

ALIGNING HOME AND HEALTH CARE THROUGH STRATEGIC INVESTMENT



Enterprise Community Loan Fund's Social Return on Investment

November 2016





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FOREWORD

Aligning Home and Health Care Through Strategic Investment provides valuable insights into how Enterprise Community Loan Funds' investments in affordable homes and health centers are yielding positive outcomes for residents and patients while also benefiting the community around them. The developments featured in this report are addressing the critical needs of our most vulnerable—those who were once homeless or at risk of losing their home. Their lives were improved once they moved into new homes and began receiving health care, and these interventions are resulting in societal benefits and healthcare system cost savings.

Aligning Home and Health Care Through Strategic Investment shows us the faces and stories behind the evidence base, offering a compelling picture of what we have accomplished, and the sobering reality of what can happen if we do not continue to expand this work.

As a physician at Boston Medical Center and former pediatric medical director at Boston Health Care for the Homeless Program, I have witnessed the incredible health challenges facing the chronically homeless. Without a stable and healthy place to call home, it can be nearly impossible for individuals and families to manage their physical and mental health. The devastating personal experiences of homelessness lead to higher public-sector costs, as many lack primary care and instead seek treatment at emergency rooms and require other public and social supports on a regular basis.

The stable, affordable homes and high-quality health care featured in this report are strong examples of innovative approaches to addressing the health care and other vital concerns of the homeless. Enterprise Community Loan Fund's investment in CAMBA Housing Ventures, Inc. and Colorado Coalition for the Homeless was a vital part of bringing these needed projects to fruition.

This work is a critical foundation on the path to health and well-being for these individuals and families, and must continue. The lessons learned from these and other programs nationwide will help inform the work of Enterprise's Health and Housing Initiative as we work nationally with health care and housing providers to address the health issues of our most vulnerable residents.

I welcome you to share these stories with others as we work together to transform the lives of the homeless and the communities in which they live.

Megan T. Sandel, M.D., M.P.H.

Associate Professor of Pediatrics,
Boston University School of Medicine
Board of Trustees,
Enterprise Community Partners, Inc.



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EXECUTIVE SUMMARY



CAMBA Gardens I Staff and Residents

INVESTING IN HOMES AND HEALTH CARE IN NEW YORK CITY AND DENVER BENEFITS RESIDENTS AND COMMUNITIES

Enterprise Community Loan Fund (Loan Fund) investments help transform the lives of low-income people and expand opportunity in communities throughout the nation. Loan Fund delivers high-impact capital to communities not served by traditional financial markets. Over the past 32 years, Loan Fund has strategically invested more than \$1.4 billion to create affordable homes, schools, health clinics and other needed community spaces across the country. Loan Fund often provides the early-stage financing that brings these important developments to fruition.

Each year, Loan Fund conducts research to better understand the impact of our work. This year's *Social Return on Investment* report focuses on two developments that represent innovative programs and partnerships at the intersection of health and housing for the chronically homeless: CAMBA Gardens I in Brooklyn, New York, and the Stout Street Health Center and Renaissance Stout Street Lofts in Denver, Colorado. Together, these projects have improved the lives of thousands of people, giving 287 households a safe place to call home and providing needed health services to more than 13,000 patients each year.



287

households have a safe place to call home



13,000+

patients are provided with needed health services each year

MEASURING WHAT MATTERS

This report comprises two case studies: CAMBA Gardens I in Brooklyn, New York, and Stout Street Health Center and Lofts in Denver, Colorado. For each of these Loan Fund-supported projects, this report explores the local context and societal challenges that our partners are addressing with these developments, along with the innovative partnerships and investments that enabled each project’s completion despite barriers to development. This report then details the positive outcomes of these developments for the residents, patients and the communities around them. It concludes with a discussion of the key factors that influenced project success and the important work that remains to address homelessness and the health care needs of the most vulnerable.

Our research relied on gathering both quantitative and qualitative data. We interviewed staff, residents, patients and other industry stakeholders to gain a first-hand perspective of each project’s impact. We also gathered data relating to resident and patient progress toward personal and health goals, economic impact multipliers and findings from the existing evidence base to understand and quantify the positive outcomes of these projects.

SUMMARY OF IMPACT

| | CAMBA GARDENS I | STOUT STREET |
|---|--|--|
|  | Case management services support residents’ ability to thrive and remain in their home, avoiding further bouts of homelessness. | The Coalition’s case managers and nearby health care services enhance stability for residents at the Lofts, helping them to rebuild their lives after homelessness. |
|  | CAMBA Gardens I helps create economic stability for residents, while also generating jobs and other economic benefits for the community. | The Health Center is estimated to be responsible for up to \$1,263 in government savings per patient each year, while also generating economic activity and job growth in the community. |
|  | Residents are better able to access health care. They utilize the emergency room less often and their health has improved since moving to CAMBA Gardens I. | The Health Center treats more than 13,000 patients each year, providing accessible and high-quality preventive care that allows patients to improve their health. |



INTRODUCTION

ALLEVIATING HOMELESSNESS AND REDUCING HEALTH CARE COSTS THROUGH STRATEGIC INVESTMENTS

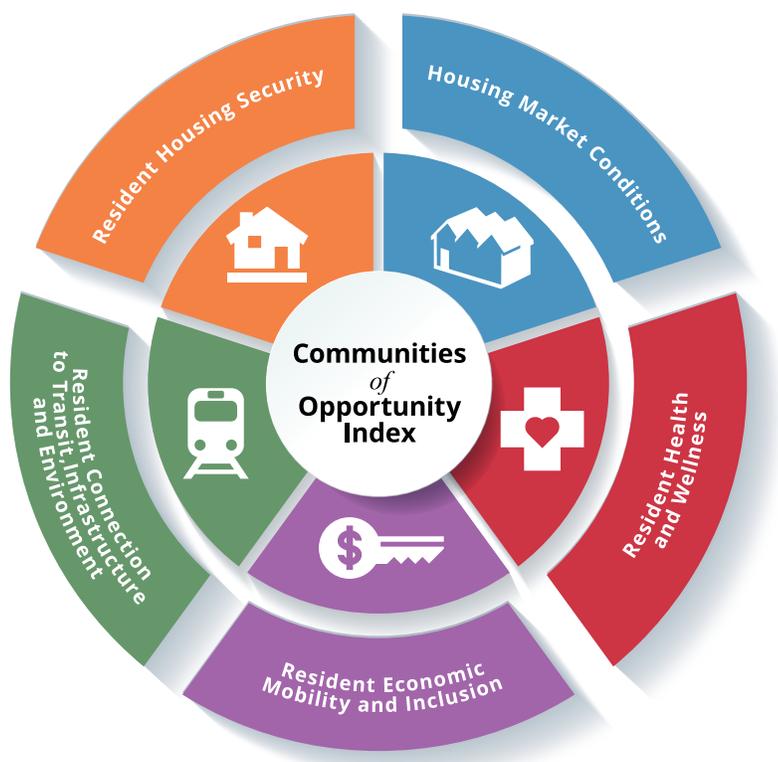
Enterprise Community Partners (Enterprise) believes that opportunity begins when people have a safe, stable and affordable place to call home. It grows with access to jobs, transit, education and quality health care.

Enterprise Community Loan Fund (Loan Fund) is a national Community Development Financial Institution (CDFI) committed to making strategic investments in affordable homes, health clinics, schools, food retailers and job centers that catalyze and expand opportunity. As a CDFI, Loan Fund's mission is to invest in people and projects that would otherwise go unfunded by connecting capital to communities that are not served by traditional financial markets.

This report highlights projects that are at the intersection of homelessness and health care. The partners featured, CAMBA Housing Ventures (CHV) and the Colorado Coalition for the Homeless (the Coalition), are leveraging innovative financing solutions and unorthodox partnerships to address homelessness and provide needed health care to vulnerable populations. Loan Fund has financed that work and researched its impact, and we have seen that a stable home and access to health care can have a significant impact on a person's health and economic stability. Furthermore, investing in homes and health care can generate broader positive social outcomes, including reduced public spending on health care and social services.

Enterprise's recently released Opportunity Framework utilizes five key dimensions as a way to understand different aspects of opportunity within communities. Loan Fund's investments support the expansion of opportunity within all five of the Opportunity Framework dimensions.

Opportunity begins when people have a safe, stable and affordable place to call home.



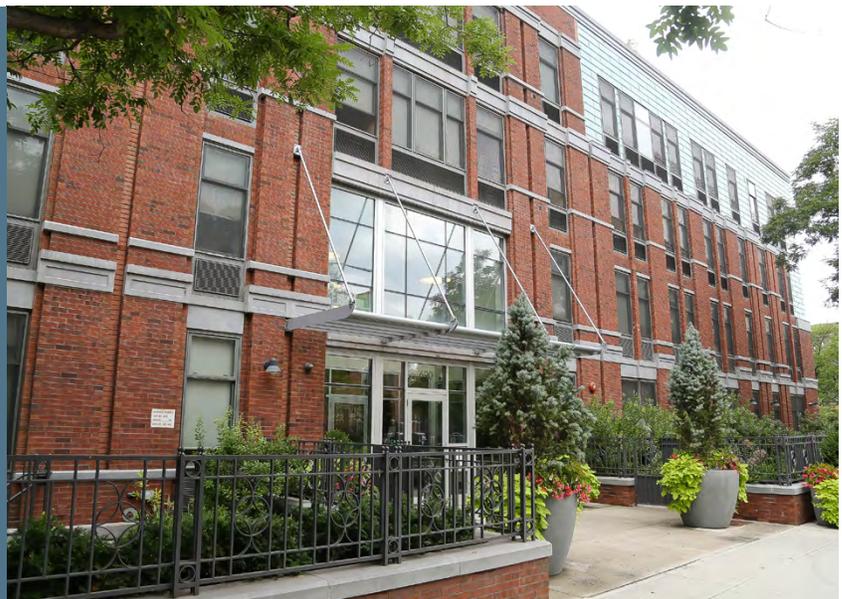
INVESTED IN SERVING THE HOMELESS

We are featuring the work of CHV and the Coalition as examples of how Loan Fund’s strategic investments in stable homes and health care are improving the health of homeless individuals and families through the development of Permanent Supportive Housing (PSH) with a focus on health care.

PSH is an evidence-based housing intervention that combines non-time-limited affordable housing assistance with wrap-around supportive services like case management or counseling for people experiencing homelessness or with disabilities.¹

CAMBA GARDENS I

The first phase of CAMBA Gardens provides 209 affordable homes in Brooklyn adjacent to Kings County Hospital Center (KCHC). Residents—a majority of whom are formerly homeless individuals and families—benefit from on-site supportive services provided by CHV’s affiliated agency, CAMBA, Inc. A portion of the homes are also reserved for low-income families and KCHC employees.



STOUT STREET HEALTH CENTER AND RENAISSANCE LOFTS

The Coalition’s Stout Street Renaissance Lofts (the Lofts) offers 78 affordable homes with on-site support services for formerly homeless individuals and families. Directly below the Lofts is the Coalition’s Stout Street Health Center (the Health Center), which provides health care services tailored to meet the needs of Denver’s low-income and homeless residents.

WHY OUR INVESTMENTS MATTER

In 2015, approximately 565,000 people were homeless in the United States on any given night—this is roughly the entire combined population of the cities of Fort Collins and Colorado Springs in Colorado.^{2,3} Members of this population, especially the children, face high risk for a variety of negative outcomes with long-term consequences. Homeless children perform worse academically compared to their low-income classmates and are at risk of long-term physical and mental health challenges.⁴ In one study, they experienced developmental delays at 2.4 times the rate of their housed peers.⁵

Similarly, homeless adults have high rates of physical and mental health concerns, including uncontrolled hypertension, uncontrolled diabetes, respiratory infections and HIV.^{6,7,8,9} These health concerns strain public health resources as many homeless individuals and families rely heavily on emergency care that they cannot afford to address their pressing health care needs.¹⁰

Enterprise supports partners like CHV and the Coalition, who are on the front lines of eradicating homelessness by pairing affordable homes with on-site support services and health care. CAMBA Gardens I and the Stout Street Health Center and Lofts provide safe and stable homes and services that offer a platform for economic stability, health and well-being. While the affordable housing and community development sectors have made great strides, a significant amount of work and investment is still needed to address homelessness.





CAMBA GARDENS I

Community Partner: CAMBA Housing Ventures
Location: Brooklyn, New York
Target Population: Chronically homeless and low-income individuals and families

Units Built: 209
Loan Type: Predevelopment
Loan Fund Investment: \$400,000
Total Enterprise Investment: \$26,580,093

HOW CAN HOSPITALS CREATE HEALTH CARE SAVINGS THROUGH INVESTMENT IN AFFORDABLE HOUSING DEVELOPMENT?



