



**Client Assessment
Resources and
Empowerment Services
(CARES) PROGRAM**



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**How Amherst Brought a
Social Work Philosophy
to Housing Stability**

EXECUTIVE SUMMARY

Launched in 2017 as the first initiative of its kind, the CARES (Client Assessment Resources and Empowerment Services) program empowers and educates residents of Main Street Renewal (MSR), the property management arm of Amherst, to achieve greater housing stability through resource sharing, advocacy and social-emotional support. Staffed by an in-house team of social workers and program specialists, CARES has helped thousands of Amherst residents. CARES is working to support renters' housing stability and create stronger communities. By empowering and educating residents, the CARES team is using evidence-based approaches to **decrease rates of resident default and evictions and improve social welfare for residents.**

This paper provides an overview of CARES, highlighting its innovative structure and programming, as well as the potential challenges that arise in cross-sector collaboration between business professionals and social workers.





Joslyn Berndt Dobson

WHY CARES STARTED

Nearly a decade ago, a MSR resident in Florida, who was also a single mother, was struggling to pay rent due to medical bills. Determined to keep her family off the streets, she reached out to MSR for help. Her heartfelt plea for help raised an alarming question: How many other residents like her were on the cusp of eviction due to temporary financial hardship, and were not reaching out for help? At the time, MSR's day-to-day operations did not have a formal system in place to support residents through tough times. The message from the single-mother in Florida planted the seed for a proactive effort to address the pressing needs of renters. Shortly thereafter, Joslyn Berndt Dobson reached out to former Dean Luis Zayas at the University of Texas to conceptualize what would soon become the CARES program.

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After nearly two years of planning and collaboration between private real estate investment professionals and social workers, the CARES team launched in June 2017 under the leadership of Joan Asseff, LCSW and Clinical Assistant Professor at the University of Texas. To this day, this industry-first initiative applies the principles of social work to help positively influence property management practices by providing a holistic continuum of care to renters in the areas of eviction avoidance programming, delinquency reduction, and financial empowerment outreach.



WHY IS THIS IMPORTANT

Housing instability can have devastating effects on families, communities, and neighborhoods; it can affect health outcomes, employment stability, drive people into poverty and ultimately increase risk of homelessness. Renters are especially vulnerable to housing instability compared to homeowners: they are more likely to have one income or be a single-parent household, have larger families and more children in the household, and have lower incomes than homeowners. Housing instability can negatively impact the social mobility potential of families, leaving them with an unfair disadvantage that is traumatic and often stays with them for the rest of their lives.

