NAZ Internal Evaluation Report: Housing

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Table of Contents

Data Sources.................................................................................................................................................. 2
Short-Term Effects: Is Anyone Better Off?.................................................................................................. 2
Housing Goals and Steps ............................................................................................................................. 4
Obtaining Stable Housing.............................................................................................................................. 8
Appendix A.................................................................................................................................................. 13
Data Sources

This report focuses on parents who were enrolled in NAZ and have received or are currently receiving NAZ Housing Navigation support.

Data for this report were drawn from three sources:

- NAZ Connect.
- The content of an interview with the NAZ Housing Navigators.
- The content of interviews with a staff member from Urban Homeworks and a staff member from Project for Pride in Living.
  □ Full interview content is located in Appendix A of this report.

Short-Term Effects: Is Anyone Better Off?

NAZ and its Partners are working toward the Housing Result:

- Parents will have stable, affordable, healthy housing so their children will succeed academically.

The key Indicator of progress toward this result is:

- Number of consecutive days in chosen (or) stable housing.

The following questions provide baseline information related to the overall housing result and indicator.

1. How many families received Housing Navigation support in 2014 and what percent of families set a housing goal in 2014?

- 259 families received Housing Navigation support in 2014. A total of 219 (85%) families had set a housing goal or goals in 2014.

2. How many families were referred to housing and how many were stabilized by the end of 2012, 2013, and 2014?¹

- 30 families (63%) were stabilized out of 48 referred in 2012, 47 families (32%) were stabilized out of 147 families referred in 2013, and 92 families (37%) were stabilized out of 249 referred in 2014.

¹ Data for this question were taken from the NAZ Dashboard.
3. On average, how many times have families moved before and after they met the goal of “Stabilize Rental Housing” in 2013 and 2014?²

These data include a total of 133 families who met the goal of “stabilize rental housing” in 2013 or 2014, and include any address changes of families that were recorded in NAZ Connect beginning in 2010 and ending March 2015.

- 37 families met the goal of “stabilize rental housing” in 2013. On average, families moved 1.46 times before meeting the goal (range is 0-4 moves) and 0.51 times after meeting the goal (range is 0-2 moves).
- 96 families met the goal of “stabilize rental housing” in 2014. On average, families moved 1.80 times before meeting the goal (range is 0-5 moves) and 0.23 times after meeting the goal (range is 0-2 moves).

Table 1. Average number of moves per family before and after they stabilized their rental housing in 2013 and 2014.

<table>
<thead>
<tr>
<th>Completed Goal</th>
<th>2013 (n = 37)</th>
<th>2014 (n = 96)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Number of Moves</td>
<td>1.46</td>
<td>0.51</td>
</tr>
<tr>
<td>Before</td>
<td>1.80</td>
<td>0.23</td>
</tr>
<tr>
<td>After</td>
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² “Before” was defined as any address change that occurred before the “stabilize rental housing” goal was met. Dates “before” also included years in the past from 2010. “After” was defined as any address change that occurred after the day that the “stabilize rental housing” goal was met and included address changes that have happened up to March 2015. Any address change that occurred on the same day that a family met the goal of “stabilize rental housing” was not included.
4. **For families who are receiving housing navigation services in 2013-2014, what are their Scholar’s school attendance percentages?**

   - The average attendance rate was 88% (n = 249 Scholars) for children of families receiving housing navigation services in 2013-2014.\(^3\)

**Housing Goals and Steps**

There are five goals along the housing continuum that parents may set when receiving Housing Navigation support. The five goals include (1) Increase My Ability to be Ready to Rent, (2) Stabilize Rental Housing, (3) Stabilize Mortgage Foreclosure Threat, (4) Obtain Home Ownership Opportunity, and (5) Create a Home Environment Conducive to Learning. NAZ staff and partners work together with parents to set and work toward goals related to housing (EAIs 3.1, 3.4, 3.5, 4.1, 4.2, 4.6)

5. **How many families receiving active Housing Navigation support have set and completed the goal of “Increase My Ability to be Ready to Rent,” or any steps toward that goal?**

   - In 2014, 2 parents set the goal to “Increase my ability to be ready to rent” and both completed the goal.

