



**Strong
Families Fund
Mid-Project Report
2025**

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TABLE OF CONTENTS

Introduction to the Mid-Project Report.....	4
Overview of The Strong Families Fund	4
History of the Initiative	4
Participating Communities	5
Program Design	6
The Role of Service Coordination	7
What is Service Coordination?	7
Outcomes Report	8
Overview of the Reporting Process	9
Key Findings.....	10
Service coordination provides a platform for economic mobility.	10
Service coordination improves access to healthcare.....	12
Service coordination promotes high levels of housing stability.	13
Service coordination helps to create the fabric of the community.	15
Service coordination improves access to opportunities for youth.	16
Service Coordinators work to enhance food access and security.....	16
The Road Ahead.....	17
Conclusion	18
Appendix A: Outcome Measures.....	19
About CSH.....	21

Introduction to the Mid-Project Report

The Strong Families Fund is the largest pilot pay-for-performance project to finance Resident Service Coordination (RSC) in affordable housing for lower-income families¹. The initiative was created to measure the impact of resident service coordination on tenant and building performance within affordable housing. The performance-based contract approach helps to align all collaborating partners with a shared vision of success. This report reviews the results of the data collected through the first phase of the initiative. It demonstrates that using this performance-based approach to resident service coordination in affordable housing is a powerful way to increase economic mobility, health & well-being, housing stability, and community engagement and safety.

Overview of The Strong Families Fund History of the Initiative

The creation of the Strong Families Fund was led by The Kresge Foundation in partnership with the Robert Wood Johnson Foundation, the Corporation for Supportive Housing, KeyBank, Goldman Sachs, National Affordable Housing Trust, and Cinnaire, Inc. CSH has served as the project manager and intermediary for the initiative since inception. With over 70 million dollars invested, the fund has financed the construction or renovation of 896 units of affordable housing coupled with supportive on-site access to Resident Service Coordination (RSC). The fund combines Federal Low-Income Housing Tax Credits for Capital Development with performance-based contracts that offer up to 10 years of incentive payments for RSC based on tenant and property outcomes.

¹ <https://kresge.org/news-views/strong-families-fund-to-finance-decade-long-pilot-pairing-affordable-housing-intensive-social-services-coordination-for-low-income-families/>

The program started in 2015, and the first project began operating in 2017. The program now serves six different communities that have been providing services for between 4-7 years. The timeline for each provider's starting date is below:



Participating Communities

Six communities were selected to be a part of this program. Sites were selected to ensure a broad geographic representation, as well as a variety of populations served. The initiative was designed to promote resident service coordination and monitor its impact on tenant and property performance.

Ypsilanti Housing Commission/Strong Housing Family Development

This development is located in *Ypsilanti, Michigan*. The property is a 112-unit rehabilitation of a former public housing development. This project is owned and operated by the Ypsilanti Housing Commission with services provided through Eastern Michigan University. The property is targeted at families earning 60% of Area Median Income (AMI) or less.

National Church Residences/Abbey Church Village

This development is located in *Columbus, Ohio*. The development is a 160-unit preservation development located at a single site. It is owned and operated by National Church Residences (NCR). The property serves families and older adults.

The Community Builders (TSB)/Hillside/Parkside View

This development is located in *Schenectady, New York*. The development is 98 units of scattered site rehabilitation and new construction. This project is owned and operated by The Community Builders (TCB). The property serves families and older adults.

DHIC/Village at Washington Terrace

This development is located in *Raleigh, North Carolina*. The development is 162 units of single-site new construction and is owned and operated by DHIC. The property serves families and individuals with household incomes at or below 60% of the area median income.

Preservation of Affordable Housing (POAH)/Washington at Woodlawn

This development is located in *Chicago, Illinois*. The development is 196 units of scattered site preservation project. The development is owned and operated by POAH Communities (POAH). The units at Washington either have project-based rental assistance or serve renters up to 120% of AML.