A NEW HOME IN BROOKLYN

The Enterprise Community Loan Fund (Loan Fund) finances affordable homes, health clinics, schools, food retailers and job centers that increase access to opportunity for low-income people. Loan Fund invests in communities when traditional capital markets cannot, bringing high-impact, catalytic projects to fruition and creating positive outcomes for people and communities.

To build CAMBA Gardens I, CAMBA Housing Ventures (CHV) leveraged multiple investments from Enterprise Community Partners, as well as a strategic partnership with Kings County Hospital Center (KCHC) to create 209 homes on the hospital's campus. Our social return on investment includes improvements in:



Housing Security

CAMBA Gardens I enables residents to thrive in a stable environment, avoiding further bouts of homelessness.



Economic Impact

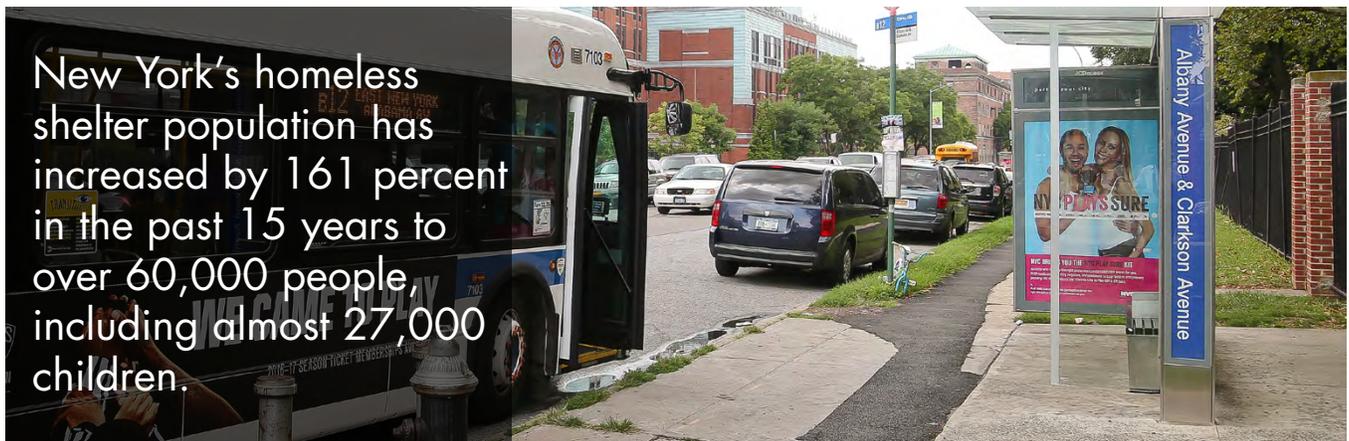
CAMBA Gardens I has created economic stability for residents, while creating other economic benefits for the community.



Health and Wellness

The stability of living in an affordable home improves physical and mental health.

THE COMMUNITY CONTEXT



BROOKLYN'S HOUSING CRISIS

While New York City (New York) is world-renowned for its incredible array of cultural, social and entertainment experiences, it is also notorious for its high cost of living. The city's extremely low-income population, those earning 30 percent of area median income (AMI) or less, has increased over the past 15 years, while the stock of affordable housing has decreased.¹¹ This has left 445,000, or 71 percent, of the city's poorest households severely cost-burdened, spending more than half their income on housing in 2014.¹² This means that after paying for housing, a family of four earning less than \$27,200 per year is left with no more than \$1,133 per month to spend on all other needs, including transportation, food and health care.¹³

Families struggling to make ends meet are unable to build savings to cover unexpected costs or emergencies, meaning that they continually face instability and the threat of homelessness.¹⁴ The city has instituted a series of programs to help ensure that families do not lose their homes in times of financial hardship.¹⁵ Despite these efforts, the population of New York's homeless living in shelters has increased by 161 percent in the past 15 years, to more than 60,000 people in February, 2015, including almost 27,000 children.^{16,17} With the addition of those living in transitional housing or on the street, New York's homeless population exceeded 75,000 people in 2015.¹⁸

The lack of housing options for low-income households means that many are ultimately forced to live in homeless shelters or on the streets and have few options for regaining stability in affordable housing after being homeless.



445,000

homes needed to provide affordable housing to all of New York's lowest-income residents.

CREATING AFFORDABLE HOMES IN A WELL-LOCATED NEIGHBORHOOD

The city-wide housing crisis holds true in Brooklyn, where there is a dire need for more affordable housing to accommodate the borough’s low-income residents. Recent market trends have increased the number of low-income households that are unable to access affordable homes. Between 2009 and 2014, median rents in Brooklyn rose by 22 percent, while the borough’s median family income increased by less than 10 percent.¹⁹ In 2015, more than 133,000 more affordable homes were needed to meet the housing needs of the borough’s poorest residents.²⁰

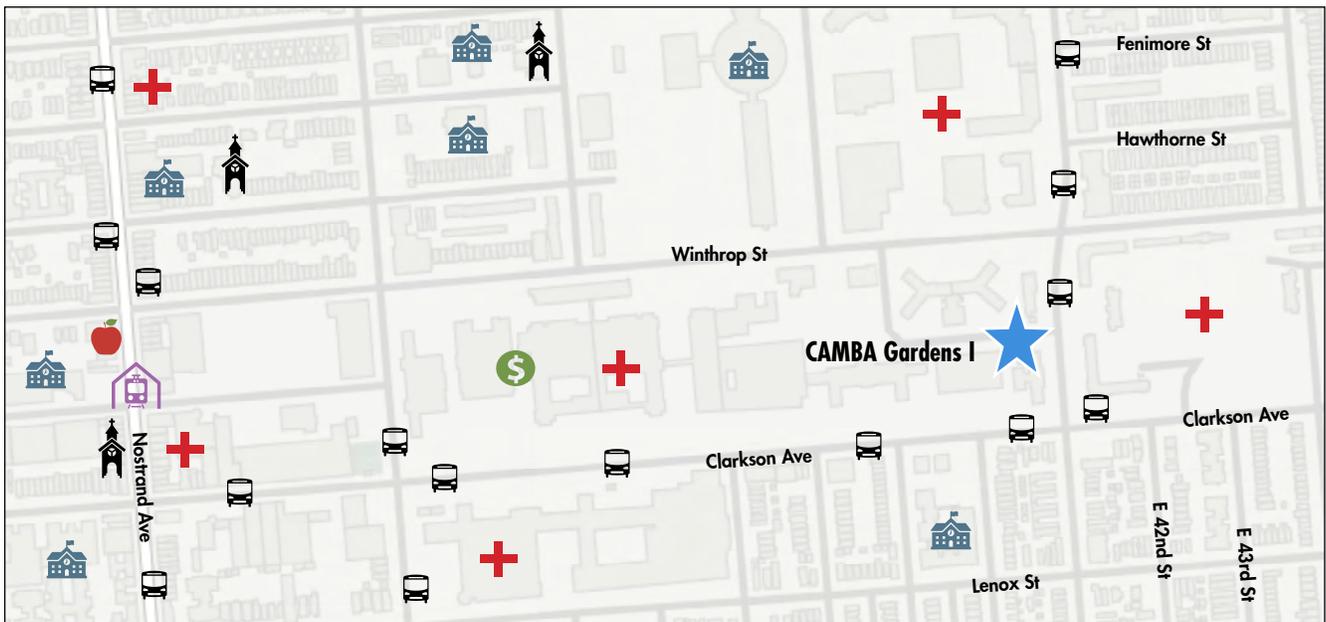
Residents living in Brooklyn’s Wingate neighborhood benefit from access to transit, health care and other amenities. These resources are critical to low-income households, making it a strategic location for developing CAMBA Gardens I. Neighborhood residents can access health care at KCHC, which had 627 hospital beds and nearly 660,000 clinic and emergency room (ER) visits in 2015.²¹ The neighborhood is also home to dozens of other providers of health care, substance abuse services and mental health care.²²

As seen in the map below, residents living in Wingate can access all of New York without owning a car, thanks to multiple bus routes and a nearby subway station that allow them to travel as far as midtown Manhattan within a 45-minute commute.^{23, 24}

Additionally, a community garden, a local student-run garden and a farmer’s market provide the residents of Wingate with access to fresh and healthy food options. These neighborhood amenities, when combined with stable, affordable housing, provide a comprehensive platform for low-income and formerly homeless residents to thrive.



133,000
affordable homes
needed in Brooklyn





209 NEW HOMES IN BROOKLYN

New York City Health + Hospitals (Health + Hospitals; previously HHC) first approached CHV and the New York City Department of Housing Preservation and Development (HPD) in 2005 about using a portion of the KCHC land to support future affordable housing development. Through this partnership, Health + Hospitals provided a 99-year land lease to CHV, facilitating the redevelopment of two vacant hospital buildings into CAMBA Gardens I.

According to Serena, a resident, this has been a positive development for the whole community. "CAMBA did a good thing here. They made it look beautiful; it was nothing but abandoned buildings before, it was an eyesore."

CAMBA Gardens I provides 209 high-quality homes for low-income individuals and families in Wingate. A majority of residents were previously homeless and have incomes below 30 percent of AMI, or \$19,050 annually for an individual.²⁵ CAMBA also set aside 61 of the homes for low-income families earning up to 60 percent of AMI, or \$54,360 annually for a family of four.²⁶ Of these homes, 15 percent are reserved for KCHC employees, reducing staff's commuting time and costs, as part of CHV's agreement with the hospital.

CAMBA Gardens I is certified to LEED Platinum standards, and the building's solar panels power 45 percent of its common areas.²⁷ Residents can also access a variety of amenities, including a rooftop terrace, teaching kitchen, community garden and ample public gathering space.

The second phase of CAMBA Gardens is expected to be complete in late 2016, providing 293 more units for New York's low-income and formerly homeless population on the KCHC campus.



CAMBA
housing ventures

Founded in 1977, CAMBA helps vulnerable New Yorkers enhance their quality of life, through comprehensive services that reach 45,000 families and individuals each year.²⁸ In response to New York's persistent housing crisis, CAMBA launched CHV in 2005 to develop sustainable, energy-efficient buildings that provide safe and affordable homes for low-income and formerly homeless families and individuals. Since that time, CHV has created, as the lead or partner developer, 820 homes in 7 properties, with an additional 1,237 homes in development. All CHV properties are staffed with CAMBA case managers and incorporate CAMBA services.²⁹

INNOVATIVE SOLUTIONS ENABLE CAMBA'S SUCCESS

CREATING AFFORDABLE HOMES ON A HOSPITAL CAMPUS

The value of Brooklyn's developable land increased 96 percent between 2009 and 2014, making it increasingly difficult to create affordable homes.³⁰ Based on land values in Brooklyn, it could have cost up to \$15 million to purchase an equivalent parcel of land to that occupied by CAMBA Gardens I had CHV not been able to lease the land through the hospital partnership.^{31,32}

Enterprise's Judi Kende, vice president and New York market leader, highlights the importance of this partnership. "Particularly in gentrifying neighborhoods like Wingate in Brooklyn, purchasing land is highly competitive with market rate developers who can offer all-cash deals above appraisal values," Kende explains. "Given this competitive market, CAMBA's partnership with KCHC is especially significant, as it will enable the construction of more than 500 affordable and supportive homes on land that otherwise would not be available to develop housing."

It could have cost up to \$15 million to purchase a parcel of land similar to the one occupied by CAMBA Gardens I.

FIRST PIECE OF FINANCING IS THE KEY TO SUCCESS

The Loan Fund provided CHV with a \$400,000 predevelopment loan to support expenses incurred before construction on CAMBA Gardens I began.

"This type of funding is critical for project success. In this case, the predevelopment period was several years, so having the Loan Fund support predevelopment and be flexible to changes in the budget, was key. The interest is also favorable, meaning that there is less charged to the project budget, and that frees up funds for other project uses," explains David Rowe, executive vice president at CHV.

CAMBA also received a \$26.18 million equity investment through the Low-Income Housing Tax Credit (Housing Credit) program and Enterprise served as the syndicator. Over the past three decades, the Housing Credit has leveraged nearly \$100 billion in private capital through public-private partnerships to finance nearly 2.8 million homes nationwide.³³

BUILDING CAPACITY THROUGH COLLABORATION

Enterprise has a rich history of working collaboratively with New York area development partners to create quality affordable housing. Enterprise leveraged its role as a national intermediary to provide Housing Credit equity investment, predevelopment and working capital loans to support CHV's development efforts.

