

# 2020

## COMMUNITY IMPACT REPORT

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Building the Foundation of Resilience



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## Building the Foundation of Resilience

People's need for decent housing is fundamental – without it, they cannot thrive and grow. But access to housing alone is not enough, especially for housing providers like POAH who understand our work as only one front in the broader fight against poverty and inequality in this country.

In 2020, we were reminded just how essential decent housing is to our health, safety and emotional well-being. It was a difficult and, in many ways, traumatic year. It was also a year of great resilience. The COVID-19 pandemic, the subsequent economic crisis and our nation's reckoning with racial injustice continue to have a profound impact on our work. Yet our mission, our vision and our team remain steadfast: to preserve, create and sustain affordable, healthy homes that support economic security, racial equity and access to opportunity for all.

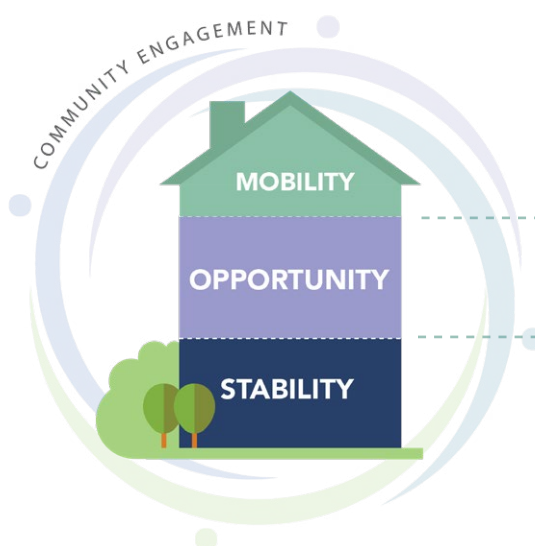
This report celebrates the resilience of POAH's staff and residents in 2020.

**In response to the COVID-19 pandemic, POAH Communities staff mobilized to provide more than 35,000 instances of essential services to residents.**

These individual services include access to personal protective equipment, food, public benefits, rent and utility assistance and much needed individual and community engagement at a time when mental and emotional health was most in jeopardy.

**Like many organizations and communities across America, the Community Impact team reflected on systemic racism and our role in advancing equity.** One way we turned this reflection into action was by expanding our economic mobility and community engagement work to reach more of the communities we serve. We expanded our FSS programs, stayed committed to our community engagement goals in key locations and continued to support residents to reach their personal and financial goals.

**Lastly, we built the foundation for a new trauma-resiliency initiative designed to reimagine property management, resident services and physical design through the lens of trauma-informed care.** We will spend the next two years working with a team of staff, residents, partners, peers and policymakers to advance trauma-resilient strategies within POAH's portfolio and across the affordable housing sector.



**Residents have the ability to achieve financial freedom.**

**Residents have the opportunity to enrich their lives.**

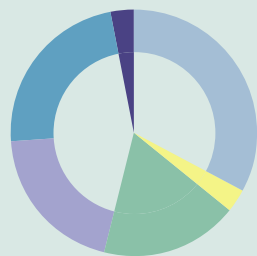
**Residents are stably housed.**

# 2020 BY THE NUMBERS

40,000



INDIVIDUAL SERVICES PROVIDED TO RESIDENTS

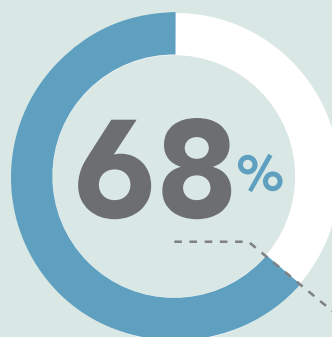


Services by Outcome Area

- Community Engagement
- Health
- Employment
- Housing
- Financial Stability
- Youth & Education

