delivery of services to families in affordable housing. Founded in 2003, the organization was led by Enterprise and NeighborWorks America and largely funded by Freddie Mac. The 15-member body included some of the largest housing associations and nonprofits, including Community Builders Inc. and Mercy Housing. The organization’s website, www.residentervices.org, serves as a tremendous clearinghouse of information for practitioners in the field. The NRSC’s 584-page report published in 2009, *Creating Opportunities for Families Through Resident Services: A Practitioner’s Manual*, may be the most comprehensive singular resource ever created for service-enriched housing. Chapters discuss considerations for various stages of resident service delivery that include the design process, outcomes management, financial management education and asset building, employment services, youth education and public/private funding. The document goes so far as to suggest a core set of outcome metrics, and recommends a downloadable spreadsheet for tracking outcomes.

When Freddie Mac was placed into conservatorship in September 2008, the corporation’s contributions to the NRSC were discontinued and the Collaborative was disbanded. In a

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53 LISC 2012.
more limited capacity, NeighborWorks America carries on the torch. Takeaways from the organization’s March 2012 convening\(^\text{54}\) reminded of the very principles that the NRSC was established to address, namely (1) the need for better documentation of resident services, (2) the evaluation of resident services programs, (3) how to share best practices with the field, and (4) how to make a case for more funding for resident services. The list of four may offer the best picture of the pressing needs faced by the resident services field.

**Affordable Housing Developers**

Affordable housing developers themselves also take a role in increasing the self-sufficiency of their residents. Headquartered in Washington D.C. and responsible for over 15,000 low-income units, The Community Preservation and Development Corporation (CPDC) offers advanced computer labs, day care centers, and has partnered with Verizon to offer classes in customer service and technology support.\(^\text{55}\) The nonprofit offers an 18-week career-training program at one of their properties that managed to nearly triple the income of 125 adults who enrolled, from $9,400 prior to $26,800 after graduation.\(^\text{56}\) What began strictly as a housing development organization grew to one offering a diversity of classes and services as well.

Bridge Housing Corporation (Bridge), based out of San Francisco, also manages over 13,000 homes across the State of California and offers services at many of its sites.\(^\text{57}\) Bridge funds its programming through each site’s operating budget, in contrast to the approach CPDC takes in partnering with foundations and soliciting corporate sponsorship. Lara Sao Pedro, Director of Programs at Bridge, notes that the organization’s teen counsellorship program is one of their best. Also unlike CPDC, Bridge does not employ full time employees at its sites, rather works with contracted service providers to offer a range of services that includes childcare, language classes, and homeownership education.

The Community Builders’ model is a cross between Bridge and CPDC, and varies greatly from site to site. TCB pursues partnerships with foundations and local providers, but also hires its own employees to offer on-site services. Funding for TCB’s programming comes from a combination of site operating budgets, government and foundation grants, and corporate contributions. TCB has offered resident services as early as 1988. Its

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54 Resident Services & Asset Management Convening in Los Angeles, CA.  
56 Ibid.  
57 Lara Sao Pedro. Programs Director, Bridge housing. Phone Interview. April 20, 2012.
recent Ways & Means initiative, aiming to, “bring financial success to [its] mixed-income communities” was launched two decades later. While Community Builders is entirely committed to the integration of human services into its housing assistance framework, the nonprofit is quickly learning that doing so confronts a distinct set of challenges.

IDEO, 2007a.
Ways & Means is a radical new approach to improving the lives of people in our communities. It is a platform that embraces the market. It constructs a new economic infrastructure. It enables positive community relationships. With the creation of Ways & Means, we hope to bring financial success to our mixed-income communities.

(IDEO for TCB, 2007a)
WHO IS TCB

Responding to the dearth of affordable housing for over 45 years now, The Community Builders has established itself as an industry innovator. Founded in Boston’s South End neighborhood in 1964, where it is still headquartered, the nonprofit has expanded from a singular location to a network of offices and housing developments across 15 states with regional hubs in Chicago and Washington DC. TCB has completed over 25,000 housing units – more than 8,000 of which they continue to manage. Over 400 employees enable the organization to plan, finance, develop and operate a diversified stock of affordable housing. The nonprofit recently received a $78 million award for HUD’s second round of the Neighborhood Stabilization Program (NSP2), funded through the American Recovery and Reinvestment Act (ARRA) – it was one of three nonprofits nationwide to receive such an award.

The Community Builders’ approach to community development has evolved over the years. Initial efforts to improve housing conditions in the South End expanded geographically, and TCB contributed its financial and management acumen to assist with the Boston area’s budding community development corporation (CDC) movement through the 1970s and early 1980s. In 1988, confronting a limited capacity to impact the lives of those they provided services for, TCB took a large step in its acquisition of Plumley Village, a 430-unit development in Worcester MA. Plumley Village marked TCB’s intentional transition towards larger communities, where dedicated human services staff could contribute to the wellbeing of residents and leverage further resources through partnerships.

Following the acquisition of Plumley Village and the successes at that site, The Community Builders pursued numerous subsequent large-scale redevelopment projects. The nonprofit was a significant advisor in the development of HUD’s HOPE VI program in the early 1990s, an enduring effort that garnered over $6 billion of federal investment to dramatically transform distressed public housing developments into privately-operated mixed-income communities. Over the following decade TCB served as developer for 15 of the HOPE VI initiative’s sites, placing it in ranks with few others given the magnitude of its redevelopment efforts. The organization has won numerous awards for the thoughtful design of its projects.59

Several factors make The Community Builders an ideal candidate to learn from in regards to the marriage of housing and services. Foremost, the organization has experience

59 Among them are awards from the American Institute of Architects (AIA), the Urban Land Institute (ULI), the Congress for the New Urbanism (CNU), the National Association of Home Builders (NAHB), and HUD.
with the process – its transformation of Plumley Village (discussed later) was largely rooted in the cooperation of community life and property management staff. TCB offers onsite services at over 20 of its properties today – an amenity that sets it apart from competition. Second, The Community Builders focuses, as of recently, on larger urban developments where economies of scale allow the funding for dedicated human services to be partially carved out of the operating budget. Anchoring such funding is the linchpin of further efforts to create partnerships with external service organizations and potentially identifying areas of further need. And finally, the sheer number of units TCB now owns and operates compels the organization to consider ways to think creatively about improvements to its service. The Community Builders is willing to try new strategies to become a better housing organization, and acknowledges that an improved service model has the potential to improve thousands of lives. They are the developer, owner, and property manager of many of their projects – rare for the industry, and indicative of the organization’s commitment to the communities it serves.

**ORIGINS OF WAYS & MEANS**

**Plumley Village Roots**

The acquisition of Plumley Village in 1986 marked a turning point for TCB. The previous owner, insurance giant State Mutual, had done the right thing in responding to a plea for increased corporate responsibility. Unfortunately, the company had no experience in managing affordable housing, and the site degraded rapidly. TCB, having developed a successful track record in assisting other community-based groups develop and operate affordable housing, was now rolling up its sleeves to give human and community development a try. Plumley Village offered an opportunity for TCB to test its belief that high quality housing and property management, teamed with high quality human services, could significantly improve the trajectory of its residents’ lives. To test this theory, in 1988 Jo-Ann Barbour became the organization’s first full-time ‘human service provider’.

Barbour was strategic with her approach. An assessment of the community found teenage youth at the heart of many of the community’s issues – loitering, violence and vandalism to name a few. She prioritized programming that targeted youth development. It’s a process that involves partnership and collaboration between Community Life staff, Property Management and the residents – working in partnership all together.

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61 Jo-Ann Barbour jokes that TCB, vastly unfamiliar with human services, amicably called her the organization’s first ‘humanoid’.
and leadership in order to engage the teenager population. She also paid Plumley’s teenagers to paint the vandalized corridors and hallways in order to keep them out of trouble and sponsor stewardship of the community – property maintenance costs decreased immediately. Engaged youth then became liaisons for entire families, helping put Barbour in touch with Plumley Village residents that had previously been hard to reach. As her connectivity with the community increased, Barbour was able to identify the specific needs that would contribute greatest to the wellbeing of Plumley Village’s residents – strong partnerships were forged. Programming at the site grew exponentially, and an onsite barbershop was converted to accommodate a UMass Memorial Health Care health clinic.

In 2007, TCB contracted nonprofit consultant Bridgespan to help document the successes of Plumley Village. The results Bridgespan were able to verify are impressive. From 1990 to 2006: The ratio of working households to those on welfare improved from roughly 1:5 to 2:1; Plumley households experienced average real earnings growth of 9.2% annually, compared with 3.2% for a peer group of low-income households; households with a bank account increased by five times; tenant-initiated move-outs declined by over two-thirds; and several former residents attested that Plumley’s youth programming was the sole reason they were able to graduate from high school. Following Bridgespan’s research there was a pressing desire to build upon the successes of Plumley Village and deliver similar benefits to a wider TCB audience. That desire to scale up TCB’s human services operation, and to elevate human and community development as an organizational priority, is the motivation behind Ways & Means.

**Launching Ways & Means**

By the time Ways & Means was launched in 2007, The Community Builders had been providing onsite services for nearly twenty years. What began with a part-time position at Plumley Village and become TCB’s first full-time employee had grown into a full department at TCB’s headquarters. What was ‘Human Services’ became ‘Community Initiatives’, or today’s Department of ‘Community Life’. The annual operating budget of this department at the launch of Ways & Means was $3.7 million, (roughly 10% of TCB’s overall budget and personnel), and employed 31 full-time employees across 10 sites. Ways & Means did not emerge from scratch.

In 2007, The Community Builders set out to rethink the way it managed its properties. To start, TCB revisited its mission – “to build and sustain strong communities where people of all incomes can achieve their full potential”. What could be changed, asked then CEO Pat

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Clancy, in order to further align the organization’s operations with its mission? What new challenges and/or opportunities had arisen since the organization first began developing affordable housing years ago? In order to develop its approach TCB hired IDEO, a design consultancy focused on the user experience, to conduct personal ethnographies at its sites and envision a new relationship between resident and property management. Community Builders also engaged Bridgespan, a nonprofit consultancy, to develop a collection of best practices in individual and community development that could be used to more precisely target TCB’s programming. Bridgespan’s research details, per participant, the investment required for and return expected from a collection of 14 ‘practice elements’ – essentially a toolbox for the implementation of Ways & Means.

The Ways & Means initiative represents a significant strategic shift in TCB’s priorities. There was an intentional departure from the more conventional processes of property development and management, as well as from the intensive one-on-one case management approach to service delivery. The initiative was more about offering structured opportunities to get ahead than prescribing a course for residents do so. But Community Builders had not built its reputation upon the upward mobility of its residents; TCB’s esteemed repute came from the 25,000 units of quality housing it helped develop and the superior property management services it stuck around to provide. With Ways & Means, it was important for TCB to set a well-defined course of action to expand its operations and still maintain its hard-earned reputation of excellence.

Setting A Direction

At its heart, Ways & Means demonstrates The Community Builders’ commitment to the promise of mixed-income communities. TCB’s extensive involvement with the HOPE VI program endowed the organization with several thousand mixed-income units under its property management – units that serve as a platform for greater economic opportunity. These comprehensive neighborhood redevelopments have reshaped their physical environments. Mixed-income communities have replaced dilapidated public housing, and market-rate tenants now command amenities where few previously existed – quality standards must meet the expectations of the highest income group lest they live elsewhere. The market economy now brushes against one of government assistance. It is a housing form that requires a new management model altogether – one that leverages its pristine units and community centers to facilitate a transition away from dependence.

When I first started, people would confuse ‘Community Life’ with ‘Ways & Means’ and use those two terms interchangeably. How I would make the distinction is that Ways & Means is the philosophy, and Community Life is simply the name of the department to distinguish between Property Management staff and programming staff.

TCB Employee
The fundamental goal of Ways & Means is the financial stability of TCB residents. IDEO concretized the belief that residents rank an increase in income as their primary objective. TCB acknowledged that priority, and has aligned its management capacity in parallel. A visit to any of the three fully implemented Ways & Means sites reveals a diversity of programming focused on this end goal. There is free assistance for tax preparation and filing of the Earned Income Tax Credit (EITC), job placement assistance, matched savings incentives for Individual Development Accounts (IDA) and financial coaching available. TCB set an initial Ways & Means goal to double residents’ real earned income by 2020.

In addition to the improved financial stability of its residents, TCB seeks to create of its housing a stable social platform upon which healthy families and dynamic communities can be built. The organization vests its resources in youth development and community building as much as it does in career and financial development. Similar to its goal regarding residents’ income, TCB has set the aggressive target of halving the high school dropout rate of its residents by 2020. And to implement the greatest in community building strategy, TCB has engaged a renowned expert in the field of network organizing, Bill Traynor of Lawrence CommunityWorks, to assist in the encouragement of resident-led programming and the creation of social capital. Given the disparate backgrounds of its mixed-income tenants and the lack of community that might result from an entire neighborhood built in a short time frame, the need for community building is strong. Neighbor Circles, afterschool tutoring, summer camps, movies in the park and a walking club are just a handful of the programs offered aside from income-related activities.

In essence, the Ways & Means initiative uses a combination of services, referrals, coaching, activities, workshops and community organizing to provide the resources needed for residents to fulfill their aspirations.