CAMBA has also participated in several of Enterprise's capacity-building programs and initiatives to help ensure that it is prepared to successfully leverage private financing from CDFIs and banks, complete the development process on schedule and within budget, and successfully manage its properties to maximize resident benefits.



THE POSITIVE IMPACT OF CAMBA GARDENS I

HOUSING SECURITY



residents receiving case management services



of PSH residents at CAMBA Gardens I have not returned to homelessness



in estimated public cost savings when a formerly homeless resident remains in a stable home

ECONOMIC IMPACT



residents have obtained or are seeking jobs after moving in



permanent jobs created on-site



added to local economy through development

HEALTH AND WELLNESS



in estimated annual public health cost savings for each formerly homeless person now in a home



residents achieving their health-maintenance goals



reduction in multiple ER visits for CAMBA Gardens I residents



IMPACT ON HOUSING SECURITY



Dwayne, Resident

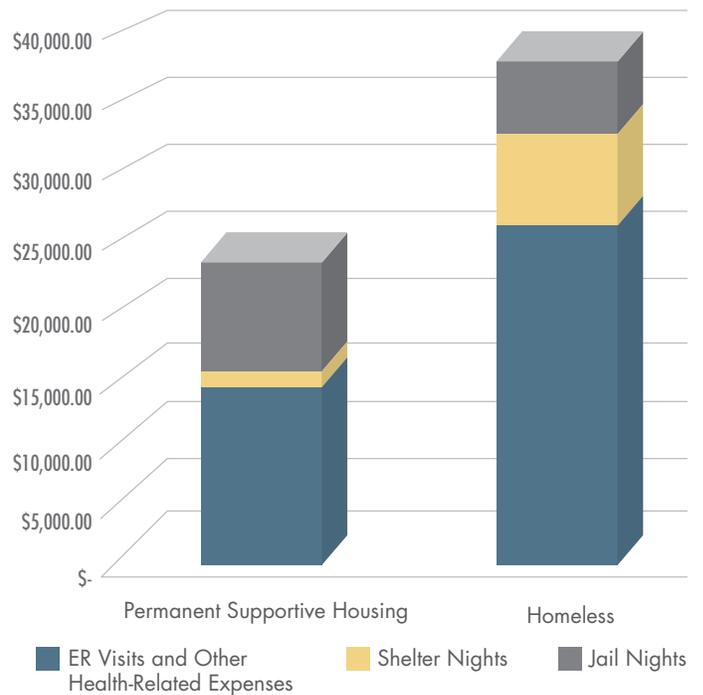
THE HIGH COSTS OF HOMELESSNESS FOR INDIVIDUALS AND SOCIETY

When people spend too much on housing costs or are homeless, they struggle to meet basic needs and live in a constant state of instability. This has severe negative consequences for individuals and families and places a significant strain on public resources.

Chronically homeless individuals—people with a disabling condition who have been homeless for at least a full year or have experienced four instances of homelessness in three years—typically have the highest and most costly health and mental health care needs. Nonetheless, they have the least amount of support to address their needs when living in shelters or on the street.³⁴

While chronically homeless individuals make up only 8 percent of New York’s homeless population (5,830 individuals in 2015), they account for a significant percent of the public sector resources spent on caring for the homeless.³⁵ One study found that chronically homeless individuals who utilized health care, shelter and jail facilities at high rates generated an average of an estimated \$36,400 per year in public costs, compared to only \$20,700 per year for their peers who had housing. As illustrated in the adjacent chart, this creates an estimated annual savings of \$15,700 per person or \$2.3 million for CAMBA Gardens I residents combined.³⁶

Housing Security Creates Public Cost Savings



CASE MANAGEMENT HELPS REDUCE RISK OF FUTURE HOMELESSNESS

CAMBA Gardens I provides much-needed housing security to an extremely vulnerable and high-needs population. CAMBA also provides case management to the 146 residents in the PSH program, which can also be accessed by other residents if needed. As of May 2016, 88 percent of the PSH clients at CAMBA Gardens I were making steady progress towards reaching the goals they set for themselves in collaboration with their case managers.

146

residents benefit from regular case management services

\$2.3m

in potential annual public cost savings as chronically homeless individuals benefit from a stable home

94%

of PSH residents at CAMBA Gardens I have remained housed since move-in

By having an affordable home, enhanced by the benefits of on-site case management services, formerly homeless residents are more likely to remain stably housed. This pairing of housing with supplemental services acts like a vaccine to protect against future homelessness. One research study found that chronically homeless veterans receiving long-term case management services were 87 percent less likely to become homeless again if those services were combined with an affordable home.³⁷

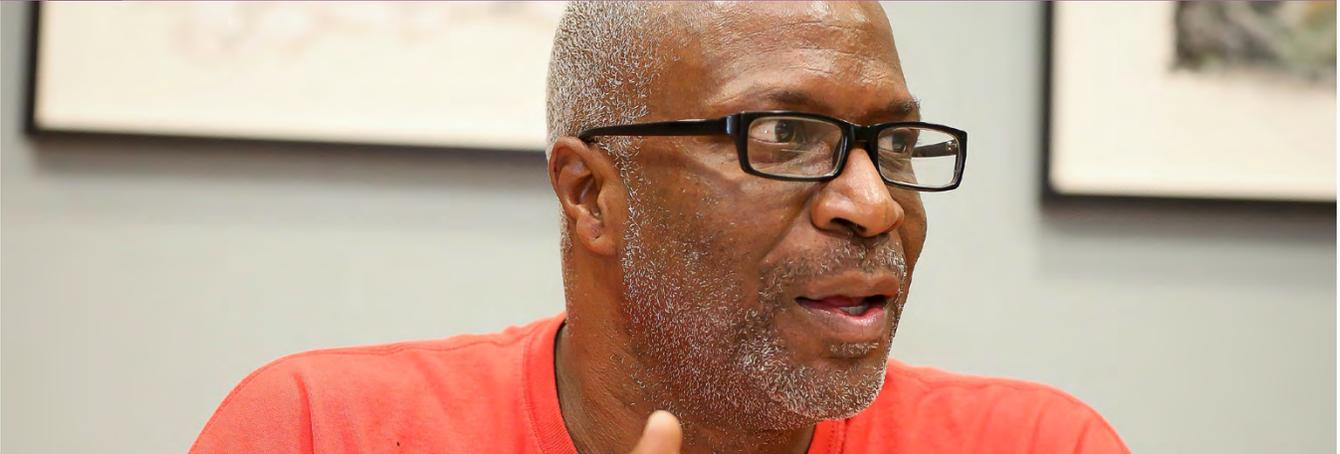
After years of homelessness, an overwhelming 94 percent the chronically homeless residents of CAMBA Gardens I have remained stably housed, either at CAMBA Gardens I or through positive relocations, in the two years since the development opened.³⁸ The stability provided at CAMBA Gardens I allows residents to thrive as they are empowered to pursue personal goals beyond mere daily survival.



Trayce, a resident at CAMBA Gardens I, understands the incredible benefits of housing security. She struggled with alcoholism and lived in a shelter for more than four years. The life stability she has now obtained has allowed Trayce to set her sights on becoming recertified as a Certified Nursing Assistant and returning to work.



ECONOMIC IMPACT



Rand, Resident

HOUSING INSECURITY LIMITS ECONOMIC SECURITY

For those struggling with housing insecurity, their ability to secure or maintain stable employment or to cover their expenses can be quite limited. This results in economic insecurity, creating further instability in their lives.³⁹

When an extremely cost-burdened family of four making **60% of AMI** moves into affordable housing, they have **\$906 more** discretionary income per month, or **\$10,872 annually**.

This is enough to support:

4 years or **3 years** or **9 months**

of high school supplies
and extracurricular fees
for 2 children⁴¹



of healthy home-cooked
breakfasts
for 4⁴²



of infant childcare in
New York⁴³



HOUSING SECURITY HELPS CREATE ECONOMIC SECURITY

By capping rents at 30 percent of a resident's income, CHV ensures that even extremely low-income people avoid housing cost burden. This cap is especially critical for those 146 households transitioning from homelessness who are now required to pay rent each month. For the other 61 households at CAMBA Gardens I that were previously cost burdened, rents capped at 30 percent of their income results in an estimated additional \$785 per month and \$9,420 in annual discretionary income that they previously had to devote to higher-cost housing.⁴⁴ This cost savings can be reinvested into the local economy, spent on preventive health care and used to build a savings account—all of which improve the resident's stability and the sustainability of the neighborhood.

81

local contractors and vendors worked on the project

1,166

Brooklyn residents employed by contractors and vendors benefiting from work on CAMBA Gardens I

20%

of contracts went to businesses owned by minorities or women

The on-site case management services at CAMBA Gardens I frequently focus on improving financial planning skills and assisting residents with budgeting, building savings and money management. These services help residents plan ahead, improving their chances of achieving financial stability and independence. Case managers also provide assistance with job applications and prepare residents for job interviews, providing the tools needed to enter the work force. In 2016, 12.4 percent of the PSH residents at CAMBA Gardens I were employed, seeking employment, or pursuing education, compared to only 4.1 percent at the time of move-in, demonstrating their progress towards self-sufficiency.

CAMBA GARDENS I IS A BOOST FOR THE ECONOMY

The development of CAMBA Gardens I created 59 jobs for Brooklyn residents and generated nearly \$27 million in income for 81 local contractors and businesses in the construction process, 20 percent of which are owned by women or minorities. This income supported the jobs of the 1,166 people working for those contractors, subcontractors and vendors. The ongoing operations of CAMBA Gardens I support an additional 42 permanent jobs on-site.⁴⁵

CAMBA Gardens I also continues to indirectly contribute to federal and local tax revenues in the form of local spending by employees and residents, payroll taxes and other indirect economic development activities.⁴⁶

IMPACT ON HEALTH AND WELLNESS



CAMBA Gardens I Residents

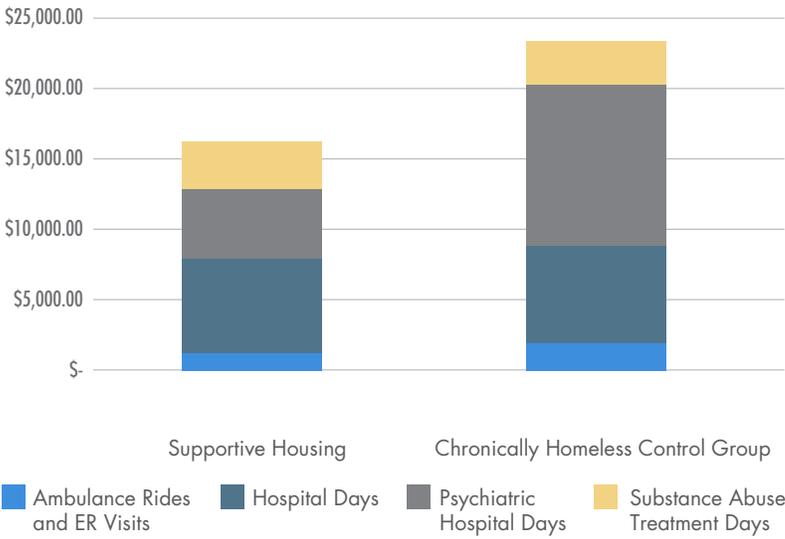
NEGATIVE EFFECTS OF HOMELESSNESS ON HEALTH

People who spend too much on housing costs or who are homeless often struggle with poor mental and physical health, due in part to their inability to pay for health care. This is especially acute for chronically homeless individuals who often suffer from mental illness, unaddressed chronic health conditions and high levels of trauma. As an example, more than 40 percent of homeless patients at shelter clinics in New York struggle with uncontrolled hypertension, compared to only 20 to 25 percent in the general population.⁴⁷

A lack of primary and preventive health care services often exacerbates health problems faced by extremely low-income individuals and families. They often struggle to access care due to inconvenient locations, instability in their schedules, or the financial barrier of having little or no health insurance coverage. Many homeless and other housing-insecure families rely extensively on ER services rather than primary care.⁴⁸ This lack of primary care is a danger to their health and places further strain on public resources when they seek emergency care.

One study of homeless individuals in New York revealed that the average chronically homeless individual generated more than \$23,500 in public health care costs per year, including costly psychiatric hospitalizations, compared to \$16,200 for an individual living in an affordable home. As illustrated in the adjacent chart, by providing a stable home to homeless individuals, the public could save \$7,300 in medical costs per person annually.⁴⁹

Annual Public Sector Health Costs in NYC





“After struggling with drug addiction, I can stay connected now... I didn’t take care of myself, I didn’t keep my appointments, once I got rid of the drugs, I could maintain. I’m doing it better now, I know I am.”

