

2021

COMMUNITY IMPACT REPORT



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POAH is a national nonprofit organization whose mission is to preserve, create and sustain affordable, healthy homes that support economic security, racial equity and access to opportunity for all.

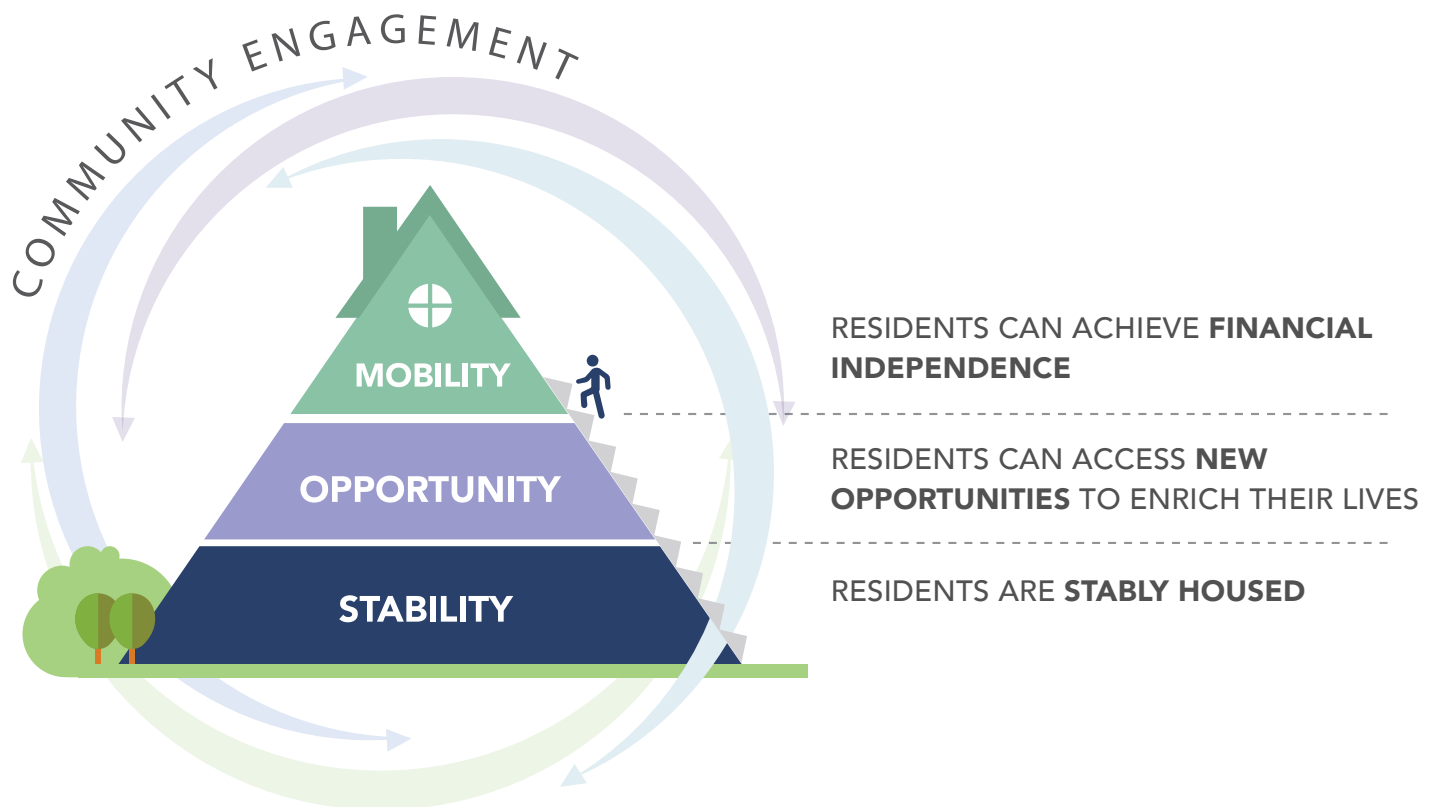
People's need for decent housing is fundamental, without it, they cannot thrive and grow. But access to housing alone is not enough, especially for housing providers like POAH who understand our work as only one front in the broader fight against poverty and inequality in this country.

That's why POAH invests in Community Impact. POAH's Community Impact initiatives

build on a platform of stable housing to create opportunity for residents who choose to live in a POAH community.

