

# Housing Navigation and Landlord & Tenant Incentives: What's Working? VA 2023 Permanent Housing Conference

# Who is in the room?

- **SSVF Staff**
- **HUD-VASH Staff**
- **VA leadership**

# History and Context

- In 2022, SSVF provided Supplemental Awards to select communities for SSVF grantees which:
  - Funded Landlord Incentives
  - Funded Tenant Incentives
  - Required SSVF Housing Navigation services to support HUD-VASH placements
  - Increased SSVF eligibility to 80% of Area Median Income (AMI)
- In December 2022, grant addendums gave all grantees authority to:
  - Use renewal grant funds for Landlord Incentives
  - Use renewal grant funds for Tenant Incentives
  - Increased the eligibility to 80% AMI nationally

# Housing Navigation

# Housing Navigation

- Veterans experiencing homelessness may struggle to find housing on their own, because of the instability of their current situation.
- Some Veterans may have past eviction or criminal history that may make it more difficult for them to find a landlord willing to rent to them.
- Housing navigation is a proactive service that:
  - supports Veterans in their housing search
  - engages across housing owners/landlords and Veterans to identify and coordinate linkages to permanent housing units in the community.

# Housing Navigation and Veteran Housing Supports

- Housing navigation is a process that:
  - Understands the Veteran's housing preferences.
  - Keeps the Veteran engaged in the search process.
  - Helps the Veteran in gathering all documents necessary for housing placement.
  - Accompanies the Veteran in housing search.
  - Serves as an advocate for the Veteran with landlords and other resources.

# Housing Navigation and Landlord Engagement

- Includes landlord recruitment and relationship building to create a portfolio of housing options available as Veterans are entering the housing search process.
- Includes new unit identification in the open market and leveraging/building landlord relationships directly with the program/system to be able to access units over time.

# SSVF and Housing Navigation

- Under the Supplemental NOFO SSVF employs Housing Navigators who are dedicated to supporting HUD-VASH
  - Staff supplements, does not replace, HUD-VASH navigation
  - Staff time funded under new funding is fully dedicated to HUD-VASH for navigation support
  - Veterans receiving SSVF Housing Navigation are co-enrolled in both programs
- SSVF's role in Housing Navigation will look different across different communities based on needs, capacity, etc.
- SSVF grantees and the HUD-VASH teams should coordinate and engage in process mapping to determine what roles each should play during the housing navigation process.



# Landlord Incentives

# Landlord Incentive Overview

- Landlord Incentives are used to support housing placements for high-barrier Veterans and encourage landlords to rent to Veterans exiting homelessness.
- Up to two months of rent equivalent can be paid to the landlord. Details include:
  - The incentive amount can be less than the value of two months of rent.
  - Veterans must be offered at least a one-year lease. Month-to-month leases do not qualify.
  - Incentives are **not** considered to be security deposits and are not bound by security deposit restrictions.
- Incentives can be used for housing placements for any eligible Veteran, even if being supported by other homeless programs, as long as budget capacity exists.
- They can also be used in conjunction with a double security deposit but cannot be used as a holding fee.

# Example Landlord Payment

**A one-bedroom unit at \$1,000 per month. It is rent reasonable, available with a 12-month lease, and the landlord requires a fee or incentive to house Veterans with barriers.**

You can provide:

- **A two-month security deposit totaling \$2,000** (allowed under local law, security deposit requirements remain).
- **A two-month landlord incentive payment of \$2,000** (not bound by security deposit requirements).
- **The first month's rent of \$1,000 total** (assuming HUD-VASH not yet covering).

**Total potential first payment to landlord = \$5,000**

# Landlord Incentive Approaches

- Offer the full two months' rent as an incentive for those Veterans with the most significant barriers, based on a standard assessment of barriers and transparent case conferencing.
- Offer a lesser amount for any incentive to a broader group of Veterans
- Offer different incentive amounts focused on specific housing barriers or landlord needs based on the number or breadth of housing barriers the Veteran has. This should be a standard approach to ensure equity and fairness in prioritization and avoid reinforcing implicit or explicit biases at the staff level.
- Assign incentive amounts by program (HUD-VASH, GPD, etc.) and allow program to decide, with SSVF compliance approval, which landlords to offer incentives to.
- Combinations of these approaches.

