Housing Frederick Survey

Final Report

Published January 2021

Study Context

Providing affordable housing is foundational to creating a sustainable community. Affordable housing is more important now than ever in the midst of the ongoing pandemic. However, the challenge of housing requires a complicated network of services and organizations to meet the needs of a diversifying population. The Housing Frederick Survey is intended to provide a more detailed analysis of those housing organizations in our area and the many services they provide to the community.

The Housing Frederick Survey is a project led by Mary Ellen Mitchell, CEO of Housing Frederick. Housing Frederick seeks to develop partnerships to solve community challenges, recognizing that many of those challenges are best resourced through strategic partnerships. Housing Frederick works with organizations around our area to raise awareness of housing needs, cultivate strategic partnerships, and secures funds that deliver sustainable solutions. Housing Frederick partnered with Mount CARiTAS to deliver the survey and complete this final report.

We know that affordable housing is a challenge across Frederick County and among our neighboring counties in Western Maryland. For example, the excellent work by United Way of Frederick County in the ALICE report demonstrates that housing cost estimates for a family of four in Frederick County have risen to $2,233 per month (United Way of Frederick County 2020). The rise in housing costs is accompanied by lengthier commutes, gaps in access to childcare, and growing trends in food insecurity among residents in our community (United Way of Frederick County 2020). Of course, much of this information isn't new for those who work in affordable housing. For example, going back to data from 2014 Frederick County faced an affordable housing gap for families making less than $75,000 (gap of 300), which only deepens dramatically for families making less than $50,000 (gap of 11,000) (Frederick County Maryland 2016). Yes, from 2000 to 2014 median gross income grew by 40 percent (Frederick County Maryland 2016). However, growth in the median gross rent rose over the same time period by an astounding 77 percent leaving a growing number of residents either cost burdened (27%) or severely cost burdened (10%) by housing in 2014 (Frederick County Maryland 2016).

Undoubtedly, the COVID-19 pandemic has only served to introduce more challenges to members of our community who struggle to find affordable housing. The pandemic has strained much of our economic infrastructure by closing down some industries and altering the course of business for many others. The ramifications of this disease will be felt for years to come. Fortunately, many organizations and providers in our area have risen to the occasion by ramping up efforts and funding the help our community survive this pandemic together.

Thus, this study seeks to provide readers with a greater understanding of and appreciation for the work these organizations do to support housing needs in our area. These organizations are quite remarkable in their capacity for care and passion for service. So many in our community are reliant on the services and expertise these organizations provide and we hope this study helps illuminate their tremendous work.

Study Objectives

Many existing reports and publications have detailed the needs and challenges facing residents of our area (See: Community Foundation of Frederick County 2019; Frederick County Maryland 2016; United Way of Frederick County 2020)). However, we know less about the noble organizations that seek to meet those facing housing challenges. This study intends to fill that void by focusing our attention on nonprofits and organizations that contain housing services. More specifically, we hope to:

- Explore what types of services are currently offered by a range of organizations in addition to housing services.
- Identify how these organizations define success, that is, how clients move through the programs and what factors enhance or obstruct client success.
- Understand how organizations currently network with other nonprofits and organizations.
- Explore how housing organizations have been impacted by the COVID-19 pandemic.

Study Methodology

This project involved a mixed methods approach capitalizing on both qualitative and quantitative modes of data collection and analysis. More specifically, we conducted two focus groups in the first stage of our data collection followed by a more targeted survey in the second phase. The two focus groups were hosted by Mount CARiTAS in March of 2020 and involved a total of 23 participants across both sessions representing various housing organizations across Frederick County. Each session lasted approximately 90 minutes focusing on questions about factors leading to homelessness, the greatest housing needs in our area, trends over the last decade, types of services offered, collaboration, and measuring success. Our conversations helped us identify a few key themes discussed in the next section.

Moreover, the focus groups allowed us to develop a targeted survey that we then deployed in the second phase of our data collection. The Housing Frederick Survey was circulated to a total of 51 organizations across 5 counties in our region including Allegany County, Carroll County, Frederick County, Garrett County, and Washington County. We followed a purposive sampling technique wherein we developed the survey sample in conjunction with Housing Frederick to best represent the organizations who are most actively engaged in housing work in our area. Our survey focused on four main areas including organizational characteristics, client characteristics, measuring success, collaboration, and responses to the ongoing COVID-19 pandemic.

The survey was circulated electronically starting at the end of August 2020 and remained open for a month. Three reminders were circulated to participants about every 10 days. At the closing of the survey we had a total of 20 organizations complete the survey bringing our response rate to 39 percent.

Study Findings

Focus Groups

We hosted conversations with two separate groups of representatives from area housing organizations in March 2020. The goal of these conversations was to develop a more robust survey by learning from the experience and expertise of participants. However, in the process of these conversations we identified a few key themes that we felt should be reported as separate findings. These findings include access to housing and services, the experience of collaboration, and the growing political momentum to meet the challenges of our day.

Access. One of the first questions asked of our focus groups was to identify the key factors that lead to homelessness in our area. Many issues were raised including local wages, cost of living, childcare, and housing policy. More importantly, several participants identified access to affordable housing as a major problem. Access to affordable housing included a sufficiently sized housing stock to meet the growing demographic demands of our area. For example, one participant noted that "people are flooding into Frederick County and driving housing prices up." The limited housing stock and concurrent demographic gain in Frederick County inflates housing prices beyond the reach of most residents in need of affordable housing. Access also pertains to transportation. Another participant stated that "connecting people to their places of work is also a serious problem," which highlights the challenges with current housing options for those who seek affordable housing. When affordable housing is available, it may not be connected to employers by public transportation. This also applies to transportation for residents in our rural areas who need greater access to the services typically located in the city of Frederick.

Access to affordable housing is not a new challenge. This particular issue is well documented in the Frederick County Affordable Housing Needs Assessment (2016). Our purpose for highlighting the issue here is to emphasize the ongoing need for access to affordable housing and transportation in our area.

Collaboration. We are fortunate to have so many organizations serving the needs of our community. Still, our conversations suggest that collaboration is important. One participant said that with "an integrated problem like this (homelessness), moving the needle requires so much collaboration and trust." Some participants felt strongly that collaboration happens regularly and with ease across organizations, while other participants felt some organizations were more silo-ed. For example, some found fundraising to be a particular challenge as several local organizations compete for the same dollars from donors or grants. Yet, many other participants felt strongly that collaboration has been very productive in our area. For example, one respondent said that our area is "small enough that we know everybody, but large enough for everyone to have something to do."

Several participants noted that area organizations collaborate both formally and informally. Formal collaboration often takes the form of writing grant proposals, developing partnerships, and making referrals to different organizations. However, collaboration also occurs informally by working, as one participant stated, "with folks on the ground" in each organization. Some

participants felt that this informal collaboration between lower levels of the organizations were, at times, more productive than formal channels.

Political Momentum. Interestingly, the last theme that surfaced in our focus groups was in response to our question about how things have changed over the last decade. Many felt that there was greater political interest in meeting the housing needs today than in the past. Many state and local politicians have given support to increasing funding initiatives to build affordable housing and advocate for additional state grants to offset the cost of such projects. One participant noted that "our officials at the county level are willing to put money behind projects." This is true even when support requires multiple levels of officials. For example, another participant shared that "in the last few years I can think of several affordable housing communities that have been built with funds from the state that require the assistance of the county too." Certainly, every one of the organizations represented in this discussion have contributed tremendously to meeting the needs of our community. Nevertheless, continued support from elected officials to help finance these programs will be important as we move forward.

Lastly, political momentum wasn't just a function of elected officials, residents too are increasing their awareness of and advocacy for many of the issues raised in this report. Specifically, one participant spoke about "a growing number of advocates for affordable housing" and how these individuals tended to be more "community minded" and interested in bettering the community as a whole. Similarly, many participants felt that organizations in the area could do more to help "educate the public," as one person responded. Another stated that even working in one of these organizations didn't guarantee a full understanding of what other organizations do saying, "I don't have a clue what all these organizations do!"

