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FAMILY HOMELESSNESS & POVERTY

Practice Brief: preparing for HEARTH Act implementation

RAPID RE-HOUSING FOR HOMELESS POPULATIONS:

Program and Community Strategies for Recruiting Private-Market Landlords & Overcoming Housing Barriers

Beyond Shelter

HomeStart inc.

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Practice Brief: Preparing for HEARTH Act Implementation

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Rapid Re-Housing for Homeless Populations:

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Introduction

The emerging shift in federal homelessness policy to housing-based solutions, and in particular rapid re-housing/Housing First,[1] necessitates facilitating and expanding permanent housing opportunities for homeless individuals and families. While efforts to increase the supply of affordable housing through new production or rehabilitation of current stock are necessary, agencies and communities cannot "build their way" out of homelessness. Rather, frontline staff, program managers, and systems planners must have a laser-like focus on increasing access to existing rental units for unhoused populations, particularly in the private rental market.

The Homelessness Prevention and Rapid Re-Housing Program (HPRP) and the new Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act[2] prioritize the adoption of implementation practices and operational strategies to re-house homeless households as quickly as possible. While some service providers and Continuums of Care have more than a decade of experience testing and refining rapid re-housing models for various target populations, rapid re-housing is a relatively new approach for most providers and for most Continuums across the country. As such, knowledge of innovative and effective practices remains fairly limited.

This practice brief discusses housing barriers commonly faced by homeless households and highlights promising and successful techniques, tools, and policies agencies and communities across the country are utilizing to build partnerships with landlords and overcome these barriers. Communities wishing to develop new, or strengthen existing, rapid re-housing initiatives can look to these strategies as models for *adaption*, recognizing that replication is not realistic nor even desirable, given that conditions, needs, resources, and opportunities vary from one community to another.

The strategies and tools outlined in the brief are intentionally diverse and range from those that can be implemented by single agencies serving homeless persons to those requiring community-level commitment, resources, coordination, and/or policies to implement. As such, the brief is intended to speak to the challenges and opportunities of the broad array of actors and stakeholders responsible for addressing homelessness today.

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[1] Rapid re-housing refers to an approach that emphasizes moving homeless families and individuals into permanent housing *as quickly as possible*, followed by the provision of usually time-limited, home-based stabilization services to promote housing retention. Typically, rapid re-housing tenancies are scattered-site, private-market rentals, funded with time-limited rental assistance. The term "Housing First" is also used to describe this approach, both for families and individuals, though that term is increasingly being used more exclusively to describe interventions for chronically homeless individuals.

[2] For a review of forthcoming changes to the McKinney-Vento Homeless Assistance programs, see the National Alliance to End Homelessness' Summary of the HEARTH Act (June 2009), available at http://www.endhomelessness.org/content/general/detail/2098

The Challenge of Low "Renter Capital"

The assets a household brings to a prospective rental situation have been described as "renter capital."[i] By virtue of their housing status, homeless families and individuals have low renter capital. In addition to financial barriers to housing, homeless persons also face other barriers, to varying degrees, including eviction histories, poor credit or no credit, criminal records, limited rental histories, poor landlord references, and various forms of discrimination based on race, family composition, housing status, and income source. These barriers often mean that homeless households cannot pass standard tenant screening criteria, and consequently, are at a competitive disadvantage relative to other low-income tenants, particularly in tight rental markets.

It is the job of frontline, rapid re-housing staff – whether dedicated housing specialists or case managers responsible for housing search and placement – to address the rental barriers of homeless families and individuals. While housing relocation services designed to address such barriers are evolving into a "practice standard" in the field, prior approaches did not recognize the central importance of these services. In the mid-1990s, for instance, a rigorous national survey of shelter providers and users found that only 20% of homeless families reported receiving help finding housing; the most common forms of assistance received were transportation, clothing, and public benefits advocacy.[ii]

In addressing the housing barriers of homeless persons, housing specialists and case managers must seek, where possible, to increase the renter capital of homeless households through such means as accessing financial resources (e.g., move-in funds, temporary subsidies, Section 8 vouchers) to make housing more affordable. In many cases, however, many housing barriers cannot be directly addressed or reduced *per se,* such as multiple evictions or drug-related felonies. In those cases, the approach service providers must take is to advocate with and persuade property owners and management companies to overlook whatever capital deficits a particular family or individual may possess.

Sometimes it is necessary to provide property owners and managers with certain protections and/or incentives before they are willing to relax their screening criteria. Some incentives and protections, particularly those that are financial in nature, are beyond the means of individual service agencies but are possible with community leadership and resources.

The following sections describe many of the practices, tools, and methods currently being employed by re-housing providers and local Continuums to overcome the housing barriers of homeless persons and increase their access to private-market housing.

Marketing Tailored to Owner Needs

Homeless service providers typically consider their clients to be the individuals who are accessing their services. Housing search and placement requires a different mindset, one in which property owners are also viewed as "clients" or "customers" who have needs and wants that must be met through the program. In many ways, re-housing providers are tasked with "selling a product" (i.e., the program) and promoting prospective tenants in the open market, one in which property owners and managers often have many different choices.

This business or market-oriented mindset requires the use of selling points that speak to landlord needs and goals, address their concerns, and mitigate actual or *perceived* risks. In our experience, the three most common concerns and perceived risks of landlords in leasing to homeless persons are non-payment of rent, property damage, and the burden of having to deal with potential "problems" caused by the incoming tenants.