# Landlord Incentive Targeting

- Veterans with the most significant housing barriers (may be different than “vulnerabilities”).
  - Housing barriers should focus on those screening factors that would lead a landlord to deny a housing application/negotiation, including legal screening criteria and those that stem from biases
  - Historically marginalized groups may be disproportionately screened out to due to other system disparities (institutional care, justice system involvement, explicit/implicit landlord bias, etc.)
- New landlords or those landlords hesitant to work with VA homeless programs again.
- Unique housing situations such as:
  - HUD-VASH voucher payment standard is too low for the housing market.
  - Shared Housing where landlords perceive more risk in separate leases.
  - Special housing types.
  - Family or household compositions that warrant larger or specialized unit types that are otherwise difficult to find in the rental market.

# Group Discussion

**What are some barriers that your community is using, or you think should use, to target landlord incentives?**

**How effective has your local landlord incentive service been in helping Veterans access housing and furthering equity in your program outcomes?**

**Is your community seeing inequities in who is accepted into housing, or who is receiving incentive assistance, and how are you working to overcome those inequities?**

# Landlord Incentives and the One Team Approach

- SSVF has authority to provide landlord incentives on behalf of any Veteran eligible for SSVF services (must be enrolled, even briefly for TFA) with need to prioritize based on resources
- Landlord incentives can be treated as a community resource – available to Veterans coming from various settings into housing who face landlord barriers to lease up
- Landlord Incentives can bring together new housing and landlord partners, continuing to build the overall unit pool available to VA programs in the community

# Landlord Incentives and VA's CY23 Goals

CY23 Goal	Landlord Incentive Context
Goal 1: Place 38,000 Veterans into permanent housing	Expand the available unit pool and expedite housing placements, especially for those Veterans with most significant housing barriers and where inequities exist in access to permanent housing
Goal 2a: Ensure 90% of those who are housed in CY23 maintain their permanent housing	Incentives can deepen the landlord/provider relationship with landlords more willing to work with Veterans and program staff when tenancy issue arise
Goal 2b: Of those who do return to homelessness, 95% are rehoused or on a pathway to permanent housing	Recent evictions and landlord challenges are significant screening barriers – particularly for historically marginalized groups - use incentives to convince landlords to lease to Veterans even with recent housing challenges
Goal 3: Engage 28,000 unsheltered Veterans	Veterans hesitant to accept VA services or who otherwise may have been screened out in the past may be a core target group for landlord incentives



# VA Priority: Increasing HUD-VASH Utilization

- HUD-VASH utilization is a key part of VA's goals.
- HUD-VASH is designed to serve Veterans with the most significant housing barriers and vulnerabilities.
- Payment standard for HUD-VASH may be lower than normal market rents – incentives can be used to negotiate situations where the unit rent needs to be lowered to meet the payment standard.
- SSVF and HUD-VASH should dedicate case conferencing meetings and navigation reviews to identify landlord incentive needs and review trends related to housing outcomes, equity and other prioritization or administration changes that are needed.

# Workflow and Referrals

- Community process should include ways for HUD-VASH, GPD and other programs to identify and refer Veterans for landlord incentives paid for by SSVF.
- SSVF and community partners should establish a clear protocol for incentive requests, including overall budget capacity considerations, required paperwork and final decision authorities.
- SSVF and community partners should ensure methods for tracking the equitable use of incentives to reduce disparities faced by Black, Indigenous, Latine, Asian, Pacific Islander, Native Hawaiian, and all people of color.
- SSVF must be able to move money quickly – within 24 hours if possible – similar to security deposits.