## FSS PROGRAM EXPANSION

LAUNCHED NEW FSS PROGRAMS AT 20 PROPERTIES



PERCENT OF FSS PARTICIPANTS WITH ESCROW SAVINGS

72%

OF POAH PROPERTIES ARE SERVED BY A COMMUNITY IMPACT COORDINATOR



\$6,795

/ per household  
AVERAGE ESCROW SAVINGS  
ACCOUNT BALANCE

81

PROPERTIES SERVED BY A CIC

66

COMMUNITY IMPACT  
STAFF ACROSS THE  
PORTFOLIO

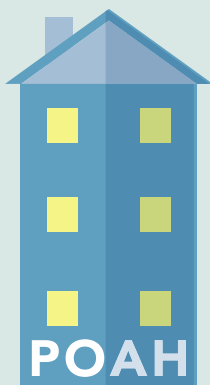
\$888,655

ESCROW SAVINGS ACCUMULATED  
by POAH households  
since the program  
launched in 2016



\$420K

IN DIRECT RENTAL ASSISTANCE



300+

PARTNERS ENGAGED IN 2020

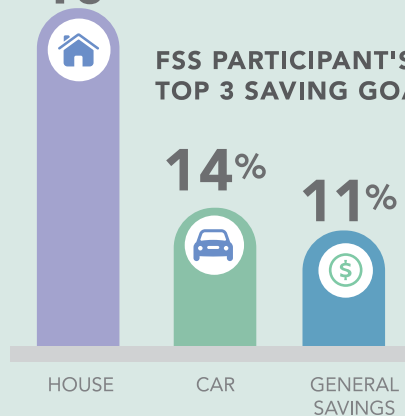


40%

FSS PARTICIPANT'S  
TOP 3 SAVING GOALS

14%

11%



# 1 RESPONDING TO THE COVID-19 PANDEMIC

When the COVID-19 pandemic disrupted daily life for millions of Americans, POAH Communities staff sprang into action. Community Impact Coordinators began to conduct Wellness Calls to every resident of POAH properties. Wellness Calls cover a range of important topics that respond to the unique needs of each household:

- Education on COVID-19 and how to stop the spread
- Access to food, including Meals on Wheels and on-site food pantries
- Refilling prescriptions and other medications without leaving home
- Paying rent, understanding the eviction moratorium and accessing rent assistance
- Understanding Economic Impact Payments, Unemployment Insurance, SNAP expansion and other public benefits
- Obtaining free or low-cost internet through public schools or internet service providers
- Connecting with a caring person at a time when many feel lonely or afraid

**DID YOU KNOW?**  
**POAH LAUNCHED A  
RESOURCE WEBSITE:**  
[poah.auntbertha.com](https://poah.auntbertha.com)

*which allows anyone, from anywhere, to search for free or low-cost social services anywhere in the US.*



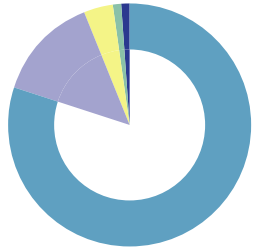
*Casandra Caldwell shares a smile while preparing resource bags for residents at the Woodlawn Resource Center in Chicago, Illinois.*

Community Impact Coordinators partner with Property Managers to connect residents to emergency financial assistance for rent and utilities. Through Wellness Calls, flyers and monthly phone outreach, teams work together to identify households who are falling behind on rent and support them every step of the way in applying for financial assistance. At Hawthorne Place in Independence, MO, POAH partner Community Services League provided more than \$150,000 in emergency rent and utility assistance in the month of November alone. In Massachusetts, where POAH has been a vocal advocate to expand rent assistance funds, POAH Communities staff have helped residents apply for more than \$320,000 in aid.