Successful marketing efforts often utilize the following selling points to explain the "win-win" for landlords in partnering with social service programs:

- Households are provided individualized case management before and after the move, including tenant education, budgeting, household management, employment assistance, and crisis intervention
- Services are often provided on-site through regular home visits (often for a transitional period of time, e.g. 3-6 months)
- Landlords have access to support "hotlines" and dedicated point persons responsive to their concerns and needs, and can expect prompt intervention with tenants when requested
- Tenants – program participants and sometimes other tenants in the same buildings – have access to, or can be linked to, intervention programs to address issues or crises (e.g., rent-to-prevent eviction assistance)
- Landlord costs associated with advertising vacancies and finding qualified tenants are reduced through free tenant screening and referrals
- Security deposits are paid on behalf of tenants

For many landlords and for many program participants, these risk mitigation services are sufficient to open the doors to rental opportunities. All landlords at one time or another have dealt with problematic tenants, many of whom had never been homeless, and do not easily forget the burden, irritation, and sometimes financial cost of dealing with those individuals. Landlords often feel reassured when they discover that program participants receive home-based support services and that there is a reliable, sympathetic contact to call in case problems arise. During our 40 years of collective experience, case management services and having a designated, responsive backup have consistently been the most persuasive selling points for landlord partners.

Getting Your Message Across to Property Owners & Management Companies

The key to engaging property owners and managers lies in presentation and appeal. Landlords appreciate when service providers demonstrate an understanding of the dollars and cents of the rental business and can communicate the protocols and measures they have instituted to mitigate owners' financial risks. Targeted and professional marketing materials and outreach strategies are essential in order to effectively present these messages, and pique the interest of prospective landlords.

Successful re-housing programs often use a variety of materials and tactics to recruit and engage property owners and managers. Some of the most common are agency and program brochures, one-page fact sheets or flyers, "Dear Landlord" letters, and business cards. Other materials used by some programs include client success stories that highlight how stable, affordable housing has transformed their lives, program or agency media coverage including newspaper articles, agency newsletters for donors and community members, and letters of recommendation from peers currently partnering with the program.

Marketing materials are often left with landlords during outreach visits or presentations at association meetings, or made available at trade shows or conferences. Sometimes, materials are mailed directly to landlords and management companies based on leads or initial contacts.

On a community-wide scale, landlord marketing efforts have been strengthened in recent years through the creation of web-based housing locators. These websites are essentially one-stop shops for service providers and homeless and low-income individuals to identify affordable housing opportunities in their communities. The sites are appealing to landlords due to their free advertising of rentals, easy-to-use listing tools, dedicated customer service, and steady stream of tenant referrals.

Customized locators have sprung up in localities across the country, typically through partnerships between state or local government agencies (e.g., housing finance agencies, housing authorities, and community development agencies) that fund and manage the sites and private developers of these sites. Socialserve.com is one of the leading national developers, but there are other companies, including RentLinx.

In addition to, or in lieu of, affordable housing websites, communities often utilize other means to attract landlord partners. One such approach is to place targeted advertisements of re-housing initiatives or rental assistance programs in local or community newspapers, or in publications of apartment owner/rental housing associations.

Creative Advocacy Approaches

Rapid re-housing providers often need to employ additional, creative strategies to convince landlords to take risks that they might otherwise not take. This is particularly the case when working with homeless families or individuals with spottier rental, credit, and/or criminal histories.

Certificated Tenant Education Programs

One strategy to address rental barriers is to develop a certificated, community tenant education program endorsed by the local landlord association.

Most, if not all, rapid re-housing programs provide tenant education directly or through local partnerships, and market such training as a selling point to prospective landlords. While useful to program participants and potentially attractive to landlords, tenant education of this kind tends to lack known standards and may be less rigorous in nature. A more formal program recognized by a landlord association, and developed with their input, on the other hand, provides a marketing advantage over traditional approaches.

Several communities around the country have established *Ready to Rent*[3] programs, based upon the tenant readiness curriculum originally developed in the late 1990s by the Portland Housing Center.

In King County, Washington, for example, the local United Way certifies area service providers in curriculum instruction. The providers then teach the curriculum to homeless clients through a 12-hour course; upon completion, clients receive a program certificate.

The Rental Housing Association of Puget Sound – the largest association of rental housing owners in the Pacific Northwest – provides tenant background checks for *Ready to Rent* participants and encourages its more than 3,000 members to accept the program certificate from graduates with screening barriers.[iii][4]

Character and Advocacy Letters

Character letters can be another useful tool in advocating for housing access for homeless families and individuals. Generally speaking, property owners like to see that a prospective renter has taken responsibility for past indiscretions or problems.

Letters from case managers and/or respected third parties, such as religious leaders, employers, or even parole officers, describing how the head of household or individual concerned has participated in specialized services

[3] For more information about the program, including curriculum content, certification and licensing requirements, and cost, visit www.readytorent.org.

[4] Another example of a certificate program is Multnomah County's (Oregon) Rent Well Tenant Education Program - http://www.portlandonline.com/phb/index.cfm?c=50130.

(e.g., substance abuse treatment, mental health counseling, financial education classes) and has made great strides in overcoming personal problems indicates to a landlord a level of commitment, motivation, and ability to turn one's life around.

While certainly not all landlords or management companies are swayed by such letters – no matter how impressive – experience has shown that some will respond by "bending" conventional rules or making exceptions on a case-by-case basis, particularly in light of ongoing program support for tenants. Typically, individual owners, and "mom and pop" landlords in particular, are more flexible in this regard; however, program advocacy of this nature can also work with management companies.

It is important to note that relaxing rules or practices in this manner does not violate fair housing laws, provided that housing determinations are not made on the basis of race, sex, age, disability, color, creed, or national origin, religion, or familial status.[5] Some landlords misunderstand the bounds of these laws. All other things being equal, it is lawful for landlords to give preference to one applicant over another on the basis of his or her participation in a case management program, even if the applicant has a poorer rental "resume" than other applicants.