Taken collectively, the focus groups illustrated that some challenges to providing affordable housing remain. However, there are new promises both in terms of political momentum and active collaboration across organizations. We spend more time reflecting on many of these issues in the survey findings.

Survey Findings

The Housing Frederick Survey included a total of 30 questions dealing with organizational characteristics, the types of services offered to clients, client characteristics, how organizations define success, collaboration across organizations, and responses to the current pandemic. In total we had 20 participants, though not every question applied to each organization. One of the challenges we encountered was synthesizing information from organizations that differed tremendously in size and scope. For example, as displayed in Table 1, some organizations reported few if any employees or volunteers, while others reported several hundred employees and nearly 1,800 volunteers. The same could be said of total revenues that ranged from $15,640 in the most recent fiscal year to over 13 million dollars. Still, there is much we can learn from each and every participating organization. Additionally, the following analysis is not intended to serve as a census of all organizations in operation across the five counties included in this

analysis. Rather, we hope to provide insight into the operations, success, and challenges our participating organizations face on a daily basis.

Organizational Characteristics, Services Offered, & Clients Served

Table 1. General Organization Information (N=20)

	Mean	Median	SD	Min	Max
Gross Receipts	2,781,294	1,666,128	3,981,242	11,504	14,195,023
Employees	54.43	12.5	111.58	0	386
Volunteers	409.29	172.5	535.91	0	1,782
Grants Revenue	1,955,282	557,484.5	3,631,907	15,640	13,049,343
Total Revenue	2,703,387	1,206,651	4,041,100	15,640	14,195,023
Total Expenses	2,490,634	973,277	3,895,950	9,660	13,881,399
Revenue - Expenses	136,530.2	39,614	23,6034.2	-98,263	606,756

Table 1 reports much of the basic information organizations typically report annually to the federal government. Again, because of the large disparity in size between some organizations we will focus our attention on the median values, which are statistically less likely to be skewed by large outliers. The typical organization in our analysis has between 12 and 13 employees and over 170 volunteers. These organizations bring in excess of half a million dollars in grants each year with the median total revenue surpassing 1.2 million dollars. Still, the median gross income stands at just $39,614 demonstrating that providing housing services can be a resource intensive endeavor.

Figure 1. Housing Services Offered to Clients (N=20)
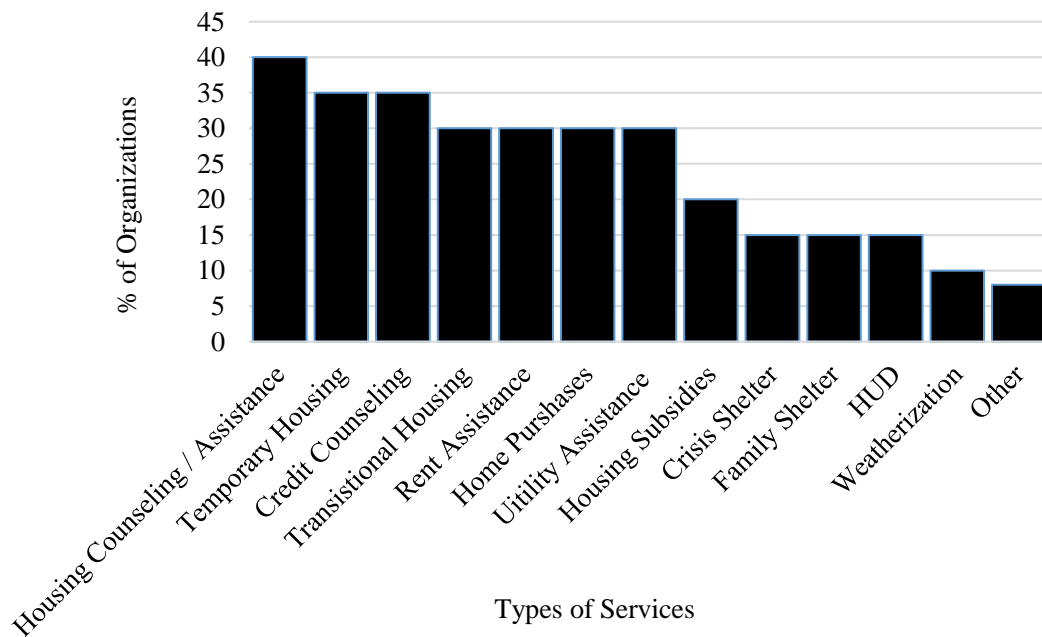
The most common service that organizations provided was housing counseling or housing assistance (40%), followed by temporary housing (35%) and credit counseling (35%). Fewer organizations currently offer services for crisis or family shelters (15%) or HUD (15%). A small number of organizations noted that they provide other types of services related to housing that included advocacy, multi-family housing, the deferred loan program for development, and security deposit assistance.

Additionally, half of participating organizations (N=10) operate shelters and housing units in the area. Collectively, these organizations can potentially house over four thousand clients. As reported in Figure 2, apartment buildings make up the largest number of potential housing slots. Perhaps more importantly, 9 out of 10 of the organizations that operate housing or shelter facilities reported having a waiting list. The wait list for some organizations was 10 to 15 clients, while others rose as high as 1,700 clients. The median number of waitlisted clients stands at 40.

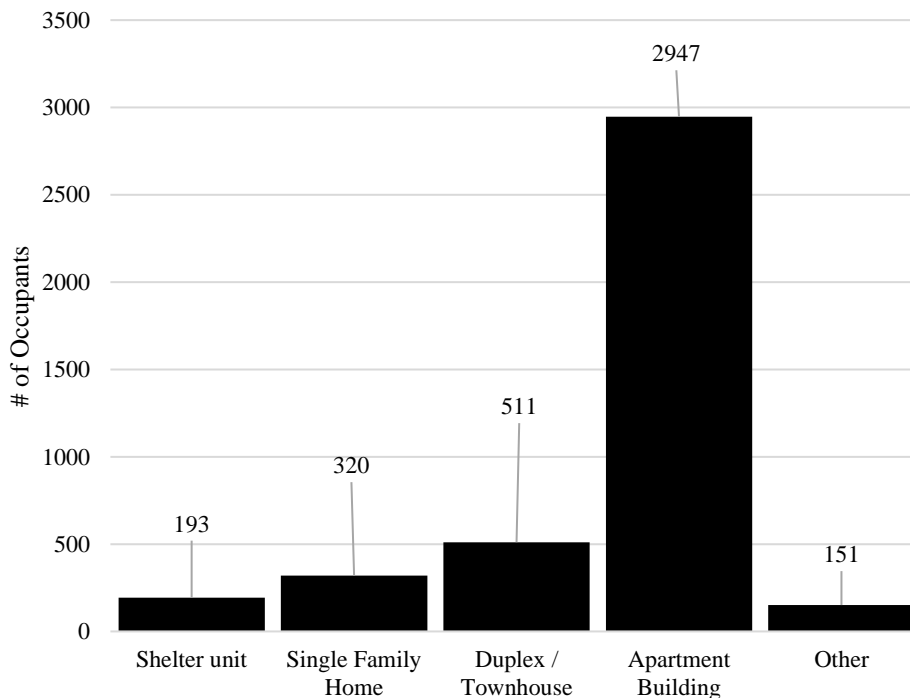**Figure 2**. Potential Housing Occupants by Housing Type
(N=10)

Table 2. Clients Served and Services Provided

	Mean	Median	SD	Min	Max	N
Clients	1,230.44	350	2,171	30	8,716	16
Services	3,599.5	150	9,927	1	31,776	12

Beyond the potential to house a large number of residents in our area, responding organizations also make great contributions to providing the necessary services to clients in need. Table 2 details the typical number of clients served and services offered by responding organizations. 16 organizations provided data on the total number of clients served in the most recent fiscal year with a median number of clients standing at 350. Again, as we have seen previously there is an enormous range in the number of clients served with at least one organization reporting to have served 8,716 clients. Similarly, the number of services rendered to clients in the most recent fiscal year varied greatly from just a single service to nearly 32,000 services. The median number of services stands at 150.

Moreover, hidden in the impressive number of clients served and services offered is an array of additional services offered to clients beyond housing related services detailed in Figure 1. Participating organizations also provided an assortment of services from financial education to health and wellness to after school programs. Figure 2 displays the complete list of additional services offered to clients by the frequency of organizations offering any particular service.