# Key Planning Considerations: Landlord Incentives

- Create/revise communication materials/talking points to inform landlords of incentives to overcome Veteran housing barriers (i.e. high-risk tenant) when appropriate
- Train staff on incentive parameters and limitations, including standard community process to justify “high-risk” and necessity for incentive to secure unit and ensuring Veterans give consent in providing information to the landlord beyond standard rental application questions
- Review current average rent amounts to create budget projections on landlord incentives needed moving forward.
- Project the amount of landlord incentive funding needed by:
  - Estimating number of anticipated Veterans needing incentive, including HUD-VASH, SSVF, and GPD, and multiple by
  - The average rent amount multiplied by two

# Using Landlord Incentives to Advance Equity

- Communities and community partners should take steps to disaggregate data on Veteran returns to homelessness and housing barriers to identify opportunities to target landlord incentives to groups that are over-represented relative to their numbers in the general population.
- Ensuring a consistent method to track referrals and use of landlord incentives can help ensure resources are being used equitably and targeted to reduce any disparities in access.
- Communities and community partners should conduct implicit bias trainings for SSVF, GPD, and HUD-VASH program staff to reduce the risk of unconscious bias in determining which Veteran households to pair with increased landlord incentives.
- Program staff should always include Veterans in the mutual co-creation of housing plans to address potential housing barriers and mitigate potential challenges with the landlord or property management.

# Discussion

**What are some of the successes and challenges you are seeing with getting landlord incentives in place, either within SSVF or across partners?**

**How are SSVF and HUD-VASH coordinating landlord incentives locally to ensure maximum impact across your community?**

# Small Group Discussion

***Your goal is to design a landlord incentive targeting protocol with the following conditions:***

- You have \$100,000 available to spend on landlord incentives
- Average reasonable rent for a one-bedroom unit in your community is \$1,500, the HUD-VASH PHA standard is \$1,200 a month
- SSVF plans to house 75 Veterans through Rapid Rehousing only this year (no HUD-VASH Co-enrollment other than TFA one time payment needs)
- SSVF and HUD-VASH plan to co-enroll 25 Veterans under the May 2023 collaboration memo guidance this year. These Veterans are presumably facing significant challenges to obtaining housing.
- HUD-VASH estimates placing an additional 25 Veterans in housing this year without SSVF navigation/case management support.
- GPD has a 40-bed bridge program locally with average lengths of stay above 80 days

## **Questions for Discussion:**

1. How might the community plan to ensure equitable use of the landlord incentives? What steps should be taken into consideration?
2. Given the resources you have, how many landlord incentives do you have available? Should you plan to provide the full 2-month rent for any incentive, or a sliding scale?
3. How does the distribution of program beds/enrollments in this community affect your planning?
4. What are you doing in your OWN community that might lend itself to this community's planning process?

# Group Debrief



# Tenant Incentives



# Tenant Incentive Overview

- Up to \$1,000 available only after move-in from literal homelessness for leases of at least one-year. Month-to-month lease does not qualify.
- In addition to, and more flexible than, traditional General Housing Assistance (GHA) supports.
- Meant to advance equity and address quality of life, offering Veterans comforts most people expect in independent living.
- Purchase items or set up a merchant account:
  - No gift cards
  - No bulk purchasing that isn't tied directly to a Veteran household

# Allowable Costs: Client Incentives Examples

Allowable	Not Allowable
Appliances (Microwave, refrigerator, dishwasher, air conditioner, etc.)	Items prohibited by law
Furniture (e.g., bed, sofa, dresser, coffee table, etc.)	Art/Antiques
Electronic Equipment (e.g., computers, televisions, laptops, electronic reading devices etc.)	Jewels and gems
Rugs and carpets	Collections
Recreational items such as bikes, sports or exercise	Weapons
Educational items such as books or items needed for Veteran household	
Hobby materials such as crafts, games	

# Key Planning Considerations: Tenant Incentives

- Ask Veterans currently in the program what goods they want or need, both to inform planning for the future and to ensure purchases are made that directly reflect the Veteran's needs
- Consider hosting listening sessions or other ways to survey Veterans with lived experiences and expertise what types of goods or items would most impact a Veteran's willingness or ability to accept housing
- Establish short list of vendors or stores to utilize for purchases, including ways for the Veteran to get to the store itself or have items delivered on their behalf
- Discuss, as needed, purpose of tenant incentive funds with merchants and seek partnerships or discounts
- Consider a menu of options/packages of client goods as examples for Veterans to review when requesting purchases
- Revise financial management protocol to clarify request and purchase process
- Develop clear processes for ordering and tracking that are in compliance with SSVF regulations
- Review overall projection of available incentive funds similar to your landlord incentive projections