Advocacy letters can also be helpful in explaining the circumstances surrounding past rental and/or credit problems. It is important for re-housing providers to thoroughly investigate with program participants the reasons for past problems. Take evictions for example. While all evictions that have gone through the full legal process are recorded and generally remain on one's credit report for seven years, not all evictions are created equal.

Sometimes there are mitigating circumstances that can be presented to prospective landlords. For instance, some homeless persons have been evicted in the past because they used poor judgment in withholding rent money as retaliation for landlords refusing or being slow to make requested repairs. Or, due to domestic violence, some homeless mothers have prior, and sometimes unlawful, evictions stemming from property damage and/or disorderly conduct caused by a former batterer, even though he was not on the lease and was not a household guest at the time of the incident(s) that led to the family's displacement.

In such cases, housing specialists can explain the reasons for negative marks on a client's credit report and describe how tenant education, domestic violence counseling, home visits, and other relevant services provide assurances that such problems will not recur.

Other Advocacy Approaches

At times, housing specialists have to be very resourceful and tenacious in order to assist homeless families and individuals with severe housing barriers. This may require, for example, a combination of character letters and

[5]NOTE: Some states afford additional or expanded protections to certain classes, so providers should be aware of applicable state laws in addition to federal laws.

copies of children's report cards and sports awards, or news of an adult's new job or recent promotion, in order to ease a property owner's initial concerns about renting to a particular client. Such creativity and persistence is a hallmark of successful programs.

While these approaches may not work on their own, they can be very effective when marketed alongside tenant and landlord supports, including case management services and landlord "hotlines."

As a general rule of thumb, the more barriers a homeless household has, the more strategies a re-housing provider must employ in order to find housing opportunities for that individual or family.

Enhanced Incentives & Protections for Landlords

For the "hardest to house" populations, including persons with felony records, multiple evictions, behavioral health challenges, and long-term or chronic homelessness, some agencies and communities have developed enhanced incentives and protections for landlords. These generally fall under two broad categories: non-financial and financial.

Non-Financial Incentives and Protections

Given landlords' and property managers' concerns over rent payments, property damage, neighbor relations, and other potential issues, some communities have developed non-financial strategies to reduce owner liability and/or share potential risk.

One such strategy is master leasing, in which a third party, usually a government agency or non-profit service provider, leases a unit, or a block of units, and then sub-leases to a high-risk tenant(s).[6] Several counties in Pennsylvania, for example, are combining master leasing with rental assistance in order to overcome the housing barriers of justice involved individuals with mental illness.[iv]

Master leasing arrangements do not have to be long-term and have been used effectively on a time-limited basis, often lasting no more than six to twelve months.[7] This transitional period provides sufficient time for high-risk tenants to demonstrate their reliability to landlords, who then become willing to transfer primary control of the lease to them. One notable exception to time-limited master leasing are scattered-site Housing First programs that work directly with private, for-profit landlords to re-house chronically homeless individuals (e.g., Pathways to Housing in New York City).

As an alternative to master leasing, some providers and communities will co-sign leases for high barrier tenants for a limited period of time. This is a similar risk-sharing approach that can appeal to otherwise reluctant landlords and enable tenants to develop a payment record. In addition to rental contracts, co-signing is also sometimes done for utility services.

Re-housing providers should carefully consider whether to engage in master leasing or co-leasing, even if only for a limited period of time. Such arrangements leave a provider or other third party liable for financial damages or loss, as well as potentially placing them in the awkward position of having

[6] Master leasing arrangements sometimes involve entire buildings. For example, the San Francisco Department of Public Health's Direct Access to Housing Program master leases SRO hotels in order to re-house chronically homeless-disabled individuals who are living on the streets or exiting various institutional settings.

[7] For example, the Montgomery County Coalition for the Homeless and the Massachusetts Department of Transitional Assistance have used short-term master leases in the past to re-house harder to serve populations.

to "evict" a problematic tenant, while at the same time still advocating for their permanent housing needs.

In over twenty years of re-housing homeless families, Beyond Shelter has never signed a family's lease, even for those households with serious screening barriers. Based on this experience, Beyond Shelter and HomeStart recommend that providers first pursue other strategies to overcome their clients' housing barriers in order to minimize program liability and to facilitate greater independence for tenants. Generally speaking, master leasing, or co-leasing, should be targeted very selectively and used as a last resort when no other options exist.

Another tool to protect against landlord loss and to mitigate perceived (or actual) risks are protective payee programs. Such programs hold clients' monthly incomes in escrow accounts managed by third parties, who are responsible for making rent payments directly to landlords on behalf of tenants.

Shelter to Independent Living (SIL) in Lancaster, Pennsylvania, one of the oldest rapid re-housing programs for homeless families in the country, uses this strategy on a time-limited basis – generally one year but determined on a case-by-case basis – to address landlords' concerns about the typically very high income to rent ratios and negative rent and credit histories of their clients. Tabor Community Services, the agency that operates the SIL Program, has found this strategy to be an effective response to the housing barriers of their target population and the limited supply of rental assistance, including Section 8 subsidies, for homeless families in Lancaster County.[v]

Protective payee services should not be confused with representative payee services. While the latter are often targeted to individuals deemed incapable of handling their own finances (e.g., severely disabled individuals on SSI), the former have no legal requirements for participation. Protective payee programs are one strategy, among many others, to convince landlords and management companies to relax screening criteria, while at the same enabling program participants to build budgeting and financial management skills.

Financial Incentives and Protections

Sometimes re-housing programs combine non-financial incentives with financial carrots in order to access rental housing for hard-to-house populations.

Financial incentives can be provided directly by programs or by third-party collaborators, such as government agencies (e.g., local welfare or mental health department). Incentives can range from very modest cash payments to more significant financial commitments.

