Real Investments Real Results

Published in conjunction with the symposium “Resident Services: Linking Affordable Housing and Opportunities for Families”

Washington, D.C. • March 31, 2005
Enterprise Foundation and Neighborhood Reinvestment have joined forces with regional and local community development organizations in a national collaborative to advance resident services for families in affordable apartment communities. The Resident Services Collaborative meets semiannually to research policy alternatives, explore funding strategies, advance standardizing measures of success, and develop training.

Real Investments, Real Results

Real Investments, Real Results has been published for the March 31, 2005 symposium “Resident Services: Linking Affordable Housing and Opportunities for Families” in Washington, D.C. The members of the NeighborWorks® Learning Center Consortium have contributed “postcards” on their properties, illustrating the real results in personal assets, property performance, and property location supported by resident services.

Hosted by:
Neighborhood Reinvestment (www.nw.org/multifamily) and Enterprise Foundation (www.enterprisefoundation.org)

This publication was made possible by the generous support of the Fannie Mae Foundation (www.fanniemaefoundation.org)
Resident Services make better things happen at affordable apartment properties.

Services increase family assets: supporting valuable achievements in school; preparedness for post-secondary education; improved employability; increased income; increased savings; improved credit scores; readiness for home purchase.

Services increase community assets: creating valuable contributions to neighborhood health such as resident leaders active in ensuring neighborhood security and volunteering in the neighborhood to improve the property, the schools, the parks, etc.

Services strengthen property performance: contributing to increased occupancy and collections, reduced turnover, and reduced maintenance and security expenses.

Services support mixed-income development: helping to attract community support in moderate-income neighborhoods for much needed affordable rental homes, creating mixed-income communities, instead of concentrating on poverty.

Managing high quality services requires knowledgeable staff, information systems and facilities. With this core capacity, owners leverage additional resources through partnerships, fund raising, and contracts. They plan for and implement service programs that deliver valuable, measurable results for families and children.

Reliable core funding for these services is key to an owners’ ability to deliver these results on a consistent basis. Reviewing the funding strategies of successful owners from across the country revealed that these owners all seek to provide core operating support through property operations. Typically this was an amount of approximately $300-$400 per apartment per year, or a "resident services fee" somewhat like an asset management fee of 2-5% of collected revenues.

To make this funding possible, the owners work hard in the development phase to deepen their equity position and reduce debt service by an incremental amount. Cities and states, the providers of that equity, also value services, but struggle with how to underwrite owners so that they can be reasonably assured that their investment will yield a results-producing service program. As the outcomes of services are now better defined, and measures of outcomes more prevalent, it is time for the accountability that will attract the investment needed so that affordable rental homes better support strong families and strong communities.
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“Wilber now doesn’t have problems doing his homework, and he loves to read. He adores reading. And also the parents – we learn, too. I think that I have learned more than the kids. They teach you how to teach your children.”
AHC, Inc.

AHC is the largest developer of affordable housing in northern Virginia, and is committed to providing residents with social services that build a strong and supportive community. AHC owns and manages 2,610 apartment houses and operates 7 learning centers. AHC offerings range from preschool, elementary after school programs, and teen tutoring to English as a Second Language (ESL), computer classes, financial literacy, and senior classes and clubs. These programs are primarily financed through grants from foundations and state and local governments, corporate contributions and local private donors. AHC’s operating budget also provides some support.

Virginia Gardens

Virginia Gardens, serving primarily families, was built in 1948, and extensively renovated in 1999 after AHC purchased the property. The property is on the edge of a neighborhood of single family brick homes, described by the Brookings Institute as the most ethnically diverse zip code in the Washington D.C. metro area.

Youth Programs

• Pre-school classes
• After-school homework and tutoring
• Teen tutoring*
• Summer camps

Adult Programs

• Financial literacy classes
• Computer workshops
• Nutrition & cooking classes
• Food distribution

*In 2004, 100% of the teens who completed a year of one-on-one tutoring increased at least one of their academic grades by a full letter grade or better.