Mercy Housing/Holly Park East & West

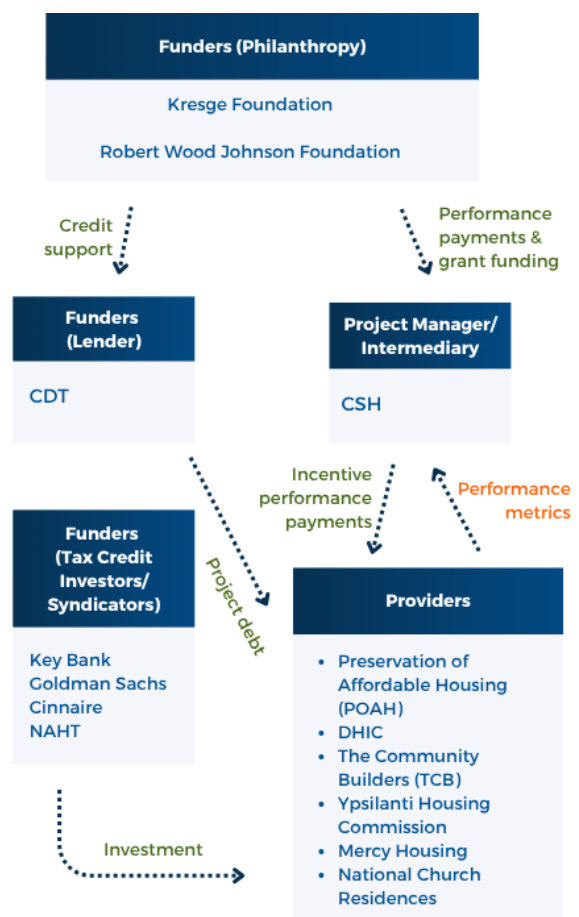
This development is located in *Commerce City, Colorado*. The development is 168 units of substantial rehabilitation. The development is owned and operated by Mercy Housing. The property serves families and older adults.

Program Design

The Strong Families Fund program is designed to enhance housing stability and other key outcomes for lower-income families and tenants by coupling affordable housing and resident services. There are three key components of the program: construction or renovation of housing, a pay-for-performance model, and the resident leadership initiative.

One of the program's core components was financing construction or renovation projects to create or improve affordable housing options. By supporting both new constructions and the revitalization of existing structures, the Strong Families Fund promoted access to safe, quality housing.

Another key feature of the Strong Families Fund is its **pay-for-performance model**, which incentivizes service providers to achieve specific outcomes that reflect tenant well-being. Resident service coordinators provide support and connection to resources with the goal of improving tenant outcomes. This innovative approach ties funding to measurable results, such as reduced eviction and turnover rates, connections to community services, and access to healthcare services.



The **Resident Leadership Initiative** is another essential component of the Strong Families Fund. The resident leadership initiative provides funding for tenant-led projects. This initiative provides funding for items such as training, supplies, and resources to residents for community projects. Some of the projects that have been funded include resident ambassador programs, community gardens, youth programming, and more.

The Role of Service Coordination

What is Service Coordination?

Service coordination connects residents with necessary support services to enhance their overall well-being. This may include supportive services delivered to tenants directly on-site or the coordination of referrals to resources available in the community such as healthcare, education, job training, and community resources. The goal is to create a community that helps residents maintain stable housing and improve their quality of life. Service coordination in affordable housing plays a crucial role in improving housing stability by addressing the varied needs of residents. According to the American Association of Service Coordinators, service coordination works in three primary ways:

- **Identifying Needs & Creating Service Plans:** Service coordinators assess the unique needs of residents, considering factors like healthcare, education, employment, and social support. Based on the assessment, personalized service plans are developed to address specific challenges and goals of each resident. Typically, there is one service coordinator for every 100 households.
- **Access to Support & Community Services:** Service coordinators connect residents with relevant support services, such as healthcare providers, educational programs, job training, and community resources. By proactively addressing issues, service coordination helps prevent crises that could lead to housing instability, such as health emergencies or unemployment. Often, service coordinators enhance access to these services by facilitating on-site programming.
- **Promoting Economic Mobility & Building Community:** The support provided aims to empower residents, promoting self-sufficiency and independence, which are essential for long-term housing stability. Service coordination also fosters a sense of community by facilitating social connections among residents, creating an increased social capital to promote economic mobility.

