



Resident Services

Providing On-Site Wrap-Around Services for Housing Credit Properties

2026

Affordable housing is more than four walls and a roof. Data shows that to ensure low-income households thrive, affordable housing owners should provide resident services. Resident services are a set of supportive programs and resources that are integrated into affordable housing developments and offered directly to residents to advance their physical, mental, and financial health. These services are designed to meet residents where they live, embedding resources into the housing environment to support stability and overall well-being.

Housing Finance Agencies (HFAs) recognize the value-add in providing resident services¹ across their portfolio and utilize the Low Income Housing Tax Credit (Housing Credit) program guidelines to encourage or require affordable housing owners to provide resident services tailored to meet the specific needs of the communities they serve.

At least 24 out of 53 Housing Finance Agencies, incentivize or require on-site resident services.

The following analysis, which examined 53² Qualified Allocation Plans (QAPs) released before August 2025 reveals how HFAs are encouraging on-site resident services³, sometimes referred to as service-enriched housing. These terms describe affordable housing developments which incorporate optional programming and services as part of the property itself, rather than models which rely on external service networks or a case-management model.

The extent to which QAPs prioritize or require on-site resident services varies significantly across states. While some HFAs explicitly incorporate service provision into the Housing Credit application scoring or threshold requirements, others provide limited or no guidance, reflecting differing approaches to the role of affordable housing in supporting resident outcomes beyond shelter.

¹ Some states use terms such as “service-enriched housing”; for the purpose of this analysis, jurisdictions were included where the definition of those services aligned with the definition of on-site resident services used here.

² All 50 states, plus Washington, DC, New York City and Chicago released before August 2025 were reviewed.

Alaska's Job Training Program

In addition to incentivizing resident services, Alaska's QAP awards points to projects that also offers a job training program during construction to low-and moderate-income residents. To be eligible for points, the training must be connected to the project and should equip participants with skills that lead to real employment opportunities after the program concludes.



Resident Services Coordinators

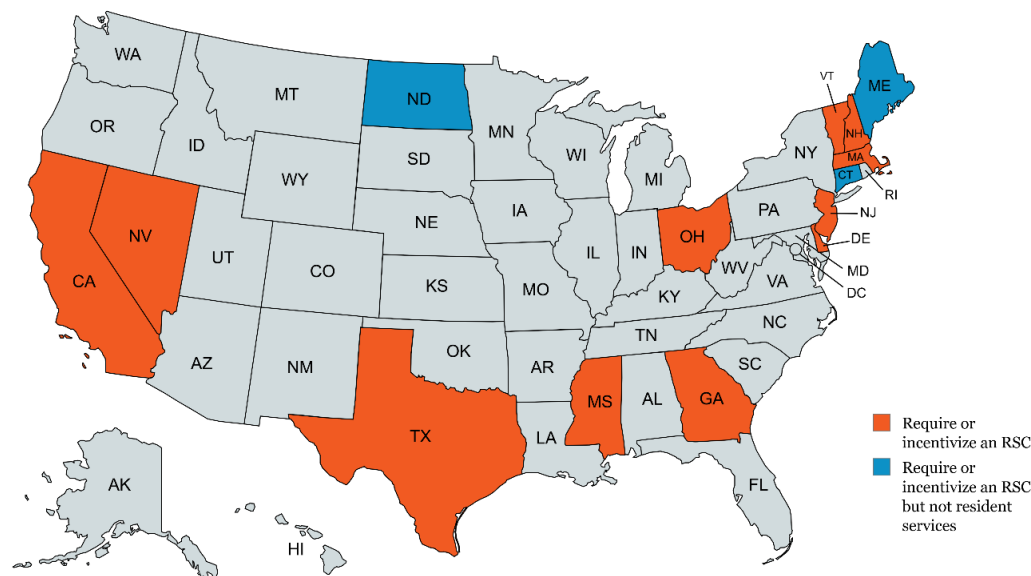
Resident Services Coordinators (RSCs) are an integral part of resident services provision, actively supporting residents to live stably in their housing, and to thrive in the community. RSCs support residents by facilitating connections to available programs and resources, coordinating with service providers, and ensuring that residents are informed about and able to engage with available opportunities. Their role often includes outreach, organizing programming or referrals, supporting tenant engagement, and helping to address barriers that may limit participation. In doing so, RSCs contribute to overall housing stability and resident well-being by strengthening connections between residents and the support available to them.

Across the country, 14 HFAs require or incentivize an RSC. Connecticut, Maine, and North Dakota do not require on-site services but still require affordable housing providers to offer an RSC. In these states where on-site resident services are not offered or may not be feasible, the inclusion of an RSC reflects an effort to still prioritize resident support. Recognizing that not all affordable housing providers have the capacity to offer on-site programming, these states rely on RSCs to link residents to resources beyond the property, enabling them to connect with their wider community resources.