# 26,812

COVID-19 WELLNESS CHECKS



Services by Area

- Community Engagement
- Health
- Housing
- Financial Stability
- Employment

## TOP 10

INDIVIDUAL SERVICES PROVIDED

- COVID-19 Wellness Check
- Engagement Touch Point
- Rental Assistance
- Food Assistance
- Benefits Application
- Voter Registration
- Assistance Sorting Mail
- Housekeeping
- Utility Bill Assistance
- Eviction Prevention Counseling

# 22

NEW EMERGENCY FOOD PANTRIES CREATED



# 2,589

FOOD DISTRIBUTION EVENTS HOSTED

# 1,461

RESIDENTS ASSISTED WITH RENT, UTILITIES & OTHER BENEFITS

# \$795K+

EMERGENCY FINANCIAL ASSISTANCE FACILITATED BY CICS



Unity Baptist Church made generous donations to residents at Middletowne Apartments in Florida.



Trinity Towers South staff provided residents with services and connection in 2020, pictured here after they made holiday dinner deliveries.



Left hand photo: Grace Apartments staff delivered apples to residents after the trip to the orchard was cancelled due to the pandemic. Right: POAH staff delivered welcome kits to residents at the Attleboro properties.

# 2 ADVANCING OUR WORK IN ECONOMIC MOBILITY & COMMUNITY ENGAGEMENT

## ECONOMIC MOBILITY

Amid the COVID-19 response effort, Community Impact doubled down on our commitment to advancing economic mobility and promoting equity through financial health.

POAH runs FSS programs at roughly 70% of its eligible properties. Since launching the program in 2016, more than 400 residents have benefitted, collectively saving nearly \$900,000 in escrow. Data shows that 40% of all Americans don't have enough savings to cover a \$400 emergency. Yet the average FSS family has saved nearly \$6,500 in just 3-4 years. This financial cushion becomes even more important during an economic downturn caused by the COVID-19 pandemic.

In 2020, we launched POAH's second largest FSS program extending eligibility to more than 500 families in Cincinnati through an innovative partnership with Cincinnati Works. In partnership with Compass Working Capital, POAH also launched an FSS Remote Service Pilot in 6 properties across three states. The pilot is designed to test technology-enabled approaches to delivering FSS, such as an online enrollment portal that allows residents to enroll anytime from anywhere without having to make an appointment.



### POAH RESOURCE CENTERS:

*From Economic Recovery to  
Resilience*

- **66% Increase in Households Receiving Income Supports** from 2019
- **2x more Participants Engaged in Employment Coaching** in 2020 than in 2019
- **150 Participants Placed in Jobs** in 2020, a 30% increase from 2019
- **600 Participants Received Integrated Coaching Services** to support their personal and financial goals, a 20% increase from 2019

**DAWN CLARK**

CHICAGO, ILLINOIS

When Dawn Clark and her three children moved into a POAH property in the Woodlawn section of Chicago more than ten years ago, they were excited to be part of this vibrant neighborhood that was undergoing a revitalization with new housing, retail stores and many community amenities. Having stable housing was important to their growth as a family and The Grant at Woodlawn Park provided that. By 2014, Dawn and her children were looking for opportunities to gain skills and experiences that would help them build a bright and successful future in other areas of their life - education, employment and community engagement. That's when they discovered the services offered by the nearby Woodlawn Resource Center (WRC) operated by POAH Communities.

Dawn signed up for support services and resources that helped her gain financial stability and find a job. Working with a WRC Financial Opportunity Team counselor, she was able to raise her credit score by more than 100 points and remove more than \$3,000 in debt. At the same time, she was working on improving her computer skills by participating in digital literacy classes and received employment counseling that would help her apply for a job. While Dawn was building her skills, her three children were busy building their own future - participating in summer camp, tutoring, and doing volunteer work as part of their school's community service requirements. All along the way, the Woodlawn Resource Center was supporting and encouraging each of them in their individual paths to success.

Dawn completed an accelerated employment program through the Woodlawn Job Club, one of the services offered through the WRC's partnership with the Chicago Cook Workforce Partnership. Through the club, she learned professional development skills that focused on customer service and effective communication that helped her land a job at South Shore Hospital. After a positive work



experience there, she was able to apply for a new job that brought a significant salary increase with the City of Chicago/ Streets and Sanitation Department.