Modest incentives sometimes include providing leasing bonuses to landlords, particularly during the launch phase of large-scale re-housing initiatives, and paying broker's fees in communities with such fees.[8] More commonly, modest incentives include paying security deposits for program participants or negotiating increases in deposit amounts, sometimes of a few hundred dollars or, when necessary, double in amount. Re-housing providers often utilize public funds, such as EFSP, ESG, HOME, and TANF EA[9], to pay for many of these types of incentives.

Recognizing the limitations of public dollars, some communities have established non-traditional funding sources for rental start-up costs. For example, the Cambridge Housing Assistance Fund in Cambridge, Massachusetts supplements start-up costs for homeless individuals and families, including security deposits, realtor fees, first and last month's rent, moving costs, storage, and utility bills.

What is unique about the Fund is that it was created in 1999 by the Cambridge Community of Realtors as a response to growing housing costs, and is primarily funded by proceeds from an charity event. The Fund has evolved into a strong public-private partnership involving the Cambridge banking community, local homeless service providers, including HomeStart, and the rest estate community.[10]

Some rapid re-housing initiatives that provide rental assistance will offer advance payments to landlords, such as the first 3 month's rent upon lease signing, or quarterly payments, as a means to incentivize owner participation. Other programs will guarantee a portion of the rent for a certain period of time, to assuage landlord concerns about financial risk. Some programs will also pay housing-related arrears to remove household debt as a housing barrier.

Financial guarantees of other kinds are increasingly being used in localities to provide insurance against landlord or management company loss. Similar to how auto, life, and other forms of insurance operate, these guarantees allow landlords to make claims against the policies in certain circumstances. In effect, these guarantees provide a safety net for property owners and managers.

The Rapid Exit Program in Hennepin County, Minnesota, and the Homeless Assistance Rental Project (HARP) in Salt Lake County, Utah, for example, provide eviction/unlawful detainer guarantees. If a landlord has to go through the normally expensive eviction process with a tenant, those programs will cover the landlord's legal costs.

HARP, which provides re-housing services for justice-involved individuals and families and those awaiting release from mental health and substance abuse treatment programs, also provides a wear and tear guarantee to landlords. This guarantee provides insurance against financial harm stemming from damages

[8] Many communities do not have broker's or realtor's fees, but in those that do, the landlord is often the person responsible for those fees, but in some localities the tenant is responsible. Such fees could be as high as two month's rent.
[9] All four programs are national programs under the direction of federal departments, as indicated parenthetically: EFSP is the Emergency Food and Shelter Program (Homeland Security). ESG is the Emergency Shelter Grants program (HUD). HOME is the HOME Investments Partnerships Program (HUD). TANF EA is the Temporary Assistance to Needy Families Emergency Assistance program (HHS).
[10] For more information, go to http://chafund.org/

in excess of what a tenant's security deposit would cover.[vi11]

Though these types of insurance policies might seem prohibitively expensive, their design, as well as program evaluations[12] and anecdotal evidence to date, suggests that implementation costs are fairly modest for several reasons.

First, the programs are often targeted to households with the greatest housing barriers, and so most homeless persons do not need or receive such assistance in order to access permanent housing. Second, the financial guarantees are normally capped (e.g., $1,000 - $2,000 per household) and are time-limited, typically expiring after 6-12 months. Third, some landlord guarantee funds restrict eligibility to households that graduate from community tenant education programs.[13] Finally, the guarantees are tied to the provision of individualized housing stabilization services, which are designed to promote stable tenancies. Collectively, these factors reduce the likelihood of frequent and/or large payouts from risk mitigation funds.

Though these programs have not been rigorously evaluated and many funds are still relatively new, experience to date suggests that communities can establish and operate such programs without overly burdensome financial costs. In so doing, they would have a promising strategy to entice property owners to take on more risk than they normally would.

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[11] The Fresh Start Program and the Landlord Guarantee Fund in Portland/Multnomah County, Oregon and the Grand Chance Program of Associated Ministries in Tacoma, Washington are other examples of risk mitigation funds for landlords that insure against financial harm due to property damages and/or eviction costs.

12 For example, the interim evaluation for King County's Landlord Liaison Project found that few partnering landlords needed to file reimbursement claims against the Risk Reduction Fund due to the success of the program (LandLord Liaison Project: 2010 Performance and Evaluation Report). http://www.kingcounty.gov/socialservices/Housing/PlansAndReports/HCD_Reports.aspx.

[13] For example: Landlord Guarantee Fund in Multnomah County, Oregon.

Approaches to Addressing the Affordability Problem

Regardless of whatever personal challenges a homeless family or individual may have, their primary housing barrier is affordability. Presently, there is not a single county in the nation in which a worker earning the federal minimum wage ($7.25/hour) can afford a one-bedroom apartment at Fair Market Rent.[vii]

Federal, state and local efforts to address homelessness must focus on strategies to close the growing gap between household income and housing costs. The most well-designed landlord incentive packages and outreach efforts will only go so far, if direct measures are not taken to lessen household rent burdens, whether through tenant-based assistance, workforce development initiatives, or both.

States, counties, and cities are responding to the systemic challenge of housing affordability through various demand-side initiatives focused on expanding access to existing housing stock.[14] The universe of these initiatives is quickly evolving and fairly diverse, and comprehensive coverage of these initiatives is beyond the scope of this brief. However, some of the leading and more innovative strategies, with examples, are described below.