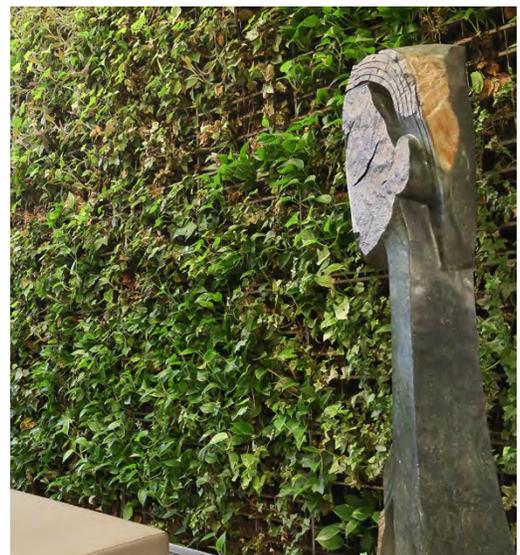
—Deborah, Resident

AFFORDABLE HOMES IMPROVE PHYSICAL AND MENTAL HEALTH

Living in a safe, high-quality home that one can afford helps to alleviate many of the health problems experienced by severely cost-burdened or homeless individuals and families. Adults living in affordable housing are two-thirds less likely to report mental stress and one-third less likely to have trouble sleeping.⁵⁰ Children also have a 19 percent lower chance of experiencing food insecurity when avoiding housing insecurity by living in subsidized affordable housing.⁵¹ A stable and affordable home serves as a platform for residents to better manage their health care and avoid the stressors and negative health consequences of housing insecurity.

Pairing high-quality homes with on-site case management services enables residents to improve their health and manage ongoing health issues. Among the PSH residents at CAMBA Gardens I, 85 percent have listed in their case management goals that they wanted to improve or maintain their physical or mental health; 76 percent of those residents (94 total residents) are successfully achieving at least one of those goals.

The construction standards utilized at CAMBA Gardens I also promote a healthy living environment for residents. The project is LEED platinum certified, and its innovative design includes a two-story “living wall,” where plant life grows from floor to ceiling, along with paints and sealants containing low levels of volatile organic compounds throughout. These components add light and personality to the structure and also promote healthy indoor air quality. The common spaces are light and welcoming, encouraging socialization and the utilization of the statement staircase between the first two stories. Additionally, the community garden provides healthy food, gardening skill acquisition and education regarding nutrition for participants. These, and other project design features, have created an oasis for residents.



“Living Wall” at CAMBA Gardens I

CAMBA GARDENS I REDUCES BARRIERS TO ACCESSING HEALTH CARE

Locating CAMBA Gardens I adjacent to KCHC removes the barrier of travel, enabling residents to easily access preventive and emergency care services. KCHC also offers services for patients with mental health and substance abuse problems, both of which are needed by many of the residents at CAMBA Gardens I. Finally, KCHC provides inpatient and outpatient treatment, dental care, an STD clinic and HIV/AIDS services.⁵²

32%

of PSH residents utilize KCHC for their health care needs

80%

of PSH residents access health care

76%

of residents meet their physical and mental health goals

The on-site case management services at CAMBA Gardens I connect residents with health care services and providers. Every resident at CAMBA Gardens I who receives case management services now has health insurance, compared to only 85 percent of all NYC households with incomes less than \$25,000.⁵³ Of the 146 CAMBA Gardens I residents receiving case management services, 32 percent utilize KCHC for their primary care or mental health care; other residents seek treatment at nearby health care facilities.



Kings County Hospital Center

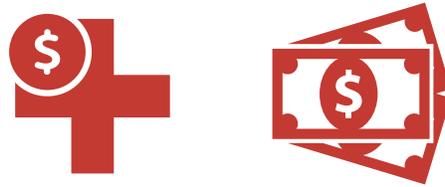


"I was in therapy before moving in here, but it's much easier to manage now. It was harder when I was homeless because I didn't have that stability. Seeing her (my therapist) once a week is the best thing that ever happened to me."

– Lemora, Resident

Expanded access to primary and preventive health care services, coupled with their new stable and affordable home, has helped to reduce residents' ER visits. When CAMBA conducted a survey of 60 residents, one-third of respondents reported having three or more ER visits in the year prior to moving in to CAMBA Gardens I. Only one year later, this dropped by 79 percent, now only 7 percent of the same residents have used the ER several times in the past year.

In New York, PSH has been shown to significantly reduce ER usage and to generate an estimated \$7,300 per person per year in public-sector health care cost savings due to reduced ER usage, psychiatric hospital stays and other health costs.⁵⁴ Thus, CAMBA Gardens I could contribute up to \$1.07 million in public-sector health care cost savings each year. If every chronically homeless New Yorker had access to PSH, it could save more than \$43 million per year.



\$7,300 = \$1.07 million

public health care cost savings
per resident each year

estimated annual savings
for all CAMBA Gardens I
PSH residents

THE KEYS TO SUCCESS

HOUSING AND HEALTH PROVIDERS SHOULD WORK TOGETHER

The strong public-private partnerships among Health + Hospitals, CHV and the New York City HPD were crucial for success. According to Margaret Taddy, vice president at CHV: “Bringing these agencies together to pursue the same goals has made this project a success.” Taddy also noted the essential contributions of the staff from NYC Health + Hospitals, whose forward-thinking vision and commitment to addressing homelessness inspired this project.

By leveraging development funding from a variety of sources, CHV was able to complete its largest development to date in an increasingly competitive market. The leveraged funding allowed CHV to secure competitive investment and mitigate risk.



“There are good things here: the community garden, the cooking classes. They help you be social and learn how to take care of yourself.”

– Gregg, Resident

THE IMPORTANCE OF STAFF INVOLVEMENT AND COMMUNITY-BUILDING ACTIVITIES

The staff at CAMBA Gardens I has successfully initiated a series of social and learning experiences for residents. These programming elements include a community garden, cooking classes, support groups, computer classes and holiday parties. Supplemental programs foster community, promote healthy habits, teach essential skills and encourage positivity. According to Gregg, a resident of two years, “There are good things here: the community garden, the cooking classes. They help you be social and learn how to take care of yourself.”

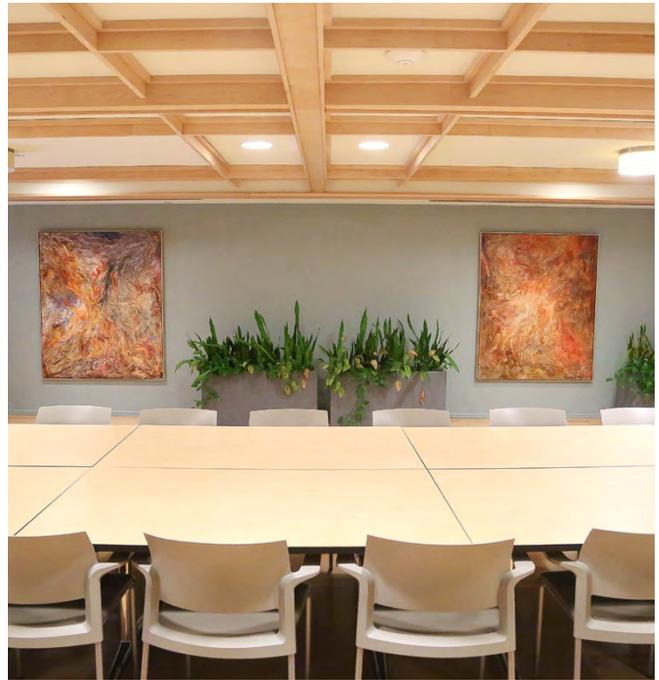
Case managers also take advantage of larger gatherings to check in with residents who are less responsive, ensuring better relationships and continuity of care than simply mandating formal meetings. Lemora, also a resident, appreciates that the case managers go above and beyond with her. “They constantly make sure I’m OK, and check on me now and then at my apartment. They really exceed at their job.”

CHV leveraged public resources in an innovative manner and continually goes beyond a traditional case management structure to build trust and community to provide residents with the support and confidence they need to rebuild their lives. As Lemora says, “I’m just grateful today that I am able to handle life on my terms. I get to feel feelings. I get to feel life, and that’s a beautiful thing.”

SCALING THE GROUND-LEASE MODEL WITH HOSPITALS

Every development project faces challenges, particularly when it entails financing affordable homes for New York's poorest residents in a high-cost market. CHV overcame these challenges through collaboration, partnering with Enterprise Community Loan Fund to provide flexible investments critical for an organization growing its capacity. This capital enabled CHV to progress and work in partnership with KCHC to secure the long-term land lease.

In executing the innovative partnership and lease model, CHV and KCHC worked together to close an unprecedented and complex deal. From the start of the partnership, hospitals and developers looking to replicate this model and transform underutilized land into affordable homes have to ensure that involved parties understand what to expect throughout the development process. That kind of level-setting is a critical component for success.



CONNECTING RESIDENTS WITH HEALTH CARE THROUGH INTENTIONAL COORDINATION

The staff at CAMBA Gardens I is constantly assessing their program and evaluating new opportunities to improve their resident services. As one example, staff found that proximity to the hospital services was not enough to encourage residents to consistently use the health care services offered at KCHC. As a result, CAMBA intends to create a Health Coordinator position to help residents navigate complicated services and obtain high-quality care based on their needs. The Health Coordinator will be dedicated to serving as a liaison with KCHC to further develop and maintain this important relationship.





LOOKING FORWARD

REPLICATING SUCCESS FOR PHASE II

With the second phase of this project (CAMBA Gardens II) currently under construction, CHV will expand the scope of its relationship with KCHC. This development, announced as one of the first projects of Mayor Bill de Blasio's ten-year Housing New York plan, will add 293 homes on the lot directly adjacent to the first phase of CAMBA Gardens I.⁵⁵ Phase II also holds a 99-year land lease from the hospital and will similarly house chronically homeless and special-needs populations in 60 percent of the units. The remaining 40 percent will serve community members with income up to 60 percent of AMI.⁵⁶

As part of a deepening partnership between CAMBA and KCHC, 50 of the new PSH units will be reserved for homeless patients from NYC Health + Hospitals. This aligns PSH with the hospital's highest-need patients, who must otherwise remain hospitalized, having no home to be discharged to. These homes at CAMBA Gardens II will provide stability for the patients and will help address many of the challenges that contribute to returns to homelessness.⁵⁷

The lessons learned from Phase I have provided crucial insights that inform Phase II. By better understanding which features and amenities are most useful for resident comfort and well-being, CHV will be able to direct its limited resources to invest in what will be most beneficial in Phase II.



Before: Vacant building that will be replaced by CAMBA Gardens II



After: The vision for CAMBA Gardens II

THE FACE OF IMPACT: RESIDENT STORIES



Lemora, Resident

Lemora became homeless as a teenager, and spent years living between shelters and the streets before securing housing at CAMBA Gardens I just eight months ago. She was sleeping in a public park when a park employee pointed her in the direction of a homeless outreach organization, which assisted her with her housing search. With a stable home at CAMBA Gardens I, Lemora is now able to better manage her mental health and take steps toward reclaiming her children, who were placed into foster care due to her circumstances. While she suffered severe trauma during her time on the streets, she feels that the support of the CAMBA case management staff, along with the security of having a home and the consistency of meetings with her counselor, have provided her with a platform necessary to succeed.



Renee, Resident

Renee first became homeless following the unexpected death of her mother. She was evicted from her apartment when the cost of the funeral expenses left her unable to keep up with rent. Although she was able to find another apartment in a short amount of time, the rent rose quickly and three years later she found herself homeless. Renee lived in a women's shelter for 18 months before finding her home at CAMBA Gardens I. She loves her apartment, and her son has been able to move in with her to help her manage her poor health. Renee's case manager has also helped her obtain transportation to see her long-time doctor in Manhattan, enabling her to successfully manage her physical and mental health. Her son has obtained full-time employment at a warehouse, and Renee is finally looking forward to their future. She believes that affordable housing is vitally important to help the homeless get back on their feet. "People can have good jobs or a good education, and something can happen and they lose everything. Now, I feel good. It's great that they make places like this."



Serena, Resident

Serena entered the shelter system after struggling with drug addiction and spending some time in prison. Prior to her conviction, she and her husband had a condominium, but they lost it when he was unable to take care of it while in a wheelchair. Serena spent four years in a family shelter with her husband before moving into CAMBA Gardens I in 2013. Unfortunately, her husband passed away shortly after they moved into CAMBA Gardens I, but she is extremely grateful to the staff there for helping her make arrangements after his death. Today, she always pays her rent on time, enjoys caring for her apartment and adheres to all of her medical directives. She hopes that by sharing her story, she can reach other people and serve as an example.