In May of 2019, Dawn continued to work with her financial coach at the WRC and enrolled in the Family Self Sufficiency (FSS) program, a program that allows participating households to save the amount of rent increases that result from increased income due to employment into a special escrow account. The program helped her work towards her goal to save for a down payment on a home of her own and the first-time homebuyer workshops offered by POAH's community partner, Neighborhood Housing Services, helped her find that home.

In just a few short years, Dawn has reached her goals of securing a sustainable means of employment, increasing her credit score and achieving home ownership and the WRC is proud to have been part of that success.

*“Dawn says that the WRC helped her truly grow both personally and professionally, teaching her skills that she has incorporated into her everyday life.”*



# COMMUNITY ENGAGEMENT

In 2020, two key strategies advanced POAH's commitment to community engagement: 1. Authentic resident driven engagement in large-scale transformation projects and 2. Civic engagement through voter registration.

Community engagement is a mutually beneficial process: it places residents, staff and neighbors in a position of partnership, identifying and solving problems together. It builds trust, cohesion and networks that can be utilized to strengthen entire neighborhoods. The result is long term buy-in among residents, a sense of community ownership and, ultimately, a reduction in displacement among longtime residents. Community engagement supports our goals as a developer, property manager and neighbor.

**RESIDENT-DRIVEN COMMUNITY ENGAGEMENT EFFORTS WERE EXPANDED AT BARRY FARM IN WASHINGTON, DC, CUTLER MANOR IN MIAMI, FL AND FLAT 9 WHITTIER STREET IN BOSTON, MA.** In just one year, more than 140 former and current residents provided letters of support to the Barry Farm redevelopment, signalling an important shift in the community's commitment to partnering with POAH to design the future of Barry Farm.

**POAH COMMUNITIES STAFF ACROSS 80 PROPERTIES SIGNED UP TO PROMOTE CIVIC ENGAGEMENT THROUGH THE POAH VOTES 2020 VOTER REGISTRATION CAMPAIGN.** Even when the pandemic upended plans for large scale voter registration events, CICs found ways to adapt through outdoor, socially distanced registration drives and by creating "Registration Stations" inside our buildings



POAH Communities' Voter Registration Drive engaged residents at Bay Meadow Apartments in Springfield, MA.



Voter Registration Drive - Trinity Towers East, Melbourne, FL.



Voter Registration Drive - Crestview Village, Kankakee, IL



where residents could drop off their completed registration forms at any time of day. Through more than 48 on-site registration events, CICs newly registered 600 residents and helped confirm the registration status of many more. Throughout the summer and fall months, CICs helped residents craft a voting plan, assisted residents in requesting mail-in ballots, coordinated with Town Halls for secure drop-off and helped to arrange transportation for residents who were committed to voting in person.

## RESIDENT PROFILE

### CHRISTINA JACKS INDEPENDENCE, MISSOURI

When Christina Jacks got a divorce, she had two small children and a mortgage on a home she couldn't afford and little ability to move forward. Fortunately, she found an apartment for her young family at Hawthorne Place, POAH's family housing development in Independence, Missouri where she lived for four years rebuilding her life.

When POAH Communities brought the Family Self Sufficiency program to Hawthorne, Christina registered for its employment services, financial coaching and income supports. The FSS program helps build financial assets for families in subsidized housing communities. It does so by capturing increases in earned income, not to go toward higher rent payments, but to an individual escrow savings account. In less than 2 years, Christina saved nearly \$9,000 through FSS. Community Services League, the administrator of the program, helped her land a great job at a Raytown-based company that develops school picture orders. With a new career, her life changed; her FSS savings was used to cover the down payment and closing costs on a new home. She now has a spacious backyard with a swing set less than a quarter-mile from the neighborhood school.

Christina was the first Hawthorne FSS graduate to go into homeownership but not the last - three more Hawthorne residents have bought homes in the past year!