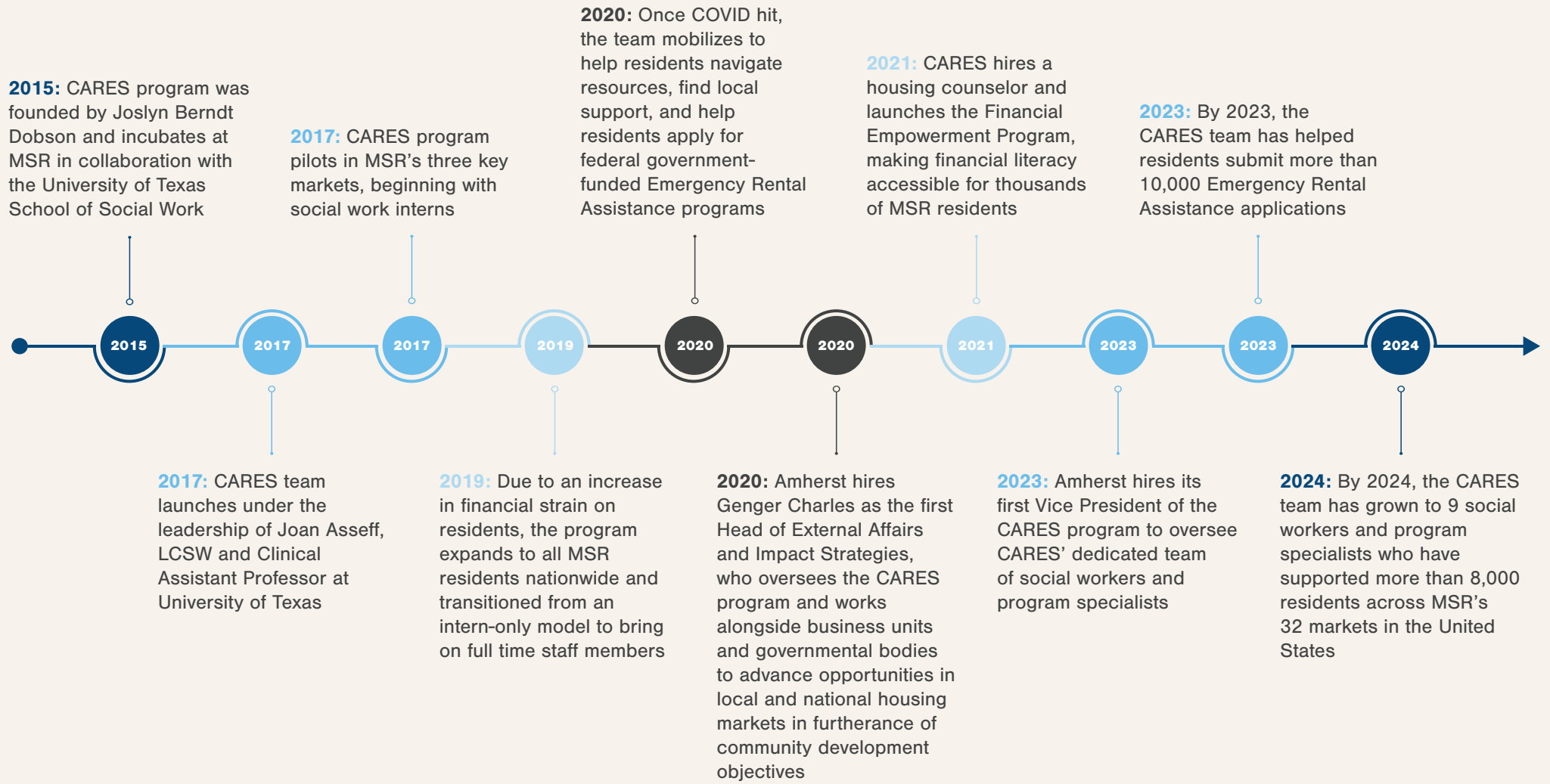
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8,800+
Residents Served
Since 2021

\$56 Million
Collected in Emergency Rental
Assistance since March 2020

#1
First program
of its kind

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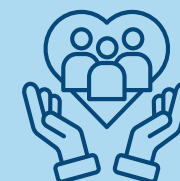
HOW CARES SUPPORTS RESIDENTS

When it comes to housing support, there is no one-size-fits-all approach, and the CARES team offers individualized support, tailored to residents' unique circumstances. Primary reasons for CARES outreach include job loss, medical hardship, and difficulty managing personal finances. The CARES methodology promotes housing stability through **advocacy, resource sharing, and social-emotional support.**

GOALS OF CARES PROGRAM



Assess economic, physical, and emotional needs of the household



Implement needs-based interventions



Educate and coach residents on housing and financial topics



Provide general eviction prevention services



CARES specialists employ **Solution-Focused Case Management** techniques and motivational interviewing, which are evidence-based, goal-oriented approaches that help residents stay focused on solutions and maintain progress during challenging times. The cornerstone of CARES' success is the Resident Case Management Program, which begins with an initial assessment and continues with ongoing, interdisciplinary support. Through customized resources, proprietary databases, advocacy and referrals to local organizations, the program empowers residents to remain housed.