Provide HPRP-Like Rental Assistance

The launch of the Federal HPRP Program introduced the terms *short- and medium-term rental assistance* into the national homelessness lexicon. Though such terms were new at the time for many communities across the country, HPRP was designed after successful temporary rental assistance programs across the country, including the State of Minnesota's Family Homeless Prevention and Assistance Program (FHPAP).[15]

One of the primary challenges to providing short- and medium-term rental assistance is funding. HPRP has helped to fill the void that has existed for many years in Continuums of Care across the country, but HPRP funding is only available through September 2012. While statutory changes under HEARTH to the Emergency Shelter Grants (ESG)[16] program demonstrate an ongoing federal commitment to flexible funding to

[14] Demand-side approaches focus on expanding access to existing housing stock by increasing consumer purchasing power and choice, as opposed to supply-side strategies that focus on increasing the overall supply of affordable housing, primarily through subsidies to developers for new construction or rehabilitation.

[15] The program provides flexible, outcomes-based funding, including up to 24 months of rental assistance to promote rapid re-housing for homeless families with children, youth, and single adults. The success of Hennepin County's Rapid Exit Program – often cited nationally as a best practice for rapid re-housing – is due in large part to the structure and design of the FHPAP. For more information, see Burt, M.R., Pearson, C., & Montgomery, A.E. (2005). Strategies for Preventing Homelessness. Washington, DC: Department of Housing and Urban Development.

[16] The Emergency Shelter Grants (ESG) program is being re-named the Emergency Solutions Grant, to incorporate a broader range of eligible activities and an enhanced commitment to homelessness prevention and rapid re-housing.

promote housing stability, housing resources under the new ESG will be at a *significantly* reduced funding level compared to HPRP.[17] To make inroads in addressing homelessness going forward, communities will need to strategize about how to utilize existing and/or create new sources of money to provide temporary housing subsidies.

Maximize mainstream resources. One mainstream resource that is under-utilized for direct rental assistance is the Federal HOME program: HOME Investments Partnerships Program. While many state and local jurisdictions currently use HOME funds for rental start-up costs, far fewer use those funds for tenant-based rental assistance (TBRA). The program allows up to 24 months of rental assistance, with renewable terms, and provides local jurisdictions with the flexibility to design and customize their TBRA programs.[18]

The Salt Lake County, Utah Housing Authority and its service partners, including The Road Home, utilize HOME funds for multiple temporary subsidy programs, including the previously mentioned HARP program. Some of these programs blend HOME funds with county general funds in order to maximize available dollars for rental assistance.

Other communities can follow Salt Lake County's example and utilize HOME funds for time-limited rental assistance, coupled with workforce development strategies. For populations needing long-term housing assistance, TBRA funds can be used as a bridge to long-term subsidy programs, including Section 8, Shelter Plus Care, HUD VASH, and FUP.

The Federal TANF program – Temporary Assistance for Needy Families – is another block grant program that can be utilized for temporary rental assistance. While some states and counties currently use TANF funds for this purpose, many do not dedicate funds in this manner, even though stable housing is a vital work support for homeless families on welfare, as well as those exiting the program.

Typically, localities use their required state matching dollars, known as maintenance-of-effort (MOE) funds, to provide longer-term rental assistance, including to families not receiving cash assistance. Those funds offer greater flexibility to states [when administered and accounted for separately] than federal dollars, because benefits paid with the latter normally trigger lifetime time limits and work participation requirements.[viii]

[17] HPRP funding amounts to $500 million per year, whereas ESG funding has plateaued at about $160 million for the last several fiscal years, and most of that funding has been dedicated to shelter activities, rather than prevention or re-housing activities. Provisions in HEARTH, however, essentially double the proportion of HUD's Homeless Assistance Programs funding that must be dedicated to the new ESG program. These changes will significantly increase ESG funding, assuming actual appropriations comply with the new statute, but funding will still far fall short of HPRP levels. For more information, see FY 2011 HUD Homeless Assistance Funding Scenarios: Federal Policy Brief, August 31, 2010, by the National Alliance to End Homelessness.

[18] For more information on HOME TBRA, see http://www.hud.gov/offices/cpd/affordablehousing/programs/home/ as well as: Council of State Community Development Agencies. (December 1997). Using Home Funds to Address Homelessness Within a Continuum of Care. Washington, DC: Author. Available at http://www.coscda.org/publications/care.htm

Communities using TANF funds for housing assistance have had some success in combating family homelessness. One striking example is Westchester County, New York, located close to New York City.

In the early 2000s, the recession and expensive rental market had resulted in increasing numbers of homeless families in Westchester, as well as longer lengths of stay in county-funded shelters. Among other responses to this crisis, the Westchester Department of Social Services participated in the Shelter Supplement Program, offered through the state. The program essentially doubled the housing allowance of long-staying (i.e., 6 months or more) welfare-dependent families, thereby enabling them to leave shelter. The success of this and complementary initiatives resulted in a 57% decrease in family homelessness from 2002 to 2006 and enabled the county to close some of its family shelters.[ix]

More recently, some communities have used TANF funding for tenant-based assistance, in conjunction with HPRP. TANF funds – particularly from the Emergency Contingency Fund authorized by the Recovery Act (ARRA) – have been used to provide non-recurrent, short-term assistance (i.e., up to 4 months based on federal regulations), with HPRP funds used to extend rental assistance up to 18 months for households needing more time to achieve housing and financial stability.

Reallocate existing resources. Sometimes existing resources that are, or otherwise would be, dedicated to "managing" homelessness can be reallocated for pilot rental assistance programs.

Hamilton Family Center in San Francisco, for example, persuaded the local government to allow it to close two family shelters it had been operating and to reallocate those dollars for shallow subsidies. The success of the pilot program helped in part to propel the city to allocate general fund revenue for a first-ever city-wide rental assistance program for homeless families.