Figure 3. Additional Services Provided by Housing Organizations
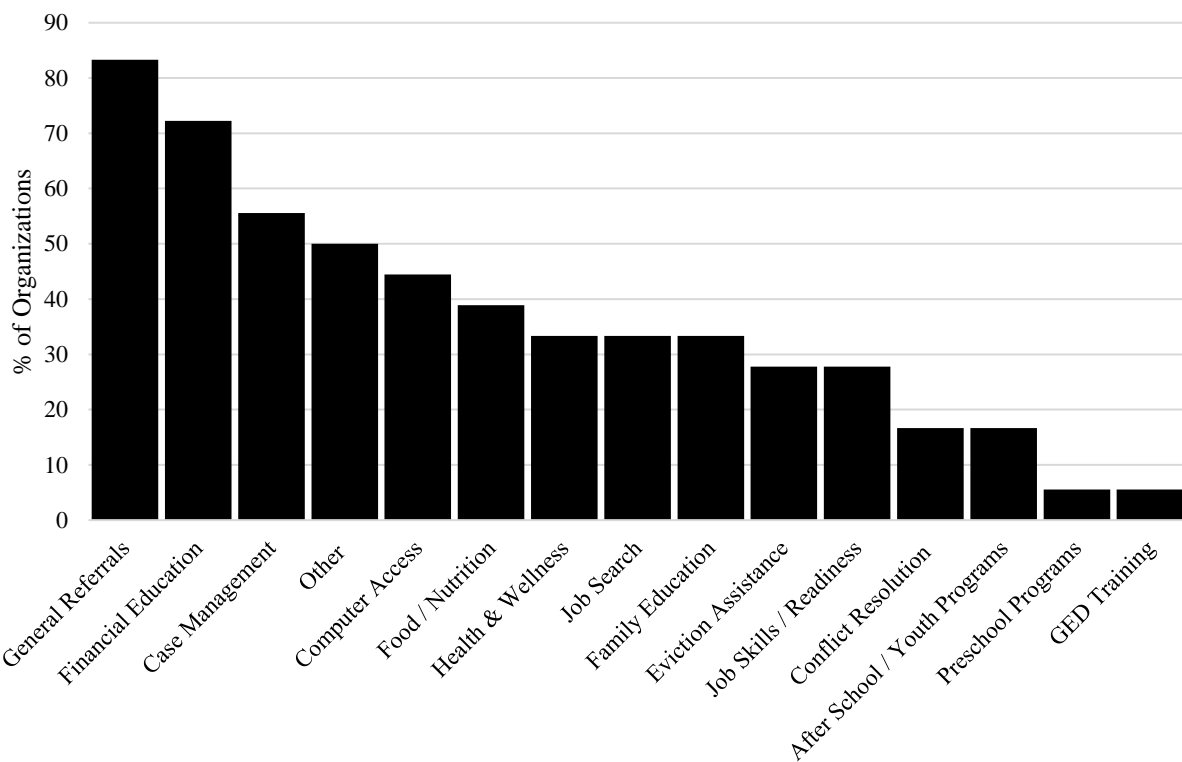

Approximately, 83 percent of organizations in the sample provided general referrals for services, which was followed by financial education and case management as the three most common additional services offered. Nearly 50 percent of organizations also responded that they provided "Other" services over and above the list of services we provided. Those services included things like transportation assistance, tax preparation, dental services, and family self-sufficiency counseling. The variety of services speaks to the complexity of challenges faced by clients in

each of these organizations. Moreover, participating organizations are clearly making sincere efforts to address as many needs of clients as capacity allows, recognizing that placing a client on the path to success requires more than just a roof over their heads.

The assortment of services offered also correlates with the variety of reasons why clients seek housing assistance in the first place. We asked participating organizations to rank the reasons a client seeks housing assistance from their organization. Figure 4 displays the median ranking for each reason across responding organizations. The most common reasons for seeking housing assistance are the lack of affordable housing and financial insecurity, followed closely by housing insecurity and homelessness. Still, a number of clients seek housing assistance for a variety of reasons including domestic violence, family separation, and substance abuse.

Figure 4. Reasons Clients Seek Housing Assistance
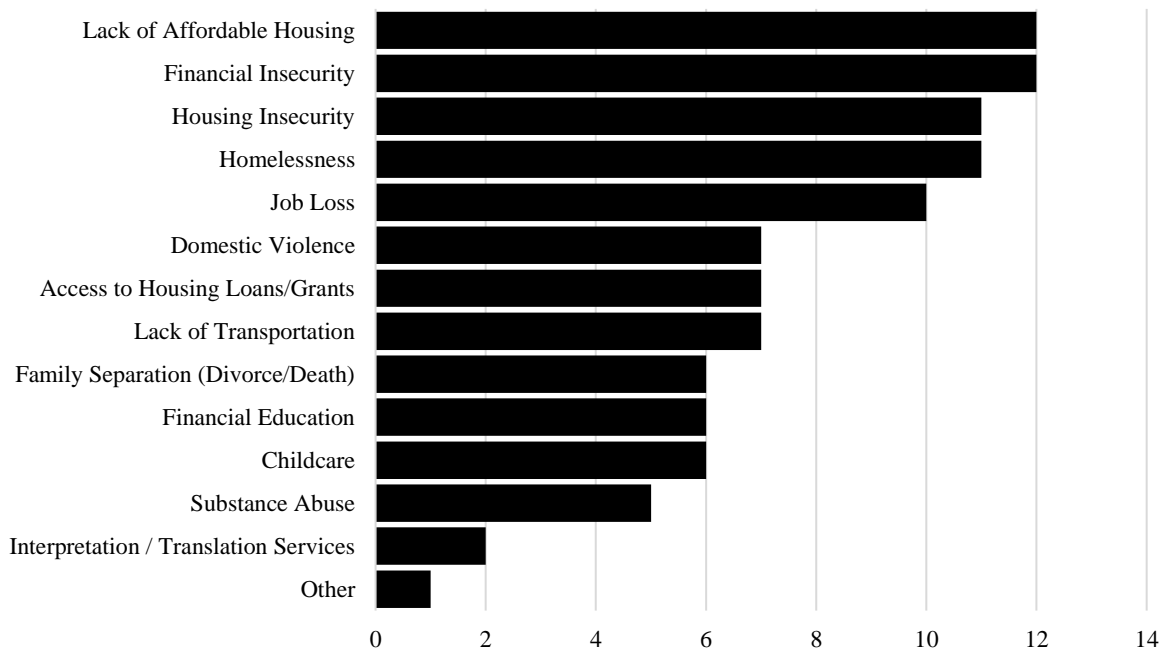
Additionally, we asked participating organizations to provide a short description of the "typical" case the experience when clients seek out their services. The qualitative responses echo what we found in the quantitative results in Figure 4. However, the qualitative descriptions of typical cases illuminated the reality that participating organizations operate at very different levels of need. The qualitative responses are best categorized into three groups with organizations focusing on urgent or emergency housing, rental assistance or eviction prevention, and lastly home purchases or home ownership.

The various levels of service do not suggest that one level is somehow more important than any other, but each category represents a very different kind of need. For example, one organization described the typical client as a person who is "interested in buying a home" or "looking for referrals of local single family builders, remodelers, and general contractors." This represents a very different level of need compared to organizations who described the typical case as

someone who is "literally a homeless individual or family" in need of immediate assistance. The variation of need and the variety of organizations that respond to those needs yet again speaks to the complexity of housing assistance.

We also asked organizations to provide estimates of client characteristics to provide a picture of what kinds of clients are seeking support. We recognize that some organizations may not have the capacity to track this information in exact detail, which is why we asked for organizations to estimate based on available data when possible. Table 3 lists the percentage of clients from each reporting organization based on each characteristic. Not surprisingly, among all reporting organizations the majority of clients are characterized as low income, with the average percentage of clients classified as low income standing at nearly 94 percent. Similarly, a large number of organizations are more likely to serve women.

