



## Introduction

In 2025, our Resident Services team remained dedicated to enhancing the well-being of residents across our communities through thoughtful planning, data-driven strategies, and meaningful partnerships. By gathering property-specific data, we gained deeper insights into the unique characteristics of each community, allowing us to tailor services that address real needs. This approach supported the successful launch and expansion of resident services at several properties, including new programs at The Faircliff and The Hammond, while strengthening partnerships that extend our reach and impact.

This year’s report highlights key achievements such as the expansion of resident feedback initiatives, the expansion of impactful financial literacy tools like Esusu at Fort View and Webster Gardens, and collaborations that brought wellness, education, and enrichment opportunities directly to residents. Our partnership with Communities Together, Inc. expanded as they began serving their second Somerset community at The Faircliff, supporting a diverse mix of returning Faircliff Plaza East residents and new neighbors. In Baltimore, a new partnership with Women’s Housing Coalition launched resident services at The Hammond, providing case management for 12 Permanent Supportive Housing (PSH) residents while also offering programs and referrals open to the full property. Additionally, Faircliff Plaza West residents benefited for the first time in two years from renewed access to events and services through a partnership with Innercity CDC, which established a Family Success Center in the community room. Together, these efforts reflect our ongoing commitment to fostering stability, connection, and growth across all properties.

**10 Communities Served by 11.5 FTE equivalent personnel.**

Channel Square Apartments	Paca House Apartments
Faircliff Plaza West Apartments*	Fort View Apartments
Hubbard Place Apartments	Webster Gardens Apartments

Linden Park Apartments	The Faircliff Apartments
Portner Flats Apartments	The Hammond Apartments

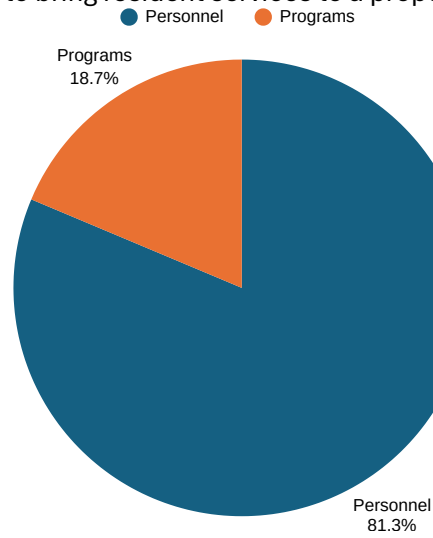
*\*personnel are funded by outside sources*