**How is your community organizing your tenant incentive packages?**

**What has worked well? Any challenges?**

# Landlord Engagement

## *Strategies for Cultivating and Maintaining Relationships*

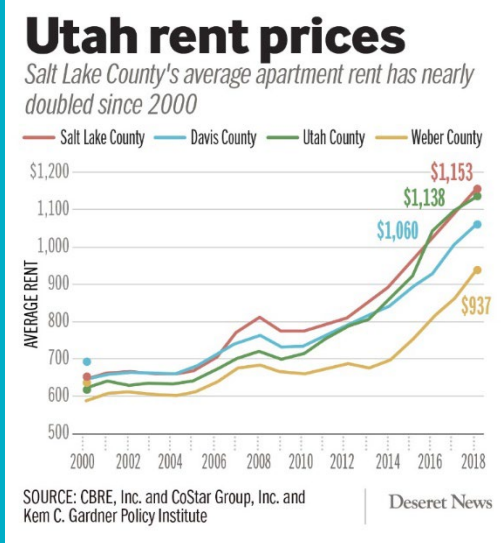


Support and  
Shelter for  
Overcoming  
Homelessness

Person giving the presentation – Title

Person giving the presentation - Title

# Why Landlord Engagement is Important



**Bunk Beds Are Renting For \$1,000 As The Housing Crisis Spins Out Of Control**

In the midst of an affordable housing crunch, people are trading privacy for a place to live.

# Common Barriers to Housing

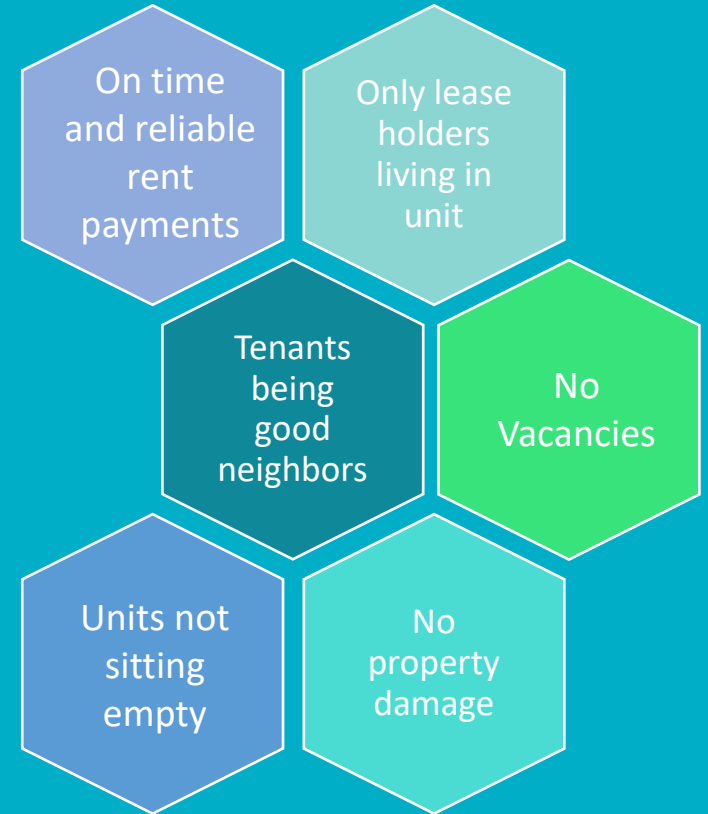
- Limited income
- Poor credit
- History of evictions
- Criminal records
- High rent prices
  
- What else? What have you seen?



*Pro Tip: start thinking early with a specific client how Landlord incentives may help alleviate these barriers – either immediately or down the line*