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\(^3\) This attendance rate is considered to be NAZ’s baseline rate. In future years NAZ will be able to examine whether this attendance rate changes for those who have received Housing Navigation.
6. How many families receiving active Housing Navigation support have set and completed the goal of “Stabilize Rental Housing,” or any steps toward that goal?

- In 2014, 184 parents set the goal of “Stabilize Rental Housing.” 89 parents (48%) completed this goal.
7. How many families receiving active Housing Navigation support have set and completed the goal of “Stabilize Mortgage Foreclosure Threat,” or any steps toward that goal?

- In 2014, 2 parents set the goal of “Stabilize Mortgage Foreclosure Threat.” One parent completed the goal and one is in process of completing the goal (i.e., currently working on the “become current on mortgage payments” step).

8. How many families receiving active Housing Navigation support have set and completed the goal of “Obtain Homeownership Opportunity,” and any steps toward that goal?

- In 2014, of the 24 parents that set this goal, 3 parents (13%) completed the goal and 2 parents completed a step toward the goal.
9. How many families receiving active Housing Navigation support have set and completed the goal of “Create a Home Environment Conducive to Learning,” and any steps toward that goal?

- In 2014, of the 45 parents that set this goal, 29 parents (64%) completed the goal, and 13 completed a step toward the goal.

![Graph showing NAZ Parents who Set or Completed Goals and Steps toward Create a Home Environment Conducive to Learning]

- Most family housing goals are related to rental housing stability (estimate 80% of connections) and then creating a home environment conducive to learning (15%).

- In the past, the focus has been on crisis intervention for housing because of capacity and this created less room for other goals such as home ownership.

10. What are the three to five most common housing goals families make and attain? Any less common goals?

In February 2015, the NAZ Internal Evaluation team and NAZ staff conducted interviews with the NAZ Housing Navigators (HNs). Questions 10 and 11 include relevant data from the interview and full interview content is located in Appendix A. The following list is a summary of the themes that emerged from the interview with the Housing Navigators about the common and less common goals.

- Most family housing goals are related to rental housing stability (estimate 80% of connections) and then creating a home environment conducive to learning (15%).
11. From your perspective and role as a Housing Navigator, what NAZ features have helped families reach or make progress toward those goals?

The following themes emerged from the interview with the Housing Navigators about what NAZ features have helped families meet their goals.

- Families with a stronger relationship with Connector are more likely to meet housing goals.
- It helps to allow families to take the lead on making progress toward their goals (“Parents as Leaders” value).

**Obtaining Stable Housing**

The NAZ Housing Solution Plan lays out readiness opportunities, including NAZ Family Academy: Foundations, assisting parents with accessing financial resources to make stable housing affordable, connecting NAZ families with the Career and Finance Navigator in order to help NAZ families obtain stable housing, and NAZ partners helping families access stable and affordable housing options (EAIs 3.1-3.4).

12. How many families with active Housing Navigation have completed Foundations?

- 20 families (9%) out of 219 families with active Housing Navigation have completed Foundations.

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Parents with Housing Goal who Completed Foundations

- Complete: 20
- Incomplete: 199
13. In 2014, how many families with active Housing Navigation and a housing goal had a connection (i.e., showed up) to Career and Finance?4

- 58 families (26%) of 219 families with active Housing Navigation with a housing goal were successfully connected with Career and Finance in 2014.

14. Of the families with active Housing Navigation who set the goal “Stabilize Rental Housing” in 2014, how many who were connected with Career and Finance completed the goal compared to those with no connection to Career and Finance?

- In 2014, 184 families set the goal to “Stabilized Rental Housing.” 56 of these had a connection to Career and Finance (CF) and 128 had no connection.
- 31 families (55%) out of the 56 families had a connection to Career and Finance and completed the goal “Stabilize Rental Housing.” 58 families (45%) out of 128 families had no connection to Career and Finance and completed the goal.

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4 “No connection” included families that were referred but did not show up to Career and Finance and families who were not referred/connected to Career and Finance.
15. How many families receiving Housing Navigation are connected with specific financial supports?

- In 2014, 39 families received funding through the NAZ Housing Stabilization Fund (NHSF).
- In 2014, 34 families received funding through the Achieving Through Stability (ATS) Fund.
  - 23 of these families also accessed NHSF for HQS Inspection.
  - 11 of these families also accessed NHSF for HQS Inspection and additional needs.