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63 IDEO and The Community Builders 2007a, 9.
64 The Community Builders 2010.
Growing Pains

It was natural to expect new hires, new facilities, and new protocols in response to TCB's new direction. Large institutional changes were expected for the implementation of this transition. Navigating the transition proved difficult for several reasons. First, as previously mentioned, it did not help that the genesis of Ways & Means coincided with arguably the worst economic downturn our country has seen since the Great Depression. Foundations in 2008 were slower to hand out grants, making it extremely difficult for Ways & Means to launch at its demonstration sites. TCB did not have then, and continues to function without today, the fund raising capacity it needs to anchor the financing essential to its new initiative.

Second, a void in senior leadership hampered institutional knowledge transfer and prevented significant progress of the initiative’s development. A high-functioning team at Community Builders’ headquarters was required to coordinate communication across sites, develop Ways & Means policies and procedures, and orchestrate the initiative’s growth to new sites. Senior leadership was pivotal in these important tasks. Unfortunately the first Vice President of Ways & Means was not the linchpin everyone had hoped for. She has been criticized for encouraging silos between departments, disregarding important organizational learning, and having a generally argumentative personality. Hiring a new Vice President took over 15 months, during which time interim Vice President Carolyn Gatz worked well beyond the part-time hours she was contracted under. A change at the CEO level, after over 40 years of consistent leadership, also coincided with the VP’s absence. With so much in transition, important decisions were often postponed.

A third patch of turbulence TCB encountered in launching the initiative is that turnover rates at Ways & Means sites have been entirely sobering. Changes in TCB’s leadership were echoed by changes in site staff, making difficult any type of momentum. As of April 2012, no Ways & Means Director of Community Life has been in their current position for longer than a year. The same is true of Property Managers. A state of constant transition makes long-term commitments impossible and welcomes skepticism. Such widespread skepticism about the leadership and the future of the Ways & Means initiative has been resolved only recently. Employees are visibly enthusiastic about the hire of Community Builders’ new Vice President of Ways & Means, Talmira Hill, who brings

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65 Several TCB employees, opting for anonymity, verified these statements. The same employees blame this VP with setting the initiative back several years. ‘Lost ground’ is described as the biggest lingering repercussion.

It has been hard to receive guidance from leadership, mostly because leadership was ambiguous.

TCB Employee
extensive experience from her time working with the Annie E. Casey Foundation’s Center for Family Economic Success. Decisions are being made. The successful recruitment of Hill and an impassioned charge by new CEO Bart Mitchell also alleviated concerns that the initiative’s funding was in turmoil. The financial crisis, leadership changes and site turnover have all subsided, and the Ways & Means initiative continues to exist.

**WHAT MAKES WAYS & MEANS DIFFERENT**

What makes Ways & Means different from other nonprofit housing-based self-sufficiency initiatives is not any one particular aspect of the initiative, rather the dynamic that results with several different aspects in play. Considered together, Ways & Means may indeed be entirely unique. To start, Ways & Means is borne of a housing organization. The initiative is built upon the platform of housing as a means to an end, leveraging the stability afforded of the organization’s housing stock to encourage improvements in other aspects of its residents’ lives – namely employment, education, family finances and community connectivity. In this regard the initiative is one of many.

One important distinction is that while many other sites operated under this resource-enriched housing model are not managed by the same organization that owns the property, TCB is both the owner and property manager of all Ways & Means sites. In placing both community life and property management staff on the same payroll, TCB makes possible a more collaborative process of program and policy development. It also leverages a wealth of personal information gathered and relationships with residents forged through the property management process. In other words, while it may be impossible for Community Builders to have entire control over the outcomes of Ways & Means, it at least has control over the full time staff involved with the initiative.

TCB’s sound financial commitment to the Ways & Means initiative and capacity to partially support it through corporate proceeds is a stability afforded, really, only by the organization’s large scale and diversified housing portfolio. This enduring commitment will be cornerstone when a transition of funding sources is in place – a process that could easily wipe out many smaller nonprofits. Considered alongside the other characteristics of the initiative, Ways & Means offers a structured approach to poverty alleviation few other housing nonprofits have the opportunity to provide.
Who Is Ways & Means For

While some service-enriched housing is geared towards special-needs residents, such as veterans or formerly homeless, Ways & Means is mainly **focused on a working poor population**. Residents at TCB’s mixed-income sites must be employed to qualify for an apartment, limiting the population that lives there and thus the population reachable through Ways & Means resources. The decision to structure Ways & Means around this narrowed working population was deliberate. The Ways & Means initiative is primarily designed to assists those who are already striving to improve their lives, yet may lack the resources to do so on their own. The resilience this population shows, by virtue of the personal initiative required to anchor a stable job, means this group, “stands a much better chance of nurturing and sustaining the ‘spark’ needed to consistently improve their economic situation under Ways & Means.”

WHERE IS WAYS & MEANS

While TCB has secured funding to expand the initiative to a total of five sites, Ways & Means has been fully implemented at three sites to date:

1. Plumley Village (Worcester, MA)
2. Cascade Village (Akron, OH)
3. Oakwood Shores (Chicago, IL)

The three sites are vastly different, as are their various programs. ‘Full implementation’ of the initiative, thus, has more to do with scaled up services (enabled through increased funding) than consistent programming and/or staffing across sites.

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66 Disabled individuals are excluded from the work requirement. Residents that become unemployed can fulfill their work requirement by fulfilling a minimum number of hours either through voluntary service or job training and job placement activities. The current work requirement at Cascade Village is 32 hours per week, according to a Resident Selection Criteria Handout taken from that site’s property management office.

67 The Community Builders Inc. 2007, 50.

68 Ibid
### General Information

<table>
<thead>
<tr>
<th></th>
<th>PLUMLEY VILLAGE</th>
<th>CASCADE VILLAGE</th>
<th>OAKWOOD SHORES</th>
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### Demographics

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### Community Life Staff

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<td>Community Health AmeriCorps VISTA (2X)</td>
<td>Family Enrichment Mgr.</td>
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*Figure 2.1 Ways & Means Cross-Site Comparison, April 2012
Note: Staff positions in red proposed for FY2012*
As previously mentioned, Plumley Village was acquired in 1986 from its previous owner, State Mutual. Although all buildings were kept intact, the property’s transformation was noteworthy. Today, over 400 units are situated a short walk from downtown Worcester MA, tucked into a high-rise and surrounding mid-rises. Plumley is the densest of the three properties. There are no market rate renters at Plumley Village, and its population is predominantly Latino. It is not a HOPE VI site. Plumley’s residents do not have a work requirement — 74% of the population at Plumley Village is unemployed.\(^69\)

**Cascade Village**

At 242 units, Cascade Village is the smallest of the Ways & Means sites. This HOPE VI redevelopment was completed in 2003, and its residents are required to work. Units at Cascade Village are a mixture of public housing, subsidized affordable housing and market rate rentals, with a handful of ownership units scattered throughout. A singular midrise and pastel-colored townhomes sparsely cover the site. Cascade Village is located in a valley, somewhat isolated from downtown Akron and yet a short drive away from the City’s center. It is the only property with a freestanding community center.

**Oakwood Shores**

Oakwood Shores is the largest of the three Ways & Means sites – by far. 674 mixed-income units have been built of a master plan calling for some 3,000, built thus far as townhomes and two mid-rises. A Community Life center is found near the property’s middle, located on the second floor of the mid-rise. The 95-acre site remains largely undeveloped, and stands in the footprint of the infamous Ida B. Wells housing complex on Chicago’s South Side. Similar to residents of Cascade Village, residents here are required to work in order to remain compliant with their lease. The population is almost entirely Black.

While Ways & Means was fully implemented at three sites as of April 2012, The Community Builders has expressed intent to eventually expand the initiative - possibly to TCB’s 100+ sites.\(^70\) Two properties, St. Stephen’s in Chicago and Broadcreek Renaissance in Norfolk VA, are in transition to become a part of the initiative. The current three properties, some of TCB’s largest, serve as demonstration sites to test the efficacy of Ways & Means — to later be extended to other sites and potentially be shared as a model in the field of human development.

\(^{69}\) Plumley Village Community Assessment Survey. TCB, 2012.
\(^{70}\) The Community Builders 2010.
FINANCING WAYS & MEANS

Given the limited scope of this thesis, financing is unfortunately not a focus. The financing of Ways & Means is only briefly discussed to give readers a basis of comparing TCB’s funding strategy with that of other service-enriched sites. The limited coverage of the initiative’s financing is by no means a reflection of the topic’s reduced importance – on the contrary, the challenges of Ways & Means financing remain substantial and on the forefront of many employees’ minds. Both the source and longevity of funding were mentioned as grave concerns during staff interviews.

The sources of funding for onsite human services and community building are different from those that support the development and management of affordable housing. Historically, HUD has gone so far as to prohibit PHAs from hiring staff to provide social or community services.71 The situation has thankfully progressed since the 1980s, but remains mired in bureaucracy. Since a PHA’s primary role is to administer housing subsidy, there are limited sources available to PHAs to provide direct services.72 Programs like Resident Opportunities and Self Sufficiency (ROSS), Family Self-Sufficiency (FSS), and HOPE VI Community and Support Services (CSS) fund the hire of service coordinators and have proven quite successful. The ROSS and FSS programs were recently funded with a $100 million award in 2011.73 But both programs are only available to PHAs, excluding TCB from eligibility, and CSS contracts provided through HOPE VI grants are nearing termination. Organizations like TCB must scramble to make ends meet if they plan to offer substantial human services.

With its Ways & Means initiative, TCB is confronting the issue of funding head on. While the development and property management arms of the organization are profitable, the Community Life arm (responsible for all services) is not. The fact that supportive services end up red on the balance books is expected, given that the organization is yet to develop an internal capacity for fund raising. Shortfalls with grants and subsidies are covered annually by corporate contributions. What is problematic, however, is the fact that supportive services typically rely on government and foundation grants/subsidies that each call for their own strict requirements. Ways & Means sites are also designed to engage local partners and pursue local funders as well, each with their own new requirements. Layering and managing these multitudinous financing sources is complex.

71 Wood 1982.
72 Cadik & Nogic 2010, 50.
Managing the requirements of multiple sources, however, is not the core of the problem either. TCB is in the affordable housing business, and develops projects with as many as 30 different sources of financing – the organization is familiar with this balancing act. What is different about the funding of human services v. the funding of development projects is the longevity of financial commitments. The average foundational grant is typically 3 years long, 5 being optimistic. It rarely lasts more than a few years. This is the funding lifecycle that TCB’s Community Life arm must operate around. The typical government commitment for an affordable housing contract, on the other hand, is 15-30 years – the funding cycle that the Development and Property Management arms operate on. The need for Community Life staff to pursue new funding sources every couple years makes long-term financial planning difficult and makes consistent programming nearly impossible – new source of funding come with new priorities.

TCB invest significantly in its residents. The organization currently employs 23 full-time Community Life staff at 5 of its sites As a large housing nonprofit, TCB’s stature has afforded it funding sources not typically available to smaller CDCs. The organization provides an annual corporate contribution to Community Life programming each year, pulling from developer fees and other sources of revenue. Syndication proceeds also go towards Community Life, as well a portion of the annual cash flow from the organization’s profitable sites. Where possible, TCB builds services into the annual budget of its developments.

As a renowned affordable housing developer, TCB’s prestige has at times opened doors to foundation grants and at times closed them. Locally rooted foundations are reluctant to offer grants to an organization with over 400 employees. On the other hand the organization’s quasi-national presence has enabled it to pursue grants with larger foundations that seek established partners for demonstration projects. Community Builders has anchored two such grants, one with the Knight Foundation for work at Cascade Village and another with the Open Society Foundation (OSF) for case management work at Oakwood Shores, in collaboration with Urban Institute and the Chicago Housing Authority. While the work at Cascade Village has resonated well with its foundation funders, the intensive case management demanded of the OSF grant proved to be incompatible with TCB’s Ways & Means approach. As of December 2011, the OSF grant has been discontinued (discussed in Chapter 3).

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74 Proscio 2006, 9.
75 Leah Van Tassel, TCB Payroll Coordinator. Email Correspondence with Author. May 3, 2012.
The challenge of anchoring enduring funding for the Ways & Means initiative persists. Even the fate of the Knight Foundation’s grant beyond its initial 3-year trial is uncertain. Then CEO Pat Clancy developed a creative set of long-term financing mechanisms for the Ways & Means initiative, including real estate transfer fees, an enhanced cash flow from growth in resident earnings and refinancing. Implementing the strategies in a tumultuous housing market however has proven difficult.\textsuperscript{76} Mr. Clancy’s proposal also banked heavily on substantial philanthropic contributions to get the initiative on its feet. With the crash of the economy, the timing to launch a large initiative banking on foundation funding could not have been worse.

Internally, funding Ways & Means at each site has been a test of TCB’s corporate commitment. There is currently not an established budget for the program. Instead, strategic plans with a proposed budget are developed at each site and submitted to TCB’s headquarters for approval. The process is consistent with the organization’s philosophy upon founding Ways & Means – we’re committed to the work, and we will provide funding to make it a reality. As the documented need for services grows, however, TCB must get increasingly creative to provide the additional resources required. One example is the recent rent increase TCB has secured at Plumley Village, which will increase the annual budget for Ways & Means at that site by over $600,000.\textsuperscript{77} While a formal fund raising capacity has not been built into the nonprofit’s board and executive leadership, doing so would continue to allow site staff to focus on mission-based work rather than how to pay for it.

