



TOOLKIT 4: DESIGNING AND IMPLEMENTING LOCAL EVICTION PREVENTION POLICIES AND PROGRAMS

This toolkit aims to help cities understand the spectrum of policies and programs that serve mom-and-pop landlords and prevent evictions. While passing the right policies and funding the right programs are critical, thoughtful implementation differentiates impactful actions from those only helpful in theory. This toolkit also provides key considerations to guide implementation.

WHY SHOULD CITIES CARE?

Local eviction prevention policies and programs should meet the need of their intended stakeholders. As more and more cities are recognizing the important role mom-and-pop landlords play in housing stability, the design and implementation of eviction prevention policies and programs should also reflect and respond to the needs of local mom-and-pop landlords.

RECOMMENDATIONS

Consider what policies and programs will address the root of the city's challenge(s) and achieve the city's goal(s). While there are many actions at a city's disposal, not all will be relevant for a given community. Know the "what" and "why" before instituting any new policies or programs.

Engage landlords, tenants and the wider community to understand the major barriers and constraints they face. Talk to the community to help uncover the root causes of your city's eviction challenges.

Examine other city examples to understand and prepare for implementation challenges.

There is no need to reinvent the wheel. Many cities have already passed or launched these programs and can serve as helpful blueprints for other cities looking to take similar actions.

WHAT TO EXPECT FROM THIS TOOLKIT?

This toolkit will provide cities and their partners with tips on how to design targeted and effective practices and an overview of mom-and-pop landlord-specific policies and programs.

- Designing the right policies and programs for your community
- What policies and programs exist?
 - Centralized Hotline or Resource
 - Eviction Diversion
 - Landlord Education Program
 - Landlord Tenant Advisory Board
 - Landlord Liaison
 - ◆ Landlord Recruitment
 - Rental Registry
 - Rental Rehabilitation Program
 - Risk Mitigation Program
 - Tax Abatement and Exemption
- Conclusion

Designing Policies and Programs

While there is not one set approach to designing policies and programs, it's helpful to keep several overarching considerations in mind when looking to prevent evictions and support landlords.



USE A RACIAL EQUITY LENS FROM THE BEGINNING

One common stereotype about landlords suggests they are more likely male and more likely white. Particularly where mom-and-pop landlords are concerned, this is not necessarily the case. Be mindful of how these stereotypes might impact the assumptions you make about your landlord community. Mom-and-pop landlords are actually more likely than large landlords to be Black, Indigenous and People of Color and are the predominant providers of our nation's naturally occurring affordable housing. Prioritizing a racial equity lens will ensure the city supports its local landlords, advancing both wealth-building and housing stability.



TALK TO THE COMMUNITY

When considering the policy options most relevant to mom-and-pop landlords for eviction prevention, gather direct input from local landlords. Cities that understand the challenges and incentives mom-and-pop landlords face have a better chance at building the right policies and programs. See Identifying Mom-and-Pop Landlords to Build Relationships and Support Eviction Prevention for more ideas on how to engage the community.



PRIORITIZE COORDINATION

Coordination is key when developing a holistic landlord engagement strategy. This means coordinating across programs, departments and in some cases even jurisdictions. In cities where programs that help mom-and-pop landlords already exist, many different stakeholders may be approaching the same landlords, which can prove both confusing and overwhelming. By coordinating efforts, the city can stand up a streamlined approach that supports organizations of all sizes and offers improved services to landlords.



TALK TO OTHER CITIES

No matter how much planning goes into a policy or program launch, hiccups during implementation are inevitable. These hiccups are natural but often difficult to anticipate. Talking to other communities who have launched similar efforts may help you anticipate these challenges. Learning from other cities' trials and errors can help ensure a successful launch.



LEVERAGE INCENTIVES

While programs and policies themselves are key, consider the role incentives can play. Landlords often feel that cities provide more resources to tenants, even if such resources help landlords too. Incentives can be monetary (providing a risk mitigation fund), non-monetary (access to a dedicated contact in the city), or some combination of both. Appealing to landlords' motivations will help the city build trust and relationships with landlords that can ultimately garner more participation and engagement in eviction prevention efforts. See <u>Incentivizing Landlords to Advance Eviction Prevention</u> for more information and ideas on incentivization.



CAPTURE INFORMATION AND DATA

Ensure the city captures as much information as possible during interactions with landlords. For example, building a standard language for different providers to use in an "intake" form with set questions (name, contact information, number of rental properties owned, questions/requests, etc.) will help the city build a more robust dataset and provide insight into the landlord community over time. While individual agencies, departments or service organizations may already do this informally, consolidating efforts may prove more beneficial to all parties in the long run. Ensure that the right relationships are in place to set the foundation for data sharing agreements and pipelines.