Overall, service coordination contributes to a holistic approach to affordable housing, recognizing that stability involves more than just having a place to live. It addresses the broader factors influencing residents' lives, promoting a sustainable and supportive environment for housing stability.²

Outcomes Report

The Strong Families Fund provides a unique opportunity to learn from the experiences of six organizations delivering a similar model of housing and services across the country over 10 years. Each participating organization agreed to track a range of performance measures and to have their annual payment be based in part on achieving positive momentum over time. This data forms the basis for understanding opportunities and challenges at each site as well as shared opportunities for learning across all six sites.

This data tracking also provided a unique window into the impacts of COVID as communities adapted to respond to this challenge. According to a report from Harvard's Joint Center for Housing Studies: "The COVID-19 pandemic created barriers to even the most basic resources, including older affordable housing residents' access to food, medication, medical care, transportation, and social experiences, while simultaneously facilitating a rapid shift in the landscape of public health and benefits program structure and access. Service coordinators were integral to residents and their network of housing service providers, informal supports, professional supports, public resources, and programs."³

During my intake with property management, I met with the resident service coordinator, who provided a safe, stable space where I felt comfortable sharing my life goals. After several visits, I began to take advantage of the opportunities and resources offered, such as financial coaching, job placement assistance, and educational support. With the help of the service coordinator, I enrolled in school to become a biotech technician, igniting my passion for science, which later led me to... earning the income of my dreams. Despite my success, I never stopped meeting with the onsite service coordinator because the support I received motivated me to strive for more.

- Sarah, Strong Families Fund Tenant

² [AASC Code of Ethics.pdf \(ymaws.com\)](#)

³ [Service Coordination in HUD Housing During the COVID-19 Pandemic: Bridging the Gap \(harvard.edu\)](#)

Overview of the Reporting Process

Since the overall success of each project happens at both the individual tenant and organizational level, the data collected in SFF reflects this. Each annual report includes household level information as well as property level details. Sites use information from resident surveys, property management data and supportive services tracking among other sources to paint a comprehensive picture.

The measures being reported on fall into six key categories:

- Work, Income and Assets
- Children, Youth and Education
- Housing Stability
- Community Engagement and Safety
- Health and Wellness
- Property Condition and Management

The measures themselves lean heavily on those developed by [Stewards of Affordable Housing for the Future](#) with funding from Kresge Foundation. The Strong Families Fund Initiative began at the time those measures were first being used by SAHF and offered an opportunity to go deeper with the six participating organizations. Although some of the measures used in SFF have been adapted over time based on site feedback and experience, they continue to largely align with those in use by SAHF.

While there is a set of core measures that are used to determine annual performance payments, the sites also have discretion to choose four additional measures that are of particular relevance to them. This allows sites to align their attention (and potential for performance payments) with areas of focus such as early childhood education, wealth building, and community connection. The process of determining the additional measures each year is valuable, as it helps sites to consider where they intend to focus and where they may want to improve performance over the coming year.





You can view the full list of Outcome Measurements for the Strong Families Fund in [Appendix A](#).

"My name is Sherina D. and serving as a Neighborhood Ambassador and community leader has truly transformed my life. The support from our onsite Resident Service Coordinator has empowered me to find my voice and create meaningful change in my community...For example, safety has always been a top priority for me, and I am proud of the changes I have achieved within myself and community. One of our great accomplishments has been around safety and installation of speed bumps in our neighborhood, a direct result of our collective efforts and commitment to change"

- Sherina D, Strong Families Fund Tenant

Key Findings

The findings below highlight key areas of success in the Strong Families Fund Project to date. CSH's data team analyzed the submissions from all six providers across the entirety of the project so far which includes information from over 920 households. Due to the various project start dates for the project, some providers have only been reporting data for 4 years (2019-2022). Therefore, the most recently completed calendar year for reporting is 2022 and the most recently completed program year for all providers is Year 4. Overall, the findings from the SFF suggest that resident service coordination improves outcomes across a variety of areas including economic mobility, health and well-being, housing stability, and community engagement and safety.