**PRIMARY CHALLENGES**

The development of Ways & Means thus far has been described as, “building the plane while it’s flying.”\textsuperscript{78} As the metaphor suggests, some things are easier done before set into motion. One comprehensive guide to resident services suggests that an organization should determine resident goals, create appropriate space, know what local service providers offer, determine metrics for evaluation, set a budget and determine staffing.


\textsuperscript{77} The rent increase at Plumley Village will have no effect upon its resident population, the entirety of which is subsidized using Section 8 funding. The portion of rent paid by Section 8 resident is determined by their income, which a change in rent will not affect. In short, HUD will absorb the rent increase at the property – not the residents.

\textsuperscript{78} A reference multiple employees mentioned through interviews.
requirements – all before launching a program.\textsuperscript{79} TCB, unfortunately, did not take this advice.

Conversations – with TCB senior leadership, Ways & Means employees at Boston headquarters and staff at various sites – yielded the following list of challenges as the most pressing for the Ways & Means initiative:

1. Defining Overall \textbf{Programmatic Goals}
2. Restructuring the organization to facilitate the integration of Ways & Means
3. Establishing an \textbf{Evaluative Capacity} for outcomes of the Ways & Means initiative
4. Anchoring \textbf{Sustainable Funding}
5. \textbf{Training} site staff with clear skill requirements, such as familiarity with property management functions
6. Reducing \textbf{Turnover}
7. \textbf{Sharing Information} across sites, such as site-specific experiences and industry best practices

Challenges 1-3 are the focus of this thesis.\textsuperscript{80} Challenges 4-7 are not given entire chapters, but are referenced throughout. It can be argued that Challenges 5-7, while considerable challenges in their own right, are subsets of Challenge 2

\textsuperscript{79} Diana A. Meyer et al 2009, 14.

\textsuperscript{80} A focus on all seven challenges was determined to be infeasible for this thesis project. Narrowing the scope to three challenges allows time for greater inquiry into the issues behind each. Several challenges, such as identifying staff training requirements and facilitating knowledge transfer across sites, also seemed likely to subside with the guiding presence of a new Vice President. The issue of sustainable funding, a significant and well-documented one in the field of social service, deserves its own dissertation.
There’s an internal ambiguity about Ways & Means. Everyone you ask – from development to leadership to direct service, to Community Life and Property Management or facilities – will have a different response for what Ways & Means is. There is no larger institutional language and no operation model that can be shared to curtail that...I don’t know if, organization wide, there’s someone who knows what Ways & Means is to the point that they can clearly differentiate between which site is and which site isn’t. Every TCB employee, on and off site, needs to know what Ways & Means looks, feels and tastes like.

(TCB Employee, 2012)
THE NEED FOR CLEAR GOALS

In more than one way, a clear set of goals for the Ways & Means initiative is paramount – it increases the accountability of those involved, improves the organization’s communications both internally and externally, facilitates the hire of new employees and provides a framework for short-term programming. So important is the coherence of the initiative’s goals that it may in fact determine the initiative’s overall success. At Community Builders, this much is recognized. A memo written by former TCB Vice President Patrick Costigan suggests a strategic narrowing of focus to better support properties and residents. Without clear goals, it is unlikely clear outcomes will result.

There are also several characteristics of TCB that elevate the importance of goal setting for the Ways & Means initiative. To start, there is high turnover amongst the initiative’s employees. Of the current Directors of Property Management and Directors of Community Life, at the three sites where Ways & Means is fully-implemented, not a single one has been in their current position for more than a year. Persistent staff replacement raises doubt about leadership resolve and undermines the initiative’s integrity. If new employees are not acclimated through rapid onboarding it may take months for them to understand the initiative’s culture. If explicit, consistent programmatic goals are shared with new employees, on the other hand, it could help outline clear expectations of new employees. Admittedly, the high turnover is seen as a growing pain in the organization’s transition that will subside as the program refines, but turnover nonetheless remains a persisting reason why clear goals are important.

The organization’s relationship with potential partners, investors and residents also highlight the importance of consistent messaging around the Ways & Means initiative’s goals. As the Community Builders expands its partner network with external service providers, it is important for the organization to provide consistent messaging about what the initiative hopes to do. A precise declaration of the initiative’s goals allows TCB to pursue partnerships that complement rather than compete with their existing areas of expertise. A compelling narrative for the initiative will also help TCB solicit philanthropic funding from foundations and/or other socially motivated investment partners who ascribe to a similar philosophy. Finally, declaring specific goals for Ways & Means communities and marketing such goals will help establish those places as communities of choice where people prefer to live, giving TCB an edge over its neighboring competitors.

Costigan 2007.

The change of CEO in January 2012 and a new Vice President of Ways & Means as of April 2012 should also be noted when referencing the initiative’s turnover. Both are discussed in this thesis’ introduction.
GOALS OF WAYS & MEANS

A look at the Ways & Means initiative’s literature from 2007 highlights four goals for the initiative by 2017:

1. To double the real earnings of families in assisted units
2. To halve the high school dropout rate across Ways & Means sites
3. To realize a measurable financial benefit of $240 million
4. To affect 100,000 individuals.

These are concrete goals with a target date ten years in the future. To explain outcomes in the interim, goals and the logic behind them are elaborated through a Theory of Change (Figure 3.1), illustrating how goals will be achieved through the development of resources, relationships and community infrastructure. As the diagram shows, the theory of change is holistic. It acknowledges that what’s best for the community may also be what’s best for the individual, and that strengthened social networks may prove to be as valuable as targeted services, if not more. The longer-term results are consistent with the goals mentioned on this page.

83 The Community Builders 2007, 4.
84 Ibid, 17.
networks – both physical and virtual – to connect people to inspiration and resources within. As discussed in Chapter I, the foundation of the practice is the focus on financial success and stability – on helping residents to acquire the knowledge and skills necessary to manage their finances well. Nearly 100,000 additional individuals in modest-means neighborhoods benefit from TCB programs, leading to financial success and community building affecting hundreds of thousands of people. As we evolve, we anticipate that communities will take increasing responsibility for generating the resources needed to support the programs, with TCB working with partners to expand opportunities available. In the longer term, we expect to see a dynamic environment full of resident-generated, mutually supportive activities and initiatives, where people and communities develop latent capacity. We also expect to see sustainable financing mechanisms in place that enable the continued progress of the quality of life improvements described in the Penguins’ story.

The Penguins’ story emphasizes the power of relationships and information exchanged within community networks to support the economic development, encouragement of healthy behaviors, engagement in social activities, support of local businesses and development of strong social connections. Residents have the ability to build assets in a supportive residential environment, where they can make informed financial decisions.

TCB disseminates learnings from W&M's nearly 100,000 pilot sites and new TCB sites, adapting elements for use at TCB's other locations. For residents, this means more people in their neighborhoods have the opportunity to move toward complete self-sufficiency. For the field, it means ways to expand the success of TCB's work to meet economic goals, improve education, and achieve greater upward mobility.

Selected outcomes (3-5 years)

Youth are on track to success as adults, aware of the possibilities, ready to make informed decisions, and prepared for employment programs that support job acquisition and retention. Youth are on track to meet economic goals, with increased opportunities for college and career, and with enhanced social, economic and emotional well-being. Neighborhoods and communities develop strong social networks and improved economic condition. One-on-one Financial Advisors that help residents develop the skills necessary to build financial security and make informed decisions.

Resident-driven initiatives include community gardens, youth sports teams, and more, and the Penguin Project provides ongoing education and support. Residents have the ability to build assets in a supportive residential environment, where they can make informed financial decisions.

Resident-driven initiatives include community gardens, youth sports teams, and more, and the Penguin Project provides ongoing education and support. Residents have the ability to build assets in a supportive residential environment, where they can make informed financial decisions.

Figure 3.1: Ways & Means Theory of Change (2007)
A presentation delivered in 2010 by then CEO Pat Clancy, however, lists different goals:

1. To double the real earnings of families in assisted units
2. To halve the high school dropout rate across Ways & Means sites
3. To generate resident-led neighborhood initiatives in key impact areas
4. To develop a replicable model for community and human development fields

Given the tumultuous economic crisis that began in 2008, it is not surprising that goals (3) and (4) changed. The philanthropic funds required for comprehensive Ways & Means startup did not materialize anywhere near expectations, rendering the established targets of financial benefit and households reached near impossible. The initial target of having seven sites up and running by 2010 was not met, and the initiative's goals were thus adapted. But there is little evidence that the goals established in 2010 are today driving the initiative either.

Using recent interviews with Ways & Means employees as an indicator of how the initiative's goals have been understood by its implementers, it appears the specificity of the initiative's goals have changed.

Interviewees share a somewhat consistent understanding of the initiative as a 'philosophy' or 'corporate vision' focused on improving the quality of life for residents and the community at large. References to educational attainment and increasing income levels exist, but the focus on resident leadership or the development of a model for community development seem to have garnered less importance. There is no mention of the specific targets listed years in 2010.

To make matters even more confusing, a manual handed to every Ways & Means employee at the initiative's 2012 retreat listed the following as the initiative's 'ambitious' outcome goals:

1. To Increase Economic Self-Sufficiency and Academic Success
2. To Improve Health & Wellness
3. To Advance Civic Engagement

Health and wellness are not listed as a priority of the initiative in other documents. While an existing 'Walker's Club' at Oakwood Shores may indeed be one example of 'Health and Wellness' programming, previous Ways & Means literature does not list this objective.

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85 The Community Builders 2010.
86 For a full list of how interviewees defined the program, please see Appendix B.
87 Grota 2012, 2.
as a principal goal of the initiative. It is also unclear why Economic Self-Sufficiency and Academic Success are grouped together, where previous listed as separate goals, and whether civic engagement refers to participation within or beyond TCB’s residential communities.

There are several consequences to TCB’s wavering declaration of goals. First, the program becomes more difficult to evaluate. The process of establishing metrics for evaluation depends heavily on clearly established goals, progress towards which can then be observed (theoretically) through various indicators. Without goals, thus, it is difficult to decide upon appropriate indicators. Second, potential partnerships with investors and other organizations are at risk – not only because it may be difficult to anchor partners who resonate with the ambiguous goals of Ways & Means but also because those partnerships that are established may unknowingly compete with the initiative’s direction. Third, Community Builders may have a harder time establishing expectations for its newest employees. And fourth, potential residents whom could benefit from (and contribute to) the Ways & Means initiative might choose to live elsewhere for lack of awareness of what the initiative stands for. The website for Oakwood Shores for example, www.oakwoodshores.com, makes no reference to the Community Life office or any of the adult and youth programming it offers.

Great potential lies in the solidification of Ways & Means goals and the use of these goals for outreach and marketing.

**WHAT WAYS & MEANS IS NOT**

**NOT Case Management**

Ways & Means is not case management. A write-up of the initiative from 2007 states this distinction well: “In contrast with the typical case management approach taken by organizations engaged in transforming neighborhoods and alleviating poverty, Ways & Means puts the spotlight squarely on the individual’s responsibility for his or her own financial future.” As the write-up goes on to explain, an advisory approach is taken rather than a case management approach in order to help residents plan their own financial

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88 Chaskin and Joseph, in researching the creation of community at Oakwood Shores, note that persisting stigma around community activities being ‘for’ certain populations prevents others in the development from participating [Chaskin and Joseph 2010, 324]. Several Oakwood Shores employees noted the same dynamic, which may have motivated a conscious decision to refrain from marketing activities.

89 The Community Builders 2007, 52.
a different community, but a financial advisory structure may offer lessions that protect residents from predatory lending practices long after they have moved.

NOT The HOST Initiative

The decision to partner with the Urban Institute on an initiative that involved intensive case management may have been a mistake. Housing Opportunities and Services Together (HOST), a three-year $6 million initiative, was launched in early 2011 at two sites in Chicago and another in Portland, OR. Oakwood Shores in Chicago was one of these sites. The HOST initiative sought to test its service-delivery model in a diverse range of communities – “from high-need adults and young people in traditional high-poverty public housing to populations in new mixed-income neighborhoods.”\(^89\) The initiative aimed to, “produce evidence and lessons, especially for housing agencies and policymakers, for strengthening and streamlining effective services benefiting high-need, low-income populations.”\(^90\) The HOST initiative was similar to the Ways & Means initiative in the sense that it used housing as a venue for services. Where the initiatives differed led to tensions.

Unfortunately, the partnership did not succeed. Case management services continue to be offered at Oakwood Shores through the Chicago Housing Authority but the HOST initiative is no longer in operation at that site.

What went wrong? As Ways & Means Program Coordinator Rhianna Trefry puts it, “It was a learning experience that needed to happen.”\(^91\) What TCB learned through the HOST initiative was that the resources required of a case management strategy are quite different from those required of an advisory strategy. TCB found that the duties required of the HOST demonstration competed for resources with the organization’s own advisory approach to programming. Case management and administrative processing requirements of the demonstration were extensive, and the high-need, low-income population that HOST targeted was only a subset of the population TCB hoped to serve at

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89 Ibid.
90 Rhianna Trefry. Interview with author. April 24, 2012.
Oakwood Shores. Put simply, the partnership was a misfit. It was a learning experience that helped define Ways & Means by what it was not.