Table 3. Percentage of Clients by Characteristics

	Mean	Median	SD	Min	Max
Low Income	93.63	100	14.32	60	100
Female	62.7	65	27.1	5	100
Single/Cohabiting without children	55.27	70	43.73	0	100
Struggle with Substance Abuse	53.25	47.5	41.56	0	100
Underemployed	53.14	50	35.13	7	100
Unemployed	47.33	40	36.66	0	100
Persons of Color	43.73	47	17.79	1.8	75
Previously Homeless	37.4	22.5	33.29	5	90
Single Female with Children	36.31	32.5	31.69	0	90
Cognitive/Mental Health Disability	33.13	22.5	35.85	0	100
Children (17 or younger)	31.54	21	34.57	0	100
Physical Disability	26.14	17.57	23.45	0	60
Seniors (65 or older)	18.79	10	22.96	0	72
Victims of Domestic Violence or Abuse	13.9	15	11.46	0	30
Married/Cohabiting with children	13.8	13.71	12.18	0	30
LGBTQ+	11.3	5	14.92	0	40
Non-US Citizen	10	10	12.58	0	35
Non-native English Speaker	7.02	2.6	9.17	0	25
Single Male with Children	2.8	1	4.17	0	10

Most practitioners across the social services are not likely surprised by this finding since the literature has consistently found that women are more likely to seek services compared to men in the United States (Keene and Li 2005; Vaidya, Partha, and Karmakar 2011). Households without children, clients struggling with substance abuse, unemployment or underemployment are equally prominent characteristics among clients seeking housing services. At the other end of the spectrum, fewer organizations report serving clients who are not US citizens or native English speakers. That is not to suggest this work isn't available in our area at all, only that the organizations in this study sample do not report serving those populations. It is likely there are additional organizations who opted not to participate or were not included in the study sample that do engage more directly with these clients. Nevertheless, it is important for all organizations offering housing services to explore how they might do more to engage with the last four populations listed in Table 3.

Defining Success

In this section we cover findings related to client success. One of the guiding questions to this study sought to explore how various housing organization understand success. As noted in the previous section, these organizations operate at various levels of housing need and provide an array of services to client. It stands to reason, then, that organizations would define client success differently.

Barriers. To begin, we asked organizations to describe what they consider as the greatest barriers to meeting housing needs in our community. The most consistent response was related to the cost of housing. However, responses indicate that cost is a multifaceted problem. Certainly, the cost of housing for residents is a real problem. As noted earlier the 2020 ALICE Report from United Way Frederick County indicated that the monthly housing cost for a family of four has recently risen to $2,233 dollars, which is only a fraction of the $9,098 required each month to meet the all needs included in the household survival budget (United Way of Frederick County 2020). This cost applies both to the purchase of homes and rental prices. However, this is not the only way in which cost impacts the availability of affordable housing.

Several responding organizations noted that cost was also problematic given the "high cost of construction and development." In many ways, the "limited funding for projects" described by another organization, in conjunction with "structural issues relating to zoning and land use" make developing affordable housing in the area far more difficult. Admittedly, one organization states that Frederick, specifically, "has offered more affordable housing options in recent years" but the "inventory is not enough to meet the need." Still more, other organizations described a housing "mismatch" where the current affordable housing stock lacks "diversity, i.e., modular housing, number of bedrooms, [and] size." Thus, as developers have made gains in providing affordable housing, such gains may not always meet the needs of families in need of housing. Lastly, the mismatch also applies to clients who need a different form of housing altogether.

One organization argued that dearth of affordable housing is a challenge but equally challenging is the "lack of permanent supportive housing." The organization went on to say we need more of these facilities to support "chronically homeless families with children and with parent(s) who

have diagnosed personality disorders and physical disabilities." Edin and Shaffer (2016) make a similar argument in their analysis of individuals who live on less than two dollars per person, per day, in the United States. They argue that while we must provide the resources needed for people to escape poverty, including aggressive federal programs, there will always be some families facing situations that require long-term support. The same will be true of housing in our area. We must continue to find funding, tax incentives, and policies that increase the availability of affordable housing. Nonetheless, we must grow capacity for families who need access to permanent supportive housing.

Aside from cost, several participating organizations cited insufficient income and cost of living as major hurdles. The ALICE project from United Way has greatly enhanced our understanding of many of these challenges related to wages and cost of living. Again, we strongly encourage readers to explore ALICE, the most recent ALICE report for Frederick County, MD can be accessed at https://www.unitedwayfrederick.org/alice. United Way has prepared similar reports in other counties and cities as well. The majority of participants in this study (N=12) operate in Frederick County, which is why we have focused on the ALICE report from Frederick County. The 2020 ALICE report for Frederick County found that 48 percent of hourly jobs across Maryland paid less than $20 in 2018, and more than half of those jobs (61%) paid less than $15 per hour (United Way of Frederick County 2020). The 2018 Human Needs Assessment for Frederick County (2019) identified similar challenges related to low wage jobs, especially pertaining to the growing elderly population in the county.

Several organizations also noted that transportation continues to pose serious challenges to affordable housing. Often, affordable housing is isolated from places of employment and low income households require public transportation to access employment. Thus, addressing housing will require honest conversations about the availability of public transportation, particularly to more rural regions of our communities. Again, this by no means a new conclusion. The Frederick County Housing Study identified a growing need for "affordable housing around transit and employment centers" (Frederick County Maryland 2016:13). Nevertheless, our results suggest this is an ongoing need.

Finally, several organizations addressed the real challenge of what many refer to as the "Not in my back yard" (NIMBY) mentality. The term typically is used to reference "local parochialism guided by selfishness, ignorance, or irrationality for development projects that appear to serve community needs, but which are perceived as unattractive, dangerous, a nuisance, or likely to result in decreased property values" (Brown and Glanz 2018:1). The NIMBY mindset opposes the development of affordable housing by area residents. Our findings suggest that housing organizations work with local officials, and the community at large, to change the narrative stereotyping affordable housing so as to minimize resistance to the development of affordable housing stock. Some research suggests that being mindful of NIMBY when developing zoning designations can preemptively diffuse community opposition by clearly defining what is permissible in various zones before any specific development proposal is submitted (Brown and Glanz 2018).

Success. Mindful of the barriers clients face when seeking affordable housing, we turned our attention to what leads clients to success. We have demonstrated throughout this report that the 20 participating organizations differ tremendously in the size and scope of their housing efforts. Then, it should come as no surprise that those organizations would define success in different ways. Our survey asked organizations to explain how they defined success and, perhaps, include a brief anecdote of what success might look like for each client.

The most common theme related to measuring success was stability and security. Phrases like "household stability" or "overall stability" were common to most definitions of success. For instance, one organization defined success as "being stable in [the client's] housing." Most references to stability extended to more than just having a roof over the client's head. An organization stated that they "define success as overall stability," which included specific targets ("mortgage based on 30% of their income") related to general economic stability as well as housing stability. Others also defined success as inclusive of economic and housing stability. For example, one organization defined success by "household stability and economic stability as measured by specific outcomes and indicators across numerous dimensions". Definitions often included reference to specific targets measured over time and measuring success in housing is tightly bound to economic stability.

In some cases, however, stability was more inclusive of personal success in other areas of life. For example, recovering from substance abuse, finding a job, buying a car, completing educational programs, were also part of achieving stability. In fact, many organizations, including those with specific metrics, spoke about success in terms of a journey or process centered on the person in need. A number of organizations frame success in a way that is deeply personal, reflective of the dignity of persons, and outright inspirational.

One organization, for example, stated that they "assist individuals to live the life of their choosing, an enviable life," which requires the organization to "customize services as much as [they] are able to." Another organization went on to describe success as "seeing a person becoming whole," not just a function of "getting xyz problems solved." This personal approach to defining success seeks to serve the whole person, which may involve "helping people know his or her calling in life" and "getting a plan." This approach to success is quite different from the metric-oriented conversations that tend to dominate policy discussions. We see these two different means of defining success as complimentary and encourage organizations to develop mechanisms to monitor both.