Economic Mobility	Health & Well-Being	Housing Stability	Community Engagement & Safety
 <p>Tenants saw an average increase in income of \$10,147 in the first year of tenancy.</p> <p>38% of Strong Families Fund households exiting the program for a positive reason achieve home ownership.</p>	 <p>91% of SFF tenants have health insurance, which exceeds the national average of 79%.</p> <p>87% of SFF tenants have a connection to a primary care doctor, which exceeds the national average of 72%.</p>	 <p>SFF tenants have a lower rate of eviction compared to the national average for renters.</p> <p>SFF tenants have a longer duration of tenancy than tenants in affordable housing without services.</p>	 <p>90% of tenants report feeling safe in their buildings.</p> <p>88% of SFF tenants are register to vote, as compared to 69% nationally.</p>

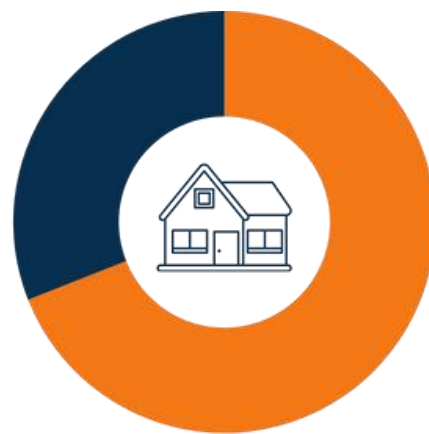
Service coordination provides a platform for economic mobility.

Affordable housing can be a catalyst for economic mobility. Resident Service Coordination plays a key role in this by assisting tenants with obtaining or improving employment, budgeting, financial planning, and preparing for homeownership. Some of the indicators of its impact include households being able to increase or maintain their income levels while living in affordable housing, as well as the ability for individuals to transition from renting to homeownership. When housing costs are manageable, families have more financial flexibility to pursue opportunities that can lead to higher incomes and long-term stability. The six sites in the Strong Families Fund have demonstrated success in supporting tenants in achieving financial goals.

In Program Year 4 of the Strong Families Fund, 69% of all households have maintained or increased their income. This suggests that affordable housing plus services can play a crucial role in economic security.

According to the Harvard Joint Center for Housing Studies, “One million rental units affordable to households with incomes at or below \$30,000 were lost between 2018 and 2019. By 2019, lower-income renters accounted for 62% of all renter households paying more than 30% of their income on rent and 86% of renter households paying more than 50%.”⁴ Affordable housing serves as a platform for economic mobility that helps connect renters to resources

for financial planning and opportunities for job development. As the renter market becomes increasingly expensive, there is a need for both more affordable units, as well as resident services to ensure people are connected to vital services to help improve economic mobility.



69% of all households maintained or increased income

Among Strong Families Fund households that exited for a positive reason, 38% did so because they purchased a home.

Homeownership is an important vehicle for promoting economic mobility as it is the primary engine for wealth building in the United States economy. In the Strong Families Fund, of those with a positive move-out, 37.93% purchased a home. Homeownership rates for lower-income households are lower than those for high-income households. As highlighted by the National Association of Realtors: “Low-income homeowners comprised a smaller fraction of all homeowners in 2020, at just 27.2%, down from 38.1% in 2010, with nearly 5.8 million fewer lower-income households that were homeowners from 2010 through 2020.”⁵ Promoting homeownership opportunities for lower-income households can enhance economic mobility.

⁴ [America's Rental Housing 2024 \(harvard.edu\)](https://www.harvard.edu/press/2024/01/americas-rental-housing-2024/)

⁵ [Distribution of Housing Wealth Across Income Groups from 2010–2020 \(nar.realtor\)](https://www.nar.realtor/newsroom/distribution-of-housing-wealth-across-income-groups-from-2010-2020)

Service coordination improves access to healthcare.

Strong Families Fund participants have higher rates of health insurance when compared to national averages.