**WHO IS WAYS & MEANS FOR**

The term ‘self-sufficiency’ is not frequently heard in TCB’s offices. As a goal, the concept of self-sufficiency may be inappropriate for the Ways & Means initiative – many of TCB’s residents are already ‘self-sufficient’. They have their own jobs, they own their own cars, and they pay their own rent and utilities. Their units are kept affordable through LIHTC subsidies, yes, but as mentioned earlier even the highest income-earners are dependent on government subsidies and services. Where then does one cross the line, officially becoming ‘self-sufficient’? It would appear, from personal observation, that TCB has chosen to avoid the terminology altogether – Instead of ‘self-sufficiency’, employees speak of helping residents “better themselves”, “achieve their full potential”, “get ahead” or “take things further”.

One fundamental difference that needs to be established is that not all residents served by the Ways & Means initiative are currently employed, from the same income group or of the same race. While Oakwood Shores and Cascade Village both have work requirements for their households, Plumley Village does not. Oakwood shores and Cascade village are mixed-income developments; Plumley Village is not. Oakwood Shores and Cascade Village are predominantly Black, while Plumley Village is mostly Latino. As a whole, the initiative serves a heterogeneous population. Even within an individual site the population can be rather mixed. Ethnic and economic diversity are precisely the type of neighborhood diversity that Harvard professor Robert Putnam warns will reduce trust and altruism, diminish community cooperation, and produce fewer friendships. It will be a challenge to encourage the creation of community at TCB’s Ways & Means sites.

**Demographic Targeting**

Serving a rather diverse population through its Ways & Means initiative, The Community Builders will need to make difficult decisions about the relative resources the organization assigns to its resident subpopulations. Will greater resources be assigned to help the

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93 Highway and infrastructure subsidies to encourage suburban development and the protection afforded by national armed forces, to name a couple.
94 Quotations from various interviews with author. April/May, 2012.
already-working poor get ahead, or to help the unemployed find and maintain employment? Should the chronically unemployed be allowed to live at Ways & Means sites? Also, will resources and staff use an approach targeted towards the site's entire population, subpopulations, or individuals?

Having established that Ways & Means does not employ a case management approach, TCB has oriented its programming towards group activities. Classes at Cascade Village about opening an IDA account, or a college prep program for adolescents at Oakwood Shores, are both good examples of this approach. These activities are a resource that residents can choose to willingly participate in. Unfortunately, many TCB residents choose not to participate. One problem a TCB employee at Oakwood Shores references is a looming stigma surrounding activities offered at that site – even activities created purely to facilitate community interaction are seen as ‘services’, catered particularly towards the public housing and low-income households. Another problem is that facilitating interaction across income groups in mixed-income communities requires substantial effort. Activities can be marketed differently to reach a broader audience, and with enough effort interaction across income groups seems feasible, but the challenge of reaching a site’s entire resident population will always remain.

In a world of limited resources, there is an inherent tradeoff to any service delivery – the decision to help one person may prevent another from receiving help. The process of appropriately directing resources where they do the most good, thus, is of great importance. It is a concept Peter Schuck and Richard Zeckhauser refer to as ‘target efficiency’. Schuck and Zeckhauser raise a difficult question regarding assisted housing residents – is it more effective to provide assistance to those who are relatively ‘self-sufficient’ or to those who are habitually unemployed and thus ‘hard to house’? In an ideal world, helping both populations concurrently would be possible. In a world constrained by funding limitations, however, the service delivery tradeoff rings true. TCB’s existing group-based approach may be effective for those who attend programs and activities, but it is wholly ineffective for those who do not attend. Encouraging individual people or households to participate may require intimate one-on-one engagement, similar to case management. But if case management is entirely ruled out, Ways & Means may struggle to get the participation levels it needs to be most effective.

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97 Zeckhauser 2006, 1.
Several concurrent efforts define The Community Builders’ strategy to more narrowly define programming for Ways & Means. In the absence of concrete goals, programming is used in this thesis as a proxy for understanding the initiative’s focus. In recent months, the process of programming has received input from consultants and academic researchers alike. At Cascade Village, researchers from Case Western University have developed a logic model in collaboration with site staff.\textsuperscript{98} Change management and strategic implementation consultant Chris Grota has created a “Ways & Means Program

\begin{center}
\begin{tabular}{ll}
\textbf{Strategy Areas} & \textbf{Process} \\
\hline
FINANCIAL COACHING AND PRODUCTS & Engagement of All Residents in Programs \\
JOB AND CAREER DEVELOPMENT & Resident awareness and participation in programs and services \\
CHILD AND YOUTH DEVELOPMENT & Build Connections Among All Residents \\
HEALTH AND WELLNESS ACTIVITIES & Resident view of community and connection to neighbors \\
PROPERTY MANAGEMENT & Resident-Led Programming in Key Areas \\
& - Early Childhood \\
& - Health and Wellness \\
& - Recreation \\
& Crisis Management \\
& Case management and referral for identified families \\
& Property Management \\
& Integration of property management role in community life
\end{tabular}
\end{center}

\textsuperscript{98} Employees at TCB’s Boston office developed a similar logic model for the entire Ways & Means initiative. With the arrival of a new Ways & Means VP, plans exist to revisit the model in mid 2012.
Planning and Monitoring Manual” which she shared at the Ways & Means retreat in March 2012. Bill Traynor, a consultant focused on network organizing, provided a guide on how to create ‘The Aspirational Environment’ at the same retreat. With programming inputs originating from multiple sources, there is the potential for collaborative integration but also competing approaches.

Logic Model

A logic model illustrates a logical relationship between resources that are invested in a program (inputs), activities that take place, and benefits that can be expected as a result in the short-term (outputs) and long-term (outcomes). The logic model has grown popular in management fields, and is increasingly being employed as a tool to evaluate social

<table>
<thead>
<tr>
<th>Outputs</th>
<th>Initial Outcomes</th>
<th>Intermediate Outcomes</th>
<th>Longer-Term Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number and % of residents participating in each program strategy</td>
<td>Increased Resident Engagement</td>
<td>Increased family/household well-being</td>
<td>Residents are achieving their aspirations and have healthy connections to broader community</td>
</tr>
<tr>
<td>Early identification of families at-risk of being in crisis</td>
<td>Increased resident knowledge, skills, and networks</td>
<td>Enhanced resident outlook and aspirations</td>
<td></td>
</tr>
<tr>
<td>Number and type of programming/activities over time</td>
<td>Increased leadership formation and responsibility</td>
<td>Resident leadership and responsibility infused in community</td>
<td></td>
</tr>
<tr>
<td>Number of referrals from property management &amp; coaching</td>
<td>Resolution of short-term crises and effective referrals to community life</td>
<td>Increased stability among families and lower recurrence of crisis</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Improved resident meeting of community obligations</td>
<td>Strengthened community and engagement</td>
<td></td>
</tr>
</tbody>
</table>

Figure 3.2 Cascade Village ‘Network of Neighbors’ Logic Model [2012]  
Note: Graphic recreated by author.
programs. It is useful for outlining what work will be done, and its typically graphic form makes it easier to understand complex programs. Ways & Means is a complex program.

At the suggestion of Case Western University researchers, a logic model (Figure 3.2) was developed at Cascade Village in order to help evaluate the Ways & Means initiative at that site. In 2010 The Community Builders was awarded a three-year $1.7 million grant from the Knight Foundation, and Professors Mark Joseph and Robert Fischer were retained as the investigators of that grant. Given the extensive time horizon required before one could observe whether, “Residents are achieving their aspirations and have healthy connections to the broader community,” the logic model was an important tool in identifying initial and intermediate outcomes that could then be monitored using more specific metrics.

The process of developing the logic model facilitated a collaboration between Professors Fischer and Joseph and TCB employees. Case researchers were versed in the development of logic models – they were actually able to create a model based on Ways & Means literature before meeting TCB employees in person. Fischer and Joseph knew however, that while they had the expertise of developing a structural evaluation framework, expertise regarding the initiative itself belonged solely to its creators. The logic model gave form to the site’s evaluation but it also helped the research duo document and come to a mutual understanding with TCB of what the initiative was. As Mr. Fischer recounts, the process proved useful to Cascade Village employees as well by elucidating everyone’s distinct responsibilities.

The logic model at Cascade Village was designed primarily as a framework for evaluation, and is discussed further in Chapter 5. It is noted in reference to goal setting in order to highlight the effect that the evaluation process has on programming. In the field of social work, organizations often adapt their activities in order to qualify for particular sources of funding. Foundation and philanthropic funding come with requirements. In the case of the Knight Foundation grant, $250 thousand was earmarked for the evaluation process. An evaluation budget of this size enables thorough investigation. A popular adage in the field of management science suggests that the evaluation process may actually affect the work that is done – “What gets measured gets done.” The logic model at Cascade Village, in essence, was designed as a tool for evaluation but may have already had an effect on the programming of the Ways & Means initiative.

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It is impossible to interpret evaluation findings without a clear understanding of program goals, implementation sequences, and the expected links between them and expected program benefits. Expectations about these linkages are made explicit by developing a logic model.

Harrell et al 1996

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99 Cascade Village Logic Model.
100 Robert Fischer. Interview by author. May 1, 2012.
101 Drucker 1954.
TCB hired consultant Chris Grota to improve the data architecture of the Ways & Means initiative. Grota’s “Ways & Means Program Planning and Monitoring Manual”, developed March 2012, offers a matrix template that assists with annual program planning and a separate matrix template to help monitor monthly progress. The matrices build upon the concept of a logic model, using language such as ‘inputs’, ‘outputs’, and ‘outcomes’ to help contextualize numbers in the larger picture of individual and community change. Sites develop their own spreadsheet of logic model deliverables, and then fill out additional monthly progress spreadsheets to keep track of whether individual programs are meeting monthly goals. This method of reporting is currently in effect.

Similar to the Case Western researchers, Grota understood that the tools she developed would only be as productive as the people who used them. An important aspect of Ways & Means that Grota strived to change was the inconsistent language its employees used. In an interview, Grota recounts that the language of the initiative required considerable development when she first came onboard in late 2011. Employees shared a common understanding of desired outcomes, but were unable to develop strategies using a common vocabulary. What she introduced was the concept of ‘Outcome-driven programming’ – programming differentiated by its acute intentionality.

Figure 3.3 The Ways & Means ‘Sweet Spot’

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As Grota’s handouts explain, outcome-driven programming is both high volume and high intensity. It is not a one-on-one coaching approach, which is impossible to scale, and is not social recreation, which has limited intensity. While case management may have proven results, it is extremely resource intensive; and while neighborhood barbeques may build community, the effect on any individual may be hard to verify. Outcome-driven programming captures both the intensity of the individual coaching approach and the wider audience of recreation activities. It targets the programming ‘sweet spot’ (Figure 3.3), which builds community and develops each individual’s skills and knowledge simultaneously. Participation in outcome-driven programming is a choice.

Exercise opportunities at a health club offer a vivid analogy for understanding the concept of the programming sweet spot. If the goal is increased fitness, a certain level of exercise intensity is required. An open swim monitored by a lifeguard may provide a productive workout for some, but the lifeguard has minimal oversight over what each swimmer actually accomplishes. A personal trainer, conversely, has entire oversight over his/her client. A more professional system of monitoring is implemented, with running speeds and measures of body fat as clear indicators of fitness improvements. In the health club example, a spinning class is the sweet spot. Once a participant is engaged, the group setting accommodates multiple riders. The instructor’s occasional comments directed at specific people also guarantees a certain level of intensity. Translated into the fields of human and community development, a programming style similar to the spinning class may offer the most efficient way to implement change.

Grota has changed the vocabulary of Ways & Means. In doing so she has also, quite literally, reframed the discussion. Words from her manual were frequently used in interviews conducted for this thesis. Consistent language will greatly improve the initiative’s internal communications. The larger impact Grota’s work may have, however, is in advancing the logic model process and how programming gets developed. The program-planning template assumes that Ways & Means sites will choose their own focus areas. One might agree this is a favorable choice, but it is certainly a choice and it guides the programming process. Ways & Means programming, the matrix suggests, will be done at each site. And when it’s done, focus areas will be listed on the same matrix, opposite annual participation rates and performance thresholds. The focus on monitoring is prevalent and, in the absence of concrete goals for the initiative, may influence what programs are implemented.
Network Organizing

Bill Traynor, former Executive Director of Lawrence CommunityWorks, consults TCB on the community building aspects of Ways & Means. The idea behind his work is that a loosely connected group of community members will be able to contribute to and draw value from a commonly shared environment. It was a similar idea that drove the development of HOPE VI – namely that lower-income residents in mixed-income developments might gain ‘social capital’ through a social network shared with higher income individuals. The community building approach towards self-sufficiency uses social networking to connect disadvantaged people to structures of opportunity – a concept popularized by comprehensive community initiatives (CCIs) in the late 1980s.

As Mr. Traynor notes, consistent with social researchers of the HOPE VI initiative, constructing the proper physical form of a neighborhood is only the first step in creating a vibrant, functional community. What is needed is a social infrastructure upon which a strong community fabric can be built. Unfortunately, fostering an inclusive community in a mixed-income development is a complex and significant challenge. Harvard sociologist Robert Putnam notes that a neighborhood’s diversity, both racial and socioeconomic, cultivates distrust and may reduce interaction. While achieving social cohesion in mixed-income communities like Oakwood Shores and Cascade Village may not be an insurmountable challenge, it is a challenge that requires considerable effort and staff collaboration and may compete for time aimed at other, more individually-focused programs.