Lastly, one important component of success involved recognizing that success is a journey or process, which takes time to complete. Many organizations talk about accompanying clients on this journey which starts and ends at different places depending on the needs of each client. Success, therefore, is far more complicated than many would expect. Analytically, plotting a handful of quantitative metrics to demonstrate success would be far easier. However, the definitions of success provided by participating organizations is substantively and substantially more meaningful. Perhaps a good working definition of success based on the cumulative responses to this question might say something like: Success is found in serving the whole

person, moving clients towards security and stability according to their respective needs, always respecting the dignity of persons and their desire to live a purposeful life.

Following the definition of success we asked participating organizations to estimate what percentage of housing clients experienced success in the most recent fiscal year. Respondents were asked to indicate the percentage on a sliding scale from 0 to 100 percent. Table 4 displays the levels of success reported by the 16 organizations who responded to the question. Over half (56%) of organizations reported that 50 percent or more of their clients experienced success in the previous year. A quarter of organizations saw success rates at 80 percent or higher.

Table 4. Percentage of Clients who Succeeded in Previous Year (N=16)

% Clients Succeeded	N	%	Cum. %
90	2	12.5	12.5
85	1	6.25	18.75
80	1	6.25	25
68	1	6.25	31.25
61	1	6.25	37.5
55	1	6.25	43.75
50	2	12.5	56.25
30	1	6.25	62.5
29	1	6.25	68.75
24	1	6.25	75
15	2	12.5	87.5
8	1	6.25	93.75
4	1	6.25	100

Collaboration

Several focus group participants raised the issue of collaboration, both in terms of success and challenges in collaborating with other organizations. Certainly, collaboration is essential to meet the needs of housing clients at some many levels and across vastly different contexts. As noted previously, our focus groups described many fruitful collaborative efforts, as well as some challenges to forming and sustaining effective collaborations. We followed up on this line of inquiry by including a series of Likert style questions where participants were allowed to indicate how they felt about a series of statements with responses ranging from strongly agree to strongly disagree. Figure 5 displays the responses to statements that are supportive of collaboration. Figure 6 explores responses to statements on collaboration that represent some of the challenges to collaboration as discussed in the focus groups.

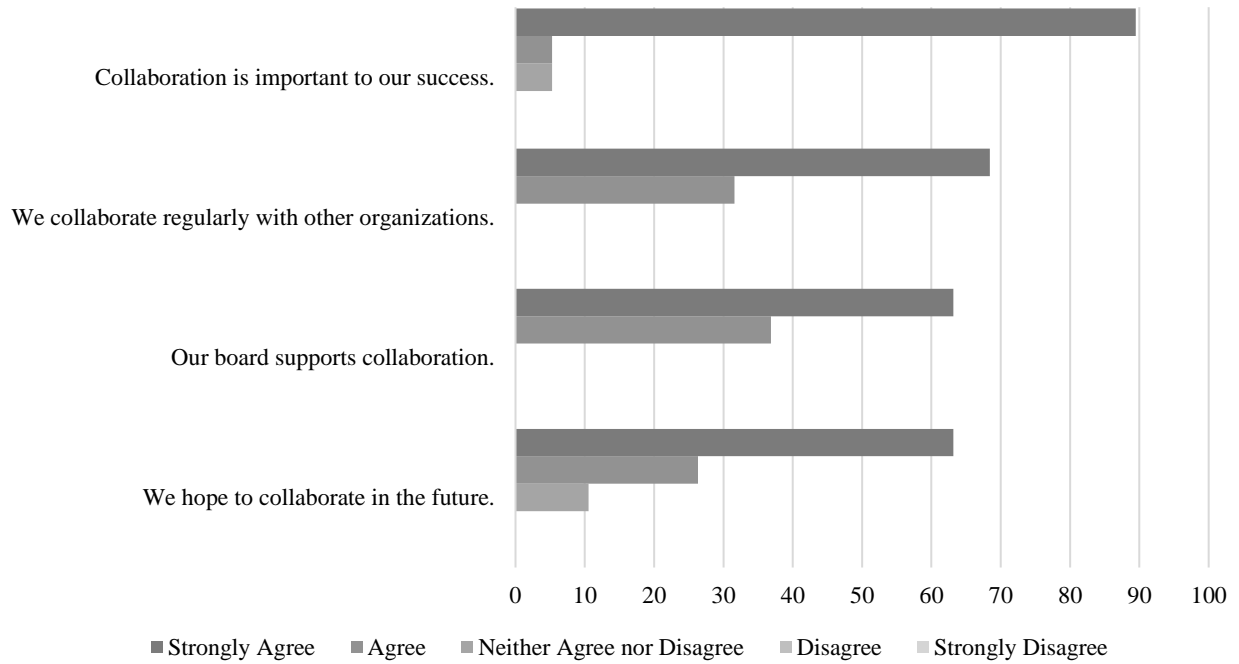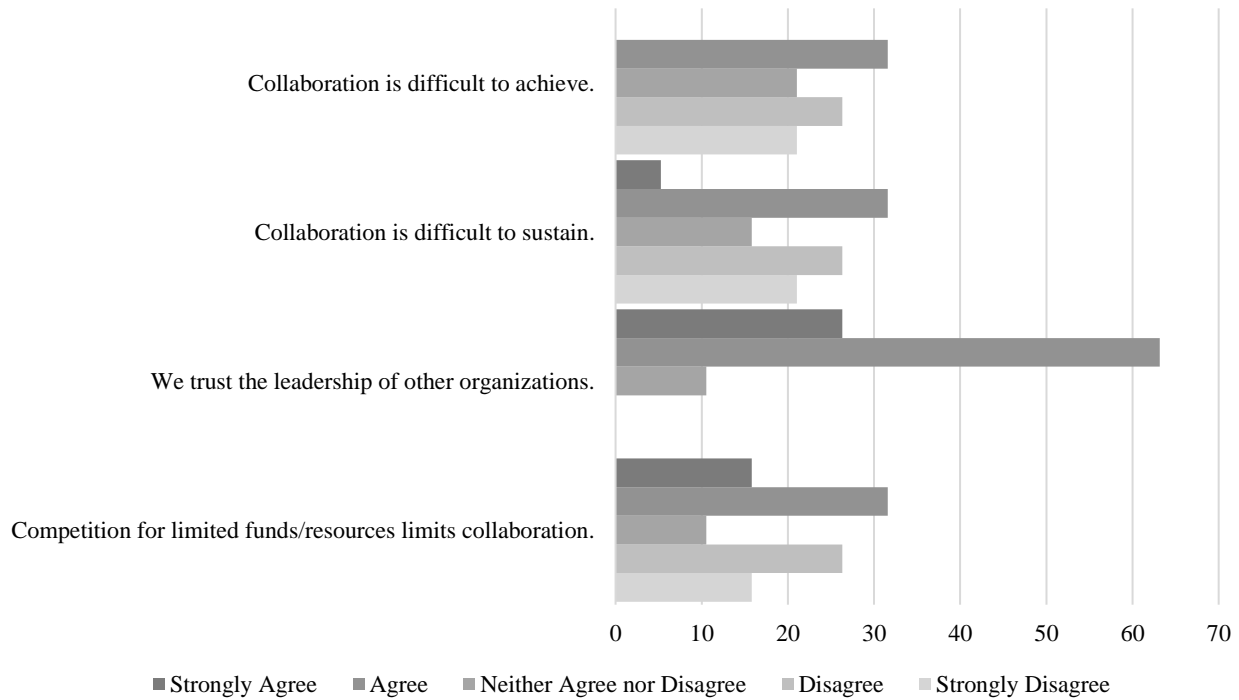**Figure 5**. Responses to Statements Supporting Collaboration (N=19)

Collaboration is important to our success.

We collaborate regularly with other organizations.

Our board supports collaboration.

We hope to collaborate in the future.

0 10 20 30 40 50 60 70 80 90 100

■ Strongly Agree ■ Agree ■ Neither Agree nor Disagree ■ Disagree ■ Strongly Disagree

Figure 6. Responses to Statements Concerning Challenges to Collaboration (N=19)

Collaboration is difficult to achieve.

Collaboration is difficult to sustain.

We trust the leadership of other organizations.

Competition for limited funds/resources limits collaboration.