Deborah, Resident

Deborah spent two years in the New York City shelter system after becoming homeless while struggling with drug addiction, losing her leg in an accident, and suffering from severe mental illness. After becoming sober, Deborah was able to make a new start by moving into CAMBA Gardens I. Deborah is much better able to manage her health now that she has housing, and it is easier for her to keep appointments and remember to take her medications. She has been attending physical therapy and was recently fitted for a prosthetic leg. Soon, Deborah hopes to walk again. The stability provided to her at CAMBA Gardens I has allowed her to literally get back on her feet. “They’ve helped me know that I can do anything I want, and not be afraid of reaching for more.” Deborah plans on studying for a master’s degree in social work, which she can use to help others who find themselves struggling.



Rand, Resident

Rand was living on the street for years after returning home from being incarcerated due to his substance abuse. He moved into CAMBA Gardens I last year after being served by a homeless outreach organization. While he had spent years on the street, his positive attitude served him well: “Homelessness is what your situation is, it doesn’t have to be what your mindset is. We are homeless, not helpless.” Now that he has achieved sobriety and housing, Rand is hoping to gain full-time employment. He believes that the housing CAMBA Gardens I provides is essential to helping homeless people return to society.



Dwayne, Resident

Following an unexpected personal tragedy, Dwayne experienced severe mental distress and turned to alcohol, losing his job and becoming homeless. He lived in subway tunnels for years, working whenever he could and taking advantage of work programs when he found himself incarcerated for petty crimes. A homeless outreach program provided him with temporary housing before he finally found a permanent home at CAMBA Gardens I. Today, he does what he can to help people living on the streets, referring them to the organizations that served him when he needed help the most. “You never know what someone is going through... I have my apartment, I can maintain and pay my rent, and if I can help somebody, I help them because somebody helped me.” Dwayne is looking forward to finally returning to work full-time now that he is feeling better and has more control over his circumstances.



INDUSTRY PERSPECTIVES



Judi Kende, Market Leader

Judi Kende is vice president and New York market leader of Enterprise Community Partners. Kende said, “The need for affordable housing in New York City is profound. Given the competitive market for land in New York, CAMBA’s partnership with Kings County Hospital is incredibly significant. This innovative partnership enabled the construction of over 500 affordable and supportive homes on hospital land that otherwise would not be available to develop housing. Not only do residents benefit from the LEED Platinum building design, the location on hospital property ensures that they have easy access to high quality health care. This partnership, coupled with over \$26 million in Enterprise’s investment to fill in project financing gaps, has enabled CAMBA to provide much-needed housing to many residents that would otherwise have been homeless.”



Lori Chatman,
Loan Fund President

Lori Chatman is the president of Enterprise Community Loan Fund and a senior vice president of Enterprise Community Partners. She leads Enterprise’s efforts in creating new solutions for raising and deploying community investment capital throughout the nation. Chatman said, “CAMBA Gardens I is a perfect example of how Loan Fund is working with partners to support innovative solutions for delivering affordable homes. I encourage housing and health providers throughout the nation to replicate the partnership between CAMBA and Kings County Hospital Center in order to strengthen the inherent connection between health outcomes and housing security.”



Joanne M. Oplustil, President
and CEO: CAMBA/CHV

Joanne M. Oplustil is the president and CEO of CAMBA/CAMBA Housing Ventures (CHV). Under her leadership, CAMBA/CHV has developed more than 2,000 units of housing and been recognized for innovation and excellence. She said, “We are passionate about providing our tenants with the multiple, holistic services they need to rebuild their lives and thrive. CAMBA Gardens I, like all of our housing developments, is staffed with excellent, caring professionals. It is sustainable, green and healthy, with outstanding access to medical care.”



David A. Rowe, Executive
Vice President: CAMBA/CHV

David A. Rowe is the executive vice president of CAMBA/CHV, where he leads the development of affordable housing. He said, “CAMBA Gardens I exemplifies our mission to pair CHV’s design excellence and sustainable, energy-efficient buildings with CAMBA’s transformative case management services.” Rowe added, “Developing affordable housing in New York City is complex and challenging. Our partnership with the Enterprise Community Loan Fund was instrumental in bringing CAMBA Gardens I to completion.”



STOUT STREET HEALTH CENTER AND RENAISSANCE STOUT STREET LOFTS

| | | | |
|-----------------------|---|------------------------------|--------------------------------|
| Local Partner: | The Colorado Coalition for the Homeless | Target Population: | Chronically Homeless |
| Location: | Denver, Colorado | Loan Type: | Acquisition and Predevelopment |
| Homes Created: | 78 | Loan Fund Investment: | \$1,570,000 |
| Health Space Created: | 53,000 square feet | Total Enterprise Investment: | \$1,820,000 |

HOW CAN HOUSING AND HEALTH CARE SERVICES IMPROVE THE LIVES OF DENVER'S HOMELESS?



CREATING 78 HOMES AND SERVING 13,000 PATIENTS EACH YEAR

The Enterprise Community Loan Fund (Loan Fund) finances affordable homes, health clinics, schools, food retailers and job centers that increase access to opportunity for low-income people. Loan Fund invests in communities when traditional capital markets cannot, bringing high-impact, catalytic projects to fruition and creating positive outcomes for people and communities.

Leveraging an early capital investment from Loan Fund, the Colorado Coalition for the Homeless (the Coalition) was able to expand its services, opening a new state-of-the-art integrated-care health center and 78 high-quality apartment homes on Stout Street for Denver's homeless residents. This project's social return on investment includes improvements in:



Housing Security

Renaissance Stout Street Lofts provides housing security to 78 households, serving formerly homeless families and individuals.



Economic Impact

Residents at the Lofts spend no more than 30 percent of their income on housing so they can afford to meet other important needs.

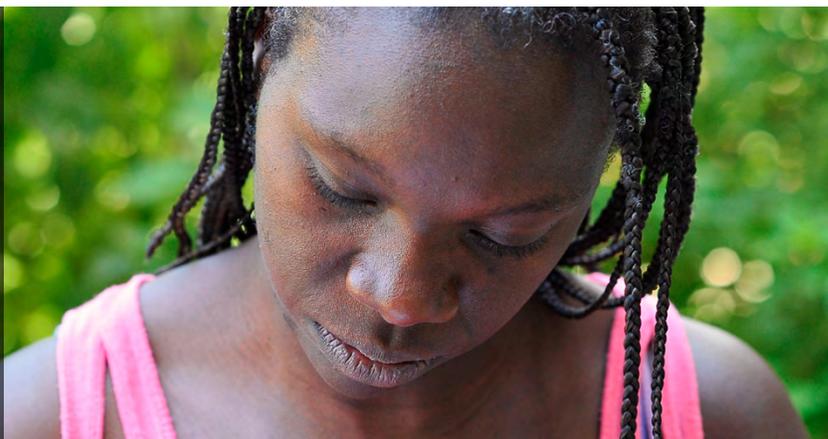


Health and Wellness

The Coalition's holistic approach to care creates positive physical and mental health outcomes for Denver's most vulnerable citizens.

THE COMMUNITY CONTEXT

It is estimated that in 2015, more than 5,300 people were homeless in the Denver metropolitan area on a single night.



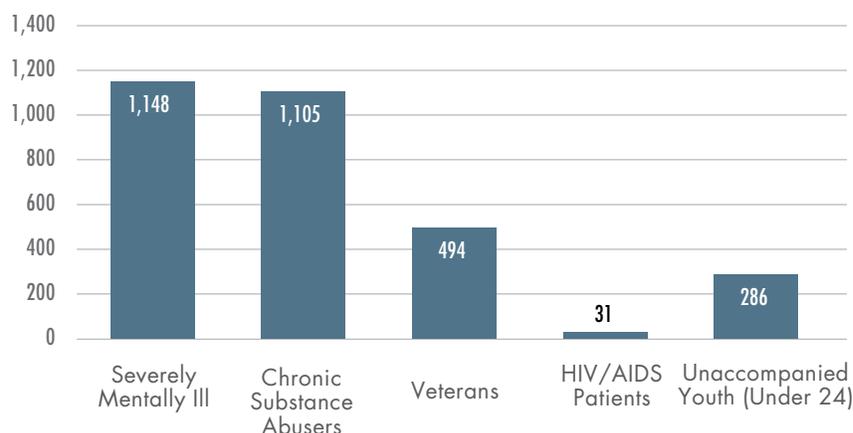
Maresha, Patient

LACK OF AFFORDABLE HOUSING PUTS FAMILIES AT RISK OF HOMELESSNESS

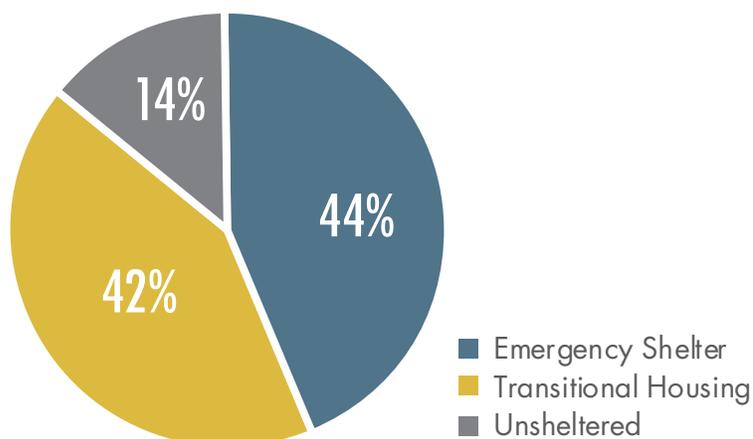
Denver's recent population growth has outpaced the creation of new homes, leading to rapidly rising housing costs and a lack of rental homes affordable to the city's poorest residents.⁵⁸ By 2014, there was a shortage of almost 18,000 homes that were affordable to households earning less than 50 percent of the area median income (AMI), or \$38,350 for a family of four.^{59,60} Required to spend a large portion of their money on housing costs, many families continuously face the risk of homelessness as they struggle to make ends meet.

It is estimated that more than 5,300 people in the metropolitan Denver area were homeless in 2015, including 1,443 children younger than the age of 18. More than 14 percent of Denver's homeless residents (745 people) are living unsheltered on the streets.⁶¹ The graphs to the right provide more insights into Denver's homeless population.⁶²

Who are Denver's Homeless?



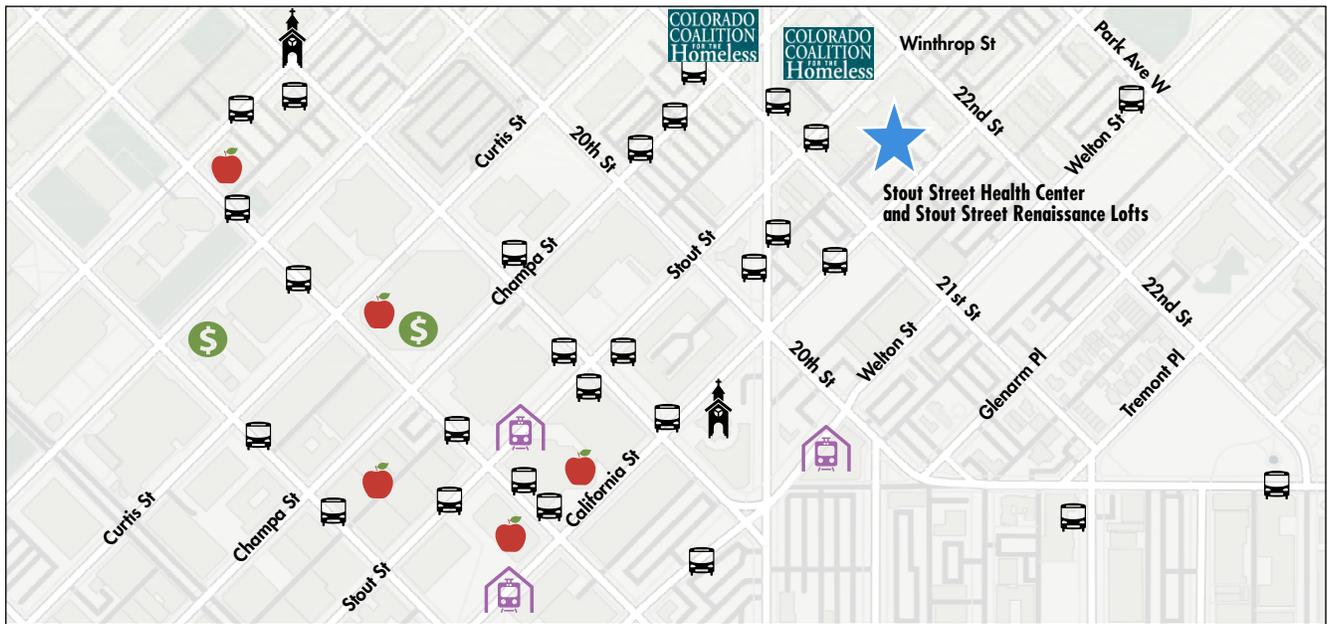
Where Do Denver's Homeless Sleep?