POAH's vision for thriving communities:

- **Residents are stably housed.**
- **Residents can access new opportunities to enrich their lives.**
- **Residents can achieve financial independence.**
- **Community engagement, rooted in principles of trauma resiliency, guides our work at every stage.**

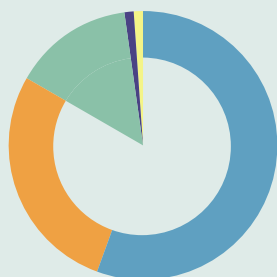


2021 BY THE NUMBERS

18,928



INDIVIDUAL SERVICES PROVIDED TO RESIDENTS



Services by Outcome Area

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

5,475



WELLNESS CHECKS FOR
VULNERABLE RESIDENTS

78%

OF POAH PROPERTIES ARE
SERVED BY A COMMUNITY
IMPACT COORDINATOR (CIC)



98

PROPERTIES
SERVED BY A CIC

74

COMMUNITY IMPACT
STAFF ACROSS THE
PORTFOLIO



126

VACCINATION CLINICS HOSTED
AT POAH PROPERTIES

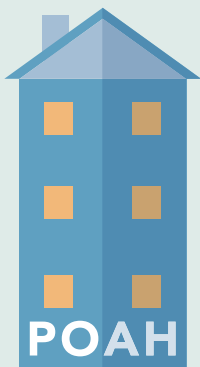
2,500+

RESIDENTS VACCINATED
AT A POAH CLINIC



\$1.4M

IN DIRECT RENTAL ASSISTANCE



241+

PARTNERS ENGAGED IN 2021



523

PROGRAMS TO DELIVER
MEALS TO RESIDENTS



COMMUNITY IMPACT COORDINATION

Community Impact Coordination is POAH's place-based approach to providing stable housing and connecting residents to opportunity in 5 key areas:



**COMMUNITY
ENGAGEMENT**



**EMPLOYMENT
AND FINANCIAL
STABILITY**



**YOUTH
ENGAGEMENT**



HEALTH



HOUSING



In 2021, as the COVID-19 pandemic entered its second year, POAH's dedicated Community Impact Coordinators (CICs) worked in partnership with municipalities, pharmacies, and other community groups to provide essential services to families and seniors across our 11-state footprint.

Across POAH's portfolio, Community Impact Coordinators coordinated more than 126 on-site COVID-19 vaccine clinics for residents and staff.



Community Impact Coordinators help residents connect to the care they need: Between 2019 and 2021, residents reported an increase in access to health insurance (92% access overall) and access to primary care (80% access overall).



When Congress passed legislation authorizing and appropriating funding for a national Emergency Rental Assistance program at the end of 2020, POAH collaborated with state governments to ensure as many residents as possible would receive aid. In 2021 alone, POAH helped residents access more than \$1.4M in emergency rent assistance aid. **While vaccines and rental assistance brought much needed relief, Community Impact Coordinators continued to respond to the daily impacts of COVID-19 by providing:**

- Access to food, including Meals on Wheels and on-site food programs
- Regular wellness checks on residents who are most vulnerable or at-risk for COVID-19, masks, hand sanitizer and information about vaccine safety and effectiveness



POAH Communities worked with local businesses, partners and elected officials to deliver meals to residents throughout the pandemic.



POAH Communities staff from across Cape Cod join forces to prepare to go meals for families who lost power during a fall storm.



Across POAH's portfolio, Community Impact Coordinators help create and connect young residents to out-of-school time programming, like afterschool and summer camp. In Cincinnati, POAH partnered with local non-profit organizations like The Play Library, Camp Joy and Sweet Sistah Splash to host summer camp for more than 80 POAH youth. During these summer-long programs, kids learn through play, entrepreneurship, exploration, and art-making. In the evenings, residents participate in family activities like roller skating at the local Cincinnati Recreation Center.



Kids and parents enjoying safe summer evening activities in Cincinnati.



POAH residents participate in a week long Young Entrepreneur Camp, where they learn to dream big (and how to make a business model!)



Did you know? You can search for free or low-cost social services around the country utilizing POAH's Resource Website: <https://poah.findhelp.com/>

More than 1,200 individuals found help through POAH's Resource Website in 2021.



At Bay Meadows in Springfield, MA, residents of all ages learn about plants and vegetables in this intergenerational community garden



At Cutler Manor in Miami, FL, young residents learn about financial literacy and develop their leadership skills.



POAH Communities staff at Salem Heights collaborate on a socially distanced community resource fair, featuring free books for residents through POAH's George Latimer Scholastic Book Program.