Performance

<table>
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<th># Units</th>
<th>77 one, two and three bedroom apartments</th>
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<tr>
<td>Market</td>
<td>serving families who earn less than $41,760 (60% AMI); rent can equal no more than 30% of monthly income</td>
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<tr>
<td>Rent range</td>
<td>starting at one bedroom $771, three bedroom $1250</td>
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<tr>
<td>Average occupancy rate</td>
<td>98% (with a low turnover rate of 26%)</td>
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After-school Tutoring Programs

100% of tutored teens increased their grade by a full letter or more

Pre-school Programs

90% of four-year-olds attended regularly

After-school/Youth Programs

94% of elementary-aged children living at Virginia Gardens regularly attended

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“I have recently come from a family environment that encouraged insecurity and lack of self assurance, which created an undesirable situation for me and my family.”

“Having the opportunity to be an active leader in my community has allowed me to become more confident in myself and has enabled me to demonstrate to my daughters the courage to let their voices be heard.”
Alamo Area Mutual Housing Association Inc.

Alamo Area Mutual Housing Association (AAMHA) creates communities of choice that families are proud to call home. Founded in 1990, AAMHA currently owns 1,045 apartments, with an additional 208 under construction, and 7 learning centers in the San Antonio, Texas area. AAMHA homes are operated as mutual housing, where residents participate at the property and board levels. At each property, residents develop property standards, participate in planning for physical improvements, and work with ownership and management to make amenity enhancements. On-site services allow residents to take advantage of educational and asset building activities without the barriers of transportation and time spent far from home.

Babcock North

Babcock North Fourplexes / was built in 1968, and additional apartments were constructed in 2003. The neighborhood is an older, suburban single-family neighborhood, ethnically diverse, and inhabited primarily by families with children. AAMHA has learned that important community concerns surface during casual social exchange when renters and homeowners interact at the Learning Center. Babcock North becomes the “neighborhood center” – creating a community of choice and a neighborhood where the affordable apartments are perceived as an asset to the neighborhood.

Youth Programs*

- Afterschool program
- Summer program
- Toddler time

Adult Programs

- Computer classes
- First time home buyers
- Leadership training

*Pathways Youth Program provided interactive, educational enrichment activities that emphasize art, music and literacy in an environment of cooperative learning.

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“It’s wonderful. Before moving here I was living with my parents. I couldn’t find anything that I could afford that was suitable for a small family. Our townhouse is nice, really quiet and convenient to small shops, parks and bus lines.”
Founded in 1971, CommonBond Communities has grown to become the largest nonprofit provider of affordable housing with services in the Upper Midwest. CommonBond provides full-service housing acquisition and development, high quality property management, and on-site technology-based resident services called Advantage Centers. This all-inclusive housing with services model distinguishes CommonBond, which has sponsored the development of 54 affordable apartment communities in 33 municipalities throughout the state of Minnesota and in Milwaukee, Wisconsin. CommonBond manages 3,800 rental homes with the highest concentration of apartments in the greater Minneapolis/St. Paul area. CommonBond has received awards from the St. Paul Heritage Preservation Commission, 1000 Friends of Minnesota, HUD, Minnesota Housing Finance Agency, and the Fannie Mae Foundation to name a few.

Skyline Tower

Built in the early 1970’s Skyline Tower had fallen into disrepair and neighborhood groups attempted to serve resident needs out of a cluttered, vacant one-bedroom apartment. After rehabilitation, it is now a 24-story affordable housing community, serving almost 1,000 individuals and providing the largest Advantage Center in the CommonBond family.

After-school Youth Programs

- Computer classes
- Study buddies
- Homework center
- Summer youth recreation

Adult Programs

- English as a Second Language
- Home buyers club
- GED instruction
- Parenting classes & support

"CommonBond’s 17,000 square foot Advantage Center is a “hub” for our staff and area service providers who serve the most critical needs of the residents."
“Living at Park View Terrace has benefited my family and me in many ways. My boys can go down there to do their homework, which is supervised by Miss Anna.”

“The complex as a whole and its amenities are great. We were very fortunate to be able to move here.”