## Overview and Results

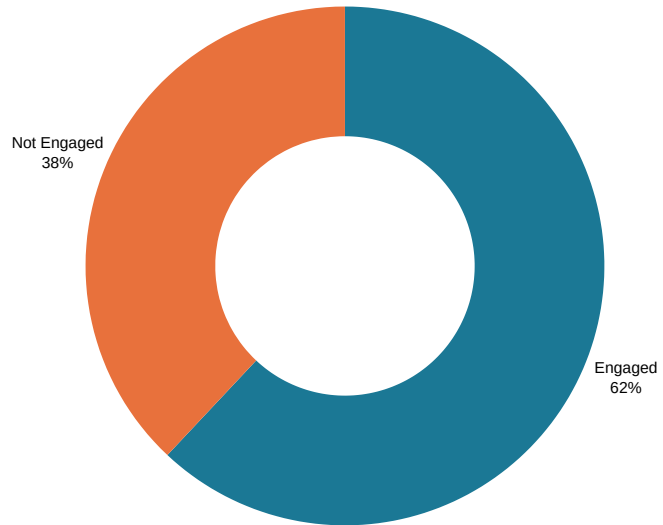
### Core Areas of Programming

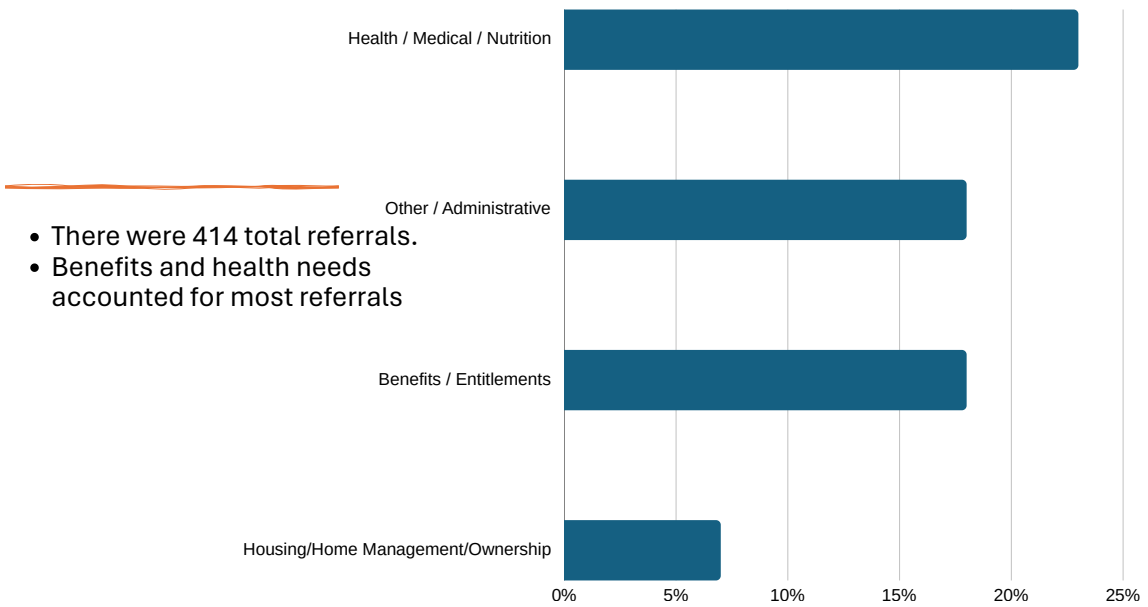
- 1. Youth/Adult Education:** Improve academic performance and life skills for youth and adults through out of school time programs, summer camp, and family enrichment programming.
- 2. Employment/Job Skills:** Increase household income and the number of working families through one-on-one coaching, skills training, and referrals.
- 3. Family Stability/Housing Stability:** Maintain family stability and successful tenancies by reducing delinquencies, evictions, and lease violations using tenant education, referrals, and supportive services.
- 4. Healthy Living:** Create healthier and more sustainable communities by increasing access to programs, resources, and amenities designed to improve physical and mental wellbeing.
- 5. Community Building:** Increase resident involvement in programming and decision making to promote stronger communities.

Somerset invested **\$714,646** in resident services in 2025. That breaks down to a **\$519.74** per unit cost to bring resident services to a property on an *annual* basis.

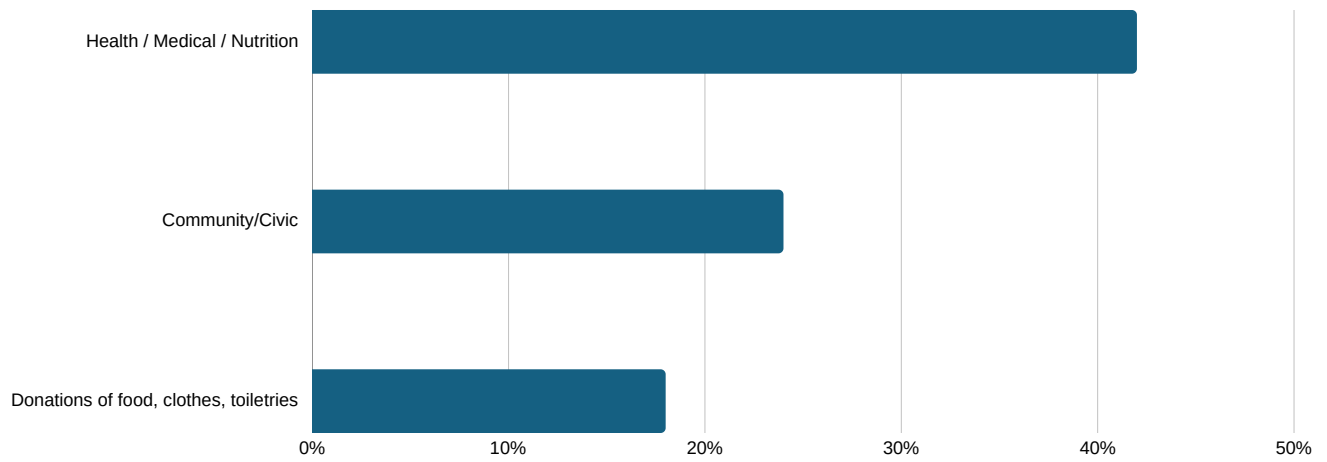


- 
- **62%** of residents participated or were referred to services





### Programs with Highest Participation



## Success



Resident Services partnered with Hubbard Place Management to encourage public transportation options. Households receive a pre-loaded \$25 Smartrip card at time of annual recertification or move-in. This represents a **\$3,105** cost-savings for residents in 2025. *This helps Hubbard Place remain a Transportation All-Star through GoDCGo's program.*