HOMELESSNESS IN THE MIDST OF OPPORTUNITY

Denver’s Five Points neighborhood borders downtown, and in the early 1900s it served as a jazz and blues destination often referred to as the Harlem of the West. Between 1959 and 1974, the neighborhood lost 73 percent of its residents as many fled to the suburbs. In the 1990s, investments in public transit connected Five Points to downtown, catalyzing redevelopment and drawing people back to the neighborhood.⁶³

One section of Five Points remains in transition and is currently home to a large portion of Denver’s homeless population. In this area, the median household income is just over half of that in the surrounding sections of Five Points, where continued redevelopment has made it difficult for local low-income families to keep their housing.⁶⁴ Despite the area’s sizeable homeless population and lower incomes, residents are well connected to a variety of amenities that provide access to opportunity throughout Five Points and Downtown Denver.



The community offers a number of resources for its homeless population, including shelters, food pantries and health services. As seen in the above map, it is also within a short walking distance of the rest of Five Points and Downtown Denver, offering access to employment and education along with many cultural and recreational opportunities.⁶⁵ The larger Five Points area is well served by buses and light rail lines, providing easy access to the entire Denver region. In fact, the neighborhood is so centrally located within the city that residents’ average commute time to work is only 22 minutes, even though more than 27 percent of residents lack access to a vehicle.⁶⁶

STOUT STREET

Stout Street
Health Center

130



HEALTH CARE MEETS RESIDENTS AT HOME

For more than 30 years, the Coalition has been providing health services to Denver's homeless population and to those who are at risk of becoming homeless. The Coalition's original clinic lacked the space and resources needed to meet increasing demand for affordable health care.⁶⁷ Responding to this growing need for services for Denver's homeless, the Coalition opened the Stout Street Health Center and Renaissance Stout Street Lofts in 2014.

This new, mixed-use building provides 60 units of permanent supportive housing (PSH) for the chronically homeless, 18 homes for other low-income residents and a 53,000 square-foot state-of-the-art health center.⁶⁸ The new Health Center expanded the Coalition's clinic space by 30,000 square feet, allowing the potential to serve up to an additional 3,000 patients per year.⁶⁹ The Coalition has also adopted an integrated model of health care with a single intake system at the Health Center to coordinate the provision of physical and mental health services in one location, often within a single visit.

Many of the Lofts' residents, as well as residents in the Coalition's other housing developments, visit the Health Center to receive services. Co-locating the affordable homes with case management and health care benefits residents by providing comprehensive support and easy access to high-quality services. Residents at the Lofts also benefit from a large gathering area, computer lab, a laundry room on each floor, an outdoor patio and a resident garden. Residents and patients are also surrounded by other services for the homeless, many of which are offered or managed by the Coalition, making it a strategic location to provide comprehensive support to Denver's homeless and at-risk residents.⁷⁰



The former clinic location is still used by the Coalition as administrative offices.

A SOLUTION WORTH SCALING: CO-LOCATION AND CASE MANAGEMENT

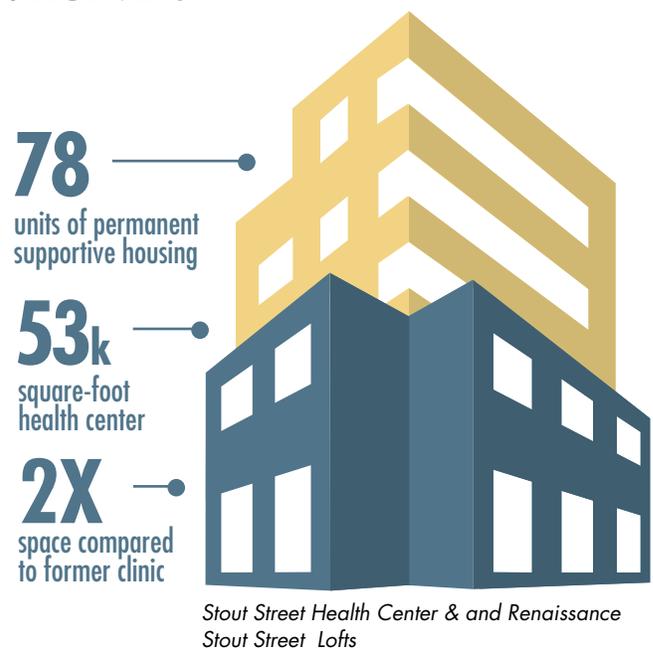


EARLY-STAGE INVESTMENT FACILITATES DEVELOPMENT

As in other major cities, it can be difficult for Denver's nonprofit developers to compete for available land. This is particularly true in rapidly changing central Denver, where high demand for developable land often poses a barrier to the development of affordable housing and other needed community services.

Loan Fund provided two loans to the Coalition to assist with the development of the Health Center and Lofts. These included a \$1.32 million acquisition loan—so the Coalition could compete with the market when purchasing the land needed on Stout Street—and a \$250,000 predevelopment loan for the project. This financing was utilized to fund necessary predevelopment steps while waiting to secure the rest of the project's funding and construction.

The Coalition also leveraged multiple other financing sources to facilitate the construction of the Health Center and Lofts. The largest source of this funding was the Low-Income Housing Tax Credit (Tax Credit) program, along with private lenders, government programs for serving the homeless and individual giving.



INVESTING IN THE DEVELOPER AND ITS VISION FOR INTEGRATED SOLUTIONS

Enterprise leverages its role as a national intermediary to bring comprehensive support to our nonprofit development partners in order to facilitate high-impact developments. Enterprise has partnered with the Coalition for almost 15 years, providing multiple grants and loans to support its work. For the Stout Street Health Center and Lofts, Loan Fund's acquisition loan was leveraged by a \$250,000 capacity-building grant through the U.S. Department of Housing and Urban Development's (HUD's) Section 4 program.

Melinda Pollack, vice president of Transit-Oriented Development and Denver market leader at Enterprise, said: "Enterprise is proud to be a partner to the Coalition in implementing bold and integrated solutions toward ending homelessness in Denver. Stout Street Health Center is not just a solution for the people who live above the clinic, it's a hub for the entire community, proving that integrated health and housing can be a reality for everyone who lives in our city."

Building from the lessons learned through this partnership, Enterprise and the Coalition have partnered with the Corporation for Supportive Housing (CSH) and the City and County of Denver to launch Colorado's first Social Impact Bond, a public-private partnership that aims to provide funding to provide PSH to 250 chronically homeless individuals over the next five years.



The mission of the Colorado Coalition for the Homeless is to work collaboratively toward the prevention of homelessness and the creation of lasting solutions for homeless and at-risk families, children and individuals throughout Colorado. The Coalition advocates for and provides a continuum of housing and a variety of services to improve the health, well-being and stability of those it serves. Since its founding in 1984, the organization has earned state and national recognition for its integrated health care, housing and service programs. The Coalition's comprehensive approach addresses the causes of homelessness, as well as the consequences, offering critical assistance to more than 15,000 individuals and families each year.⁷²

EXIT

EXIT

LABORATORY

RESTROOMS

Patient Website

Keep Calm

Keep Calm



THE POSITIVE IMPACT OF THE STOUT STREET HEALTH CENTER AND LOFTS

HOUSING SECURITY



14 families with children live at Renaissance Stout Street Lofts

100%

of families with children at the Lofts have remained in their home for more than 1 year

60

households at the Lofts receive supportive case management

ECONOMIC IMPACT



28% fewer Lofts residents living on \$250 or less per month since move-in

\$6.3m

annual payroll, sales and other taxes generated by Health Center operations

\$1,263

in annual public-sector health cost savings per Health Center patient

HEALTH AND WELLNESS

13,000+

patients treated at the Health Center in 2015



952 additional mental health patients treated at the Health Center in 2015 compared to 2013



135% increase in total number of patients receiving dental care at the Health Center between 2013 and 2015



IMPACT ON HOUSING SECURITY



Stephanie, Homeless Patient

CHILDREN SUFFER LIFE-LONG NEGATIVE IMPACTS WHEN HOMELESS

Without a stable, affordable home, families often spend a large portion of their income on housing costs, which can lead to financial instability, overcrowding, multiple moves in a short period of time and homelessness. This can have life-long negative impacts on a child's education, health and overall well-being. People who are homeless are often hypermobile, frequently moving between different forms of shelter. Their children may be forced to change schools several times, even in a single year. For every change in school, children tend to fall farther behind and have a smaller chance of catching up to their peers.⁷³

78 NEW HOMES IN FIVE POINTS

The Lofts provides stable homes with on-site case management for 78 individuals and families, including 60 homes for formerly homeless residents. Living in an affordable home alleviates many of the negative mental and physical health concerns that arise when people struggle to pay rent or are forced into homelessness, providing a platform for people to thrive.



The Lofts provide a platform for residents to thrive.

Affordable housing creates long-term stability for people and families who were once homeless. Research shows that once a family moves out of a homeless shelter into subsidized housing, they are less likely to return to homelessness, compared to a family that does not receive the benefit of a subsidy.⁷⁴ Supportive services such as those offered at the Lofts provide additional layers of security for these families. All of the 16 formerly homeless families living in PSH at the Lofts have remained in stable housing since moving in.

60 formerly homeless households receive case management support at the Lofts

94% of all PSH residents at the Lofts have remained housed since moving in

16 children under the age of 18 live in the Lofts

Similarly, 89 percent of the 44 chronically homeless individuals living in PSH at the Lofts have remained in stable homes since moving in. This is an extremely high retention rate for a population that traditionally struggles to maintain housing. The Coalition's success matches or exceeds industry standards; other highly successful PSH programs have retention rates averaging 75 percent over 18 to 24 months.⁷⁵

Ann's family was one of the first to move into the Lofts when it opened in 2014. She lives there with her husband and her six-year-old daughter with special needs, who was homeless for the first four years of her life. Now the family finally has a place to call home. "My daughter calls [our apartment] 'our castle.' She was in preschool during the time we were homeless, and it was a challenge. Now, she is more comfortable, with a stable routine." Having a stable home that they can afford has enabled the entire family to succeed and to begin taking steps toward building a better future.



Ann, Resident and Patient



ECONOMIC IMPACT

"[The Coalition] helps you to help yourself. They are great people here, they really care." With the support of the Coalition's comprehensive services, Ayman was able to gain control over his addictions and obtain employment.



Ayman, Patient

SAVING MONEY AND MAINTAINING A JOB

People who spend too much on housing costs or have become homeless face many barriers to achieving overall stability. This instability makes it difficult for these individuals to find and retain steady employment and efficiently manage or save money, which severely limits their chances for achieving economic stability. Without a stable footing on which to build credit and savings, there is little opportunity for economic mobility and these people are unable to contribute to the local economy. The negative health outcomes of their instability can also strain public resources.

AN AFFORDABLE HOME IMPROVES ECONOMIC SECURITY

Living at the Lofts provides residents the solid platform they need to start building economic stability and resiliency. Of the 60 households receiving case management, 11 had no income when they moved in. One year after moving into the Lofts, that number has been reduced by more than one-third. Even more impressive, while 29 of the 60 households had incomes less than \$250 per month when they moved in, that number is now 19. Residents who were homeless just two years ago are now able to focus on fortifying their economic stability, obtain all benefits for which they are eligible, and search for jobs and training opportunities.



The stability of living at the Lofts has enabled Ann, who is both a resident and a patient, to achieve economic stability for the first time in years. “Even though we had rent increases as [my husband’s] pay has gone up, we still are able to manage to pay our electric and phone without having to worry so much about how to eat. We are more financially stable now, which helps with emotional stability. I have mental illness. When you are dealing with that you need a settled feeling.”

11

households with no income are provided with the needed support to improve financial stability

\$16.7m

reduction in public-sector health care costs annually

\$50.5m

total annual economic impact of Stout Street Health Center

Residents’ improved health also helps to foster increased economic stability and ultimately greater economic mobility. They are able to better manage their health, which leads to fewer instances of emergency treatments, and they are less likely to miss work for health reasons. The Health Center’s services allow Denver’s most vulnerable residents to receive affordable health care in a timely manner. With that need taken care of, these individuals can direct more financial resources to other life necessities without compromising their health.