Sybil Nakano with her sons Ian and Ethan
Community HousingWorks

Community HousingWorks has a successful 20-year history as a developer of affordable rental apartments in urban, suburban and rural communities across San Diego County. The mission of CHW is “to develop and maintain quality affordable housing, create homeownership opportunities, support local community-based education and services in order to strengthen communities and increase the financial independence of families and people in need.” Apartments and support services provided in a community environment help residents assemble a portfolio of assets – financial resources, educational skills, and leadership ability. CHW works to create a new standard for how affordable rental housing can and should look. Along the way, communities are built and lives are changed.

Park View Terrace

Park View Terrace Apartments, an award-winning project, is an excellent example of how Community HousingWorks creates healthy, vibrant communities and successful community partnerships. Completed in 1998, Park View Terrace contains 92 rental homes and is Poway’s first new, affordable apartment complex. Park View’s high visibility with its continuing beauty and social success has positioned the property as a local model for affordable housing.

Youth Programs
- After-school programs
- Summer programs
- Computer classes

Adult Programs
- HomeBuyer Express*
- Financial Fitness*
- Social Activities

*This training is being offered parallel to the City of Poway’s brand new first-time homebuyer loan program, SHOP Poway, for which four Park View residents have qualified.

After-school Homework Program
- 90% of participating children maintain or improve grades

Summer Program
- 73% of elementary children who are residents attend

Youth Activities & Events
- 75% of residents and youth participated in programs

# Units
Mix of 9 one-bedroom, 31 two-bedroom, 49 three-bedroom, and 12 four-bedroom apartments

Market
Serving families earning up to 35-50% of AMI

Average occupancy rate
99.6%

Average rent collection
96.7%

Awards: Pacific Coast Builders Award of Merit

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“The money management course and the youth savings program have helped us get ahead.”

“This is not just an apartment complex – it feels more like a community.”
Trails at the Park

Trails at the Park was built in 2000, transforming a vacant lot into affordable rental homes that complement the surrounding single-family suburban neighborhood, where the average home price is $150,000. Homeowners supported the development of Trails at the Park, because they understood the quality of management and the culture of opportunity offered through the Learning Center.

# Performance

<table>
<thead>
<tr>
<th># Units</th>
<th>200 one, two and three bedroom apartments</th>
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<tbody>
<tr>
<td>Market</td>
<td>serving families with incomes from $11,781/year (50% AMI) up to market rate</td>
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<tr>
<td>Rent range</td>
<td>starting at one bedroom $540, two bedroom $630, three bedroom $710</td>
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<tr>
<td>Average occupancy rate</td>
<td>92% (while Austin occupancy dipped to a 15-year low of 86%)</td>
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<td>Cash flow</td>
<td>$105,000/year</td>
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After-school Youth Programs

- 80% of students maintain or improve grades

Individual Development Accounts

- 70% of IIDA savers complete training & purchase asset

Financial Literacy Course

- 50% of families reduce debt

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# Foundation Communities

With 1900 rental homes and seven learning centers, Foundation Communities has proven that service-enriched housing supports families with low incomes to improve their educational and economic standing. About two-thirds of funding for learning center programs, including asset-building opportunities, comes from property cash flow while 34% comes from fund-raising and contracts. Foundation Communities helps families with low incomes succeed by providing affordable housing, supportive housing, on-site learning centers with youth programs, and opportunities to build assets. Founded in 1989, Foundation Communities owns and manages twelve affordable apartment communities in Austin, Arlington and Carrollton, Texas.

Youth Programs

- Afterschool programs
- Summer programs
- Field trips
- Teen college, career & technology programs

Adult Programs

- English as a Second Language
- Computer skills
- Matched Savings Program*
- Homeownership

*Residents earn a 2-to-1 match on savings for home purchase, college, or starting a small business.
“Since graduating from TGH [Technology Goes Home Program] in 2001, we have grown as a family and as a resident of Madison Park Village.”

TGH has really expanded our horizons: I have gained a better paying job, Tatiana has gotten A’s in computer class, and we have been more active in community events.”