## New Partner Highlights and Programs

Partner Organization	Property(ies)	Description
Carlos Rosario International Public Charter School	Hubbard Place	English as a Second Language (ESL) classes offered at Hubbard Place; registration fees sponsored by RS for residents who want to continue their education.
Office of the Chief Technology Officer	Hubbard Place	Digital literacy and device training
DC Public Library	Hubbard Place and The Faircliff	Toddler story time for families with young children; a book is read aloud to engage children
Full Circle Farms	The Faircliff and Faircliff Plaza West	Local farm in Baltimore, MD who distributed produce boxes for Thanksgiving holiday
DMV Santa Claus	The Faircliff	Culturally appropriate Santa Claus who visited families and posed with professional photographs to spread holiday cheer
DC Department of Insurance, Securities and Banking	Hubbard Place	Renter's Insurance Presentations

## Program Highlight

### Rent Reporting to Credit Bureaus

Building on the strong foundation established in 2025, Somerset expanded its partnership with Esusu to deepen the portfolio-wide impact. Following a successful launch at Faircliff Plaza West, Hubbard Place, and Portner Flats, Esusu was extended to additional communities, including Fort View and Webster Gardens apartments. Through Esusu, on-time rent payments—traditionally excluded from credit reporting—are now reported to the three major credit bureaus, helping residents strengthen their credit profiles. Resident Services further supported this expansion by delivering financial literacy resources and hosting workshops led by trusted financial partners, reinforcing long-term financial stability for residents.

### Esusu Impact

- **68%** residents improved their credit scores since Esusu launched in 2024.
- **+38 pts** average credit score improvement since enrollment
- Average credit score **670**, highest **829**
- **100** residents become credit visible

### What Does Credit Visible Mean?



Can have a credit report and build a credit score



Can apply for credit cards, personal, car and home loans



Likely to pay lower security deposits



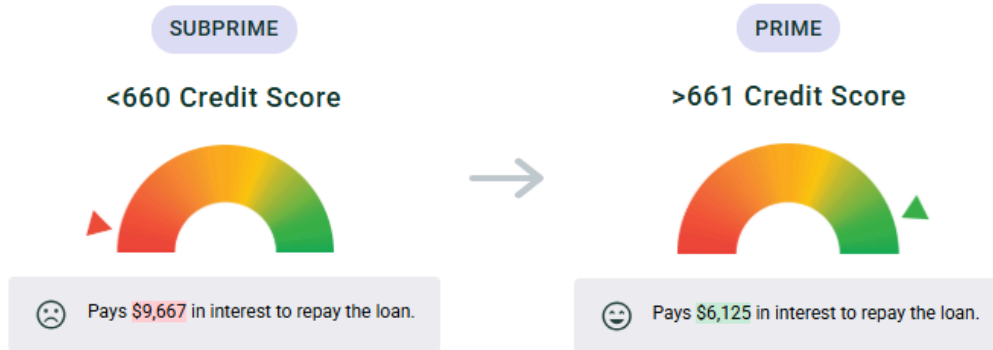
Easier to get renters, car and life insurance, and basic utilities

6% of residents went from subprime (<660) to prime (>661) scores

### Resident Spotlight

6% of your residents' credit scores jumped from subprime to prime!

See how the difference in credit scores could impact paying off a \$20,000 car loan over the course of 72 months.



#### Success



After a temporary loss of income due to a medical emergency, Esusu rent relief—paired with a flexible repayment plan—helped a resident remain current on rent while returning to work.

## Recurring Program Highlights

Property	Program Partner	Recurring Program	Residents Served Annually
Channel Square	DC Central Kitchen	Daily meals	98
Hubbard Place	Communities Together, Inc. (CTI) and Leep 2 College Foundation	College and Career Readiness Program	8 households
Hubbard Place	CTI and Capital Area Food Bank	Senior Brown Bag	65
Hubbard Place and The Faircliff	CTI	Hygiene Closet	17
Hubbard Place	University of District of Columbia	Expanded Food and Nutrition Program (cooking classes)	57 (youth and adults)
Linden Park	Baltimore City Health Department	Eating Together	72
Linden Park	University of Maryland Medical Center	Blood Pressure screenings and health education	37
Portner Flats	DC Central Kitchen	Daily meals	54

## How We Get to Know our Communities

Understanding our communities is at the heart of our work, and we take a data-driven approach to ensure programs and services align with residents' needs. Through our resident services database, Family Metrics, we track key trends and outcomes, while survey initiatives and direct resident feedback provide valuable insight into the evolving priorities of each community. Together, these tools allow us to make informed decisions and design responsive, effective programs that create meaningful impact.