16. How many families is each partner program supporting?

- These data include all families in the NAZ (including families who are receiving Housing Navigation services and families who are not receiving Housing Navigation services) in each partner program as of March 10, 2015.
- 35 families are served by Urban Homeworks (UHW), 20 families are served by Project for Pride in Living (PPL), 20 are served by Alliance Housing, 16 are served by Minneapolis Public Housing Authority (MPHA), 1 family is served by CommonBond Communities, and 1 family is served by Habitat for Humanity.
17. **What specific supports does your program provide to families related to housing?**

In February 2015, the NAZ Internal Evaluation team and NAZ staff conducted interviews with two anchor partner program staff members from Urban Homeworks (UHW) and Project for Pride in Living (PPL). Questions 17-19 include relevant data from the interviews, and full interview content is located in Appendix A. The following is a summary of questions from the two interviews about supports PPL and UHW provide to families.

- **PPL provides indirect housing services to NAZ families:**
  - Housing units to families within and adjacent to the NAZ Zone.
  - Rental assistance through the ATS grant.
  - Self-sufficiency services to support families struggling with issues related to housing (e.g., paying rent or threats to housing stability).

- **UHW provides:**
  - Rental properties to families on the Northside (market rate and subsidized) is most common.
    - Properties provided in clusters (2-4 block radius to help build a health community and neighborhood).
  - Home ownership program.
    - Partner with City of Lakes Land Trust so families can go through a contract for deed and get their credit ready for home ownership.
    - Partner with PPL and families in home ownership through other avenues if they are not ready for a traditional mortgage.
  - Opportunity to work with people with unlawful detainers and felonies.
  - Priority to NAZ families on their waiting list.
  - Notifications to NAZ when a family has not paid rent or needs additional support (e.g., behavioral health needs).
  - Funding to residents for planning neighborhood events.

18. **From your perspective which specific supports do you think families have received from your program that have been most helpful in meeting their housing goals?**

The following is a summary of questions from the two interviews related to supports PPL and UHW think are most helpful to families in meeting their housing goals.

- **PPL provides financial support through rental assistance funding.**
  - Housing issues often come down to what people can afford. Families often end up in substandard housing because they cannot afford quality housing.

- **UHW “allows more grace in their housing than other programs which really helps lead to stability.”**
  - For example, work with families on payments and behavioral issues.
  - Engage families in the growing process and “walk with individuals.”

19. How does your partnership with NAZ affect your ability to serve families?

The following is a summary of questions from the two interviews related to how the partnership with NAZ affects their ability to serve families.

- Can provide additional financial support to families through the grant.
  - Will serve about 40 families.
  - Many of the families who received financial assistance wanted to move to new housing options.

- Much of serving families is constrained by the housing market.
  - Based on luck of housing available.

- Families know additional resources are available and understand what NAZ has to offer (e.g., Family Academy).

- Co-location of NAZ Housing Navigators at UHW is a bonus.
  - Housing Navigators are in the loop and this helps serve families better.

- Shorter response time.
  - Can get ahead of an issue versus not being able to respond right away to needs of a family.

- Higher engagement of NAZ families versus other families at UHW.
  - For example, more NAZ families participate on resident council that meets every month and help develop community events.
  - Some of the most successful families engaged in community and housing stability are NAZ families. Having full family support and housing opportunities through UHW contribute to this success.

- NAZ has a huge influence on building awareness of home ownership.
Appendix A: Interview Data

In February 2015, the NAZ Internal Evaluation team and NAZ staff conducted interviews with the NAZ Housing Navigators (HNs) and two anchor partner program staff members from Urban Homeworks (UHW) and Project for Pride in Living (PPL). The following data reflect themes in staff responses.