0 10 20 30 40 50 60 70

■ Strongly Agree ■ Agree ■ Neither Agree nor Disagree ■ Disagree ■ Strongly Disagree

All responding organizations either agree or strongly agree that collaboration is important to their success. Similarly, all respondents reported collaborating regularly and that each respective board supports efforts to collaborate. Finally, 89 percent of organizations agree or strongly agree that they hope to collaborate in the future with 11 percent (N=2) neutral on future collaboration. Our results indicate that the housing organizations do experience a good deal of collaboration and view such endeavors as key to their success.

Still, Figure 6 provides some evidence that challenges to collaboration are still present. Approximately 32 percent of organizations (N=6) agreed that collaboration is difficult to achieve, while another 21 percent neither agreed nor disagreed with the statement. Similarly, 37 percent of organizations agreed or strongly agreed that collaboration is difficult to sustain. Understandably, competition for limited funds and resources may be one factor that makes collaboration difficult to achieve or sustain. Nearly half of responding organizations (N=9, 47%) agreed or strongly agreed with the idea that competition for funds and resources limits collaboration.

 Alternatively, almost all organizations expressed strong levels of trust in the leadership of other organizations with 89 percent agreeing or strongly agreeing with statement on trusting leadership of other organizations. We noted in our discussion of the focus group that some felt the informal collaborations at lower levels of organizations were the most successful. Some focus group participants felt formal relationships more directly involving the highest levels of leadership were more difficult to achieve, possibly based on the question of trust. Our survey results indicate otherwise, suggesting that organizations on the whole trust the leadership of area organizations.

Lastly, we asked organizations to provide the names of five organizations they *regularly* collaborate with to explore the collaboration networks across participating organizations. 15 organizations responded listing a total of 61 organizations. The most frequently listed organizations are tabulated in Table 5. The Religious Coalition for Emergency Human Needs, Frederick Community Action Agency, and the Housing Authority were all mentioned by five different organizations, making them the most frequent collaborators in our sample. A list of all organizations identified is included in Appendix I.

Table 5. Organizations Most Frequently Listed as Collaborators

|	Frequency
Religious Coalition for Emergency Human Needs	5
Frederick Community Action Agency	5
Housing Authority, Frederick	5
Department of Social Services	4
United Way of Frederick County	2
Seton Center, Inc.	2
Frederick County Association of Realtors	2
Community Foundation of Frederick County	2
Habitat for Humanity	2
Local Churches	2
City of Hagerstown	2
Interfaith Housing Alliance	2
Frederick County Public Schools	2

Success on a large scale in developing, managing, and supporting affordable housing requires a network of organizations. It is clear from the vast array of services provided that no single organization would be capable of providing those services in isolation. We see a fair amount of collaboration reflected in our data and sincere interest in collaboration in the future. We should also note that our sample mostly includes organizations from the nonprofit sector, and has thus focused on their collaboration. However, we know that collaboration across the private, nonprofit, and public sectors is also essential to long-term solutions in affordable housing (Keyes et al. 1996). The network of organizations in our area will need to continue to seek out new collaborations as we seek to increase access to affordable housing.

COVID-19

The current COVID-19 has changed all of our lives. Many have suffered the loss of family members and friends, faced reduced hours at work, or even lost their jobs completely. We wanted to use this study as an opportunity to learn more about how the pandemic has impacted the participating organizations and the clients they serve. First, we asked a series of Likert questions, asking organizations to respond to statements by indicating their level of agreement. Responses to these questions are displayed in Figure 7. It is clear from this data that many organizations are under increased strain during the pandemic. About a third (32%) of organizations have had to reduce services during the pandemic. Over two-thirds (68%) agree or

strongly agree that it is more difficult to deliver services during the pandemic. Not surprisingly, 63 percent of organizations report that they are seeing an increase in demand for housing services, while many of those organizations say it is harder to find volunteers (68% agree or strongly agree) and that they are receiving fewer donations (37% agree or strongly agree).

Figure 7. How has the pandemic impacted your organization? (N=19)

- ■ Strongly Agree
- ■ Agree
- ■ Neither Agree nor Disagree
- ■ Disagree
- ■ Strongly Disagree
- ■ Not Sure
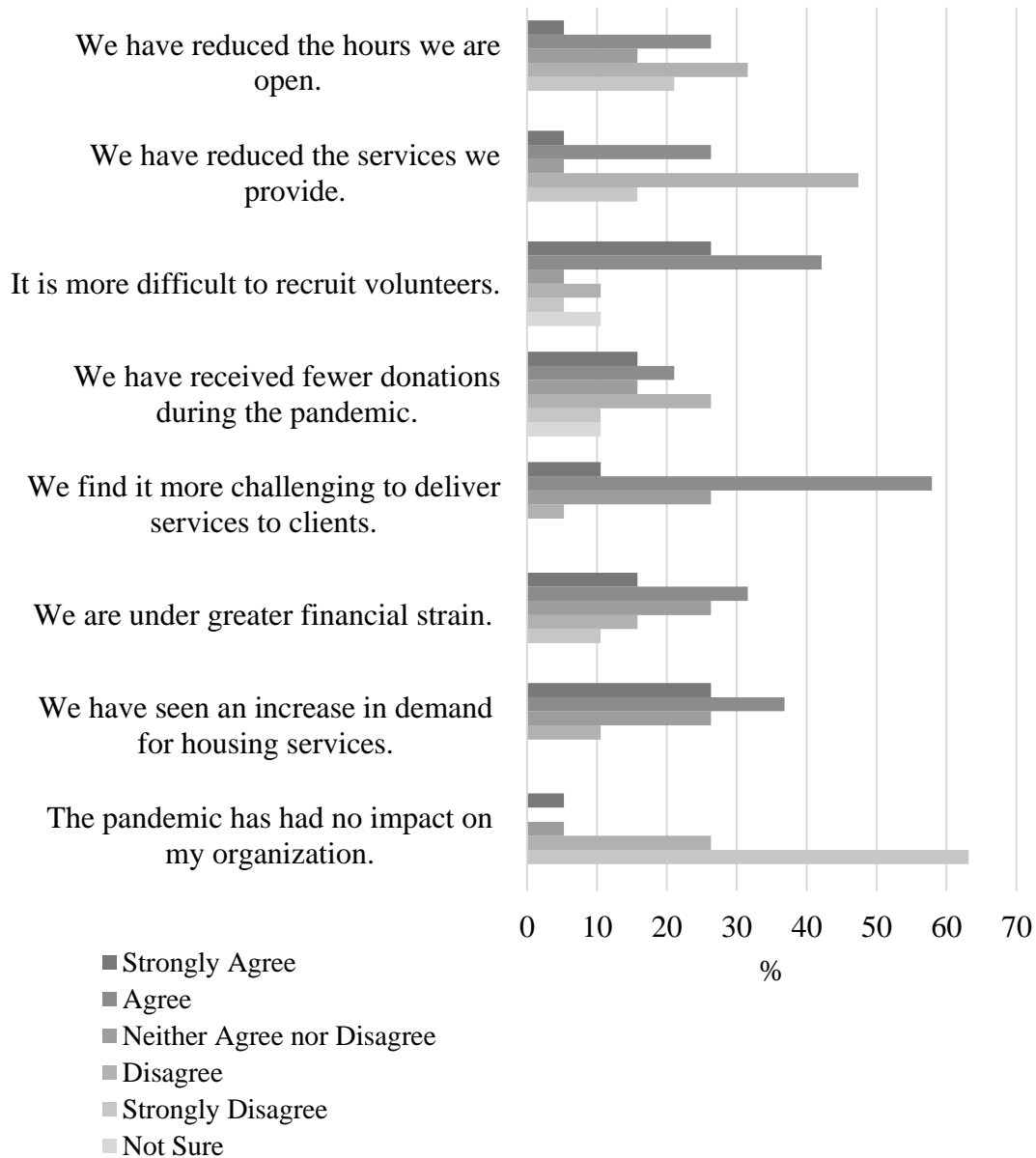
We also inquired about changes to specific services common to housing assistance during the pandemic. Figure 8 displays how demand for particular services has changed across organizations from evictions to rent assistance to help with utilities. A little more than 20 percent

of organizations have experienced an increase in demand for temporary housing. About 60 percent report some increase in mortgage assistance, 40 percent reporting an increase in utility assistance, and another 50 percent observing increased demands for rent assistance. Only a single organization reported seeing an increase in demand for foreclosure counseling, but 20 percent of organizations are seeing an increase in the number of pending foreclosures. For those serving renters, 27 percent report an increase in eviction counseling paralleled by 27 percent reporting an increase in evictions among their clients.