# Know Your Audience

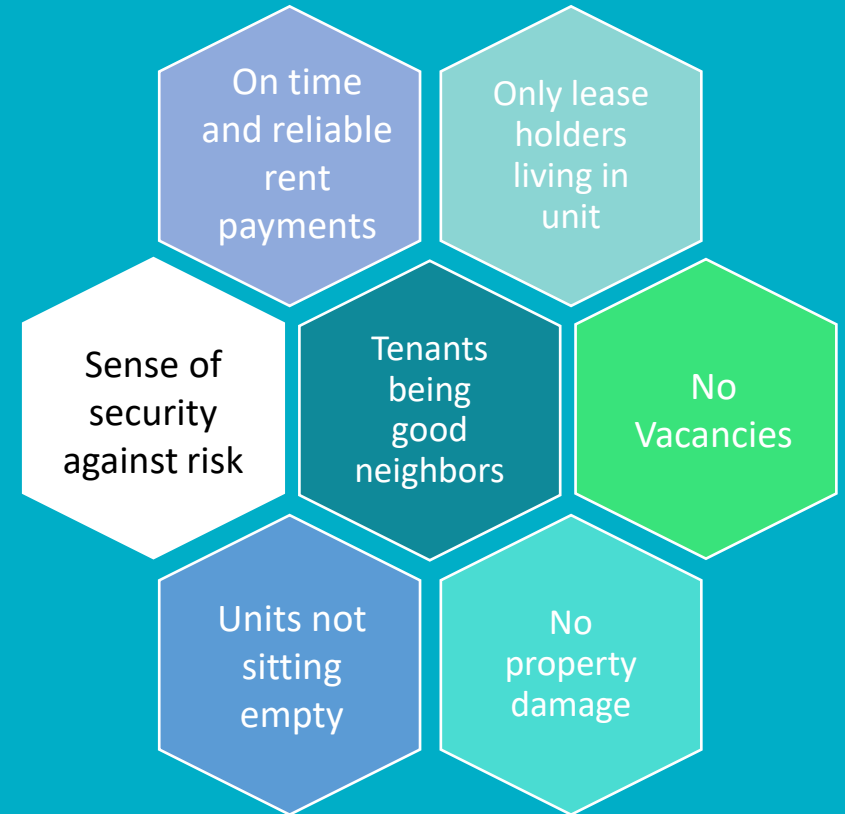
What do  
Landlords want?





# Know Your Audience

Landlord incentives can provide this missing piece!



# How do Landlords Benefit From Incentives?



- Offers **up to** 2 months worth of rental TFA directly to the Landlord
- Provides immediate, up-front payment to Landlords at lease signing, as opposed to a promise at move-out
- Provides up to 2 months of TFA that the Landlord is not expected to return at the end of tenancy, like a security deposit (or double security deposit) might be

# Specialist and Landlord Relationship



- Cold calls & gathering leads:
  - Internet searches, For Rent signs, Existing relationships
- Marketing to Landlords
- Housing multiple clients with the same Landlord/Property Management
- Selling the program VS. Advocating for clients VS Maintaining relationships
  - Making the deal – money, support, and success
- Word of Mouth
  - Landlords know other Landlords

# Selling Points

- Prompt and timely financial payments
  - Two check runs daily
- If challenges arise, Landlord-Tenant mediation can be facilitated
- Monthly in-home case management
- What other financial assistance can be provided if needed?
  - Double deposit, Landlord Assurance

# Selling Points



- Program success
  - Describe how households have been able to maintain housing even after our assistance ends
- Reducing costs for Landlords
  - No need to pay for advertising
- We can fill vacancies almost immediately with another household
  - No loss in rent for the Landlord
- What else? Additional ideas?

# Regular Check-in's



- Establish a relationship
- Identify Landlords with growing potential
- Schedule routine in-person meetings
  - Regular scheduled phone calls are also impactful
- Understand what the program can and can't do
- Educate Landlords
  - Provide information on common issues with the population we are serving

# Marketing Materials



 **LANDLORDS CAN END HOMELESSNESS**  
(AND BENEFIT THEIR BUSINESS)

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 **Shared Housing**  
Interested in housing roommates? We can help fill your open rooms and help find the right tenants! Reducing the rent burden is often the most important benefit to shared housing arrangements and it can be the only avenue for some renters to maintain housing in a high rent community, like Salt Lake City.

 **Rapid Re-Housing**  
Is designed to help individuals and families that don't need intensive and ongoing supports to quickly exit homelessness and return to permanent housing. You can help families move into housing faster and we provide the subsidy and supports, you provide the unit and the lease.

 **Permanent Supportive Housing**  
You could hold the key to someone's fresh start. Services are designed to build independent living and tenancy skills and connect people with community based health care, treatment and employment services.

 **Veteran Housing**  
Supportive Services for Veteran Families (SSVF) is a critical tool for preventing and ending veteran homelessness in our community. Our Veteran program provides eligible veterans case management, deposit and rental assistance and help in obtaining VA and other mainstream benefits. Come to us first with your rental units and help us honor those who have served for our country.