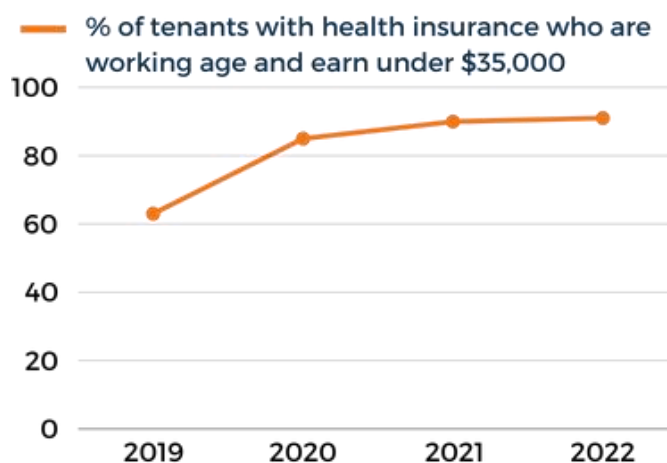
Affordable housing with Resident Service Coordination can act as a platform for connecting tenants to healthcare services. Key indicators of success in this regard include the percentage of residents with health insurance, the percentage of residents with a designated healthcare provider (such as a primary care doctor), and the number of residents who have received a medical check-up within the past year. These metrics reflect the extent to which tenants are successfully engaged and connected to essential medical care.

Strong Families Fund participants have higher rates of connection to a personal doctor or usual place of care when compared to national averages for comparable populations.

A higher rate of Strong Families Fund residents received a routine check-up in the past year care, compared to national averages for comparable populations.

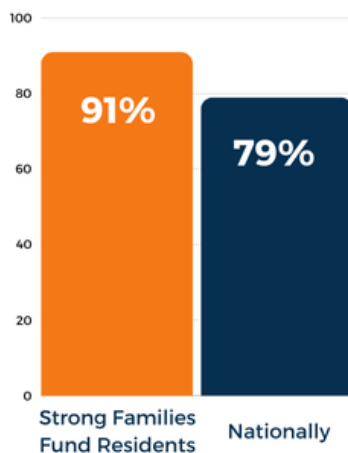
Between 2019-2022, the percentage of tenants with health insurance increased from 63% to 91%. This increase over time reflects the service coordinator's impact in ensuring tenants are accessing vital benefits available to them, such as Medicaid and Medicare. This is further evidenced as the percentage of tenants enrolled in Medicaid increased from 55% to 79% and the percentage of tenants enrolled in Medicare increased from 12% to 29% across the same time frame.

Percentage of Tenants with Health Insurance





Percentage of Tenants with Health Insurance vs. National Average



Nationally, 79% of people who earn under \$35,000 and are of working age have health insurance.⁶ In the Strong Families Fund cohort in 2022, 91.14% of people who earn under \$35,000 and are working age have health insurance. The Strong Families Fund properties are exceeding national averages related to health insurance rates for working-age families.

Strong Families Fund programs have also exhibited success in ensuring that tenants are connected to a personal doctor or usual place of care. Among Strong Families Fund projects in 2022, 87% of people who are working age and earn

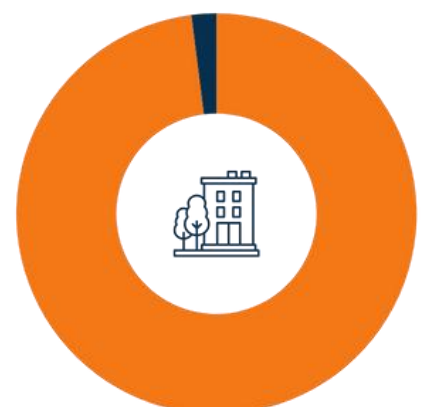
under \$35,000 have a personal doctor or usual place of care. For comparison, nationally, 72% of people who earn under \$35,000 and are of working age are connected to a primary care doctor or usual place of care.⁷

Strong Families Fund programs also exceed national averages for the rate of people who have received a routine check-up in the past year. In 2022, the Strong Families Fund, 85% of people who are of working age and earn under \$35,000 have a personal doctor or usual place of care. This compares to a national average of 66% of people who earn under \$35,000, are of working age, and have received a routine check-up in the past year.