Traynor’s acknowledges that his efforts may seem to compete with other aspects of the Ways & Means initiative. He responds by saying that the different approaches are not mutually exclusive rather human development and community development programs, if implemented appropriately, can be synergistic. Where network organizing contributes greatest is in its capacity to steward aspiration. Traynor teaches Ways & Means staff that the community building process is borne of a community itself. TCB’s most important role may be the encouragement of resident-led activities, resident-driven programming, and the creation of physical places that accommodate a community’s participatory growth.

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103 Traynor and Blackburn, 2012.
104 Joseph 2006, 213.
105 Chaskin and Joseph 2010, 301.
Consensus on the definition of Ways & Means is sorely needed. There is no list of guiding principles which has endured leadership change, no document that clearly defines what the program is and isn’t, and no manual that offers the initiative’s policies and procedures. Ambiguity surrounding the initiative’s core may begin to threaten its very existence. Indeed the initiative’s ambiguity may have been a driving force behind the high turnover rate of its employees, frustrated by unclear expectations. Professor Fischer’s quote, cited to the left, hints of the confusion many people feel, trying to wrap their head around what the initiative really is.

A commonly accepted, short description of the Ways & Means initiative and its goals might greatly improve the program’s consistency across sites. It would also improve internal communications, and further develop the common language the initiative uses. Multiple Ways & Means employees mentioned that resolving internal confusions would naturally improve external communications as well, and end up providing an effortless source of marketing. There is agreement around the need for language refinement. In drafting the several sentences that define the initiative, TCB may find less agreement. The organization will need to make difficult choices and determine its place along several spectrums – most notably compassion v. compliance.

Ways & Means needs a three or four item recipe consistent across its sites. Without a solid description of what it is and what it isn’t, Ways & Means is just a philosophy.

Robert Fischer, Case Western
Integration

Keep in mind if this were easy, everyone would be doing it. It’s not that easy to get this thing right out of the gate. It will take a couple years to figure out what Ways & Means looks like, and that’s okay.

(Lorraine, 2012)
At the end of the day, TCB is a singular nonprofit. Its mission statement drives all sides of house – property development, property management, and community life, among others. The functions performed by these different departments are rather different, but building and sustaining strong communities drives the entirety of the organization. It came as a surprise, thus, when TCB learned through IDEO’s research that the residents often saw Property Management and Community Life as entirely separate enterprises.\(^\text{108}\)

The different approaches that these departments used to interact with residents, and the vastly different nature of their respective work, had left the impression that they were in fact different organizations. In reality both Property Management and Community Life are paid by the same organization. Why residents did not perceive it this way reveals a lot about how the properties operate.

The misconception of residents is not hard to understand. Tensions have historically existed wherever property management coexists with human services. Entire books have been written on how best to confront the challenge that this coexistence presents.\(^\text{109}\) They share the nature behind the conflict, identify areas of common interest, and suggest protocols that encourage collaboration. Understanding why tension exists is the first step in envisioning a way to curtail it. Some Ways & Means sites have come far to eliminate siloes between Community Life and Property Management – there is an effort in place at one site, for example, to avoid references to either department in order to help see all site operations as part of the same team. Integrating these two departments is indeed a challenge, but a manageable one with many potential benefits.

**WHAT INTEGRATION AFFORDS**

Unlike some housing organizations, TCB is the developer, owner, and manager of its properties.\(^\text{110}\) From design to occupancy, the development of affordable housing is an elaborate process that often requires dozens of professionals to execute – developers, architects, landscape architects, engineers, urban planners, bankers, syndicators, federal funders, lawyers, construction managers, project managers, property managers, leasing agents, marketing specialists, etc. Once occupied, it is common for a property to be managed by a different organization than the developer. Onsite services are also typically

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\(^\text{110}\) TCB does not manage the entirety of the projects it has played a part in developing. Its first 25 years in existence, TCB served only as a development consultant. TCB helped build thousands of units before it became a developer itself, hence the large discrepancy between the roughly 8,000 units it manages today and the roughly 25,000 it has helped develop.

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68 | Affordable Housing and Upward Mobility
offered through outside providers, if they are offered at all. There is rarely an official connection between these different forms of support.\textsuperscript{111} In this regard, Community Builders is different. Its Boston headquarters houses not only its property development activity but also its project syndication that finances construction, its property management that operates the properties, its grant writers that pursue partnerships and its community life staff that program for residents. By having near complete control of the community development process, TCB improves the efficacy and efficiency of the development process.

The Community Builders has a large incentive to learn from its properties. Because the nonprofit is so engaged in the development process, and because the organization is so deeply committed to the lives of the people it serves, TCB pursues improvements where the typical development structure may not allow. If a community center’s layout proves to have problems, development staff is more likely to hear about it from Property Management. If particular residents are consistently missing payments, Property Management has the capacity to reach out to Community Life. If Community Life identifies a pressing need for stable operating funds development staff can develop creative ways to build funding into the site’s operating budget. This networked approach to community development improves communication between stages of the community development process but more importantly allows TCB to hold itself accountable for the outcome of its residents. The organization’s structure has a built-in feedback loop for ‘post-occupancy evaluation’ – learning from a property’s capacity to meet the needs of its residents.

In short, TCB’s structure encourages mutual gains wherever they may be possible. What is good for the resident is often also good for the property, and good for the organization as well.

The Property Management Perspective

From Property Management’s perspective there is tremendous potential for improvement through a collaborative effort with Community Life. Coupling housing assistance with financial counseling and day care helps residents earn higher incomes. Higher incomes enable residents to pay rent more easily, motivating more timely rent collection and improved overall property cash flows. A well-served resident population will also have higher levels of satisfaction, reducing resident-initiated turnover and keeping occupancy levels high. TCB achieves remarkably high occupancy levels, as is – an average of 99.2%

\textsuperscript{111} Proscio 2006, 2.
Across Ways & Means sites. Maintaining such high occupancy levels is a challenge with constant household turnover. Karl Bradley, Portfolio Manager of Oakwood Shores, estimates that market-rate units experience 50% turnover and all other units 20% turnover each year. Creating a true ‘community of choice’ – where residents with increased income choose to stay – is one way to maintain high occupancy rates and reduce all the associated costs with unit turnover.

Initial evidence exists that the linkage between resident services and property management is beneficial for a property's financial bottom line. An integrated approach of property management has proven to be an effective way to lower eviction rates. Evictions are a costly process – $4000 per eviction according to a recent study authored by Community Housing Partners. Using this estimate at Oakwood Shores, where 27 pending eviction litigations are currently in place, reveals a potential $54,000 reward for cutting this number in half. Indeed one of the main takeaways from a 2012 NeighborWorks America convening was the importance of an industry-wide effort to more empirically show the financial benefit for a property that onsite resident services may offer. Research by Enterprise Community Partners and Mercy Housing also found that sites where basic resident services were offered experienced annual cost savings of $225 and $356 per unit, respectively, from reductions in legal fees, bad debts and vacancy losses.

Experience at Plumley Village also reveals that an increased sense of ownership amongst residents improves stewardship of the property and in turn reduces maintenance costs. Human Services Coordinator Jo-Ann Barbour engaged residents in the property cleanup process by employing teenagers to paint over graffiti, organizing trash pickup events and removing unnecessary rocks from the property. In just three years, trash pickup and graffiti removal costs decreased by 60% and 90% respectively; Maintenance also had 70% fewer broken windows to fix.
Improvements to property performance, via collaboration between both sides of house, are invaluable in enriching the lives of TCB residents. A favorable living environment – where buildings and landscapes are well maintained and individuals take partial ownership of their community – contributes to resident satisfaction. Resident satisfaction in turn drives improved financial performance. Improvements to a property’s financial health, at TCB, are reinvested in the residents and community where the improvement originated from. Residents may not be aware of this dynamic, but the organization’s existence as a nonprofit confirms its commitment to the people it serves. Beyond housing development, TCB has made the choice to invest heavily in the residents and communities it serves, and depends on creative financing to afford its rich service offerings. Property operating budgets, and improvements to them, offer one such source of financing. Residents will experience a healthier budget through property upgrades and enhanced services.

Collaboration between Property Management and Community Life staff also affords a wealth of information about TCB residents that can be leveraged to design the most appropriate collection of services. In this way, personal information can be employed to benefit the resident. Established avenues through the two departments offer a richness of circumstantial knowledge that can help assess the needs of each community in order to design programming around its residents. Property Management staff regularly collects information about each household’s income. Monthly rent payments and annual recertification offer a reliable indicator of a household’s financial situation. Community Life staff learns nuanced family circumstances through daily interactions. Career counseling conversations and daycare activities shed light on more personal situations that may affect family financials. Plumley Village has conducted a formal Community Assessment survey of over 250 households to learn what educational opportunities and programming activities are preferred, how site staff can best communicate with residents, and what the site’s largest perceived issues are. A better diagnosis of a community’s challenges will yield a more appropriately targeted approach on how to solve them. Integrating Property Management and Community Life encourages information exchange between these two departments and helps site staff offer programming most pertinent to community concerns.

Dan Lorraine
VP Property Management
TCB

Now that we’re collecting the rents and keeping occupancy high, TCB has chosen to take hundreds of thousands of dollars – the obvious alternative being to use that money and start new developments – to reinvest it back into the community.
TCB earns a competitive marketplace advantage if its properties or its residents show superior performance. Ways of improving both simultaneously have great potential to further establish the organization’s prominence. High occupancy levels already have a tendency of raising brows. As far as resident services, TCB also enjoys an “ahead of the curve” reputation. Large contracts have been won due to the organization’s reputation of excellence with resident services. Investing time into the integration of Property Management and Community Life and making Ways & Means sites more desirable via word of mouth would effectively reduce the need for marketing. Seen in another light, investing in integration may be necessary for TCB to maintain its reputation as an innovative leader in the affordable housing industry.

**NATURE OF A “CULTURE CONFLICT”**

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**The Double Bottom Line**

Site staff at service-enriched affordable housing developments confront an internal conflict; Professor Rachel Bratt calls it the ‘**double bottom line**’ – the simultaneous need for financial accountability and attention to the organization’s social goals. The primary tension lies with residents whom the organization would like to help but who are unable to afford regular rent payments. These residents pit the financial wellbeing of the organization against the wellbeing of individual households, and demand difficult decisions. Determining what population is able to live at a development is the largest determinant of who will benefit from the services offered at that site. Ways & Means sites are a mixed bag in that almost all residents at Plumley Village earn less than 30% of area median income (AMI) and only a portion of residents at Oakwood Shores and Cascade Village fit this description. What is consistent across the sites is an ebb and flow of families that struggle to make rent payments due to circumstances such as loss of employment, death in the family, credit debt or disability. The approaches that Property Management and Community Life staff might use to remedy the situation are very different. Negotiating a single course of action between these departments has proven over time to require agreement and mutual understanding – both of which require significant intentionality.

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120 Bratt and Keyes 1998, 810
Social services and property management can be seen as two different systems. The process of coordinating these two systems, “is a complex undertaking with a long history of uncooperative, overlapping, and in some cases contradictory efforts.” Historically divorced sources of government funding are in large part to blame for the isolated development of these two ‘systems’. A strong armature has been created for the financing, construction and operation of the physical aspects of affordable housing. The social aspects of the field do not benefit from as robust a development infrastructure, and are typically funded through less reliable sources. As a result many organizations, TCB included, have been built upon the property development and management framework. The integration of the social services system at a later date – with its different sources of financing, areas of concentration and methods of evaluation – is an extraordinary challenge.

As independent operators, the roles of Property Management and Community Life staff may be clearly defined. Integrated as a unified body, however, the well-defined roles that these departments fulfill become less clear – most notably in relation to each other. Questions of accountability, hierarchy and trust surface: Will Community Life staff be expected to report outcomes to Property Management? What amount of information sharing is appropriate, given the sensitive nature of residents’ personal data? How can I trust that staff from a different department share the intentions my department has? While a conscious effort is being waged by Community Builders to develop policies and procedures that answer these questions, most remain unresolved.

Compassion v. Compliance

Social services and property management come with their proper lineages of thought. By virtue of the assets each is working with, the management structures of these fields have developed tangentially. While their interaction with residents may be frequent, property managers oversee the asset of property. Daily responsibilities may involve maintenance, inspections, rent collections, recertifications, lease signing and lease enforcement. Performance is controlled primarily through quantitative data. Social workers manage the asset of human wellbeing. Daily responsibilities vary with great degree, respective to the population served and the activities performed, but tend to be heavily social.

\[121\] Bratt and Keyes 1997, 3.
\[122\] The phrase ‘less reliable’ in this sense is used not to suggest that funding sources for social services are sketchy, rather tend to be of a shorter time frame than those that finance the physical stock of affordable housing. The consequences of this difference are discussed in Chapter 1.
Performance is typically evaluated through qualitative reporting and may be harder to monitor.

Resulting from the divergent nature of these two methodologies are entirely different approaches to crisis management. Property managers respond with a modus operandi focused on compliance. Objective solutions to the problem are typically requirements that must be fulfilled according to a specified timeline. Social workers focus on compassion – there is an intentional pursuit of understanding in order to offer referrals and recommendations. Their solutions are seen as subjective. An important distinction to draw is how differently these two approaches remedy the crisis. While one approach mandates participation, the other offers voluntary counsel.

For purposes of simplification, the various methods of response can be placed on a spectrum of compassion and compliance. In the case of TCB, the polarization illustrated between Property Management and Community Life may be a dramatization. Still, one site employee acknowledged that the distinct approaches exist. (S)He, however, placed employees at different points on the spectrum rather than entire departments. In his(her) perspective, decisions were made not according to what department an employee was a part of, rather according to personal ideology. From a management perspective, leaving important decisions to be made along personal ideologies makes consistent results unlikely.