Residents and community partners from the Westrock, the Arbor Day Foundation and the Chicago Police Department plant 21 trees at Lafayette Terrace in Chicago, IL through the Chicago Region Tree Initiative.





In addition to working one-on-one with residents, Community Impact Coordinators collaborate with more than 241 local partners across the five Outcome Areas. In 2021, CICs got creative by hosting outdoor job and resource fairs across POAH's portfolio. These events help residents meet employers and learn about local job openings while also helping local business recruit new staff.



At Cutler Manor in Miami, FL, Laura Mathis shows off her uniform for a new job at Antie Ruth's Kitchen, an employer she met at a Cutler Manor career fair just one month prior.

INVESTING IN ECONOMIC MOBILITY

POAH's Family Self-Sufficiency Program

POAH congratulates the first cohort of FSS program graduates who have completed five years in the FSS program! Among graduates of POAH first FSS programs, 97% exited the program with savings. On average, graduates saved more than \$7,650 in escrow in less than 5 years (some participants save well over \$20,000). Unemployment rates among graduates decreased from 30% to just 3%, while full time employment rates increased by 40%. Additionally, graduates made meaningful gains in credit improvement and debt reduction, enabling them to leverage their escrow savings for long term financial stability. Since launching the program in 2016, POAH residents have saved well over \$1.1 million.

GRADUATE SPOTLIGHT

Barbara first heard of the FSS program, called SPARK (Strategy, Power, Achievement, Resiliency, Knowledge) during a free tax prep assistance event hosted by Cincinnati Works, POAH's FSS partner in Cincinnati, OH. One of Barbara's goals in the FSS program is homeownership. For Barbara, it's a family affair – her 17-year-old daughter is interested in becoming a real estate agent. Together, they are learning more about homeownership and what it takes to buy and sell homes. Barbara is enrolled in classes through the Cincinnati Public Library and is working toward home purchase through Habitat for Humanity.

But that's not all – after getting connected with her Cincinnati Works financial coach, Barbara learned about an exciting new entrepreneurship program where she could develop and test an idea for her other goal: becoming a business owner. Through entrepreneurship class, called Oceans, Barbara can develop her idea to open her own laundromat. The laundromat is not just a business endeavor, it's also a community endeavor. Barbara sees that there are few, if any, reliable laundromats in her neighborhood, leaving many of her neighbors to spend money to take Ubers to laundromats elsewhere in the city. Barbara hopes one day to achieve her dream of being a business owner while also adding a valuable resource for her community.

Barbara has big dreams, and she knows it can't all happen at once, but with the support of her financial coach, entrepreneur classes and the FSS escrow account, she is making measurable steps toward achieving those dreams.

GRADUATE SPOTLIGHT

In January 2021, **Marta Tillet** pulled a moving truck up to her apartment at Hillside Village in Providence, Rhode Island. Less than five years earlier Marta and her three children had moved into Hillside, an opportunity that Marta says had come “just in time,” as she was in the process of a challenging divorce and, as she describes it, “desperately looking for someplace to move.”

One of the first things Marta did after she moved in was enroll in the Family Self-Sufficiency (FSS) program that POAH operates in partnership with Compass Working Capital. She met Moriah, her first Compass financial coach, and they began to talk about Marta’s current situation and her dreams for the future.

Marta’s big goal was to own her own home. While she was not working when she first enrolled in the FSS program, she was able to find work and start building savings in her FSS escrow savings account. All in all, Marta and her family would save over \$20,000 in their FSS escrow account.

When Marta began the process of buying a home, she faced two major obstacles: lenders were concerned that she did not earn enough income to afford a home, and she was carrying a significant amount of student loan debt for her daughter – a common challenge for many families with low incomes, particularly families of color.

Marta was undeterred. Lender after lender told her that it would not be possible to approve her for a loan, but she did not give up. Eventually, Marta, her family, and her coach found a solution – she and her son, who was working and had good credit, would buy the house together. When he first started school, his mother’s financial coach sat down with him to pull his own credit report and talk about how to establish and maintain good credit – guidance which he took to heart. Buying a home, which remains the most significant way to build assets in America, would be a family endeavor.

“I know it’s time to move on, and I cannot stay forever,” Marta said about her time at Hillside.



“Everyone in this place really helped me. I’m a little sad to be moving, because it’s a nice place to live, with good neighbors, and I always knew my kids would be safe here. I have to just say thank you very much, and that I really thank God for what happened for me.”