Service coordination promotes high levels of housing stability.

Housing stability rates in the Strong Families Fund program serve as critical indicators of community health, reflecting the efficacy of resident service coordination. Key indicators for housing stability rates include negative turnover rates, housing retention rates, and length of stay. The average negative turnover rate for both evictions and abandonment in the Strong Families Fund program by calendar year from 2018-2022 is 2.08%. According to The Eviction Lab, the national eviction rate for all renters is 2.34%.

~98% of tenants retain their housing or exit for a positive reason



⁶ [the-impact-of-home-2-3-21.pdf \(sahfnet.org\)](#)

⁷ [the-impact-of-home-2-3-21.pdf \(sahfnet.org\)](#)

In the Strong Families Fund Cohort, across all participants, the length of stay continues to increase year-over-year, which reflects the high rate of housing retention. According to SAHF's Impact of Home report, "The typical household in assisted housing stays for about 6 years, but the average length of stay varies by household type. Elderly households stay about 9 years and non-elderly families with children stay about 4 years."⁸

Participants in the Strong Families Fund have a lower rate of eviction compared to the national average for renters. Tenants maintain their housing for an extended period and generally exceed standard affordable housing stay duration.



"As a Resident Service Coordinator, my role has allowed me to witness and facilitate profound impacts within our community. One of the most poignant outcomes has been the prevention of evictions. Through diligent work and compassionate support, we offer residents access to our Resident Resilience Fund. This fund has been a lifeline for residents at risk of losing their homes, providing crucial financial assistance to those facing unexpected hardships. By offering this support, we've not only kept families together and housed but also strengthened the fabric of our community."

- Bridgette, Strong Families Fund Staff Member

⁸ <https://sahfnet.org/sites/default/files/uploads/resources/the-impact-of-home-2-3-21.pdf>

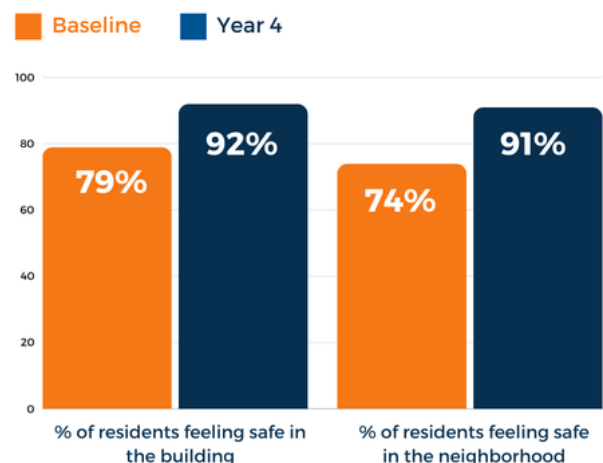
Service coordination helps to create the fabric of the community.

Service coordinators facilitate community building activities and promote a sense of safety in the community, as evidenced by over 90% of tenants reporting feeling safe in the building and community.

In the Strong Families Fund Program, the percentage of households feeling safe in their buildings has gone up over time from 79% as the baseline metric for the program to 92% in Year 4 of the program. Additionally, the percentage of participants reporting feeling safe in the neighborhood has increased from 74% as the baseline metric to 91% in Year 4 of the program.

While it is difficult to find a national comparison, a Gallup poll found that only 60% of Americans said they would be comfortable walking near their home alone at night.⁹ Overall, the data suggests that Strong Families Fund participants feel generally safer in their building and community when compared to national averages.

Tenants' Sense of Safety

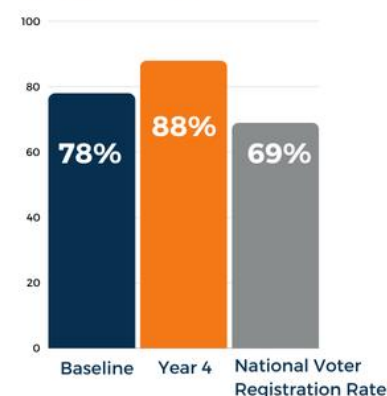


Strong Families Fund participants have a higher rate of voter registration when compared to the national average.