As an integrated approach to property management, Ways & Means must acknowledge that the spectrum exists. It must also decide where the initiative sits on that spectrum, and how flexible it is with the decision making process.

**Confronting The Conflict**

By integrating Property Management with Community Life, the Ways & Means initiative confronts the ‘culture conflict’ head on. Leadership must establish whether hierarchy between the two departments exists or does not. It must determine how sensitive resident information can be put to good use while guaranteeing personal privacy. It must build trust across siloed departments that express long-standing, mutual skepticism for one another. Ways & Means must identify ways that two historically separate departments can collaborate and offer mutual gain.
To guarantee consistent results across its diversity of sites, TCB will need to develop policies and procedures for the Ways & Means initiative. The organization is in the process of doing so. The success of these guidelines will be observed over time, but may be predicted according to how much attention is paid to certain aspects of the integration process of Property Management and Community Life. To start, the policies and procedures must decrease barriers to cooperation. Simple requirements, such as regular all staff meetings, may facilitate communication and planning across departments and lead to cooperation. There must also be a collaborative approach to service delivery. A collaborative execution of regular tasks has the potential to increase learning across departments and shed light on potential improvements. Finally, policies and procedures must improve staff knowledge across departments. If Ways & Means is committed to integration, a basic cross-familiarity of TCB staff – what responsibilities are fulfilled and what resources exist – is required.

WAYS & MEANS IS INTEGRATION

A Commitment To Integration

Senior leadership at Community Builders has demonstrated a firm commitment to the process of integration. CEO Bart Mitchell made clear, at the recent Ways & Means retreat, that a financial commitment to the organization’s Community Life staff was unwavering. Vice President of Property Management Dan Lorraine openly acknowledged that Property Management was an obstacle to the work of Community Life, and that the situation needed to change. Vice President of Development Beverly Bates explained that the development team was trying to incorporate a Community Life budget into its future projects, and that her team was open to recommendations. Talmira Hill, the new Vice President of Ways & Means, has listed greater collaboration with all TCB departments as one of her first year priorities. The intention exists. Integration takes time.

Specific procedures at Ways & Means sites highlight tangible ways that integration has taken place. Several practices from the initiative’s smallest site, Cascade Village, are shared here. Beginning with the lease signing process of new residents, Property Management and Community Life staff at Cascade Village work to present a unified front – a member from both departments is present during signing. A copy of the signed lease is handed

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Harrell et al 1996. This paragraph draws from the aspects of integration that Harrell lists an evaluator must heed.
over in a ‘welcome packet’ which includes a calendar of upcoming events and detailed information about onsite programming. Then one year later when the household is up for recertification, a process typically completed by property management, Community Life staff offers personal reminders and assistance. Weekly all staff meetings, which include maintenance staff, help maintain regular communication amongst departments. They also provide a venue for employees to share concern about particular residents.

All of these practices would serve well as ‘best practices’ for the Ways & Means initiative. They are admirable policies. They are not yet found at the initiative’s other sites.

In the interim, as TCB develops standard operating procedures for its Ways & Means initiative, important questions remain unanswered. Operations and programming across the initiative’s sites are inconsistent. Decisions depend heavily on the ‘personal ideology’ of employees. While TCB’s commitment to integration appears steadfast, the process of implementing change to accommodate the Ways & Means initiative continues. Rather than a process with a firm termination date, integration will likely continue for as long as the department of Community Life exists. Every new hire will require training in the Ways & Means approach.

**Identifying Opportunities To Integrate**

According to VP Dan Lorraine, Ways & Means might not be ready for protocol. He is okay with that. The initiative’s leadership is still learning rapidly from developments at each site. In the meantime, Lorraine identified specific points where integration may prove useful. Collaborative **lease signing** and **recertification**, processes mentioned in the previous section, are not listed to avoid repetition.

While inspections exist to make sure units are in good repair, **annual unit inspections** may offer a glimpse into the lives of residents – an opportunity to find out what’s going on with that family. What goes on in the unit may tell a different story than what site staff learn publically, and inspections offer an opportunity to learn. This is not to say that maintenance staff should snoop around the apartment, rather be attentive when conducting inspections and share concerns with Property Management and Community Life should they arise.

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124 Assuming the household is receiving government assistance.
125 Plumley Village does hold regular all staff meetings, although other practices remain unique to Cascade Village.
126 Dan Lorraine. Interview by author. April 17, 2012.
Work orders, in a fashion similar to unit inspections, can provide insight from inside the apartment as well. It may be worthwhile to train maintenance workers to look for signs that may be problematic, such as residents not on the lease or unsupervised young children. Involving Maintenance in the process of integration is an important step, especially considering maintenance workers may have more interaction with residents than Property Management or Community Life on a regular basis.

Lease violations offer a third way that Community Life can get involved with tasks typically resolved by Property Management. Given that Property Management, as the site’s landlord, is seen as an authority figure, approaching residents with different staff may come across less confrontational. Using Community Life staff to reach out to residents in person, before or during a lease violation, may be a productive alternative to the more formal procedure of delivering notice.
The Evaluation Process

“To justify housing subsidies one needs evidence that decent housing plays some role in the ability of the poor to achieve economic independence.”

WHY EVALUATION IS NEEDED

The evaluation process has become a key component of many social service and human development programs. Evaluative research is relatively new in these fields.\(^\text{127}\) It is typically conducted on large, federal demonstrations and in fulfillment of foundation grants – in general, when large funders want to ensure that their investments are leading to achievement of desired goals. In recent years, evaluation has become more commonplace amongst smaller organizations as well. As part of the Moving to Work demonstration, for example, Cambridge Housing Authority is in the process of modifying its database to evaluate its programs and partnerships more comprehensively in compliance with requirements. Bridge Housing, a nonprofit housing developer, will implement outcome measures for the first time this year. TCB itself is developing a database to learn from its Ways & Means initiative. As database management evolves as a science, more and more organizations are attempting to acquire its benefits and conduct their own localized evaluations. What they are learning is that the evaluation process is as important for external reporting as it is for internal quality assurance.

Gauge Effectiveness

Externally, there will always be a demand to gauge program effectiveness. Professional evaluations allow a third party to provide evidence that a program is or is not functioning effectively. It provides a barometer of progress toward ultimate goals, and increases the accountability of those who are executing the work. Possibly most important for investors, evaluation provides a regimented way to quantify a return on investment. Evaluation also has the potential to help identify additional needs, and thus assist with the pursuit of additional funding. Due in part to the impossibility of each program receiving its own expensive and complex randomized control experiment, which offers the best means of determining causal impacts, the evaluation of housing-based social services can be difficult and results are commonly contested.\(^\text{128}\) Nevertheless, HUD is increasingly pressured to verify the effectiveness of its programs and evaluations must be done.
Assure Quality

An organization like TCB is regularly responsible for reporting on the performance of its affordable housing stock. HUD closely monitors organizations that administer housing assistance. What TCB is not required to do, as extensively, is report on the effectiveness of Ways & Means. A professional evaluation is being conducted at Cascade Village, in compliance with the Knight Foundation grant at that site, but as a whole the initiative’s policies and outcomes are not subject to external evaluation. TCB is okay with this. Its employees do not yearn for the additional pressure of external reporting. Why then is the organization spending so much effort developing a database module for its Ways & Means initiative?

Evaluation can offer an in-depth look at how well programs are working in real time. TCB is not building a database in response to any requirement, rather in an effort to increase its own internal capacity to monitor and assure the quality of services offered through Ways & Means. Other nonprofits are doing the same. What these organizations have realized is that data-driven evaluation in turn assists in the process of program development. A strong evaluation framework helps identify the strengths and weaknesses of a program, which can in turn help design an action plan for future improvements. Effective policies can be replicated, and ineffective ones can be avoided. Exemplary staff can also be celebrated. Evaluation offers an excellent technique to assess internal quality.

Knowledge Dissemination

Yet another important reason to conduct evaluations is to document the outcomes of a particular approach for the purpose of sharing experience with others. Evaluation provides a useful tool in the process of knowledge dissemination. It provides an effective way to communicate across organizations what practices have been tried and what practices are most effective. In doing so, it also helps manage expectations by establishing what outcomes can realistically be expected. In short, evaluation offers a framework for documenting precedent.

Why Evaluation Rarely Happens

Nearly 20 years ago, Professor Rachel Bratt acknowledged the pressing need for a stronger connection between services and property performance. She identified that rigorous evaluation was needed to prove this linkage. There are reasons why the evaluations she advocated have not occurred. Despite the pressing need, evaluations rarely happen.

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Funding for the services component of housing is difficult to acquire, let alone funding for evaluation on top. It is rare for an organization to conduct a rigorous evaluation of its own accord.

If an evaluation is conducted, there is the additional challenge of meeting the ‘gold standards’ of methodological rigor. James Riccio of MDRC points to the rarity of randomized control trials in the study of welfare-to-work and workforce development. Several challenges are endemic to the research of self-sufficiency initiatives. First, should a statistically significant correlation be drawn between a program and its participants, there is always the underlying notion that correlation does not denote causality. Selection bias – the idea that a certain population is more inclined to participate – has the potential to undermine any findings. Positive outcomes may result from individual or family characteristics that enable upwardly mobility rather than effective programming. Second, many self-sufficiency programs exist as a network of partnerships and rely heavily on referrals. Maintaining consistent reporting procedures across multiple organizations requires both consent and extensive training. Third, many measures of human development may be difficult to quantify given a limited evaluation period. While improvements in educational achievement can be studied through grades and attendance, surfacing latent improvements in educational aspiration requires a more intensive approach to evaluation. The child is reading much more often, but isn’t getting better grades quite yet to show it. Given many of the behavioral changes that self-sufficiency initiatives aim for result from multi-generational habituation, expecting indicators to reveal immediate and positive outcomes may be unrealistic.

**WHAT EVALUATION IS BEING DONE**

It is upsetting that minimal research has been conducted, despite such well-documented need. Research to date offers inconclusive evidence regarding what effect enriched-housing assistance programs have on the economic outcomes of recipients. Substantial research in the field is unlikely to emerge in coming years, given an unfavorable economy has beset the affordable housing industry and made the finance of development alone a dire challenge. Yet despite the grave

\[130\] Organizational Research Services 2007, 10.
\[131\] Belsky and Retsinas 208, 191.

*Retsinas and Belsky 2008, 191*
conditions of the market, several evaluative processes are in place that may further our understanding of self-sufficiency initiatives and make the analysis of housing-based initiatives a realistic goal.

### LISC Financial Opportunity Centers

To evaluate the effectiveness of its FOCs, LISC has contracted the Economic Mobility Corporation (Mobility) to conduct an evaluation of its Chicago Centers using a quasi-experimental design.\(^{133}\) Mobility will study 800 FOC participants and non-participants each, and determine whether FOC participation leads to changes in employment, income, net worth, savings, debt, and job readiness. Using demographic data, Mobility will also determine whether certain individuals are more likely to benefit from FOCs than others. The study will offer a framework for future evaluation at the Chicago sites, and potentially lead to a larger nationwide study of the FOC model. Initial results from the evaluation are expected by early 2014.

### National Neighborhood Indicators Project

While not an evaluation in itself, the National Neighborhood Indicators Project collects extensive city-level data that may prove useful in conducting a baseline analysis.\(^{134}\) Many of the Project’s indicators concern human development – such as public school data that includes enrollment and proficiency, public assistance that includes TANF and food stamps, and various health indicators.\(^{135}\) It is a collaborative data sharing effort across organizational lines that encourages multidisciplinary diagnosis. The Project, coordinated by the Urban Institute in Washington DC, is housed in different organizations locally. All have public access as a primary objective of their work.

### Cambridge Housing Authority\(^{136}\)

The Cambridge Housing Authority is one example of a PHA developing its evaluation platform in compliance with Moving to Work requirements. The Authority plans to collect education, housing stability, employment, and financial data on every recipient of housing assistance, and is committing to collect data on every tenant for at least ten years. Participation in programs with limited capacity will be offered according to random selection, in order to maintain a true control group. In order to manage its data

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\(^{133}\) Chris Walker, Director of Research and Assessment, LISC. Email Correspondence with Author. April 25, 2012.

\(^{134}\) Guernsey and Pettit 2007, 1.

\(^{135}\) Aditi Mehta. Phone interview by author. April 17, 2012.

\(^{136}\) Evans 2012.
collection, the Cambridge Housing Authority has also recently transitioned its software platform from Flex to Elite, which is able to run monthly reports according to parameters set by the Authority. While the Cambridge Housing Authority has participated in the Moving to Work Demonstration since its inauguration in 1999, it is likely to have its new evaluation framework fully implemented only by 2014.

As TCB begins to develop a framework to evaluate its own Ways & Means initiative, it will be important for the organization to learn from what others have already done.

**EVALUATING WAYS & MEANS**

The evaluation methodology and database management system that Community Builders eventually implements will depend upon the goals of the Ways & Means initiative. The goal-setting process continues. Concurrently to that process however, and part consciously part not, an evaluation framework is already under development. The development of a logic model for programming at Cascade Village, for purposes of Case Western’s evaluation, has spawned the development of a larger endeavor to create a logic model for Ways & Means. In addition to the logic model Joseph and Fischer of Case Western have developed their own framework for conducting research, which includes surveys and focus groups. At TCB Boston, conversations have also begun around the development of a database module for Community Life that will expand upon the existing platform used by Property Management. While a firm set of goals would ideally precede the development of an evaluation framework, at Community Builders the two are developing concurrently.