14 OUT OF 53 HFAs

Incentivize an on-site Resident Services Coordinator.

FIGURE 2: Resident Services Coordinator Requirements and Incentives



Providing Resident Services to Meet Community Needs

Jurisdictions vary considerably in how prescriptive they are in requiring resident services within their QAPs. Some take a highly structured approach, outlining specific categories or lists of eligible services and requiring developers to select a minimum number from those approved options. Others are more flexible, simply requiring that a certain number of services be offered without specifying the type, allowing developers greater discretion to tailor programming to resident needs. The final category of service provision are those HFAs that might identify the intent of the services but otherwise leaves the actual deployment of the specific type of service up to the owners.

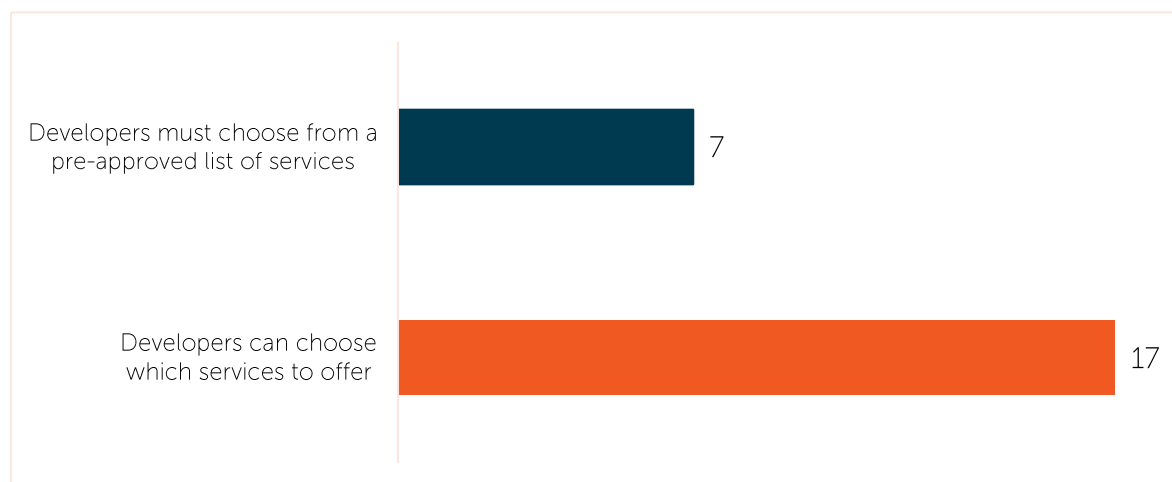
Types of Resident Services

Common examples of resident services may include financial literacy classes, income and asset-building workshops, childcare and afterschool programs, homebuyer education as well as access to basic health-related resources such as hygiene support or prenatal services.

HFAs take different approaches to how they allow developers to select what types of resident services to offer:

- HFAs either allow developers to choose the types of services they provide, often offering guidance around what services are recommended, but generally only require that a certain number of services be provided. Some states such as California require that services selected fit within general themes such as instructor-led adult educational, health and wellness, or skill building classes, health and wellness services, after school programs for school age children, while others are more specific in their recommendations such as DC, which encourages services that promote wealth building and community building.
- HFAs provide a list of pre-approved services that developers must choose from. Oftentimes services are grouped together, and developers are asked to choose a certain number of services from each category.

FIGURE 3: How Developers Choose Which Services to Offer



Requirements related to frequency of services also differ, with some QAPs mandating that services be provided on a regular schedule - such as monthly or annually - while others require that services be made available a minimum number of times over a given period. For example:

- **Alabama** requires that at least three services be chosen from a provided list and identifies a minimum number of times each type of service must be offered either annually or monthly.
- **Mississippi** requires that at least one service be offered quarterly and each service offered at least once per year.
- **Maryland** simply requires that services provided be appropriate to the population being served. These variations recognize the balance between standardizing service provision and allowing adaptability at the state level or property level.
- **Nevada** offers two points for providing an on-site van service with a minimum two-day per week operating schedule.