In 2022, only 69.10% of eligible voters were registered to vote. In the Strong Families Fund properties, voter registration has increased over time from a baseline of 78% to a high of 88% in 2022. Service Coordinators work diligently to ensure that participants are connected to voter registration services.



Strong Families Fund Voter Registration Rates vs. National Rate



⁹ [Personal Safety Fears at Three-Decade High in U.S. \(gallup.com\)](https://www.gallup.com)

Service coordination improves access to opportunities for youth.

Of the six Strong Families Fund sites, all six have created specific programming for youth. This includes after school programs, homework help, and initiatives focused on building youth as leaders. As part of building resident leadership, one site has involved tenants in helping to plan for and lead the youth-focused programming. Two sites have also worked directly to meet the need for early childhood education by partnering with childcare providers to increase access. Multiple sites have worked to provide summer camp opportunities for youth so that they have access to positive programming in the summer. Additionally, one site has provided coding classes that have led to youth employment after graduation. Each site has focused on responding to the needs that are present for the youth in their community.



Service Coordinators work to enhance food access and security.

Food security in affordable housing is of the utmost concern to ensure that people can access adequate and nutritious food resources. Particularly during the height of the pandemic, food security became an increasing area of focus. During 2020, the nation saw an increase in people experiencing food hardships.¹⁰ In response to this need, many of the sites implemented food programs such as on-site food pantries and delivering meal boxes. Additionally, some sites worked to promote knowledge of how to cook ingredients found in the food boxes by offering cooking classes and providing kitchen items, such as crock pots. These programs have proven valuable as the sites report that food insecurity is a lessening issue for the community.

¹⁰ [Tracking the COVID-19 Economy's Effects on Food, Housing, and Employment Hardships | Center on Budget and Policy Priorities](#)

The Road Ahead

The Strong Families Fund project has demonstrated significant success in fostering strong outcomes for low-income households by integrating affordable housing with resident services. However, to ensure that its benefits are sustained and expanded to reach more tenants, it is crucial to scale the program and identify sustainable funding sources. This will require advocacy and policy reform efforts at the local, state, and federal levels. Advocacy can help to increase awareness of the program's impacts, while policy reform can institutionalize the necessary funding and regulatory frameworks to sustain the model. CSH has three focus areas for advocacy related to the Strong Families Fund including:

Fund Resident Services Coordination

Funding service coordination in affordable housing is a critical component of delivering the support needed by tenants. Establishing a comprehensive and long-term funding strategy for Resident Services Coordinators in affordable housing is essential. A key component of a successful resident service coordination program is retaining staff. During the SFF program, all sites had staff turnover which appeared to negatively impact outcomes due to the time it takes to build rapport with tenants and become familiar with the local resources. Enhancing funding can both expand the current reach of the program by engaging new sites, as well as boost staff wages to promote staff tenure. One key avenue to consider is budget appropriation and advocacy for adequate funding from the Department of Housing and Urban Development (HUD) to renew existing service coordinator grants and fund additional full-time service coordinators in HUD properties. This funding appropriation could ensure continuity and extend services to more communities. Another opportunity is the Expanding Service Coordinators Act of 2023¹⁰, which seeks to establish new Section 202 and ROSS service coordinator programs while bolstering existing ones.

Every day, residents approach us with a wide range of needs, including employment opportunities, rental assistance, and technical and virtual resources. One of the most impactful opportunities I helped with was assisting a single pregnant mother who had lost her job. Her situation left her uncertain about how she would pay her rent. Together, we were able to offer her rental assistance to cover her bills and connect her with local educational and mental health support therefore helping to de-escalate her crisis and alleviate her fear of homelessness.

– Brittany, Strong Families Fund Staff Member

Produce and preserve affordable housing

Affordable housing is the platform for resident services coordination. Advocating for increased funding for producing and preserving affordable housing is vital to the success of resident service coordination.