Michelle & Tatiana Santos
Madison Park Village

Madison Park Village is Madison Park Development’s flagship property containing 546 rental homes in Roxbury, Massachusetts. The property is a combination of high rise, mid-rise apartments and townhouses. Located in the heart of Boston’s empowerment zone, the mature landscaping, playgrounds, tennis courts, learning center and community rooms located through the development, make this property highly desirable. As a result the waiting list for the 293 townhouses currently totals over 700 families.

**Technology Goes Home Program**

- 88% of families purchased home computers
- 55% of participants got new jobs and increased family earnings
- 24% of adults enrolled in resident leadership training

*The Technology Goes Home Program uses technology as a tool to help low-income families overcome multiple barriers to achieve academic, financial and social success.*

**Madison Park Development Corp.**

Founded in 1966, Madison Park Development Corporation is one of the oldest community economic development corporations in Massachusetts. Madison Park has developed and owns over 1,100 affordable apartment units, completed 90 owner-occupied homes, and renovated and owns two commercial buildings that total 73,000 square feet. Its workforce development programs graduated 93 individuals in 2004 and it provides homebuyer education, condominium board training and financial literacy and IDA programs. Community organizers support resident associations at the various properties and over the past two years 54 residents completed an 18-hour leadership training course offered by Madison Park.
“We enjoy living at Mercy Village and are very happy with the help we receive from the staff here.”
With their help and support, I have a better job, car, and health benefits and we are looking forward to even more success in the future.”
Mercy Village Folsom

The property of Mercy Village Folsom is over 50 years old. Mercy Village Folsom is located in an older part of Folsom, where mostly single family homes are valued on average at $257-275,000. The community has lack services and often turns to Mercy Housing as a resource.

Mercy Housing

Mercy Housing is recognized for its holistic approach to developing viable healthy communities by providing affordable rental homes, engaging community leaders, businesses, health care systems and residents. Mercy Housing owns 180 apartment properties, and operates 120 learning centers. Mercy Housing Learning Centers offer residents a wide-range of programs and services, most frequently out-of-school time programs for youth, job readiness training, English as a Second Language classes (ESL), life skills educational offerings, health and nutrition sessions, computer skill training, and civic involvement activities. Funding for Mercy Housing’s Resident Services varies depending on the property. In general, funds come from foundation, corporate and public grants and in some cases centers are partially funded through property revenues.

### Mercy Village Folsom

<table>
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<tr>
<th># Units</th>
<th>81 units: Studios, one- and two-bedroom apartments</th>
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<td>Market</td>
<td>Two-thirds young families &amp; couples; one-third “special needs” residents; incomes from $12,700 (47% AMI)</td>
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<td>Rent range</td>
<td>Starting at studio $500, two bedroom $650</td>
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<tr>
<td>Occupancy</td>
<td>99%, with a turnover rate of 12%</td>
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**Youth Programs**
- Job readiness training
- Life skills educational offerings
- Health & nutrition education
- Civic involvement activities

**Adult Programs**
- Financial literacy
- Tax education & preparation
- Adult art & entertainment
- Health & nutrition education
“There are many opportunities that Rocky Mountain Mutual provided for us – two of the most important were the computer classes and the Individual Development Accounts financial class.”
Heritage Estates / Garden Court

These two properties were acquired from HUD in 1993 and 1995, respectively. Resident councils guided an extensive rehab process and determined the need for a recreation center, shared between the two adjoining properties. Garden Court and Heritage Estates, 626 apartments, are in a mixed income neighborhood, bracketed by the exciting mixed market redevelopment of both Stapleton and Lowry airfields.

Rocky Mountain Mutual Housing Association, Inc.

Rocky Mountain Mutual Housing Association (RMMHA) provides access to opportunities through neighborhood leadership training, community technology centers, and community partnerships with a wide variety of nationally recognized programs. Founded in 1992, RMMHA owns and manages 1327 units of affordable apartment homes throughout Colorado. With four learning centers in the metro Denver area, RMMHA has developed a comprehensive community needs assessment process to evaluate which asset-building programs and services are most desired by community residents. Funding for these learning centers is provided by property operating budgets, foundation grants and fee agreements.

