

LANDLORD #1: Raj Prathipati

Raj is a 49 year-old naturalized citizen who came to the U.S. twenty years ago, virtually penniless. He has worked hard and has bought a small 10-unit apartment building, which he struggles to maintain. While the profit margin is still very small, he expects the investment will pay off in the long run. He lives in one of the 10 units and is on call virtually 24/7 for tenancy problems, which has taken a toll on his relationship with his wife and children. Repairs have become increasingly costly, as there is a shortage of contractors and so they have increased their rates.

LANDLORD #2: Mindy Alverson

Mindy is 72, a widow whose husband died two years ago. She owns a duplex and rents the other unit out to supplement her Social Security. She has not been able to keep up with repairs and maintenance; her husband used to do that work but now she can't afford to hire repairs. She is also aware that her neighborhood has transitioned over the past twenty years into a place where there is a great deal of drug-related crime. This frightens her. She just wants a safe place to live and a good tenant that won't cause any problems.

LANDLORD #3: RJ Rental Properties

RJ is a medium-sized property management company (208 units) that works with a variety of rental property owners. RJ does all tenant screening, collects rents, arranges for repairs and deals with lease non-compliance (including filing evictions). Evictions have averaged \$3500 for tenant-caused repairs, loss of rental income, etc. Owners hate to pay for these costs, so RJ tries to minimize evictions. RJ aims for a stable group of residents who pay the rent, take care of the property and don't cause problems with the other tenants, RJ, or the police.

LANDLORD #4: AT HOME, Inc.

At Home is a large property owner, with 520 units spread out in both rural and urban areas. The business is healthy and the housing market is competitive so some buildings have relatively high rents, while other properties are in less-preferred neighborhoods. In those areas rents are correspondingly lower and screening criteria are more tolerant.