CARES CONNECTS WITH RESIDENTS TO SUPPORT WITH



Employment, Childcare
and Food Assistance



Rent and Utility
Assistance



Healthcare and
Mental Health Services



Financial Planning
and Budgeting

ADVOCACY

Residents supported by CARES are more likely to achieve stable housing. CARES advocacy has two key components: first, advocating directly for residents in crisis through close collaboration with other departments; and second, empowering residents to advocate for themselves by building confidence. CARES works with residents to set clear goals, encourage problem-solving and foster independence, celebrating successes to boost confidence and help them navigate future challenges.

FINANCIAL EMPOWERMENT PROGRAM

CREATING PATHWAYS TO FINANCIAL INDEPENDENCE AND HOMEOWNERSHIP THROUGH PROACTIVE PROGRAMMING

To further promote housing stability, CARES introduced a Financial Empowerment Program led by an in-house housing counselor in 2022. This initiative aims to educate residents on achieving financial independence, honing budgeting skills, managing debt effectively, and paving the way to homeownership. CARES helps make financial literacy and planning accessible to all MSR residents through proprietary programming and resources.



CASE STUDY



COVID PANDEMIC

CARES advocacy work was in full force during the COVID-19 pandemic with CARES team members on the frontlines of MSR's response, working to keep residents stably housed whilst getting back on track. CARES team efforts during the pandemic enabled residents to access over \$56 million in emergency rental assistance. Since MSR's resident assistance programs have been in place for many years, and when a crisis strikes, the team quickly provides support when it is needed most.

Once COVID hit, the cross-functional teams contacted residents with information on federal government funded Emergency Rental Assistance programs and provided details on availability for local relief and support in completing applications for those eligible. The CARES team proactively and directly engaged with distributing agencies to help streamline processes on all sides, which, in one instance, led to a pilot initiative with an eviction prevention program. Through the course of the pandemic, Amherst evolved its efforts by forming an Emergency Rental Assistance program support team who provide individualized consultations, program matching and outbound calls to residents struggling to make rent payments and helping them apply to programs in real-time over the phone.

CASE STUDY



RESIDENT SUCCESS STORY

Jenn W., a Main Street Renewal Florida resident, will never forget her positive experience with the CARES team. Jenn grew up in an unsettling environment as part of a family that kept moving from one home to another, on a much-too-frequent basis. After living in a MSR home for more than eight years, MSR invested \$29,000 into the home and sold it to Jenn in December 2022. As a result, Jenn and her family are able to stay in the only home her small children have ever known. Finally, Jenn is experiencing the stability and achievement she has longed for: living in and owning her own home that provides consistency, comfort and joy to her family.



“When I got through to the CARES department and they got involved, I really felt heard and seen. My experience with CARES in particular has been really pleasant.” – Jenn W., MSR Resident, Lakeland, Florida

RECOMMENDATIONS AND POTENTIAL HURDLES

Implementing a successful cross-sector program like CARES requires addressing several key areas:

Secure Leadership Buy-In:

Strong leadership commitment is critical to championing the program and securing the resources needed for implementation.

Build Strategic Partnerships:

Collaborate with academic institutions for expert guidance and evidence-based approaches, or consider hiring a social worker as an alternative.

Align Objectives and Leadership:

Foster open communication, shared goals and cross training supported by a designated leader with a passion for social justice, business acumen and project management skills.

Set a Vision, Track Progress, and Allocate Resources:

Define a clear vision with measurable goals, monitor outcomes to adapt quickly and establish upfront budgets to prevent delays.

CONCLUSION

The CARES program demonstrates the significant impact that a holistic, resident-centered approach can have on housing stability, eviction prevention and on-time rental payments. Its success lies in the integration of social work principles, proactive resident engagement and partnership with an academic institution to leverage expert knowledge and evidence-based practices.

CARES highlights how thoughtfully designed and executed strategies can strengthen communities, improve resident well-being and deliver meaningful outcomes for both residents and property operators.



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