While she’s sad to leave Hillside, Marta’s also excited about, and proud of, her new home. Her favorite part of the house is the enclosed porch, which she calls her “casita de cristal.” Marta says she often finds herself sitting out there, looking out over the yard where her grandson can play, and thinking to herself “wow, I have my own space.”

POAH'S RESOURCE CENTERS

POAH's Resource Centers are an innovative, neighborhood-based model for building strong, engaged, financially healthy communities. Resource Centers offer individualized coaching, administer emergency financial assistance (for things like rent and utilities), provide career navigation, offer employment training, and provide savings products like the FSS escrow and POAH's Amy Anthony Children's Savings Accounts.

Income supports (such as rent, utility or food assistance) are a critical component of a well-rounded economic mobility strategy. POAH's Resource Centers work to close the distance between residents and emergency assistance, such as by administering state rent assistance funds. In 2021, more than 160 households received utility assistance through a POAH Resource Center.

2021 RESOURCE CENTERS AT-A-GLANCE:

- **61% Increase in Households Receiving Income Supports** from 2020
- **25% Increase in Participants Engaged in Financial Coaching** from 2020 to 2021
- Despite a drop in employment placements overall (from 150 to 100), the number of participants engaging in employment coaching **increased by more than 50% from 2021.**
- **Nearly 700 participants received Integrated Coaching Services**, a 15% increase from 2020.

LOCATIONS:

Woodlawn Resource Center, Chicago, IL

Hawthorne Resource Center, in partnership with Community Services League, Independence, MO

Cincinnati Resource Center (new), Cincinnati, OH



SPOTLIGHT

Talaria Harper is a single mother of four who has lived in the Woodlawn neighborhood of Chicago for sixteen years. She first learned of the Woodlawn Resource Center (WRC) during a visit to her property's management office. The property manager suggested she'd make a great candidate for the Family Self-Sufficiency program.

Talaria enrolled in FSS and immediately began working with her financial coach, Gerardo Salazar, to develop a new budget, a debt payment plan and a credit building strategy. In just a few months, she gained the skills and confidence needed to remove \$3,212 of bad debt from her credit reports.

Talaria is passionate about helping people, especially the elderly and those with mental and developmental disabilities. She also wants to be a role model for her kids. Since 2010, she has been employed as a Patient Care Technician and had a goal to go back to school to become a nurse. In the fall of 2021, she enrolled in the ATS Institute of Technology. Using her savings from the FSS program, she was able to cover the cost of her school uniform, and a portion of her tuition and fees. She was able to access a digital grant to purchase a new personal computer through the Woodlawn Resource Center.



When the pandemic disrupted her income and ultimately impacted her budget, Talaria was able to lean on the Woodlawn Resource Center, who helped her apply for more than \$6,000 in assistance for utilities and rent. This helped relieve her of this huge financial burden and focus on school and her family.

Talaria never visited the Woodlawn Resource Center before enrolling in FSS but wishes she did sooner. Once she enrolled in the FSS program, she cried with joy and she felt this sense of ambition, hope and optimism for her future. She aspires to finish school, start a career as a registered nurse, and build a better future for her family. She knows with hard work and determination anything is possible.

DESIGNING TRAUMA-RESILIENT COMMUNITIES

At POAH we know that affordable, healthy homes provide more than just a roof and walls. They can also support the economic, physical and social wellbeing of our communities. But adverse and traumatic events, things like abuse, violence, discrimination or a pandemic can have a direct and negative impact on housing outcomes. That's why POAH has launched a multi-year effort to reimagine affordable rental housing through the lens of trauma-resiliency.

Our process utilizes principles of human-centered design and [trauma-informed care](#) to identify solutions that are driven by the community.

OUR PROCESS

Develop teams of residents and staff to explore challenges and opportunities in their community

Make sense of our learning

Brainstorm ideas

Test ideas

Refine and pilot ideas



7 KEY LEARNINGS:



ENCOURAGE COMMUNITY CARE



REDEFINE LEADERSHIP



STRENGTHEN WORKPLACE COLLABORATION



ORGANIZATIONAL SUPPORT FOR BURNOUT



PRIORITIZE HEALING



ADDRESS COMMUNITY TRAUMA



COMMUNICATE DIGNITY & BELONGING

This work is supported by Wells Fargo and Enterprise Community Partners, through the Housing Affordability Breakthrough Challenge. Learn more about the Breakthrough Challenge at <https://housingbreakthrough.org/> and learn more about POAH's Resilient Communities Project at www.resilientcommunities.poah.org.



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

PRESERVATION OF AFFORDABLE HOUSING

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