Figure 8. Has your organization experienced a change in demmand for the following services? (N=15)
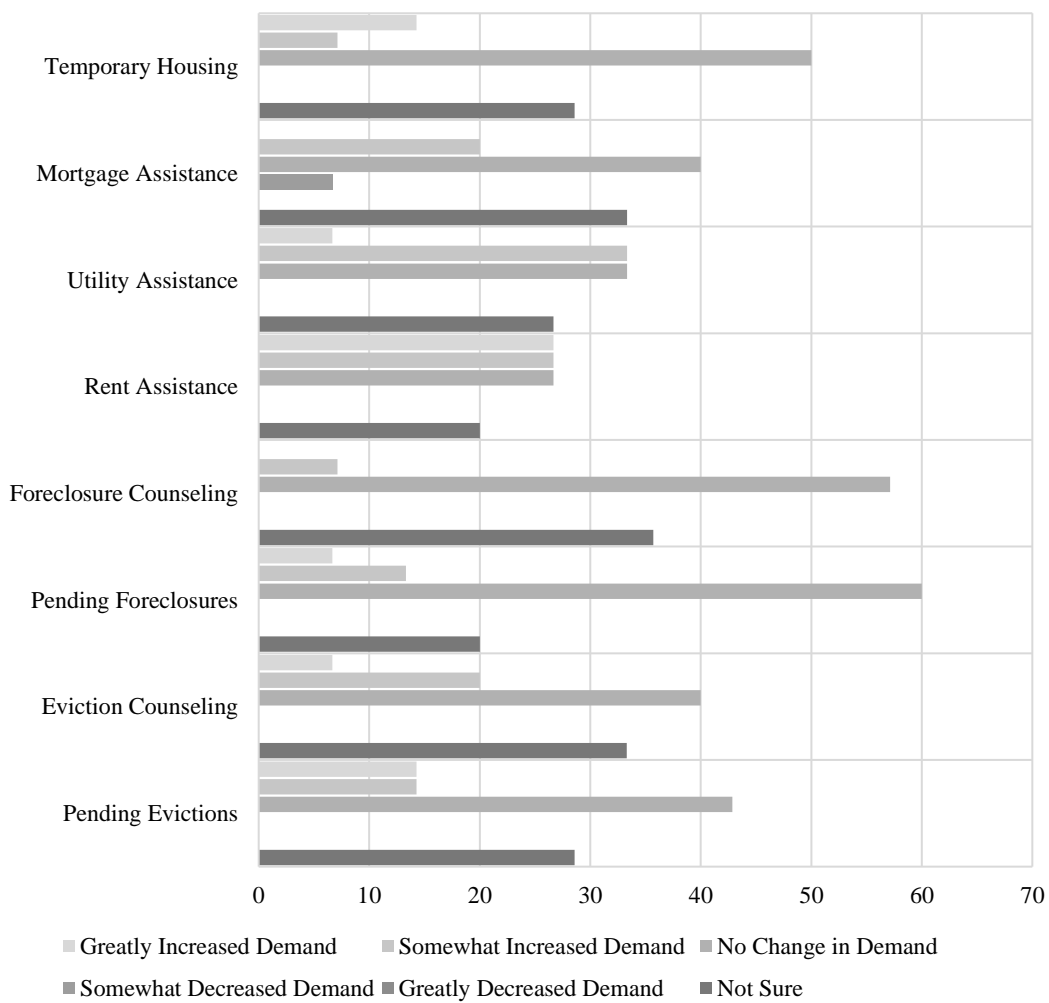
Our results suggest that the services provided by participating organizations are more important now than ever as more community residents struggle with the challenges of the pandemic. This will continue to place a greater strain on organizations. Moreover, these difficulties will likely exist long after the successful introduction of a vaccine into our community. Thus, organizations

need to think strategically about additional funding initiatives and grants to help provide services, and continue to educate members of the public on the importance of this work.

We also asked respondents to provide some context for how the pandemic has impacted their clients in an open-ended question. Responses indicate a mix of client outcomes related to the pandemic, though the majority of responses are in the negative. For example, many responses describe an increase in stress, with one organization reporting that clients are "stressed out balancing work, childcare, and school for kids" as most school age children shifted to remote learning. Others spoke about the increase in isolation and the lack of networking events leaving clients feeling more alone and disconnected from the community. At least one organization responded to the isolation by "help[ing] individuals to access remote sessions" providing some sense of connection. Furthermore, the stay at home orders disrupted access to public facilities such that "getting showers and maintaining acceptable hygiene has been a challenge."

Additionally, in terms of negative consequences of the pandemic, a number of respondents indicated that clients experience a greater fear of eviction. One organization notes that "clients fear being evicted even with the moratorium in place." Another goes on to say that "housing displacement is stalled due to the moratorium on evictions, but once the stay is lifted, many households will face a financial cliff with back rent owed and pending evictions." Moreover, the fear of eviction isn't the only consequence of an inability to pay rent resulting from pandemic related job loss. One reported that "since landlords aren't receiving rental payments, they are not making the necessary repairs." Understandably, some landlords are likely feeling the financial pressure related to the pandemic. However, their unwillingness, or inability, to make repairs contributes to a decline in the standard of living for tenants and likely contributes to the growing since of fear.

Interestingly, there were some positive impacts resulting from the pandemic. A few organizations reported that the historically low interest rates have increased interest in purchasing a home. While some buyers are "scared to go through the process" given the current uncertainty, one organization reports that their "first-time homebuyer program is still very popular and seeing high volume." Even the temporary assistance through the additional unemployment support has permitted some "homeowners who may have lost their jobs temporarily to continue to pay their mortgages." Of course, the long-term financial uncertainty of these federal subsidies may result in more foreclosures and evictions in the future.

Pandemic & Future Affordable Housing. Our last question on the impacts of the pandemic asked organizations to think about how the pandemic will change the affordable housing landscape. These responses are best described by one organization that said "the future looks very bleak." Many organizations described how market forces are driving up prices as "highly educated people [are] leaving cities" driving up demand for the limited number of homes. Others pointed out that "one of the main issues seems to be that people from out of state are buying up the affordable properties as soon as they hit the market and then renting them." The lack of housing stock and demand for housing will continue to make affordable difficult to access.

Consequently, it is possible that we will see a movement of people into the rural parts of our area, which, as one organization noted, "may become more attractive from the quality of life perspective because of the lower density should adequate infrastructure be built out." That infrastructure will certainly need to include transportation to employment centers typically located in urban areas. This is particularly important as we look to emerge from the COVID-19 pandemic. A growing literature suggests that the pandemic has the potential to reshape our residential landscapes with affordability and population density becoming two of the most important factors effecting relocation (Jones and Grigsby-Toussaint 2020).

But organizations also noted that new development needs to match our population needs. For example, we need "more housing developed for our growing senior population who will need something affordable that supports aging in place or multi-generational housing choices." Another organization also noted that many families will continue to "struggle to be financially stable until a solution for affordable childcare is implemented for all." Thus, as we see potential vaccines on the horizon and communities look to recover from the damage wrought by this pandemic, affordable housing will be at the center of those efforts to rebuild. However, affordable housing is interconnected to so many other challenges across our community, we will need to find ways to address them all.

Organizations Respond to the Pandemic. That is not to say that many organizations are not going to great lengths to respond to the needs of their clients. We asked organizations to describe how their organization has responded to fluctuating need in the community. Organizations report that most have responded by adding capacity, developing new programs, and transforming current services through new remote technologies. One organization said they have seen a "30% expansion in the home delivery of food/meals, transportation, and home based services," while another notes they have become "the largest distributor of food for the Maryland Food Bank." Organizations have stepped up to help increase rent assistance, respond to increases in "requests for medical and prescription assistance" and to provide "emergency hotel placement for individuals and families directly affected by COVID-19."