This same data-driven approach guides how we gather and analyze detailed property statistics. By examining demographic and affordability-level data, we are able to better understand-and celebrate-the diverse populations that call Somerset communities home. The snapshots below illustrate a typical resident profile at our properties, based on each community's level of affordability, and help contextualize the needs and strengths present across our portfolio.

Aggregate data for the following communities is represented through the below graphics.

- **Senior Affordable:** Linden Park Apartments
- **Multifamily Section 8:** Hubbard Place and Faircliff Plaza West Apartments
- **Multifamily Mixed Income:** The Faircliff, Portner Flats, Webster Gardens, Fort View Apartments

## Resident Profile: Senior Affordable Community

Age:	74
Gender:	Male
Ethnicity:	Not Hispanic
Individual Income:	\$20,656

## Resident Profile: Multifamily Section 8 Community

Age:	37
Gender:	female
Children's age:	11
Ethnicity:	Non-hispanic
Individual Income:	\$11,604

# Resident Profile: Multifamily Mixed-Income LIHTC

Age:	32
Gender:	female
Children's age:	11
Ethnicity:	Non-hispanic
Individual Income:	\$26,967

## Resident Success Highlights

Throughout the year, Resident Services supported residents across Somerset communities in achieving educational, workforce, and civic milestones. These outcomes reflect sustained engagement in youth development, adult education, employment readiness, and community leadership initiatives.

### **Youth/Education**

Residents demonstrated academic progress and postsecondary readiness across multiple age groups. Youth participants received tutoring and enrichment support, earned regional and local recognition for academic and creative work, and graduated from high school. Several residents matriculated to college with assistance navigating applications, scholarships, and financial aid, while others achieved acceptance to first-choice universities through College and Career Readiness programming.

In addition, Resident Services awarded **two college scholarships totaling \$5,601** to residents currently enrolled in postsecondary education, supporting continued academic persistence and reducing financial barriers to degree completion.

Youth residents also strengthened their writing, advocacy, and civic engagement skills through partnerships with arts and education organizations, leading to published work, public readings, and participation in citywide and national platforms.

### **Employment/Job Skills**

Adult residents advanced their education through enrollment in English as a Second Language (ESL) programs, taking critical steps toward overcoming language barriers and increasing access to employment, services, and community engagement. Participants expressed strong interest in continuing coursework and furthering their language development.

Residents also applied newly acquired skills by volunteering within their communities, including providing interpretation support at events and educational workshops, improving accessibility and participation for fellow residents.

Resident Services supported residents in pursuing employment opportunities aligned with their individual needs, including flexible work experiences that accommodate caregiving responsibilities. Residents also completed certification programs that expanded professional credentials and pathways to future employment.

### **Family and Housing Stability**

Resident Services worked to maintain family stability and successful tenancies by addressing risk factors that can lead to delinquencies, evictions, or lease violations. Through a combination of tenant education, referrals, and supportive services, staff helped residents remain safely housed and in compliance with lease requirements.

Throughout the year, Resident Services partnered with local fire departments to deliver fire prevention and safety education, supporting safer living environments across communities. Residents were referred to appropriate Area Agencies on Aging for Aging in Place supports and home modifications, helping older adults maintain independence while remaining stably housed.

Resident Services also conducted welfare checks and collaborated with residents and family members to address concerns early and reduce lease violations. In addition, staff assisted residents with applying for available utility and rental assistance, registering for online rent payment systems, and completing required recertifications-supporting timely rent payments and ongoing housing eligibility.

Together, these efforts strengthened housing stability, reduced disruptions, and reinforced long-term tenancy across Somerset communities.

### **Healthy Living**

Feedback from participants and ongoing instructor observations indicate that the fitness and nutrition program supported meaningful improvements in residents' strength, mobility, and daily routines. Participants increased physical activity, adopted healthier eating and hydration habits, experienced weight loss, and reported greater comfort and independence in everyday life. Residents also emerged as informal ambassadors for the program, sharing their progress with peers and encouraging broader community participation.

### **Community Building**

Residents engaged in leadership development, advocacy, and volunteer service that strengthened community

ties and amplified resident voices. Longtime residents continued to demonstrate sustained commitment to their communities, while youth and adults alike contributed time, service, and leadership to shared spaces and programs.

Together, these outcomes demonstrate how targeted investments in education, workforce readiness, and civic engagement support long-term resident stability and community well-being.