NAZ Housing Navigators Interview

1. Describe how you operate within the NAZ ecosystem to support families and their housing goals.
   - Typically work with families 1-18 months
   - Refer to Career & Finance if necessary
     - particularly if the family is accessing dollars through ATS or NHS
   - All other times a family expresses concerns they consult with their Connector and refer back to them to connect
   - Asset of working in the ecosystem is being able to pull in the Connector and other staff when needed to support the families.
     - NAZ staff have developed strong relationships with one another which helps in navigating across parts of the system with one another more smoothly
   - Work within the “bigger picture” of academic achievement for Scholars and how this is related to stable housing
   - “Not just magic fairies that make housing appear”
     - A lack of clarity around the role of HNs often led to confusion and misplaced expectations in the past but this has improved in the last year

2. What are the three to five most common housing goals families make and attain? Any less common goals?
   - Most family housing goals are related to rental housing stability (estimate 80% of connections) and then creating a home environment conducive to learning (15%)
     - In the past, the focus has been on crisis intervention for housing because of capacity and this created less room for other goals such as home ownership

3. From your perspective and role as a Housing Navigator, what NAZ features have helped families reach or make progress toward those goals?
   - Stronger relationship with Connector are more likely to meet housing goals
   - It helps to allow families to take the lead on making progress toward their goals (Parents as leaders value)

4. Think about your interactions with the families you support, what specific supports do you think are most helpful to families in the area of Housing that NAZ provides?
   - Advocacy with landlords on behalf of families
2. NAZ Internal Evaluation: Housing

- Support households to better understand their rights and responsibilities
- Connecting families to resources through partners

5. Have you worked or currently work with any families who previously received support in the area of housing before joining NAZ? If so, how do you think their experience with NAZ is different than their previous experience?

- The holistic approach and support is very helpful for most families versus what they experienced in other housing organizations before NAZ

6. Have you noticed any frustrations with families receiving housing navigation related to NAZ? What changes are needed to make the process smoother and more effective?

- Missed opportunities because of lack of capacity (e.g., ready to rent opportunity with an organization and rentwise/tenant education opportunities)
- Accessing quality housing
  - Extremely long wait list with Section 8 housing to access affordable housing
  - Permanent and transitional supportive housing is a missing service on Northside (multiple children, chemical dependency, mental health issues).
  - Time to access resources

7. From your experience, what partner programs have been most helpful to families in attaining their goals and how have they been helpful? Have you had any frustration in working with Partner programs to support families?

- Urban Homeworks is most helpful
  - Listen to community members and support long-term stability of housing
  - Have less barriers in their design to access housing stability
  - Tenant selection committee
- MPHA, PPL, and Common Bond are all less helpful
  - MPHA has many barriers to eligibility (excludes families with criminal backgrounds for 8 years)
  - Common Bond built new building but eligibility requirements are unobtainable for many and apartment style living is also an adjustment for many families
  - PPL has no office on Northside, high staff turnover, and many barriers to eligibility

8. From your point of view, have you noticed any additional factors/people/programs/elements in the lives of families that have helped them reach or make progress toward their goals?

- Effective programs truly seek to support the success of each household
  - Many programs are very inflexible and become inaccessible to families (e.g., hours they are open, narrow criteria, numerous steps households must complete)
- Effective programs listen to families and their goals. Parents as leaders is a huge factor for success in making progress toward housing goals
9. Are there any other factors/people/programs/elements that have interfered with families from completing the goal?
   - Aspects of programs that prevent families from being able to access their resources they provided
   - External complications (unexpected emergencies, job loss)

10. Describe how you discuss the impact of housing stability on academic success of Scholars with families.
    - HNs do not play a big role in this
      - This is not something HNs bring up or explain with households (Connectors play big role in this)
      - Creating a home environment conducive to learning is likely the most related aspect HNs contribute to the conversation and connection across the ecosystem

11. Does it feel like there is good alignment between the housing area of NAZ and academic area of NAZ?
    - Good alignment but do not always connect with the Academic Navigators or academic area in general because it all funnels back through the Connector

12. Describe how in your role as a Housing Navigator, you are improving your family and Scholars’ achievement. What have you noticed in scholar’s attitude in their school since they now have stabilized housing?
    - HNs do not have much connection with Scholars directly but know that their work in stabilizing housing is related to improving family and Scholars’ achievement.

13. Do you notice any behaviors that contribute to housing instability, and that NAZ could address to improve their support to families?
    - “Belief gap” of families
      - More opportunities for tenant education and self-advocacy skills
      - Continue to increase families’ knowledge of resources
    - Landlord behavior in exploiting residents contributes to housing instability
      - Need massive community efforts to hold community stakeholders accountable in addressing the housing needs of the Northside is needed.