Youth Programs
- After-school programs
- Summer programs
- Colorado I Have a Dream Foundation

Adult Programs
- Employment assistance
- Parenting support
- Financial literacy
- Neighborhood leadership development

Funding for these learning centers is provided by property operating budgets, foundation grants and fee agreements.

*Mercedes Fuentes (pictured with her family) originally a resident who got involved at the Learning Center, has grown her career from “resident” to “Technology Centers District Manager”.

Learning Center Funding
- 93% of the budget comes from sustainable resources.
- 77% of participating children maintain or improve grades.
- 28% of resident children utilize the Computer Lab.

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We took the [Financial Fitness] program because we wanted to know how to save. Now we know where to put our money so that tomorrow we could get a loan for a house or for college.
South County Housing Corporation

South County Housing Corporation’s mission extends beyond developing and managing safe, high quality affordable homes because the true measure of success lies in the positive change made in the lives of the people the organization serves. South County Housing, headquartered in Gilroy, California, owns and manages 1090 apartments in the surrounding communities, and operates 10 learning centers. Programs include a mix of services provided by SCH staff, contracted service partnerships and in-kind program collaborations that are funded through a mix of grants, internally generated $5 per unit per month fee, with the balance supported by SCH’s internal cash flow.

Rancho Park

Part of a truly exciting mixed income family development in Hollister, CA, Rancho Park offers for rent two-story townhouse style apartments on a large site. Onsite amenities include a community garden, a laundry facility, a “Tot Lot” with playground equipment for small children and a learning center. Rancho Park is surrounded by market rate for-sale homes as well as a 51-home rural “self-help” lower income single family ownership subdivision. Taken together, the mix makes for a range of homes affordable to families with a remarkable range of incomes.

Youth Programs
- After-school programs
- Pregnancy prevention
- Gang awareness & intervention
- Boy scouts

Adult Programs
- Computer classes
- Health screening
- Financial Fitness Program
- Self-help Home Project

*The single-family housing development serves very low and low-income families at or below 50% and 80% of area median incomes for San Benito County.
“The Learning Center at Plumley Village is where I went to Camp Fire when I was a girl, where I got my GED, where I obtained my job skills and where I’ve felt most appreciated.”

Evelis Mendez, Yadlin Cotto and Jovanny Mendez
The Community Builders, Inc.

The Community Builders, a large non-profit developer, property manager, and service coordinator, has developed over 18,000 affordable and mixed-income homes in 13 states. Programs offered through learning centers include workforce development, asset building, youth development, educational enhancements (GED, technology classes), and family and senior services. Community Builders owns and manages 7,369 units throughout the Northeast, Mid-Atlantic, and Midwest states, with seven learning centers. Approximately 40% of learning center programs are funded through property financing, 40% from government grants / contracts, and 20% from foundation grants.

Plumley Village

Plumley Village, built in 1979, is a 430 unit apartment complex located near downtown Worcester, MA in a neighborhood where the average home price is $160,000. A mix of high-rise and low-rise buildings, Plumley Village is a turnaround success story. Once a scary and desolate place, Plumley now offers a thriving community with a rich array of youth-driven programming, holistic employment and education supports, and a bustling computer center.

<table>
<thead>
<tr>
<th># Units</th>
<th>430 one-, two-, three-, four-, and five-bedroom apartments</th>
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<tbody>
<tr>
<td>Market</td>
<td>serving families with incomes under $40,000 (56% of AMI)</td>
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<tr>
<td>Rent range</td>
<td>starting at one-bedroom $885, five-bedroom $1350</td>
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<tr>
<td>Occupancy</td>
<td>100%, with a turnover rate of 6%</td>
</tr>
<tr>
<td>Cash flow</td>
<td>$252,000/year</td>
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</table>

Youth Programs
- After-school programs
- Youth Development
- Homework Center
- Computer classes

Adult Programs
- Workforce Development
- GED training
- Computer classes
- Resident Services

95% of eligible residents received assistance in claiming EITC
90% of youth attending maintained or improved their grades
76% of individuals retained employment for at least 6 months

Plumley Village
“Woonsocket Neighborhood Development Corporation gives us the chance to progress.”