 **Ending Homelessness**  
The Road Home's mission of helping those experiencing homelessness back into housing can only be accomplished with the help of Landlord's like you.  
"Alone we can do so little, together we can do so much"  
-Helen Keller

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**Interested? Want more information?**

contact: Miles Miller  
office: (801)260.4632  
email: [housinglocators@theroadhome.org](mailto:housinglocators@theroadhome.org)



Use easy to read materials that have specific details about the program for continuing community outreach.

**LANDLORD BENEFIT CHECKLIST**

 Benefits of working with The Road Home's Housing Programs

-  **1 ELIMINATE ADVERTISING COSTS**  
Working with our program gives you access to a pool of ready-to-rent tenants. Just call us when you have a vacant unit and we'll immediately match you with a household looking for housing.
-  **2 DEPOSIT ASSISTANCE**  
The Road Home aims to help families and individuals get back into housing and can help with this payment up to 2 full months of rent.
-  **3 RENTAL ASSISTANCE**  
Eligible households can receive a rental subsidy to assist with rental costs. These payments are based on the needs of the household and are determined on a monthly basis.
-  **4 TIMELY MONTHLY PAYMENTS**  
The Road Home processes rental checks almost daily to ensure responsive and timely payments to the landlord on behalf of the households we're serving in housing.
-  **5 CASE MANAGEMENT**  
While working with us, households receive regular case management supports focused on stabilizing in housing. Case managers partner with the household and connect to supports that will bolster stability.
-  **6 HOUSING STABILITY**  
The Road Home has a dedicated team to partner with landlords to coordinate monthly rental payments and help mitigate any issues with current residents.

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**Interested?**  
Contact: Miles Miller(801)260.4632  
email: [housinglocators@theroadhome.org](mailto:housinglocators@theroadhome.org)

# Cultivating Landlord Relationships



- Housing Specialists should be the one to explain the program to Landlords to avoid conflicting messages
- Make it clear how the program can meet their needs
- Address concerns and misconceptions
  - Rent:
    - ✓ We can't promise financial assistance for the term of the lease but we can assure them that Housing Case Managers are working with households to connect them to other community resources and financial literacy.
- Be prompt and concise



# Cultivating Landlord Relationships



- Make them feel like they are getting “special treatment”
- Respond to calls/texts/emails promptly, even if you don't have an answer
- Follow through on promises
- Getting rent checks to them on time
- Regular check-in's
- Set realistic expectations

# Deepening HUD-VASH Relationships



- Assisting most vulnerable, chronic individuals that may be viewed as highest risk tenants
- Provide bridge to long-term permanent housing by resolving Landlord concerns with incentive payment



*Pro Tip:* **incentives are based on unit rent up to rent reasonableness. VASH units are tied to local PHA's payment standards, so ensure incentive payments are provided under RR.**

# Ending Tenancy Well



- Be present for final inspection
- Damaged units:
  - Walk through prior to meeting with the Landlord
  - Orchestrate a plan ready to be implemented and shared with the Landlord
- Communication through the move-out process:
  - Know the deposit placed on a unit – be prepared to remind the Landlord
  - If you are taking care of additional costs, share with the Landlord the completion of each task
  - Inform the Landlord of financial limits

# Ending Tenancy Well



- Follow Up:
  - Plan a call a week after the unit is fixed to evaluate any outstanding issues
- Remember confidentiality and gratitude:
  - Thank the Landlord for their cooperation
  - Highlight a moment where the Landlord expressed compassion towards the household

# Specialist and Client Relationship



- Know your clients, know your Landlords
- Empower the client with coaching
- Provide the client with leads and options
- Explain the realistic, but hopeful, outlook on what it's going to take to find a successful housing option

# Know your clients, Know your Landlords

## SSVF Evaluation Worksheet

Name: \_\_\_\_\_

Felonies: Yes No

Type:

When:

Misdemeanors: Yes No

Type:

When:

Income: Yes No

Amount:

Anticipated Changes:

Evictions: Yes No

Open: Yes No

When:

Housing needs:

Handicap accessibility:

Location requirements:

Number of people in unit:

Pets:

Notes:

## Documenting need is a vital piece to providing Landlord incentives:

- Form listing barriers to housing and a case note
- A tracking sheet for any clients that received Landlord incentive funding
- Other ideas?