14. Are families being referred to housing navigation meeting the criteria of being actively engaged?
    - For the most part, yes, families are meeting criteria in the enrollment tab questions and scholars education/EC tabs
    - There is room for improvement in the note that goes along with a connection

15. Is there any difference in length of time stabilized through supportive housing (PPL, UHW) versus through private rental?
Guess that average length of stay by landlord going from longest to shortest is: UHW, MPHA, PPL, Common Bond, and then private landlords.

Interview with Staff Member at Project for Pride in Living

1. What specific supports does your program provide to families related to housing? Are there any services/supports you provide more than others?
   - PPL provides indirect housing services to NAZ families:
     - Housing units to families within and adjacent to the NAZ Zone
     - Rental assistance through the ATS grant
     - Self-sufficiency services to support families struggling with issues related to housing (e.g., paying rent or threats to housing stability)

2. From your perspective which specific supports do you think families have received from your program that have been most helpful in meeting their housing goals?
   - Financial support through rental assistance funding
     - Housing issues often come down to what people can afford. Families often end up in substandard housing because they cannot afford quality housing

3. How does your partnership with NAZ affect your ability to serve families?
   - Can provide additional financial support to families through the grant
     - Will serve about 40 families
     - Many of the families who received financial assistance wanted to move to new housing options
   - Much of serving families is constrained by the housing market
     - Based on luck of housing available

4. Does it feel like there is good alignment between PPL and what NAZ is providing families?
   - Alignment strengths:
     - Goals and philosophy are solidly aligned to help people achieve housing stability
     - A part of this is a deeply held belief that housing stability is key to success and achievement
   - Alignment weaknesses:
     - Learning NAZ language
     - Difficult time commitments to participating in meetings, but this has improved the past year (setting clearer expectations for partners may make this easier too)
     - All organizations have the same end goal for the Northside community but all must keep in mind that each organization also has separate missions and strategies they are first and foremost committed to.
5. Describe how PPL’s work as a partner with NAZ operates within the NAZ ecosystem to support families and their housing goals.
   - Primary benefit is providing financial support which supports families in making goals related to stabilizing rental housing.

6. What are the most/least common housing goals families make and attain? How do you think NAZ has helped families reach or make progress toward those goals?
   - Most common goals are related to rental properties.
   - Home ownership is a less common goal.
     - Would like to know more about how NAZ and PPL can partner to work toward this goal.
     - PPL has a program to support families with home ownership but it is not based on the Northside.

7. From your point of view, have you noticed any additional factors/people/programs/elements in the lives of families that have helped them or interfered with them in reaching/making progress toward their goals?
   - Factors related to the housing market (particularly it being a “tight housing market”) is out of the control of families and organizations but interferes with their housing goals.
   - Some families have limited resources and are excluded from houses for sale at high prices.
   - Some families have personal factors that become hindrances (e.g., following through long-term, unable to plan/organize) and must build this capacity in order to achieve stable housing.

8. Have you found it possible to discuss the impact of housing stability on academic success of Scholars with NAZ families with PPL’s work?
   - Does not interact with families directly. Others at PPL may discuss this but not sure on the extent of their conversations.

9. Is PPL working on policy or legislation as part of their work?
   - PPL pays close attention to federal and state budgets relative to funding for housing but do not have staff that is dedicated to legislative lobbying or policy work.

10. As a partner, have you noticed any behaviors that contribute to housing instability that NAZ could improve their support around families?
    - Not close enough to individual families and issues to know.

11. How would you define housing stability?
    - How long a family stays put (consider this their tenure in housing).
Interview with Staff Member at Urban Homeworks

1. What specific supports does your program provide to families related to housing? Are there any services/supports you provide more than others?