Beyond building capacity, some organizations have created new programs and added services through new fundraising campaigns and with the assistance of federal grants. For example, the COVID-19 Emergency Relief Campaign through United Way of Frederick County has raised over $300,000 dollars to implement new programs aimed at serving the needs of those who have been impacted by the pandemic. Other organizations have worked to secure additional funds from the CARES act to expand current programs and add new programs. For example, one organization reports they were able to "assist families with up to three months, $4000 max in rental assistance compared to the normal $500 [they] would normally provide." Lastly, one organization notes how they have worked with county officials to house homeless clients who "have to isolate due to exposure to COVID or because they have tested positive for COVID." Undoubtedly, these efforts have benefited the most vulnerable in our community.

<u>Discussion & Key Findings</u>

We began this study in hopes of learning more about the organizations that provide housing services to members of our community. We wanted to learn more about what services are offered, how organizations measure success, and how these organization collaborate with one another. Admittedly, the ongoing pandemic became a fourth central focus as COVID-19 has dramatically impacted the affordable housing landscape. To that end, we feel that this study has helped draw attention to some success and challenges related to housing services offered in our area.

In general, we emphasize that our findings demonstrate the inherent complexity of meeting housing needs. Families come in all shapes and sizes, each with a unique story and set of needs. Analytically, it may be easier for us to focus on aggregate statistics, which can be informative. However, such an approach fails to appreciate the complexity of each individual situation and the dignity of persons. What our analysis has shown is that we need a robust network of housing organizations to compassionately respond to every level of need. Some organizations work with homebuyers, others provide emergency shelter, still others work to provide last stability through education and employment. No single approach or organization could work at every level of need. Thankfully, the 20 organizations represented in this report work expertly at meeting those needs every day. For many who are actively involved in providing housing services, much of this report will echo what they already know. However, this study is also aimed at educating the general community as to the remarkable work of these organizations and to raise awareness of the challenges facing our community.

Still, the work continues. We asked participants if there is anything else we should know about their organization or about our community. One organization pointed out that "some clients are on the verge of losing their homes because of delinquency of back taxes" and that there is no current program to help assist with the cost of property taxes. Others described a need to increase collaboration as the needs will only increase in the wake of the pandemic. Clearly, there is still much work to be done. Nonetheless, the work these organizations do is nothing short of heroic, changing lives on a daily basis. One responding organization perhaps said it best "stable housing is the single most important element in creating stable households." Housing is the key to ensure a stable future for families, which in turn is the key to the future of our community. Beyond stability, research has clearly identified that housing is integrally related to the health and wellbeing of tenants (Anderson et al. 2003). Expanding affordable housing permits families to put more time and money into other aspects of their life from dental care, education, and recreation, all of which is integral to a life well lived.

Based on this study, we suggest the following as key findings related to housing services and the organizations that work to make affordable housing a reality for so many:

1. Complexity – our study details the enormous undertaking organizations embark on to provide some many residents with needed assistance. Yet, every client presents unique challenges that require a network of organizations to address. We hope our study will encourage housing organizations, and the public at large, explore how we can continue to

develop programs that address every level of housing assistance that exists in our community.

2. Person Centered Success – As noted previously, different organizations offering various services related to housing have very different metrics for defining success. We found the person centered approach to measuring success to be critically important. Yes, mechanisms to measure and track progress on quantitative accomplishments of programs will always be important. However, the circumstances of each client in many ways dictate what success will look like from one situation to the next. The inclusion of person centered measures of success beyond typical quantitative metrics is heartening and we encourage more organizations to add this approach to their data collection efforts.

3. Collaboration – Our results indicate that many, if not all, organizations in the study are open to and actively engaged in collaborative efforts. The long-term success of all housing organizations is connected to this ability to collaborate. Moreover, the pandemic has made collaboration that much more important. Clearly, there will always be some degree of competition for limited grant dollars and donors. However, genuine collaboration is in the best interest of organizations and the clients they serve.

References

Anderson, Laurie M., Joseph St. Charles, Mindy T. Fullilove, Susan C. Scrimshaw, Jonathan E. Fielding, and Jacques Normand. 2003. "Providing Affordable Family Housing and Reducing Residential Segregation by Income: A Systematic Review." *American Journal of Preventive Medicine* 24(3 SUPPL.):47–67.

Brown, Greg and Hunter Glanz. 2018. "Identifying Potential NIMBY and YIMBY Effects in General Land Use Planning and Zoning." *Applied Geography* 99(July):1–11.

Community Foundation of Frederick County. 2019. *2018 Frederick County Human Needs Assessment*. Frederick, Maryland.

Edin, Kathryn 1962- and H. Luke. Shaefer. 2016. *$2.00 a Day: Living on Almost Nothing in America*. New York, New York: Houghton Mifflin Harcourt.

Frederick County Maryland. 2016. *Frederick County Affordable Housing Needs Assessment*. Frederick, Maryland.

Jones, Antwan and Diana S. Grigsby-Toussaint. 2020. "Housing Stability and the Residential Context of the COVID-19 Pandemic." *Cities & Health* 00(00):1–3.

Keene, J. and X. Li. 2005. "Age and Gender Differences in Health Service Utilization." *Journal of Public Health* 27(1):74–79.

Keyes, Langley C., Alex Schwartz, Avis C. Vidal, and Rachel G. Bratt. 1996. "Networks and Nonprofits: Opportunities and Challenges in an Era of Federal Devolution." *Housing Policy Debate* 7(2):201–29.

United Way of Frederick County. 2020. *ALICE in Frederick County: ALICE in the Time of COVID-19*. Frederick, Maryland.

Vaidya, Varun, Gautam Partha, and Monita Karmakar. 2011. "Gender Differences in Utilization of Preventive Care Services in the United States." *Journal of Women's Health* 21(2):140–45.

This study was conducted by Layton Field, Ph.D, who currently directs Mount CARiTAS located at Mount St. Mary's University in Emmitsburg, MD and funded by Mary Ellen Mitchell, CEO, Housing Frederick. Feel free to contact if you have questions about this study or want to learn more about the work that we do!

Layton M. Field, Ph.D.
Director, Mount CARiTAS
msmary.edu/caritas
Mount St. Mary's University
301.447.5593
lfield@msmary.edu

Appendix I

List of All Organizations Listed as Regular Collaborators

1	Advocates for Homeless Families
2	Affordable Housing Council
3	Allegany Cnty Health Dept
4	Archway
5	Brooke's House
6	City of Frederick
7	City of Hagerstown
8	Community Foundation of Frederick County
9	Cumberland Housing Group
10	Department of Human Resources
11	Energy Assistance
12	Faith House
13	First United Bank
14	Frederick County Department of Housing and Development
15	Frederick Community Action Agency
16	Frederick County Association of Realtors
17	Frederick County Gov.
18	Frederick County Public Schools
19	Frederick Rescue Mission
20	Garrett County Community Action Agency
21	Garrett County Gov.
22	Garrett County Health Department
23	Garrett County School District
24	HUD
25	Habitat for Humanity Frederick County
26	Habitat for Humanity Washington County
27	Hagerstown Neighborhood Development
28	Heartly House
29	Local Homeless Shelter
30	Housing Authority of City of Frederick
31	Housing Frederick
32	I Believe in Me
33	Interfaith Housing Alliance
34	Lasting Change
35	Local Businesses
36	Local Churches
37	Local Lenders
38	MD DHCD
39	Maryland Food Bank
40	Mental Health Association

List of All Organizations Listed as Regular Collaborators (continued)

41	Monocacy Health Partners Dental
42	Mount St. Mary's University
43	Pen Mar Realtors
44	Private Developers
45	Private Landlords
46	Public Housing Authority
47	Religious Coalition for Emergency Human Needs
48	SHIP
49	Salvation Army
50	Second Chances Garage
51	Section 8
52	Seton Center
53	Social Services
54	St. Vincent de Paul Society
55	The Home Store
56	Thurmont Ministerium
57	United Way
58	United Way of Frederick
59	WMHS Mental Health
60	Washington County Community Action Council
61	Wells House
62	211