A BOOST FOR THE ECONOMY

The construction and operation of the Stout Street Health Center has created additional economic benefits for the community as a whole. A recent evaluation conducted by Capital Link determined that the Health Center has been responsible for a total of \$50.5 million in annual economic impact. As part of this, it provides 303 full-time jobs, and the economic activity generated by its operations supports an additional 148 jobs throughout the community. The Health Center also generated \$4.6 million in federal tax revenue and \$1.7 million in state and local tax revenue in 2014.⁷⁶ The residents at the Lofts generate additional economic activity as they spend money and patronize businesses in the neighborhood.

The evaluation also estimated that the construction of the Health Center created \$16.7 million in public-sector health cost savings, or \$1,263 per patient annually. This savings is derived in part because the health services provided on-site reduce reliance on local emergency departments for primary care and help avoid health crises by providing preventive and health-maintenance services.⁷⁷



Community Jobs

303

full-time jobs at Health Center

Tax Revenue

\$4.6m

in federal tax revenue in 2014

148

jobs in the community supported by Health Center operations

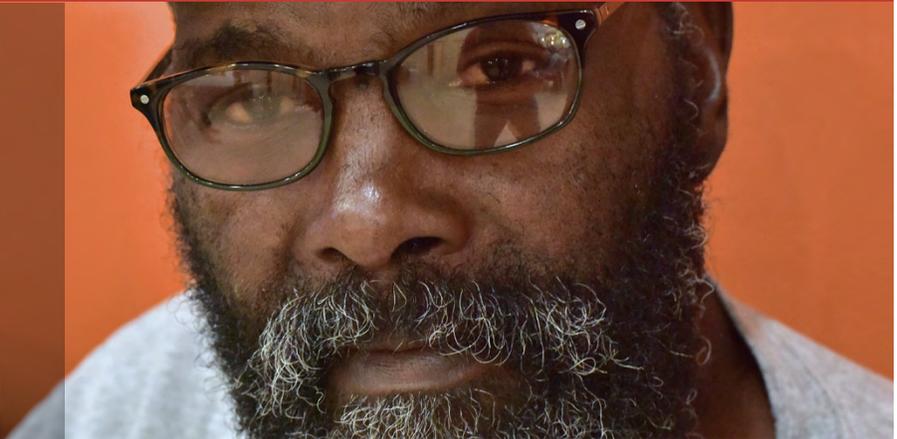
\$1.7m

in state and local tax revenue in 2014



IMPACT ON HEALTH AND WELLNESS

The homeless and those at risk of becoming homeless are more likely to have poor physical and mental health.



Bobby, Homeless Patient

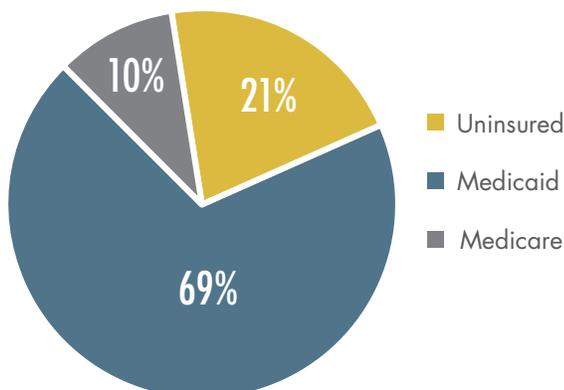
POOR PHYSICAL AND MENTAL HEALTH OF THE HOMELESS

Housing-insecure families experience mental and physical health ailments at higher rates than the general population. This effect is even greater among the homeless, especially children. Homeless children experience trauma at a much higher rate than other children and are more likely to experience malnutrition, asthma and other health ailments. Poor health can hinder a child's academic performance and negatively impact his or her long-term life outcomes, making it even more critical that health needs be addressed. Both children and adults living in a home where more than half of the household income is spent on housing face more health challenges than their housing-secure peers.^{78,79,80}

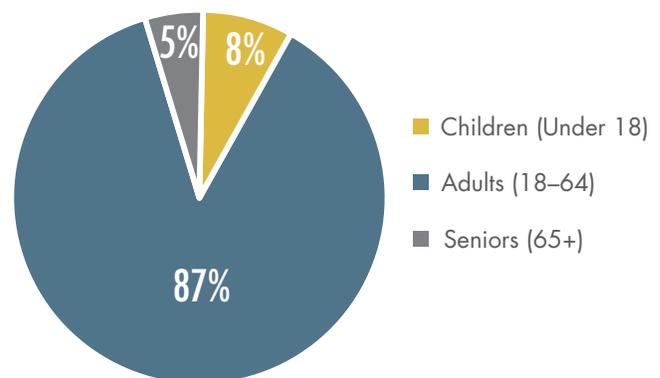
IMPROVING HEALTH THROUGH ACCESS TO CARE

The Health Center provides high-quality and affordable health care to Denver's low-income and homeless populations, helping to alleviate many of the negative health conditions they face. In 2015, the Health Center served 13,000 patients who were homeless or at risk of becoming homeless. The Health Center's patients included 1,000 children and around 2,700 patients who were uninsured.⁸¹

Stout Street Health Center Patients Insurance Coverage



Stout Street Health Center Patients by Age





Maresha, Patient

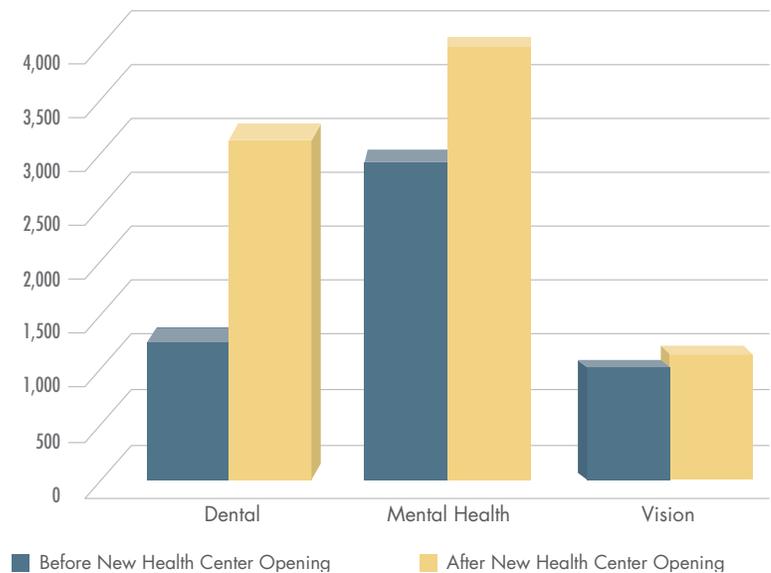
The primary health care, dental, vision, mental health and health advocacy services offered at the Health Center create an integrated suite of services to transform the health of Denver’s homeless.⁸²

With a new integrated intake system, patients are triaged at the Health Center entry and sent to the services they require all on the same day. A patient can see a doctor, get a dental cleaning and speak to a therapist in a single visit, with all of his or her information stored in one file. This integrated care model removes significant barriers, as homeless patients often have to navigate a complicated system of benefits and service providers to obtain all of their needed physical and mental health services.

The Health Center has increased its capacity to serve Denver’s homeless population, and increasingly patients are relying on the clinic for specialized services, including dental, vision, pharmacy and mental health treatment, as illustrated in the adjacent chart.

Patients seeking services at the Health Center experienced improved health outcomes between 2013 and 2015, including reductions in the rates of low-birthweight babies, and uncontrolled diabetes, and increases in the numbers of patients receiving preventive services, such as colorectal cancer screenings.⁸³

Number of Patients Seeking Specialty Services





“They were all about getting me healthy. They led me in the right direction. Now, I can get the medications I need, I get the diet that I need, and I believe they will help me understand this diet.”

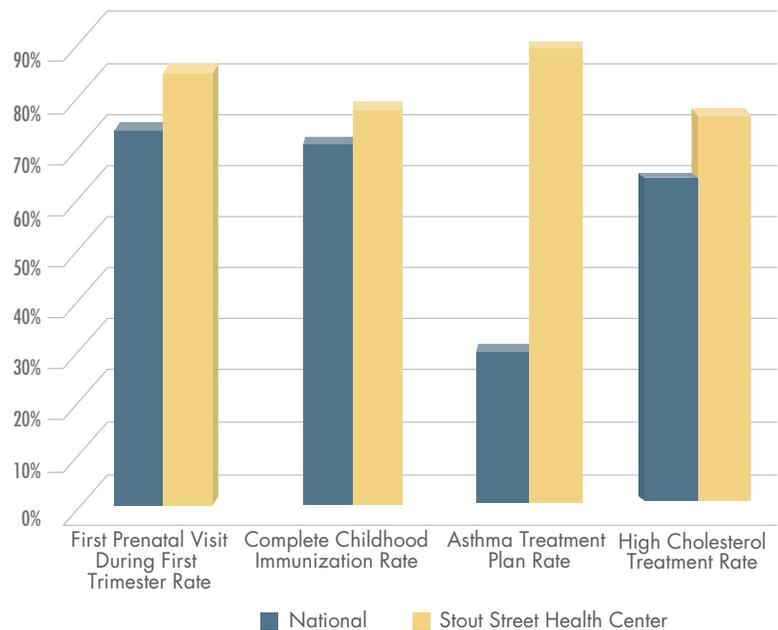
– Beverly, Patient

The Health Center has also achieved high levels of success with health maintenance and preventive services compared to national averages, as shown in the chart below.^{84,85,86,87,88} Furthermore, all patients are given a mental health screening to detect depression and other potential mental health concerns, which are prevalent in a highly traumatized homeless population.⁸⁹

Beverly is one example of the positive impact the Stout Street Health Center is having on the lives of Denver’s most vulnerable citizens. She became a patient when a friend brought her after she became very ill while living in her car. After three years of receiving the Coalition’s services, she feels much healthier and more productive today. “They were all about getting me healthy. They led me in the right direction. Now, I can get the medications I need, I get the diet that I need, and I believe they will help me understand this diet.”

Patients seeking services at the Health Center are better connected to medical insurance options, thanks to the assistance of on-site Medicaid eligibility specialists who assist patients with applying for coverage. As a result, the number of uninsured Health Center patients decreased from 64 percent in 2013 to 21 percent in 2015, or around 5,800 fewer patients.⁹⁰

Health Maintenance Statistics for Children and Adults



Because the Health Center treats all patients regardless of their ability to pay, having more patients with Medicaid or Medicare coverage makes it easier to manage non-covered expenses. More patients also have insurance to cover the cost of more intensive and emergency care, saving public dollars. In addition, individual patients gain greater financial stability when they can manage their health care bills and are less likely to postpone needed health care.⁹¹

5,800

more patients insured in 2015 compared to 2013

11%

reduction in number of patients with uncontrolled diabetes between 2013 and 2015

111,376

prescriptions filled in 2015

For example, Beverly relied extensively on ER care before coming to the Stout Street Health Center. “All I did was rack up bills,” she said. At the Health Center, she feels that staff “care about you as a person, not just for money.”

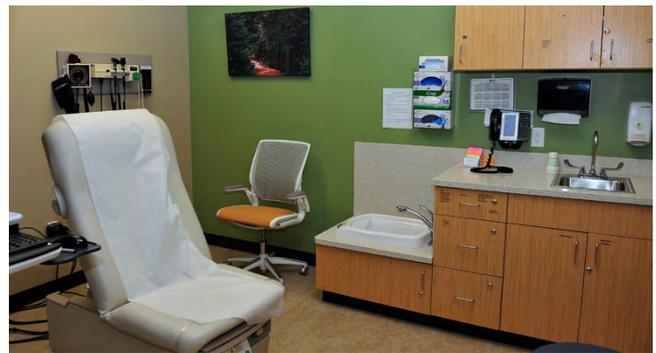
THE PERMANENT SUPPORTIVE HOUSING MODEL WORKS

Residents at the Coalition’s 17 properties, including the Lofts, experience health benefits from living in stable housing with on-site services.⁹² At the Lofts and other PSH developments, residents receive comprehensive wrap-around support through the combination of access to case management and high-quality health care. They are able to avoid the serious negative mental and physical side effects of homelessness, and the stability of PSH enables them to adhere to medication regimens and adopt healthy habits that can lead to better overall health.