The Massachusetts Department of Transitional Assistance, which had been battling mushrooming shelter and motel costs, allocated funds for similar pilot programs. These rental assistance programs produced improved housing outcomes for homeless families, thereby reducing lengths of stay in shelter as well as financial costs to the state. [19]

Leverage resources from community stakeholders. Homelessness is expensive, and the prevailing business model in most communities of shelter-based responses is not only ineffective, but also inefficient, arguably inhumane. Some communities at the vanguard of ending and preventing homelessness have been able to reframe homelessness for certain target populations as an affordable housing issue that impacts other social problems (e.g., health care utilization, criminal recidivism, child welfare involvement, and welfare-to-work).

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[19] For a description of these initiatives, see One Family, Inc. (Fall 2006). Housing First: An Unprecedented Opportunity. Boston: Author. http://www.onefamilyinc.org/cgi-script/csArticles/uploads/491/PolicyPaperFINAL.pdf

Homeless and affordable housing advocates have been able to accomplish such reframing through the use of cost-benefit arguments and have successfully leveraged financial commitments from non-traditional sources.

The Indianapolis/Marion County Housing Trust Fund, for example, was able to secure an annual donation of $1 million to the trust fund from the Health and Hospital Corporation of Marion County. The Corporation made this substantial commitment because it came to view permanent supportive housing as an effective strategy to reduce health care costs, particularly those related to recurrent emergency room visits and ambulance services.[x]

Engage faith communities. Faith communities are also important stakeholders in efforts to address homelessness. The missions and fundamental teachings of Christianity, Judaism, Islam, and other religions make these communities natural allies in efforts to combat economic injustices like homelessness. Not surprisingly, faith-based partnerships have been spreading in communities across the country, due in part to priorities set forth in local Ten Year Plans.

One successful example of a faith-based rental assistance program is Project CATCH in Boise, Idaho. This Housing First project is a collaboration between local congregations, businesses, city government, and the United Way of Treasure Valley. Congregations and businesses fund most of the budget, including sponsorships of homeless families involving six to twelve months, generally, of rental assistance. Mountain West Bank, a local partner in the initiative, provides a dollar-for-dollar savings match while families are enrolled in the program.[20]

Create new public revenue streams. Given the limited supply of affordable, market-rate housing across the country and the fact that only one in four households eligible for federal housing assistance actually receives assisted housing of one form or another,[xi] state and local communities have turned to other strategies to create housing resources. Taxes and fees of various kinds are some of the most common approaches.

In 2005, for instance, the Illinois Legislature passed legislation authorizing a $10 surcharge on real estate recordings. This recordation fee provides tens of millions of dollars annually, including over $10 million for Chicago/Cook County. Chicago has earmarked half of these resources for implementation of its Ten Year Plan, including for tenant-based rental assistance.[xii]

Miami-Dade County, Florida imposes a 1% tax on sales at larger restaurants in the community. The Food and Beverage Tax generates millions of dollars for the Homeless Trust each year.

Communities have also developed other types of taxes or fees, or agreed to dedicate revenue from extant fees, to address homelessness. Such revenue

[20] For more information on Project CATCH, go to http://www.cityofboise.org/CATCH/index.aspx

streams have included lodging fees, parking fees, real estate transfer fees, and income taxes.

The Community Shelter Board, the lead agency for the Continuum of Care in Columbus and Franklin County, Ohio uses revenue from a modest real estate transfer fee to address homelessness. California has a 1% tax on household income over $1 million. Revenue from the "millionaire's tax," formally known as Prop 63/Mental Health Services Act, funds permanent housing and comprehensive services for mentally ill populations.

Target Long-Term Assisted Housing Resources More Effectively

The other key strategy communities are employing to overcome the rental affordability challenge is to selectively allocate long-term assisted housing resources, including Section 8 and public housing. Although many homeless persons, and impoverished households at-large, could benefit from permanent subsidies, most have demonstrated that they can exit homelessness and remain housed without such assistance.

In the past, and to some extent still today, poor targeting of these resources based largely on housing status created perverse incentives in some communities to enter, and/or remain, in the shelter system in order to access housing assistance.[xiii] Though targeting remains at best an imperfect science – as no research exists indicating how to match level and duration of subsidy to household need – some communities are experimenting with more sophisticated targeting approaches.

New York City, for example, had prioritized (until recently) homeless individuals and families on fixed incomes (e.g., SSI or SSDI) due to a disability and child-welfare involved families for Section 8 vouchers.[xiv]

Other communities are moving away from basing eligibility for permanent subsidies on housing status and instead are embracing a "progressive engagement" approach to housing assistance.[xv] Under this approach, homeless households are provided temporary rental assistance, often combined with workforce development strategies. Households are re-evaluated on a periodic basis (e.g., quarterly, much like HPRP) to determine ongoing need for financial assistance, up to a defined period of time, and to ascertain whether service interventions remain appropriate or need to be adjusted in some way. Households that are not able to achieve housing stability once the temporary assistance ends are targeted for permanent subsidies.

The State of Massachusetts is a good example of this approach. The Moving to Economic Opportunity Program (MEOP) is a pilot initiative providing a two to four year subsidy to homeless and near-homeless TANF recipients with little to no work history. In addition to housing assistance, participants receive intensive work supports to help them overcome their employment barriers. Of particular importance, after exiting shelter through this program, participants do not lose their priority for subsidized housing (Section 8 and public housing).[xvi] Therefore, if the time-limited rental assistance proves inadequate for certain families, the state plans to transition those households to long-term assistance. The program design thus enables the Commonwealth to de-link shelter and housing subsidies, while targeting long-term assistance to households with demonstrable need for it.

Currently, approximately one quarter of public housing authorities (PHAs) across the country have *set-aside programs* through which certain homeless populations are prioritized for Section 8 Housing Choice vouchers.[xvii] In those jurisdictions, homeless providers, advocates, and planners should ensure that those tenant-based vouchers are being targeted to homeless households with the greatest housing barriers, if such targeting policies are not already in place. The Administrative Plan of each PHA spells out the eligibility criteria and administrative policies and procedures for all vouchers.

