

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



Choose **VA**

**VA**



U.S. Department  
of Veterans Affairs

# 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 enrollment.
  - 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.
- This 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.
  - Unit 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	Elevate 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

- 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?**

# Questions