Deepening the Impact of Resident Services

Many states embed compliance requirements around how resident services will be offered and assessed for efficacy into their QAPs, ensuring that appropriate services are being delivered to tenants. Tracking resident engagement, providing evidence of services being provided (sign in sheets, advertisements for services, activity reports, MOUs with service providers etc.), negative points for failure to comply with requirements to provide services, and confirming services offered are distinct from one another are just some of the ways that HFAs ensure that resident services are being provided appropriately. Other examples include:

- **New Hampshire** requires that the RSC evaluate each resident's service needs within 60 days of move-in and annually after that. A minimum of two on-site services is required, one of which must be provided no less than quarterly.
- **Washington, DC** requires the submission of a comprehensive Resident Services Plan detailing how they intend to provide high-quality property wide resident services designed to empower residents, improve quality of life, and support community building goals. At minimum, the plan must highlight at least one service and one amenity. Services must be maintained and funded for at least 15 years. Additional points are available beyond the minimum requirement, with the submission of a plan with a higher level of detail.
- **Indiana** requires a commitment to tracking resident participation and outcomes related to services provided. Residents must be surveyed at least annually to determine if services offered are appropriate and meet resident needs.

Going Above and Beyond with CORES

The Certified Organization for Resident Engagement and Services (CORES) is a certification process managed by Stewards of Affordable Housing for the Future (SAHF) which recognizes organizations that have successfully demonstrated capacity to provide quality resident services coordination in affordable rental housing. Achieving CORES certification indicates an organization's commitment to providing high quality resident services and supporting resident health and well-being, recognizing the role that service coordination plays in improving resident outcomes. Certification also positions organizations to pursue funding and partnership opportunities, while encouraging them to formalize their approaches, strengthen internal systems, and better assess and communicate the impact of their services. It also emphasizes the use of data to inform decision-making, track outcomes, and continuously improve programming while clearly communicating impact.

Georgia, Maryland, New Hampshire, and Ohio offer incentives for CORES certification, and DC is considering adding it as either a preference or requirement in the future.

Organizations are eligible for CORES certification if they provide resident services coordination across multiple affordable housing properties, either directly or through structured partnerships. This includes organizations that manage services themselves, those that retain oversight while contracting out to on-site staff, and third-party organizations that are responsible for delivering and managing resident services on behalf of property owners.



Budgeting for On-Site Services

Recognizing there is a cost to providing quality resident services also means that it is not unreasonable for HFAs to require applicants to demonstrate that genuine consideration has been made as to how they will financially support their commitment to on-site resident services. Identifying financial resources to pay for resident services as part of the application process may have benefits to both the owner and the HFA, and will:

- 1) Ensure that applicants consider funding sources very early in the development process, ensuring successful implementation; and
- 2) Provide valuable information to any HFA on how owners pay for these services, which can be used by the Agency to inform future decisions around incentivizing or requiring robust resident services within the Housing Credit program.

In most cases, providing resident services coordination requires a Housing Credit applicant to identify a variety of funding sources to support property resident services coordination staff, overhead, program materials, and/or partnership fees. Doing this early on helps to ensure that this is part of the planning and budgeting process, which is an essential part of prioritizing these services and ensuring that they are provided in the years following the development being placed in service. By requiring applicants to demonstrate consideration for funding the proposed level of service, an HFA is taking a step towards ensuring that applicants are doing

more than checking a box to earn points but are instead thoughtfully integrating services into the planning and budgeting process.

At least **12 QAPs** include general language around including the cost of providing resident services in the operating budget, requiring detailed information about who will be providing the services, anticipated expenses, how services will be financed in the long term, and, in some cases, sources of funding outside of operating costs.

- **Maryland** offers two points for providing a full budget with a description of how services will be funded, one point for more vague descriptions of financing, and zero points for failing to include an explanation of financing for resident services.

The treatment of resident services within operating budgets, however, has important implications for sustaining these programs over time. Limiting or discouraging their inclusion in operating costs can create challenges for supporting consistent, comprehensive, and high-quality programming. HFAs can support the inclusion of robust resident services by not only acknowledging that there is a cost associated with resident services, but the implications for the ongoing property operations. For example:

- **Washington, DC's** QAP allows services to be supported by operating income, however, the DC Department of Housing and Community Development prefers to see developers incorporate additional sources of funding to support and sustain resident services, even going so far as to incentivize it. More points are given to projects who source financing for up to 33 percent of the budget, up to 50 percent of the budget, or over 80 percent of the budget.

Conclusion

On-site resident services are an important tool to extend the impact of affordable housing beyond the provision of shelter, by integrating programming that supports stability and well-being for residents. While approaches for providing services vary across states in terms of structure, requirements, and level of specificity, the inclusion of these services reflects a recognition of housing as the basis for improved outcomes for low-income tenants. Embedding services within housing development can help to reduce barriers to access and strengthen overall effectiveness of both service provision and affordable housing investments.

Learn more about how QAPs can accelerate the affordability, opportunities, and sustainability of affordable housing on our [QAP analysis home page](#).

12 OUT OF
53 HFAs

Acknowledge the cost of providing resident services in the project operating budget.