In communities without set-aside programs, providers, advocates, and planners should engage their state and local PHAs in efforts to combat homelessness. HUD permits every PHA to establish “needs-based” preferences for their waiting lists. PHAs can be asked to adopt such preferences for high-risk, high-barrier homeless populations in both their Public Housing Agency Plans as well as their Administrative Plans. To counter the common argument about “robbing Peter to pay Paul,” homeless advocates and planners can advocate that PHAs implement pilot programs dedicating a portion of their vouchers that turn over each year to homeless populations.

Summary of Program Strategies to Overcome Housing Attainment Barriers

Develop Marketing Tools

- Program brochures
- Flyers/fact sheets
- "Dear Landlord" letters
- Client success stories
- Program or agency media coverage
- Letters of recommendation from partnering landlords

Strategically Target Outreach to the Landlord Community

- Present at local apartment owner association meetings
- Recruit owners at association conferences or trade shows
- Host landlord orientation sessions

Emphasize Core Program Benefits

- Home-based case management
- Financial assistance for move-in costs
- Landlord backup
- Free tenant screening
- Speedy tenant referrals to reduce turnover time in rental units
- Reduced advertising costs

Utilize Creative Advocacy Approaches

- Character letters from trusted or respected third parties
- Advocacy letters explaining past rental, credit, or criminal problems

Offer Individualized Landlord Incentives and Protections As Needed

- Master leasing or co-leasing (time-limited and/or ongoing)
- Protective payee services
- Increased security deposits

Summary of Community Strategies to Overcome Housing Attainment Barriers

Develop Marketing Tools

- Web-based, affordable housing locators
- Certificated tenant education programs
- Targeted advertisements in local papers or apartment owner association publications

Address Financial Barriers Due to Rental Start-Up Costs

- Utilize mainstream resources (EFSP, ESG, HOME, TANF EA)
- Create alternative, non-traditional funding sources for security deposits and other move-in costs

Offer Individualized Landlord Incentives and Protections As Needed

- Master leasing or co-leasing (time-limited and/or ongoing)
- Paid broker's/realtor's fees
- Landlord bonuses
- Advance rent payments
- Quarterly payments
- Rent guarantees (time-limited)
- Wear and tear guarantees (time-limited)
- Eviction/unlawful detainer guarantees (time-limited)

Provide Temporary Rental Assistance

- Maximize mainstream resources like HOME and TANF
- Reallocate existing resources
- Leverage resources from community stakeholders
- Engage faith communities
- Create new public revenue streams through new or existing taxes and fees

Target Permanent Housing Resources

- Identify the highest risk, highest barrier households
- De-link shelter/housing status and permanent subsidies
- Adopt "progressive engagement" approaches

Maintaining Relationships & Facilitating Housing Stability

Once a homeless individual or family is re-housed, the real work begins, not just in terms of assisting the client to stabilize in their new housing but also in terms of meeting the needs of the landlord. The commitments made while outreaching and recruiting property owners need to be maintained after lease signing and move-in. Check-in calls to landlords and property managers, home visits to clients, and other promised services must occur within stated time frames. When providers keep their commitments not just to individual clients, but also to landlords, tenancies and relationships are more likely to remain stable and positive.

It is important to establish two-way communication with landlords early on so that trust can develop and deepen over time. Checking in with property owners during good times, and not just when issues emerge, helps to build rapport and reinforces the view of the landlord as a customer whose needs are being attended to. In addition, open, consistent communication makes it more likely that landlords will call upon the provider when problems arise and before they escalate to the point of jeopardizing a client's housing.

Some rapid re-housing providers go so far as to establish formal protocols and tools with property owners for early warning systems. In these systems, certain events, such as a client's falling behind on rent payments, trigger calls to case managers for intervention purposes.[21] These warning systems are not unlike the successful model of property management and resident services that often exists in permanent supportive housing and other types of affordable housing for homeless and low-income populations.

Recognizing Landlord Contributions

Integral to relationship maintenance with landlords is recognizing their contributions to the program. Recognition can be as simple as sending thank you or birthday cards from staff and clients to more elaborate measures as hosting owner appreciation breakfasts at which partners receive plaques or other types of recognition.

Another way to recognize landlords is to have a landlord spotlight in monthly or quarterly community newsletters or emails, not unlike client "success stories" often featured in these communications. Or, programs can identify a "landlord of the year" and acknowledge those individuals during annual fundraisers, community newsletters, and/or annual reports. Remember, friendly competition among peers can provide good motivation!

A little schmoozing can also go a long way towards ensuring positive

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[21] For sample communication tools and protocols, see http://www.hudhre.info/housingsearch/Landlord-Tenant-Case%20Manager%20Communication%20Agreementv2_Aug06.doc OR http://www.pahousingchoices.org/wp/wp-content/uploads/2009/12/pdf-of-Dauphin-protocol.pdf.

relationships. Beyond Shelter's and HomeStart's housing specialists have been known on occasion to take their favorite landlords to lunch!

One final piece of relationship maintenance involves eliciting feedback from community partners for quality assurance purposes. Just as many retail and other for-profit businesses conduct customer service surveys, it is important for re-housing providers to seek feedback from landlords on their experiences with the program.

On a semi-annual or annual basis, service providers and/or lead agencies for Continuums can survey landlords via mail, telephone, or email questionnaire, or in-person focus groups, to find out what is working and what could be improved. More established re-housing programs may only need to conduct such surveys every two years or so.

This feedback loop not only provides valuable information for program refinement purposes, but it also signals to landlord partners the value the program places on ensuring their needs are being heard and met.