**Developing A Logic Model**

The logic model at Cascade Village was developed as a tool for evaluation. In response to the Knight Foundation’s pursuit of an evaluation team, Joseph and Fischer drafted a preliminary logic model and included it with their proposal – even before they had met anyone from Community Builders. The model was based entirely on TCB materials, and was suggested as part of the approach to bring structure to the process of evaluation – it would help focus on the core elements of the Ways & Means initiative. The Knight Foundation approved of the methodology, and hired the Case Western Professors as its evaluation team.

Fischer and Joseph knew that while they possessed the expertise required to build a logic model, the development of an accurate one for the Ways & Means initiative would depend
upon TCB knowledge. The creation of the model at Cascade Village, thus, was envisioned as a collaborative process. As Fischer recounts, the development of the logic model would provide structure to the evaluation process but would also help document and come to a mutual understanding of what sat at the initiative’s core. While Case would drive the process, Community Life staff at Cascade Village and leadership from TCB Boston would drive what went into the model. The process of establishing consensus around the initiative’s core was met with considerable resistance.

From the beginning of the model’s development Property Management at the site struggled to establish their footing in the process – it was not clear what their involvement would be. They were not entirely engaged for the first several months of the process, when Joseph and Fischer tried to get a general understanding of what Ways & Means actually was. The idea was to focus on buckets of outcomes and then to come back to determine sources of data, indicators, etc. When that time came, Property Management was at the table and showed a strong reaction to what was presented. Questions were raised about why Property Management’s goals were not fully incorporated into the logic model, and why the financial viability of the property was not a priority. It was a question no one in the room could take authority to answer. It highlighted not only a void in leadership at that moment, but also internal tensions over priorities that existed at the site.

The conflict of establishing consensus at one site, Cascade Village, foreshadows the imminent conflict of conducting the same exercise across multiple sites. With every additional perspective the consensus process becomes more complex. Consensus is an important part of the logic model process. Without a clear definition established of the initiative’s core values, however, building consensus on Ways & Means quickly becomes an overwhelming task. Overwhelming it may be, but a mutual understanding of the initiative’s objectives is an imperative for the initiative’s development. The process of logic model development, thus, confronts a challenge that may be best to face head on.

One question that arises is whether to develop logic models independently at each Ways & Means site or one collectively as a multi-site initiative. Fischer shares that a singular logic model for the initiative may be most productive. Staff at Cascade Village are quick to explain that the logic model has been helpful in defining what they do collectively. A logic model for the entire Ways & Means initiative has the potential to unify employees across site boundaries in the same way. A need for consistency across the sites exists. A need for flexibility for each site to determine its own

Ibid.

“What we need is one unified logic model across all sites for us to verify when a site is, indeed, a Ways & Means operation.”

Robert Fischer, Case Western
program also exists – the sites have very different resident populations and programming will need to reflect the unique needs of each site’s residents. A logic model for the entire Ways & Means initiative must fulfill both needs. Its development, and the consensus process it requires, can also be seen as a valuable learning opportunity for site evaluators and TCB alike.

The Akron Laboratory

From the initial design of their evaluation plan, Joseph and Fischer pictured the evaluation of Ways & Means at Cascade Village would take place as a pilot. The intent was as much about sharing experiences with other organizations as it was about actual evaluation – the intent was to learn. In this manner, documenting the difficulties of developing a logic model was as important as producing a final model. The model itself is only part of a larger framework for evaluation. The contract for evaluation at Cascade Village is substantial – $253,000. A first year report is expected May 2012.

In partnering with the Case Western evaluation team, Community Builders has an incredible opportunity to learn from a state of the art evaluation process. The evaluation framework Joseph and Fischer put in place at Cascade Village may serve the evaluation process at other sites well. While collaboration between the researchers and TCB may have been required for the development of the logic model, it is not required as extensively for the resident journaling, focus groups, resident advisory committee, baseline community survey and interviews that are being conducted on site. Where collaboration is not required TCB should pursue it.

TCB is in fact engaged with their evaluators. A data agreement was recently signed between the parties, and personal information about residents will be used to obtain a random stratified sample based on household type, income level, and other factors. Administrative data will be used to paint a background picture. What Fischer and Joseph are collecting at the site, however, offers a rich foreground of qualitative data in much greater detail. Residents have been engaged in the development of their survey. By doing so, Joseph and Fischer have engaged the residents of Cascade Village in a way that may not have been done before. What they learn – including measures of community satisfaction, familiarity with Ways & Means, knowledge of services available, personal aspirations – will be of tremendous value to TCB. It may be of even greater value if TCB

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takes part in deciding what questions get asked, and using the survey as an excuse to engage with its residents.

Cascade Village, as the smallest Ways & Means site and the only one with a quarter million dollar budget for evaluation, offers an unprecedented opportunity to pilot programming and protocol, to have it be evaluated, and to learn from the evaluation process itself.

**Ways & Means Database**

TCB is currently in the process of developing a database to manage its Ways & Means initiative. The process is in its nascent stages. To start, leadership at TCB Boston must establish clear goals, and indicators they wish to monitor in relation to those goals. A firm understanding of the strengths and weaknesses of existing social service software will then help decide whether a database will need to be built from scratch or modified based off an existing product. Choice of database has the potential to allow for easier integration with Property Management’s existing database platform, BostonPost™. Choice of database platform also has the potential to increase communication across organizations – software such as FamilyMetrics™ or Efforts to Outcomes™ have established user cohorts in the affordable housing industry, and could facilitate inter-organization collaboration. An initial analysis of existing software options by TCB staff seems to suggest that software is well suited for case management approaches, but less well suited to collect data on the type of group programming that Ways & Means focuses on.

In envisioning the ideal evaluation framework for Ways & Means it will be important to think critically about stakeholders to involve in the database’s development process. On a site level, it will be important to learn from Property Management and Community Life staff what information they would like to track. Khari Humphries, Director of Community Life at Oakwood Shores, shares that he would appreciate a framework that accommodates baseline information on residents’ aspirations, grades, graduation rates, types of employment, perceptions of Community Life and perceptions of Property Management. Humphries’ list reminds of the information Joseph and Fischer are collecting in their Cascade Village survey. Collaborating with academic institutions, such as Case Western, and other professional evaluation agencies may also contribute to a database more attuned to current industry evaluation practices and render TCB’s data more practical in the pursuit of competitive funding.

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The largest challenge may come once a database is in place, and regimented reporting policies are required to collect the desired richness of data for analysis. The Community Builders will need to think of systemic ways to collect vast amounts of data for Ways & Means, and face the inherent tradeoff between performing and reporting.
Conclusion

“"It is important to recognize trade-offs between providing services and providing housing assistance. Without additional funding sources, the funds directed towards the provision of services may in some cases require a housing (agency) to serve fewer families.”

(Cadic and Nogic 2010)
THE FUTURE OF WAYS & MEANS

It is an exciting time to be involved with Ways & Means. New leadership has infused the initiative with fresh energy, and has brought to the forefront important challenges that need to be addressed. The initiative’s priorities are being redrafted, and its initial course is being revisited. Less than two months into her new position as Vice President of Ways & Means, Talmira Hill is asking the right questions. Her recent survey, sent to site staff at all five Ways & Means sites, asks questions about the initiative’s desired results, successful and unsuccessful programming, recommendations for improvement and skepticism regarding the initiative’s future. A deep-rooted temperature check of the initiative is underway.

Hill has developed priorities for the remaining months of 2012. Many of the challenges identified in this thesis are consistent with the priorities in her chart. In regards to **programmatic goal-setting**, Hill envisions a clear understanding of outcomes, metrics, and impacts as early as June, a new logic model for the initiative by September, and a revised theory of change by the end of the year. The prioritization of improving collaboration and internal communications across TCB departments hints of an effort to more comprehensively **integrate** the Community Life department within the rest of the organization. The development of a Ways & Means database, as early as June 2012, will provide a firm foundation for future **evaluation**.

Fundamental questions about the initiative remain unanswered. What exactly qualifies a site to be included as part of the ‘Ways & Means’ initiative? How will the initiative grapple with the desire to serve more households yet the limited resources to do so? Does the process of community building exist as part of or alongside efforts aimed at upward mobility? How these questions get answered, and the difficult decisions that must be made to do so, will determine not only the course but also the efficacy of the Ways & Means initiative.

The vast differences between Ways & Means sites solicit a localized planning process for programming. This is currently the strategy with the Strategic Plans, requested by TCB headquarters and recently developed by each site. In regards to planning, the localized autonomy is appropriate. From an organizational perspective, TCB will need to concretize not only its goals and its financial commitment to the initiative but also its process of

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140 Oakwood Shores, Cascade Village and Plumley Village as well as St. Stephens in Chicago, IL and Broadcreek Renaissance in Norfolk, VA.
141 Hill notes that the initiative’s priorities were still in draft form at the publication of this thesis, and continue to evolve.
Conclusion and Recommendations

expansion – how new sites get incorporated into the initiative, how Community Life staff becomes fully integrated with Property Management, when the hire of new employees is appropriate, and how new employees acclimate to the culture of Ways & Means. A consistent set of goals, policies and procedures for integrating Property Management and Community Life across sites, and a strong framework for evaluation with not only help Ways & Means motivate the upward mobility it is capable of, but also help TCB provide a meaningful model for the consideration of the affordable housing industry at large.

RECOMMENDATIONS

The following ten recommendations are offered in relation to the three primary challenges explored in this thesis. TCB employees themselves suggested more than half of these recommendations. They remain the experts on the Ways & Means initiative, and may know best how to improve it.

Each recommendation is organized around three aspects: (1) the logic behind its development, (2) the basic process required of implementation, and (3) the benefit that can be expected by putting the recommendation into action. Notes on these three aspects are kept in bullet form to increase accessibility of the material and to facilitate dialogue. The recommendations in no way offer, or are intended to offer, an implementation plan for what they put forth. Notes on process only offer a skeletal framework for what can be expected in order to put the recommendations into effect; more thorough exploration of the recommendations is required, however, prior to execution. In essence, the recommendations are designed to solicit questions.

The recommendations offer, thus, a glimpse of the author’s understanding of ways to improve the Ways & Means initiative, built upon the understanding of TCB employees themselves, with the hope of facilitating conversation with senior leadership on how best to move the initiative forward.
1. Programmatic Goal Setting

The pressing need for clear goals of the Ways & Means has been established. Clarity internal to the organization regarding the initiative’s direction will naturally offer clarity externally – Both are needed. As important as the goals themselves will be the process of developing them – an opportunity to engage those involved with the initiative and encourage buy-in. Employees and residents alike should be considered for this process.

1.1 Identify core goals of Ways & Means initiative

Logic
Lack of core goals may yield unclear expectations of employees
Lack of core goals may make initiative more susceptible to compromise to meet funding requirements

Process
Engage all Ways & Means employees to reach consensus on the couple goals that sit at the initiative’s core
Distinguish between core goals and secondary goals of the initiative
Identify metrics and indicators, to be used for evaluation and monitoring

Benefit
Clarity around purpose of initiative
Employee buy-in of core goals
Increased capacity to partner with other organizations, pursue compatible funding

1.2 Identify target subpopulations of Ways & Means initiative

Logic
Subpopulations at sites benefit from and require different resources and programming
Diverse population served by the initiative may make programming that benefits everyone difficult
Lack of clear target population(s) may reduce the initiative’s overall effectiveness

Process
Clearly define subpopulations that exist at each Ways & Means site
Organize programming according to subpopulation served
Differentiate between programming aimed at individuals, subpopulations and community at large

Benefit
Improved programming efficiency and effectiveness
1.3  Establish singular logic model for Ways & Means initiative

Logic  
Logic model increases clarity around program inputs, outputs, outcomes

Multiple logic models may send competing messages about the initiative

Process  
Develop a singular logic model

Build flexibility into logic model (different sites will focus on different parts)

Maintain programming flexibility through site-specific strategic plans

Benefit  
Consistent understanding of desired outcomes for the initiative

Shared language across sites

Improved evaluation capacity

1.4  Provide on-boarding packet to new employees, highlighting industry best practices

Logic  
Expectations of new employees at Ways & Means sites may be unclear

New employees are typically unfamiliar with industry precedents

Process  
Develop packet with detailed description of each new hire’s position, as well of other positions

Develop profiles of industry best practices, related to each Ways & Means position

Benefit  
Clearly defined expectations of new employee

Knowledge of industry best practices will help employees make appropriate decisions
2. Integration

The integration of Property Management and Community Life at TCB is well underway. Senior leadership has made clear a firm commitment to the process. Without prescriptive policies and procedures for how to facilitate interaction between these historically divorced departments, however, it may be unrealistic to expect integration to happen. Consistency of the Ways & Means initiative across sites is also made more difficult. As a measure of quality assurance and to avoid heavy dependence on the individual discretion of its employees, Ways & Means will need to develop a framework for the process of integration. It will be important to encourage not only interaction between departments but also a deep understanding of each other’s roles and responsibilities.