One key policy mechanism is extending affordability periods (either through State or Federal action) and prioritizing the preservation of existing affordable units. Another critical policy avenue is advocating for yearly budget appropriations to increase funding for essential programs, such as the HOME program, Affordable Housing Credit Improvement Act, and the Housing Trust Fund, which support affordable housing development and preservation.

Increase access to supportive programs and community resources for tenants

Advocating for increased access to supportive programs and community resources is vital to helping tenants in affordable housing stay housed. Resident Service Coordination relies on referrals to supportive programs and community resources for tenants. Some examples of these programs and resources include Medicaid, Family Self-Sufficiency (FSS), SNAP, etc. These programs are necessary for Service Coordinators to perform their roles. One key policy mechanism is advancing changes to federal requirements that create income and benefit cliffs, which often discourage tenants from seeking higher-paying jobs or additional income due to the sudden loss of critical benefits like Medicaid, SNAP, or housing assistance. Additionally, advocating for direct cash assistance or guaranteed basic income programs can provide affordable housing tenants with flexible financial support. Access to these programs and resources is essential, as they directly contribute to residents' overall well-being and self-sufficiency.

Conclusion

CSH is grateful to the many organizations involved in the creation and implementation of the Strong Families Fund program. This mid-project report adds to the body of evidence showing that affordable housing paired with supports can promote housing stability and well-being for people and families. We look forward to continuing the work in partnership with the six sites and sharing the final report once the project concludes.

Appendix A: Outcome Measures

Service Priority Area	Outcome Measure
Reporting & Household Information	* Households in SFF Response Rate (Demonstrate increase or maintenance to resident participation in data collection)
	* Average household size (# of HH members divided by number of HH)
Work, Income & Assets	*% of households whose gross income was maintained or increased
	% of households whose income from employment increased
	% adult household members who are employed
	% of households who report increased assets
	% of households with at least one adult member who has a checking or savings account
Children, Youth & Education	% of eligible 3–4-year-old children enrolled in Pre-K, Preschool, Head Start, or other early education program
	% of students who advanced to next grade level in the past 12 months
	% of young adults entering grade 12 who receive high school diploma
	% of residents (age 18+) enrolled in GED or post high school education
	% of residents (age 18+) completing post-high school education in last 12 months
Housing Stability	*% of household move outs due to negative reasons (abandonment/eviction)
	*% of households with late rental payments in the last 12 months
	Average number of months in SFF program
	Total number of move outs in past 12 months
	Turnover rate for property in last 12 months.
	% of household move outs due to positive reasons
	Average number of late rental payments per household
	% of households with lease violations (including non-payment of rent)
	% of households with lease violations other than non-payment of rent

Community Engagement & Safety	*% households involved in building or community activities
	% of households that said they could rely on their neighbors for support
	% of households that said they feel safe in their building
	% of households that said they feel safe in the neighborhood
	% of households connected to services in the community
	% of households that said they know any of their neighbors
	% eligible voters who are registered to vote
	*# of police calls to building in the past 12 months
	*Crime rate for zip code
Health & Wellness	Average # of ER visits in the last year/household
	Average number of hospital admissions in the last year/household
	% of households in which at least one resident visited a doctor for routine care in the last year
	% of households in which at least one resident has a personal doctor or usual place of care
	% of total residents with health insurance
	% of residents enrolled in Medicaid
	% of residents who are enrolled in Medicare
	% of households reporting food insecurity in the last 12 months
Property Condition & Management	*% of total property maintenance costs due to tenant-caused damage
	*Total # of tenant complaints in last 12 months



About CSH

CSH (Corporation for Supportive Housing) advances affordable housing aligned with services by advocating for effective policies and funding, investing in communities, and strengthening the supportive housing field. Since our founding in 1991, CSH has been the only national nonprofit intermediary focused solely on increasing the availability of supportive housing. Over the course of our work, we have created more than 467,600 units of affordable and supportive housing and distributed over \$1.5 billion in loans and grants. Our workforce is central to accomplishing this work. We employ approximately 170 people across 30 states and U.S. Territories. As an intermediary, we do not directly develop or operate housing but center our approach on collaboration with a wide range of people, partners, and sectors. For more information, visit www.csh.org