- Rental properties to families on the Northside (market rate and subsidized) is most common
  - Properties provided in clusters (2-4 block radius to help build a health community and neighborhood)
- Home ownership program
  - Partner with City of Lakes Land Trust so families can go through a contract for deed and get their credit ready for home ownership
  - Partner with PPL and families in home ownership through other avenues if they are not ready for a traditional mortgage
- Work with people with unlawful detainers and felonies
- NAZ families have priority on their waiting list
- Urban Homeworks provides notifications to NAZ when a family has not paid rent or needs additional support (e.g., behavioral health needs).
- Provide funding to residents for planning neighborhood events

2. From your perspective which specific supports do you think families have received from your program that have been most helpful in meeting their housing goals?

- UHW “allows more grace in their housing than other programs which really helps lead to stability”
  - For example, work with families on payments and behavioral issues
  - Engage families in the growing process and “walk with individuals”

3. Describe how you help determine what resources related to housing would be best for a family.

- UHW has a community engagement specialist that touches base with residents and shares knowledge about resources related to housing

4. How does your partnership with NAZ affect your ability to serve families?

- Families know additional resources are available and understand what NAZ has to offer (e.g., Family Academy)
- Co-location of NAZ Housing Navigators at UHW is a bonus
  - Housing Navigators are in the loop and this helps serve families better
- Shorter response time
  - Can get ahead of an issue versus not being able to respond right away to needs of a family
- Higher engagement of NAZ families versus other families at UHW
  - For example, more NAZ families participate on resident council that meets every month and help develop community events
Some of the most successful families engaged in community and housing stability are NAZ families. Having full family support and housing opportunities through UHW contribute to this success.

NAZ has a huge influence on building awareness of home ownership.

5. How do you think families’ experiences with NAZ is different than their previous experiences? What has worked differently?

Differences:
- Other organizations do not provide a “real human aspect to process” and feel more like a “numbers game” to families.
- Finding housing is time consuming and costly (time away from work, education/school, etc). “NAZ simplifies this process by educating families on what they need to get the best results.”
- NAZ coaches families and prepares them to get the resources they need which shortens the length of this process.
- Have a more “holistic approach and most organizations do not have this ability but NAZ does through partnerships.”

6. Does it feel like there is good alignment between UHW and what NAZ is providing families?

Alignment strengths:
- Same ultimate goals of community building and housing stability.
- “Provide pieces of the puzzle together.”
- Good rapport between UHW and NAZ and both challenge one another to improve.

Alignment weaknesses:
- It would be nice if the housing opportunities would broaden who they rent to (e.g., for individuals with criminal backgrounds). There needs to be “opportunities for grace” in a system where systemic disparities exist across different demographics of people that create barriers for housing.
- Behavioral health needs to be strengthened.
  - This impacts housing (particularly paying rent).

7. Describe how UHW’s work as a partner with NAZ operates within the NAZ ecosystem to support families and their housing goals.

Benefit in working with NAZ for UHW families:
- People working for both NAZ and UHW live in the community which brings many assets but also challenges because of close proximity with families (e.g., dual relationship issues).

Challenges in working with NAZ for UHW families:
- As NAZ continues to ramp up capacity to serve, there are concerns around the number of families enrolled and if there is true capacity to handle the amount of families and serve them around housing navigation needs.
8. What are the most/least common housing goals families make and attain?
   - Home ownership is less common but something that will become a goal in the future

9. How do you think NAZ has helped families reach or make progress toward those goals?
   - Provided the supports and connections to families
   - Good staff members that families trust
   - Awareness of what is available out there for families

10. From your point of view, have you noticed any additional factors/people/programs/elements in the lives of families that have helped them or interfered with them in reaching/making progress toward their goals?
    - Intrinsic motivation is a big factor
      - Family needs to be ready and know what they want
      - NAZ and UHW can help spot what motivates families and “tap into that momentum and propel them forward”
    - Family can be a huge motivator or interference
      - For example, a family may give their extra money to another struggling family member rather than put that money toward their goal which prevents them from resourcing their own future.

11. Have you found it possible to discuss the impact of housing stability on academic success of Scholars with NAZ families with UHW’s work?
    - Academic success is not a central part of the conversation or communication with families

12. Is UHW working on policy or legislation as part of their work?
    - Generally, no
      - UHW participate in writing campaigns to elected officials and promotes active space for community members to be involved in civic work

13. As a partner, have you noticed any behaviors that contribute to housing instability that NAZ could improve their support around families?
    - Behavioral health piece