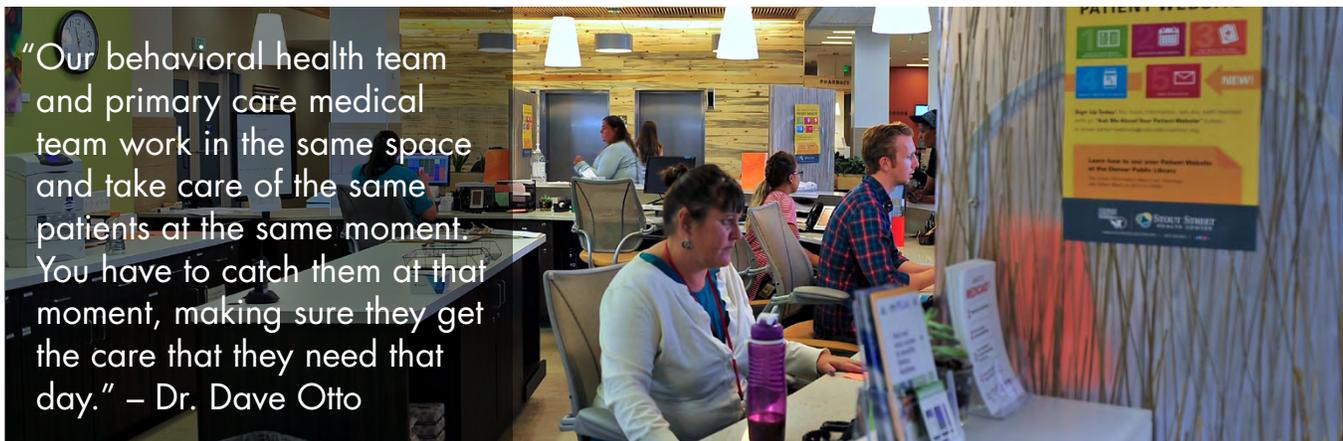
For Ann, who is disabled and was previously homeless, having a home at the Lofts has been instrumental in reducing her stress and enabling her to care for her mental health needs. She has been able to better manage her disability, which is important because she cares for her daughter while her husband is at work. Ann is able to devote more time and resources to her family and participates in the Lofts’ gardening program, which she says is a form of therapy for her.

“I think if you can provide housing, and health care and support services, you probably have a good chance of helping somebody get their medical issues, mental issues under control. If they feel cared for and feel better about themselves, they can get a job and become part of a functioning society.”

– **Mary Lea Forington**,
Director of Patient Services at the Coalition



THE KEYS TO SUCCESS



“Our behavioral health team and primary care medical team work in the same space and take care of the same patients at the same moment. You have to catch them at that moment, making sure they get the care that they need that day.” – Dr. Dave Otto

PATIENT FEEDBACK SHAPES AN INTEGRATED HEALTH CARE MODEL

By integrating physical and mental health services with case management, affordable homes and other services and supports, the Coalition can have the biggest impact in addressing the needs of Denver’s most vulnerable residents.

This integrated model streamlines the Coalition’s record-keeping process in a single system to reduce administrative burden and helps to provide residents and patients with comprehensive care that addresses all aspects of their health. As Dr. Dave Otto, medical director of the Coalition, explains, “Our behavioral health team and primary care medical team work in the same space and take care of the same patients at the same moment. You have to catch them at that moment, making sure they get the care that they need that day.”

The Coalition also has a consumer advisory board composed of patients and residents, which meets monthly to provide feedback on Health Center initiatives. The advisory board also supports the Coalition’s outreach and advocacy efforts throughout the city. The Coalition relied on the advisory board’s firsthand experience in transitioning to the integrated health care model.

According to director of integrated health services Mary Lea Forington, who manages the consumer advisory board, “I meet with consumers every month to find out what we can do better. It isn’t me making decisions for patients; it’s patients helping us make good decisions.”

DESIGN IMPROVES HEALTH OUTCOMES OF HOMELESS

Enterprise understands that the location and design of affordable homes and other services influence residents’ health outcomes. The Coalition embraces this belief and works with its architects to carefully design building features to maximize positive outcomes for residents.

The Stout Street Health Center and Lofts offer an off-sidewalk courtyard in front of the building, allowing their homeless patients a retreat from the streets. Patients are able to wait for health services with dignity in a welcoming environment, instead of having to line up on the street prior to the health center’s opening each day.

The building was designed with an emphasis on maximizing natural light by using floor-to-ceiling windows. Decorative art from a local art gallery, SPARK, creates a warm and trauma-informed environment for patients to receive treatment. These design elements starkly contrast traditional institutional health care environments. The design reflects the Coalition’s goal to make patients feel comfortable during their visit and inspired to continue receiving regular health care.

LOOKING FORWARD



The vision for the Renaissance Downtown Lofts

THOUSANDS STILL NEED AFFORDABLE HOMES AND HEALTH CARE

Despite the successes of the Stout Street Health Center and Lofts, there continues to be an overwhelming need for affordable homes and quality health care for Denver’s low-income and homeless populations. Enterprise’s partnership with the Coalition is an important foundation, but more work remains to fully meet these needs and ensure that all of those people experiencing homelessness in the city are able to attain stability. One of the greatest barriers to providing needed homes and health care to Denver’s homeless is the need for additional financing to support these developments.

REPLICATING SUCCESS WITH THE DENVER SOCIAL IMPACT BOND

Enterprise, in collaboration with the Coalition, the City of Denver, CSH and the Mental Health Center of Denver launched the Denver Social Impact Bond (SIB) in February of 2016. This is Colorado’s first Social Impact Bond initiative, and it is an important step toward securing the financing needed to meet the needs of Denver’s homeless population. Through SIB, investors have pooled the capital necessary to provide homes with support services to 250 formerly homeless individuals over the next five years.⁹³

SIB partners seek to demonstrate that providing stable homes to homeless people with a high level of needs reduces jail bed and ER usage, which in turn creates long-term cost savings for the City of Denver. If successful, the city will use the cost savings to provide investors with a financial return based on the program’s success in meeting predetermined jail bed usage reduction benchmarks. The Denver SIB is a model for public-private investment that is based on both the Coalition’s past experience—including at the Stout Street Health Center—and the proven successful track record of PSH models.⁹⁴

The Coalition will provide 165 apartment homes to the SIB program through its newly constructed Renaissance at North Colorado Station property; its Renaissance Downtown Lofts property, still under development; and scattered-site apartments throughout Denver. This combined effort to provide permanent supportive housing is expected to save the city an average of \$29,000 per resident in emergency-related costs, transform the lives of 250 of Denver’s most vulnerable citizens, and improve the quality of life in the downtown neighborhood by reducing the number of individuals who call the streets their home.⁹⁵

THE FACE OF IMPACT: PATIENT STORIES



Ann, Resident and Patient

Ann, who is disabled, lives at The Lofts along with her husband and six-year-old daughter. Prior to moving in, the family spent years bouncing between shelters and low-cost motels. This was particularly challenging for their daughter, who has special needs and requires consistency and stability to thrive. At the same time, paying several hundred dollars per week at motels limited their ability to save or manage their finances. Now that they can afford their rent, more of her husband's salary can go toward needed items, and Ann is able to focus on managing her disability and caring for her daughter. The Health Center is located just downstairs, where both she and her daughter obtain their primary care services. Ann believes the proximity has contributed to better overall health for both of them. "Having the services close together helps so you don't have to make long trips to get to providers. You are more likely to utilize those resources instead of trying to tough it out."

Ann believes that the health care services at the Health Center have exceeded anything she expected. Her daughter became a patient at the Health Center while they were living in transitional housing, and she is grateful to have been able to maintain continuity with her high-quality care. "She (her doctor) doesn't talk down to my daughter. There is a very good connection between doctor and patient, between dentist and patient..." Her daughter benefits greatly from the genuine and kind treatment she gets at the Health Center, and Ann believes that the staff at the Health Center radiate a passion for the work they do that promotes a very positive environment.



Edward, Patient

Edward, who is known as Ozzie among friends and Health Center staff, has been receiving medical care through the Coalition for 12 years. Over the years he has received many medical and dental services and has also turned to the Health Center when he needed a mental health evaluation prior to a serious surgery. "I was living on the street for 20 years, and this was the only place I could go to get my heart and lungs checked out," he said. "These guys answer all my needs. They are anxious to help me." Ozzie says the services at the Health Center are so good and so easy to access that he would never want to seek medical care elsewhere. "They are looking to help people. You can't stop alcoholics, or drug addicts, but you can give them a step up," said Ozzie.



Beverly, Patient

Beverly is a homeless Denver resident who gets her health care at the Stout Street Health Center. She was originally brought to the center at a time when she was living in her car and dealing with a severe illness. The staff at the Health Center focused on giving her the treatment she needed to recover, especially assisting her with getting her blood pressure under control. Doing so has significantly reduced her visits to the ER. At the Health Center, she feels valued as a person, and knows that the staff is looking toward her long-term health and recovery. "They are just wonderful," said Beverly.



Bobby, Patient

Bobby was working as a Certified Nursing Assistant in 2012 when he became severely ill due to complications arising from an infection relating to his diabetes. He underwent several surgeries and was unable to keep up with the pace of his work, becoming homeless within the space of a year. He is currently living in a shelter and has visited the Stout Street Health Center's vision clinic to obtain new prescription glasses. He has also visited the weekly legal clinic at Stout Street and appreciates the convenience of that offering. Bobby believes that the work of the Coalition is important for people like himself who never imagined becoming homeless but are now facing that reality. "You never know when stuff is going to happen... I was paid to help people when they got sick... it's unfortunate that I caught an infection to get me in this position here. It can happen to anybody."



Felicia, Patient

After receiving a diagnosis of fibromyalgia, Felicia suffered constant debilitating pain and was forced to give up her job as a preschool teacher. With significant medical needs and costs after she became uninsured, she struggled to care for herself. She found herself in Denver at the invitation of a friend, now her legal caregiver, who reached out to help her when she was at her lowest point. In Denver, the Coalition connected Felicia with housing of her own where she has lived for several years, and she has been receiving primary care and mental health care at the clinic for more than five years. While it used to be a challenge for her to obtain necessary medications, the staff at the Health Center has treated her the way she has hoped to be treated, and she feels they are helping her to manage her condition better than some of her previous doctors. "I just wanted someone to hear me, to listen to me...she (my therapist at the Health Center) jumped into action so quickly...things have their way of working themselves out."

STOUT STREET



INDUSTRY PERSPECTIVES



Melinda Pollack, Market Leader

Melinda Pollack is vice president and the Denver market leader at Enterprise. She believes that the Colorado Coalition for the Homeless is an extremely effective leader in the battle against homelessness in Denver. She continues, “The Health Center not only provides needed medical services to Coalition residents, it is an essential part of the city’s support system for all homeless and many low-income community members. By focusing on the whole person: from shelter, to primary care, mental health services, dental care and vision care, the Coalition has created an important asset for Denver’s homeless. We look forward to the future of our partnership.”



Lori Chatman, Loan Fund President

Lori Chatman is the president of Enterprise Community Loan Fund and a senior vice president of Enterprise Community Partners. She leads Enterprise’s efforts in creating new solutions for raising and deploying community investment capital throughout the nation. The success at Stout Street illustrates how co-location of a health clinic and affordable homes removes a barrier for low-income residents seeking medical treatment. Chatman said, “By integrating housing, social services, case-management and health care, we see the powerful impact it has on the lives of those recovering for homelessness. Loan Fund is proud of the investment they made to catalyze the creation of the Stout Street Health Center and Lofts, and I am looking forward to seeing how this success will be furthered through the Denver Social Impact Bond.”



John Parvensky, President and CEO: The Coalition

John Parvensky has served as president and CEO of the Colorado Coalition for the Homeless since 1985. He has been a leader in developing comprehensive and integrated healthcare for the homeless program in the Denver metro area. “We are proud that Stout Street Health Center and Lofts provides a health care home for more than 13,000 individuals experiencing homelessness in Metro Denver, as well as a real home for families and individuals currently living on the streets or in emergency shelters. Our staff have embraced and embodied the philosophy that by providing housing in combination with integrated physical, behavioral and oral health care, we not only holistically address the entire health of those we serve, but we have also greatly expanded access to health care and housing to a population often underserved and forgotten.”



Mary Lea Forington, Director of Integrated Health Services: The Coalition

“Our patients are so happy to walk into this new facility built just for them, because they are used to getting the worst of the worst. It feels to me like a non-stop miracle. We all believe that this is a place where we create hope and healthy communities, and hopefully a better future,” says Mary Lea Forington, director of integrated health services for the Colorado Coalition for the Homeless.

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Enterprise collected site-based information from interviews conducted with residents, patients and employees at both CAMBA and the Colorado Coalition for the Homeless, along with data collected internally by those organizations. Interviews were conducted via telephone and on-site at both CAMBA Gardens and the Stout Street Health Center during August of 2016.



Enterprise supports partners like CAMBA Housing Coalition and the Colorado Coalition for the Homeless who are on the front lines of eradicating homelessness by pairing affordable homes with on-site support services and health care. Stout Street and CAMBA Gardens provide safe and stable homes and services that serve as a platform for economic stability, health and well-being. While the affordable housing and community development sectors have made great strides, a significant amount of work and investment is still needed to address homelessness.

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