**Ultimately we need to show the incentive assisted a client to move into housing, whether because of barriers overall or because a Landlord would otherwise be unwilling to house the client without the incentive.**

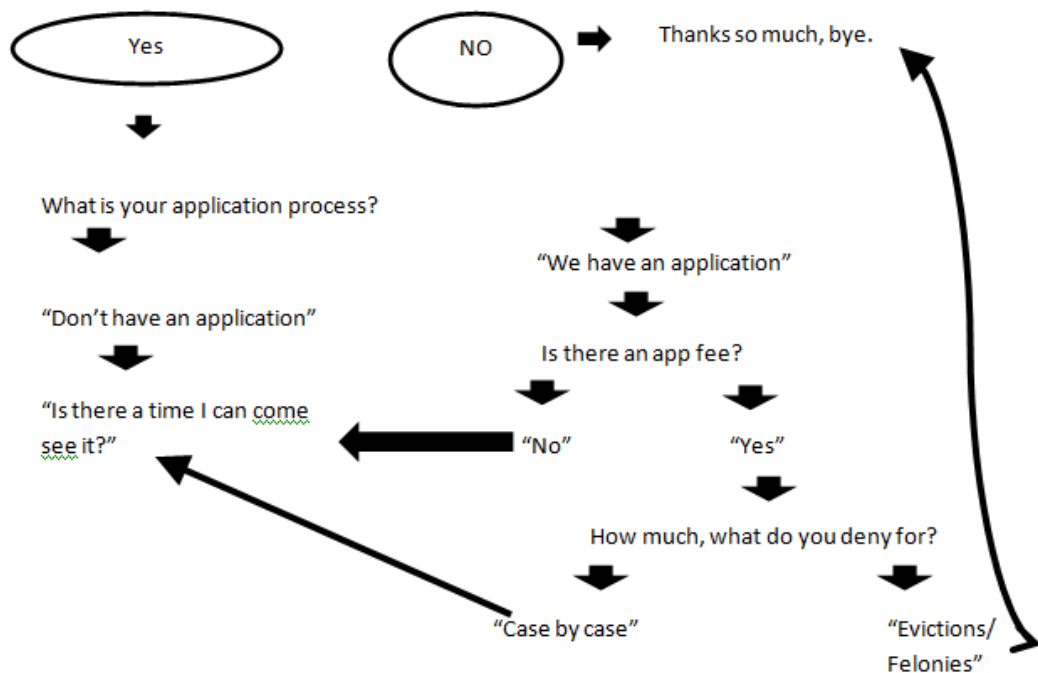
# Empower the Client with Coaching



## Unit Availability Search Tool

Hi, my name is \_\_\_\_\_ and I am calling about your ad on \_\_\_\_\_ (website, newspaper or sign) for the unit on \_\_\_\_\_.

Is that unit still available?



## Voicemail:

Hi,

My name is \_\_\_\_\_ and I'm calling about your ad on \_\_\_\_\_ for the unit on \_\_\_\_\_. If that's still available I'd love to ask you a couple questions about it. If you could give me a call back my number is \_\_\_\_\_. Thank you so much. Good bye.

# Tenant and Landlord Relationship



- “Right Fit”
- Understanding tenant rights
- Understanding property management responsibilities
- Separation of Case Manager and Housing Administration responsibilities after move-out



*Pro Tip: incentives can be used as a Landlord mediation tactic to resolve any Landlord concerns*



# Landlord Mediation Approach



- Offer lower amounts of incentive up front to a secure a lease, reserving some flexibility to offer the remaining balance if client becomes at risk of eviction during the first year of the lease and the remaining incentive payment would convince the Landlord to not evict the client. Again, “Know your client, Know your Landlord”

**Does this client have a history of evictions and has a high likelihood of possible eviction while building housing stability skills?**

**Has this Landlord historically been flexible and cooperative with your agency and will likely stop eviction with incentive support?**

# Questions?



*Please feel free to reach out:*

Kevin Austin  
The Road Home  
Title  
Contact Information

# Questions