2.1 Establish policies and procedures for integration

Logic
Lack of policies and procedures for initiative depends heavily on individual discretion of employees
Lack of policies and procedures for initiative may place employees at risk, legally
Consistent policies and procedures for integration will encourage consistent quality across Ways & Means sites

Process
Develop policies and procedures that require collaboration between Community Life and Property Management staff (and Maintenance, when appropriate) in the following activities:
(1) lease signing
(2) lease violations
(3) all-staff meetings and
(4) recertification
Develop and distribute Policies & Procedures Manual to all Ways & Means employees

Benefit
Increased collaboration and teamwork amongst site staff
Consistent procedures across sites will improve quality and facilitate comparison
Enhanced organizational interfacing with TCB residents, as a singular entity
2.2 Facilitate information sharing across departments, conduct regular all-staff meetings

Logic

Knowledge of a family’s circumstances is improved through information sharing across departments

Regular all-staff meetings provide an opportunity for information sharing across departments

Process

Develop formal framework for information sharing across departments at Ways & Means sites, such as shared database

Develop more informal framework as well, including all-staff meetings where staff can share concerns

Identify potential privacy issues that will need to be respected through both frameworks

Benefit

Improved communication across departments

Enhanced capacity to identify families in need and offer appropriate support

Better-informed group programming

2.3 Implement cross-department shadowing for new hires

Logic

Community Life and Property Management staff are often unfamiliar with each other’s roles and responsibilities

Site staff are often unfamiliar with the entirety of resources available on site

Process

Require that new hires spend a minimum number of hours working in departments besides their own

Benefit

Increased familiarity with roles and responsibilities of other staff members

Increased awareness of difficulties faced by each position
3. Evaluation Process

As TCB pursues foundation grants and pilots new programming through its Ways & Means initiative, the organization will want to evaluate its performance and learn from what is and isn’t working. The Case Reserve evaluation in place at Cascade Village offers perspective on both what the evaluation process might look like and what foundations want to see in return for their investment. A robust framework for evaluation – one that includes systemic data collection, regular analysis and transparent reporting – would benefit TCB internally but also externally in its campaign to secure greater funding. Robust evaluation coupled with honest reporting has the additional benefit of advancing an industry-wide understanding of the challenges faced and benefits achieved with service-enriched affordable housing.

3.1 **Implement annual resident survey, potentially build into lease**

*Logic*  
A need for systemic data collection exists  
Market renters may be unwilling to participate in community surveys  
A community needs assessment is a fundamental part of the programming process

*Process*  
Develop and distribute annual ‘baseline community survey’ to include questions about  
(1) graduation rates  
(2) types of employment  
(3) perception of site staff and  
(4) personal aspirations  
Potentially build into lease as an established annual procedure  
Employ creative strategies to engage non-head members of each household  
Reframe process as Property Management’s way of ensuring accountability, not a favor  
Incentivize annual survey with rent deduction

*Benefit*  
Regimented community data collection for use in evaluation, possibly program design as well  
Opportunity to engage with residents
3.2 Collaborate with professional program evaluators on development of Ways & Means database

Logic

Professional program evaluators offer a valuable perspective in the development of the Ways & Means database

Professional program evaluators are most familiar with the indicators grant providers need to see

Professional program evaluators are most familiar with the difficulties faced obtaining data

Process

Reach out to professional program evaluators to participate in development of database

Reach out to Case Western researchers to participate in development of database

Benefit

Database for Ways & Means more attuned to current evaluation practice

Database for Ways & Means more likely to offer reporting required of foundation and government grants

Rich data and reporting makes TCB more competitive in pursuit of funding

3.3 Collaborate with Case Western researchers on evaluation of Cascade Village

Logic

Evaluation at Cascade Village offers an exceptional opportunity to learn about evaluation process

Partnerships with academic institutions may increase competitive advantage in pursuing grants

Process

Pursue greater responsibility in the evaluation process with the understanding it will improve TCB’s internal capacity to evaluate Ways & Means in the future

Recognize evaluation process as an opportunity to engage community and solicit feedback

Benefit

Learn from state of the art evaluation practice

Increased competitiveness for foundational grants

Additional opportunities to engage community
WORKS CITED


Community Housing Partners. “CHP Resident Services by the Numbers.” Christianburg, VA: Community Housing Partners, 2011.

Corporation for Supportive Housing. “The Seven Dimensions of Quality for Supporting Housing: Additional Materials & Resources.”


A) INTERVIEW LIST, IN CHRONOLOGICAL ORDER

Pat Clancy
Former President & CEO | 10.28.2012

Bart Mitchell
President & CEO | 02.28.2012

Maria Cotto
Property Manager, Plumley Village | 03.22.2012

Anne Vinick
Director of Community Life, Plumley Village | 03.22.2012

Maddy Cotto
Resident Services Coordinator, Plumley Village | 03.22.2012

Matt McClung
Director of Property Management, Cascade Village | 04.05.2012

Tricia Way
Property Manager, Cascade Village | 04.05.2012

Jessica Russell
Director of Community Life, Cascade Village | 04.06.2012

April Moore
Family and Youth Enrichment Manager, Cascade Village | 04.06.2012

Vern Richberg
Economic Opportunities Coach, Cascade Village | 04.06.2012

Karl Bradley
Portfolio Manager, Oakwood Shores | 04.10.2012
Cynthia Anderson
Property Manager, Oakwood Shores | 04.10.2012

Khari Humphries
Director of Community Life, Oakwood Shores | 04.10.2012

Ayom Siengo
Employment Readiness and Retention, Oakwood Shores | 04.10.2012

Chris Grota
Strategic Implementation Consultant | 04.10.2012

Dan Lorraine
Vice President of Property Management | 04.17.2012

Aditi Mehta
Boston Neighborhood Indicators Project | 04.17.2012

Frances Ferguson
Senior Mgr. of National Real Estate Programs, NeighborWorks America | 04.20.2012

Lara Sao Pedro
Programs Director, Bridge Housing | 04.20.2012

Rhianna Trefry
Program Coordinator and Site Liaison, Ways & Means | 04.24.2012

Diana Meyer
North America Community Relations State Director, Citi | 04.24.2012
### B) WHAT IS ‘WAYS & MEANS’?

**Maria Cotto**  
Property Manager, Plumley Village

Ways & Means, in my simple definition, is serving others. Of course there’s a lot of detail in the things that you do on a regular basis but to me it’s really about problem solving, enriching people’s lives, helping people take things further, striving for higher and better – whether it be working with them at a level to provide some direction for mental health referrals or information, financial and housing counseling, volunteering, or getting involved in the community and getting back.

It encompasses so many different things that we do on a regular basis. Ways & Means has been around for as long as people have been around, because people serve people. In a nutshell, that’s how I would define it.

**Anne Vinick**  
Director of Community Life, Plumley Village

Ways & Means is a philosophy and a set of values. It’s not something tangible. It’s a process that involves partnership and collaboration between Community Life staff, Property Management and the residents – working in partnership all together. It’s seeing residents as assets and using a strengths-based perspective. While traditional resident services staff might ask, “How can I help you?” a Ways & Means approach would ask, “How can we work together.”

When I first started, people would confuse ‘Community Life’ with ‘Ways & Means’ and use those two terms interchangeably. How I would make the distinction is that Ways & Means is the philosophy, and Community Life is simply the name of the department to distinguish between Property Management staff and programming staff.

It’s a culture that has to do with us as individual people as a product of our own upbringing and the values that we hold – it’s so many different things.

**Maddy Cotto**  
Resident Services Coordinator, Plumley Village

Ways & Means is working closely together with all departments to provide a service to our customers (residents) that will make them happier and want to live at Plumley Village. It’s what happens when we all work together to make our families feel better – so they
can feel like, “this is my home” and take ownership of where they live. Here at Plumley we've always maintained a strong relationship between management and security and community life, but it was never as close as what we're aiming for now. I feel we're going to start having monthly or quarterly all-staff meetings, which will be fantastic when we're all on the same page. From the years that I've been here I've always heard that it would happen, but I'm looking forward to our first all-staff in April.

Matt McClung
Director of Property Management, Cascade Village

It's an initiative to help bridge the gap between traditional property management and social services within affordable housing.

Changing behavior to have a long-run goal for change in a person's life. What we do is not traditional case management, rather a more proactive approach.

Tricia Way
Property Manager, Cascade Village

Way & Means is ways for us to help our communities sustain more than just good housing. It's a source of support for residents that they may not have had in the past to help them better themselves, their home lives, or whatever it is they want to improve. Way & Means allows us to fully integrate ourselves into somebody's house and allows us to understand him or her better and be more involved so that we can help them.

Jessica Russell
Director of Community Life, Cascade Village

Ways & Means is an initiative/program that TCB has rolled out across several sites, focused on family self-sufficiency. It offers support to the community so that it can be more independent and not rely so heavily on the ‘doing’ for the individuals in the community.

April Moore
Family and Youth Enrichment Manager, Cascade Village

Ways & Means is a customer service-driven concept that really targets residents who are used to public housing to help them change how they feel about themselves and how they feel about their living conditions. I think that's the focus but the action plan is to create a social service environment that is accessible, with equal access to different entities that
will allow residents to better themselves, their families and improve their quality of life. It is intentional.

**Vern Richberg**  
**Economic Opportunities Coach, Cascade Village**

Way & Means is a value proposition on how we deliver goods and services to our resident community. It’s proactive, and aims for a baseline improvement in self-sufficiency.

**Karl Bradley**  
**Portfolio Manager, Oakwood Shores**

Ways & Means is a concept that includes the ‘double bottom line’ – quality management combined with services and amenities – that allows residents to increase their incomes over time, to have exposure to more cultural and educational opportunities, and to thrive within the community. The goal with Ways & Means is to give you options with what you want to do.

In the short-term you have people who are compliant and have made decisions towards long-term growth. In the long-term people have grown in their knowledge base, families are stable, educational attainment is advancing, and income-levels are rising as the result of individual choices.

**Cynthia Anderson**  
**Property Manager, Oakwood Shores**

Ways & Means is a way to help the residents here achieve their fullest potential. If there is anything that the residents here need, we provide resources so that they have the guidance, assistance, and capacity to obtain it here at Oakwood Shores.

**Khari Humphries**  
**Director of Community Life, Oakwood Shores**

Ways & Means is the complete way that TCB hopes its employees engage with each other and its residents to truly achieve the goals of mixed-income housing. More specifically it’s about helping people to achieve their goals, to connect with one other, to see the assets within themselves and to use those assets to help others and improve the community.

Ways & Means is a reciprocal relationship. It declares that the residents have as much to give to the community as the resources that TCB brings. If Ways & Means really achieves
what it wants to achieve, we work ourselves out of jobs for the kind of intermediary that we serve.

Ayom Siengo
Employment Readiness and Retention, Oakwood Shores

Ways & Means is a rather novel approach to the community of Oakwood Shores. I see it as the way TCB treats the community, the people who live here in our development, and the means that we take to build community among neighbors. More specifically, it’s a necessary program to create community and to create actual community builders. There’s just no way our mission to build community will be successful without a specific group of people having their eye on the overall development and supporting the continued growth of said community. You don’t make a community without people like Cydni putting on the Easter egg hunt or me bringing together fifty youth to talk about summer employment – these the types of necessary activities that support the everyday lives of the residents at OWS.

There needs to be somebody with their eye on the prize and it’s not fair for it to be Property Management staff because they already have to hound people about paying their rent on time. There’s the business side, and then there’s the social community development side. They don’t easily co-exist, but when you have the money available you can and should invest in Community Life to the benefit of residents and stakeholders alike.

A community is about much more than a collection of buildings. If you wait for the development of the community to happen organically, the odds are 50/50, maybe it will and maybe it won’t. Neighborhoods like this can thrive, but we shouldn’t leave that possibility to chance.

Dan Lorraine
Vice President of Property Management

Ways & Means is the reason I came to this company. It’s about creating an aspirational environment for people, that in many cases have lived generations in affordable or public housing. It’s designed to help those that want to make changes – for themselves, and for their children. If you can work with people and create an environment that allows them to gain access to better education and better support – to move beyond high school, forget the GED, and go to college or a trade school – that’s the biggest impact of Ways & Means.
If you can also take somebody that wants to go to work – somebody that wants to be able to make more money but they just don’t have the skillset or know how to negotiate the transition – and help them do that, that’s terrific!

Quality housing is really step number one in the stabilization of a family. All these other aspirational supports are step two to really changing lives, and hopefully for generations.

Chris Grota
Strategic Implementation Consultant

Ways & Means is a corporate strategic vision. Pat Clancy, arguably the most patient man in the world, knew he had to build enough of an economic engine to drive it and he spent forty years doing that – building a highly-profitable company with the real basic intention of putting those profits right back into the community.

I think it’s pretty unique that a development company committed to mixed-income neighborhoods is going to plow its profits, as well as other resources, into building strong communities through its priority areas which are economic vitality, youth development and general community engagement/health and wellness kinds of things.

It’s also not really about service. It’s about community and about residents being empowered to have a say in their own programming. It’s less focused on case management and instead on outcome-driven programming. It’s a strategic approach to building a community.

Ways & Means will change this organization in fundamental and strategic ways.

Rhianna Trefry
Program Coordinator and Site Liaison, Ways & Means

Ways & Means has changed a lot since I’ve been here. Right now I would say it’s more of a philosophy that encompasses programmatic work in the four practice elements of community building, jobs and careers, financial education and asset building, and youth development and education.

Ways & Means also includes the integration of Community Life with Property Management. It’s a way of working – a collaborative approach with a clear set of values about how to relate to each other and to residents.