“All of the community programs are great for our kids. They don’t get bored and it is a good place for them to be.”
Constitution Hills

Constitution Hills had over fifty abandoned buildings in a ten block area – more than any other neighborhood in the City of Woonsocket. The abandonment of each building caused more residents to leave, and the crime rate to grow. WNDC’s development stopped this downward spiral and completely reversed it, and is now a vibrant and safe urban neighborhood with more than three hundred residents returning to a community that the City had all but written off.

Our first learning center turned around the most significant crime generator in the neighborhood – “Coree’s Café”. A notorious bar was turned into a 3,500 square foot learning center, which is licensed by the State to serve fifty children in after-school programs.

Woonsocket Neighborhood Development Corporation’s learning center activities serve as a catalyst for some very innovative partnerships and programs: a teen curated exhibit at a local museum; an annual child’s Martin Luther King Jr. Day celebration and parade; an annual community calendar featuring the diversity of our neighborhood; a ‘Neighborhood Artist-In-Residence’ program; and a neighborhood history book. WNDC owns and manages 110 rental homes and operates 2 learning centers in Woonsocket, Rhode Island. Services are funded with a matching grant through Rhode Island Housing & Mortgage Finance Corporation’s YouthRAP program; fund-raising and sponsorships; and an operating budget line item.

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# Featured Properties

<table>
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<tr>
<th>Location</th>
<th>Property Name</th>
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<th>Website</th>
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<td>AHC, Inc.</td>
<td>2300 South 9th Street, Suite 200</td>
<td>Arlington, VA 22204</td>
<td><a href="mailto:webdale@ahcinc.org">webdale@ahcinc.org</a></td>
<td>703.486.0626</td>
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<td>Austin, Texas</td>
<td>Trails at the Park</td>
<td>Foundation Communities</td>
<td>3036 South 1st Street, #200</td>
<td>Austin, TX 78704</td>
<td><a href="mailto:Walter.Moreau@foundcom.org">Walter.Moreau@foundcom.org</a></td>
<td>512.447.2026</td>
</tr>
<tr>
<td>Denver, CA</td>
<td>Heritage Estates / Garden Terrace</td>
<td>Rocky Mountain Mutual Housing Association, Inc.</td>
<td>225 E. 16th Avenue, Suite 1060</td>
<td>Denver, CO 80203</td>
<td><a href="mailto:smithd@rmmha.org">smithd@rmmha.org</a></td>
<td>303.863.8651</td>
</tr>
<tr>
<td>Folsom, CA</td>
<td>Folsom Village</td>
<td>Mercy Housing</td>
<td>1999 Broadway, Suite 1000</td>
<td>Denver, CO 80202</td>
<td><a href="mailto:Terry.Galpin-Plattner@mercyhousing.org">Terry.Galpin-Plattner@mercyhousing.org</a></td>
<td>303.830.3305</td>
</tr>
<tr>
<td>Hollister, CA</td>
<td>Rancho Park</td>
<td>South County Housing Development</td>
<td>7455 Carmel Street</td>
<td>Gilroy, CA 95020</td>
<td><a href="mailto:dennis@scounty.com">dennis@scounty.com</a></td>
<td>408.842.0277</td>
</tr>
<tr>
<td>Poway, CA</td>
<td>Park View Terrace</td>
<td>Community HousingWorks</td>
<td>1820 S. Escondido Blvd., Ste 101</td>
<td>Escondido, CA 92025</td>
<td><a href="mailto:sreynolds@chworks.org">sreynolds@chworks.org</a></td>
<td>760.432.6878</td>
</tr>
</tbody>
</table>
OTHER PROPERTIES WITH LEARNING CENTERS

For resources on outcome measures and other information on learning centers go to www.nw.org/multifamily and then click on “NeighborWorks Learning Center Consortium”

Other members of the Learning Center Consortium include:

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