As one veteran housing specialist at Beyond Shelter once said, landlords are like elephants. They never forget the good or the bad. Since memories do not fade and word travels fast, it is incumbent upon re-housing providers to continually provide a personal touch at all times, whether following up after a client moves in to their new home, intervening to address concerns raised by landlords, or searching for ways to recognize the invaluable contributions of community partners to the program.

Building Upon Success: Expanding the Role of Partnering Landlords

While continuing to recruit new landlords, successful rapid re-housing providers always seek to expand the role of property owners and management companies already partnering with the program.

At a minimum, these partners should be approached about providing additional housing opportunities to clients. Many landlords own multiple properties and are often open to making additional units available to the program. Management companies, by definition, also have control over numerous properties.

It is important to keep in mind that property owners and managers who have had positive experiences with the program are often amenable to renting to households with greater barriers. Be aware, however, that over-concentrating clients in individual buildings generally leads to various problems and should be avoided.

Landlords who have demonstrated a significant investment in or support of the program can be approached about contributing in other ways. For example, they could sit on program advisory boards to provide input on new initiatives, such as the development of a certificated tenant education program. Or they could help to organize, and participate in, landlord focus groups. Both information-gathering strategies can be particularly helpful during the early stages of program development and implementation, or when programs are considering expanding their services to households with greater housing barriers. Landlords who are influential or prominent community members can also be approached about serving on agency boards.

In addition, landlord partners can serve as a valuable referral source to the program. Property owners always know other owners, whether through membership in local associations or other means. Housing specialists should notify these partners that the program is continually looking for new landlord referrals and rental opportunities. Just as many jobs are found through word of mouth, the same is true for housing opportunities.

There are other, more formal ways to involve landlord partners in recruitment efforts, including as follows:

1) They can be involved in supporting orientations for fellow owners at the program's offices (perhaps over breakfast or lunch). For starters, partners can be asked to help turn out prospects for these events. During the events, they can play an active role, including by offering first-hand testimony about the benefits of the program for owners and their positive experiences. Peer testimonials can be a very powerful "sales" tool, particularly when coming

from landlords who had at first been skeptical of the program.

2) They can write a "Dear Colleague" letter to prospective owners and/or serve as a listed reference in a "Dear Landlord" letter from the re-housing provider. Both letters can then be used for marketing and outreach efforts in general as well as for those targeted specifically to partnering landlords' personal networks.

3) Landlord partners can also host house parties. Rather than raising funds for a cause, the purpose of this type of house party is to inform fellow property owners about the program, and enlist their participation.

4) To the extent that local landlord associations are not aware of, or are not actively involved in, supporting the re-housing program, partner landlords, particularly those who are association members, can help to spread the word. This could include co-presenting with program representatives at association meetings.

Since landlord recruitment is ultimately about relationship building, re-housing providers should always view participating landlords as a valuable resource for facilitating and expanding networking and outreach opportunities.

Conclusion

Recent reforms to federal homelessness policy through the HEARTH Act represent fundamental changes in how individual service providers and entire Continuums of Care will be expected to serve homeless populations. Rapid re-housing – one of the most significant of these changes – will require providers to more quickly assist homeless households to access rental housing, primarily in the private market.

The agencies and communities at the vanguard of systems change over the last 10-15 years have developed and refined tools, practices, and policies aimed squarely at addressing the housing barriers of homeless individuals and families and facilitating partnerships with private-market landlords and management companies. Providers and localities new to rapid re-housing can consider incorporating and adapting the approaches outlined in this brief as they refocus and redesign their efforts to end and prevent homelessness.

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ABOUT THE CONTRIBUTING ORGANIZATIONS

***Beyond Shelter** – Founded in 1988, the mission of Beyond Shelter is to develop systemic approaches to combat poverty and homelessness among families with children and enhance family economic security and well-being. Beyond Shelter pioneered the Housing First approach for homeless families as a response to rising family homelessness in the late 1980s and the inherent limitation of shelter-based approaches to address the fundamental need of homeless families for affordable, permanent housing. Since 1998, the agency's Housing First Program has re-housed more than 5,000 homeless families, with an estimated 85% housing retention rate.*

***Partnering for Change: The National Institute for Innovative Strategies to Combat Family Homelessness & Poverty** – Founded in 2010, Partnering for Change is a "scaling up" of Beyond Shelter's Institute for Research, Training & Technical Assistance (which no longer exists). The mission of Partnering for Change is to collaborate with practitioners and researchers, organizations and communities, to develop and test innovative program models in order to improve the social and economic well-being of vulnerable families, and promote the dissemination of evidence-based approaches through education, training, advocacy and consulting. The organization provides a formal mechanism to bring research and practice together in order to test and refine new or existing program models and systems change approaches, fill knowledge gaps, and arm service providers, systems planners, grant makers, and policy makers with the tools and know-how to more effectively address family homelessness and poverty.*

***HomeStart, Inc.** – Founded in 1994, the mission of HomeStart is to end and prevent homelessness in Greater Boston by assisting individuals in obtaining permanent housing and settling into the community, and by developing strategies to address systemic barriers to housing placement. The agency began in 1994 as a pilot project to provide housing search and placement assistance for homeless individuals staying in Boston area shelters; then it added follow-up services to assist people to retain housing; and next it initiated housing services to prevent homelessness. Along the way, the agency has taken on the challenge of securing and managing an array of housing tools from flexible rental funds to long-term housing subsidies that facilitate ending and preventing homelessness. One of the early pioneers of Housing First for homeless single adults, the agency has expanded its services over time to include other populations, including families with children and chronically homeless-disabled persons who have lived on the streets for years. Since 1994, HomeStart's Housing First services have assisted more than 4,000 homeless people to move to their own homes, with over 95% of participants remaining stably housed one year after placement.*

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