*“In less than 2 years, Christina saved nearly \$9,000 through Family Self Sufficiency Program.”*

*(Story and photo courtesy of Community Services League)*

# DESIGNING TRAUMA-RESILIENT COMMUNITIES

In 2020, POAH was awarded one of six Housing Affordability Breakthrough Challenge (HABC) grants for its proposal to advance trauma-informed practices in affordable rental housing. The HABC award will allow POAH and five core partners to dedicate the next two years to designing, testing and scaling trauma-informed innovations in property management, resident services and physical design.

If left unaddressed, trauma can have a lasting impact on our physical, mental and emotional health. Yet the negative impacts of trauma can be mitigated utilizing principles of trauma-informed care to build resilience. That's why POAH will be dedicating the next two years to reimagining property management, resident services and physical design through the lens of trauma-resiliency.

## FIVE PRINCIPLES OF TRAUMA-INFORMED CARE:



SAFETY



TRUSTWORTHINESS



CHOICE



COLLABORATION



EMPOWERMENT

*\*Adapted from the Missouri Model of Trauma Informed Care*

## KEY COMPONENTS:

- Human-centered design process
- 4 pilot sites (Hawthorne Place in Independence, MO, Cincinnati Portfolio in Cincinnati, OH, Flat 9 at Whittier in Boston, MA, Brandy Hill Apartments in East Wareham, MA)
- Policy & advocacy
- Roundtables & broad peer engagement

The result will be a more equitable model for affordable housing that reduces evictions; improves resident and staff retention; promotes health through physical design; and helps residents pursue and realize their hopes and goals. This project is generously funded by Wells Fargo and Enterprise Community Partners.

**PARTNERS:** Design Impact (Cincinnati, OH); Stewards of Affordable Housing for the Future (SAHF) (Washington, DC); The Center for Trauma Informed Innovation at Truman Medical Centers (Kansas City, MO); Community Services League (Independence, MO); and MASS Design Group (Boston, MA).



**KAMARIA APPLETON**

CHICAGO, ILLINOIS

When Kamaria Appleton walked into the Woodlawn Resource Center (WRC) for the first time, the single-mother of three and third-generation resident of Section 8 housing wanted to enroll in a training program to boost her income as a part-time care giver. She wanted to get out from under thousands of dollars of debt after a shady vocational training program lured her in with false job-placement rates, then stuck her with predatory loan rates.

Kamaria was introduced to the Local Initiatives Support Corporation's Bridges to Opportunities Initiative, a WRC program offering comprehensive real-world training in skills local employers need most. The program lets participants enhance their job hunting, communications, math, and financial services skills, while offering unique opportunities to train at a local neighborhood organization or community college.

She also received financial coaching from the WRC and developed a budget for her household expenses and set goals for saving money. Eventually, Kamaria was able to retire her student loan debt and get her finances back on track.

She was able to get a job and look forward to her next goal which was to further her education focused on social work at the Kennedy-King College. She has also joined two honors societies - Phi Theta Kappa and National Society of Leadership. She will be graduating from the college this semester and was accepted into Northeastern Illinois University to start a dual-Master's program in social work in the fall.



*“I look forward to completing my education and starting my new career. I’m looking forward to the day when I can purchase my own home in Woodlawn and help do for my children what my financial coach and the WRC have done for me.”*

—Kamaria Appleton



## ABOUT POAH

POAH's primary mission is to preserve, create and sustain affordable, healthy homes that support economic security, racial equity and access to opportunity for all.

POAH specializes in the preservation of existing affordable housing that is at risk of being lost due to market pressures or physical deterioration. POAH has expertise in new construction and neighborhood-scale mixed-income development and mixed-use redevelopments.

POAH Communities serves a broad range of households, including families, seniors, and persons with disabilities.

**[www.poah.org](http://www.poah.org)**

## PRESERVATION OF AFFORDABLE HOUSING

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