MEASURING OUTCOMES AND EVALUATION

Evaluating programs is equally as important as standing up the right policies and programs. Cities must decide how success will be measured, and ensure the appropriate tools, data pipelines, time and capacity are in place to carry out regular program evaluations. Spending time evaluating efforts will not only help cities decide if efforts are positively impacting evictions but also evaluate where small tweaks can improve a policy or program.

What Policies and Programs Exist?

Many policies and programs impact and serve mom-and-pop landlords. Knowing what all these options are, what it takes to institute them and how they might impact evictions is critical to putting effort in the right places.

Narrowing the list of proposed actions should involve input from internal and external stakeholders, especially the populations the policies and programs aim to serve. This can also involve talking to city leaders from cities who have enacted similar policies and programs, as they might be able to share sample language, implementation challenges, funding ideas and more.

The National League of Cities and Stanford Legal Design Lab published the Local Eviction Prevention Policy and Program Tool, an interactive resource that aims to help elected officials, city staff, non-profits, service providers, researchers and others better understand the local eviction prevention landscape in the US. Use this tool to identify approaches cities employ to prevent evictions based on factors such as geography, city size and phases of the eviction process that a policy or program impacts. The tool also features links to relevant policies and programs that make it easier to find more information. Consider using the Local Eviction Prevention Policy and Program Tool as a supplement to this toolkit.

Find more details on mom-and-pop landlord-specific policies and programs, including city examples and implementation considerations, below.

Centralized Hotline or Resource Center

A centralized hotline or resource center essentially serves as a "one-stop shop" for landlords seeking assistance from the city. They can be both virtual (as a hotline) or a physical space (as a resource center) or both. Many of these centralized hotlines or resource centers exist for tenants, but increasingly cities are considering how these types of interventions can expand to serve landlords too. By having a single point of contact and entry, landlords may be more likely to engage with the city, know what resources are available and, most importantly, end up taking advantage of resources that will help themselves, tenants and their communities by preventing or diverting evictions.

City examples

PHILADELPHIA, PA, LANDLORD GATEWAY

In the 2022 grant cycle, the <u>Operations Transformation Fund</u> awarded \$10 million to 18 "transformative projects" in the city of Philadelphia. One such project is the "Centralized Landlord Network," now named "Landlord Gateway," submitted in partnership between the Office of Homeless Services, Department of Planning and Development, Division of Housing and Community Development, Health and Human Services, Department of Licenses and Inspections, and Office of Community Empowerment and Opportunity. This project aims to create a "one-stop shop" offering landlords informational resources about compliance, housing programs, education and more while helping them better navigate a complicated system of agencies and departments. This network now includes 15 different city offices and agencies.

PARTNERSHIP FOR HOUSING AFFORDABILITY OF VIRGINIA

The Partnership for Housing Affordability of Virginia launched its <u>Housing Resource Line</u> in fall of 2020 to serve as a regional centralized access point connecting residents to programs and services. The Housing Resource Line serves eight counties and the city of Richmond, VA, to help streamline housing navigation. While most calls received are from at-risk tenants, this model could expand to provide dedicated service to mom-and-pop landlords as well.

Implementation considerations

SOFT LAUNCH THE PROGRAM

Services could see high demand upon launching, and first impressions matter. Backlogs or long waiting times may significantly impact a landlord's perception of the program's success and its ability to meet their needs. Consider soft launching the program to ensure staff are not overwhelmed with inquiries and build staff capacity over time.

FIND THE BALANCE BETWEEN LEGAL ADVICE AND LEGAL RECOMMENDATIONS

Unless a hotline/resource center intends to provide legal advice/input, make clear to staff and landlords that the resource center does not provide legal counsel. Partner with or provide direct referrals to legal resources.

FIND THE RIGHT PARTNERS

Establish strong relationships and buy-in with other service providers and non-profits to which this hotline/resource center will direct landlord inquiries. Through this outreach, build a comprehensive service directory that hotline/resource center staff can use in their interactions with landlords and share with the participating service providers. Doing so enables more effective referrals. See the resource <u>Service Mapping for Eviction Prevention Networks</u> for more information on how to build such a directory.

Eviction Diversion

Eviction diversion programs are holistic combinations of services that divert landlord-tenant disputes away from an eviction filings or court proceedings. Services may include rental assistance, mediation, access to legal representation and other supportive services. Diversion programs should be available, or mandatory, prior to an eviction being filed in order to achieve the greatest level of impact.

PHILADELPHIA, PA, EVICTION DIVERSION PROGRAM

In 2020, the city of Philadelphia launched a mandatory Eviction Diversion Program for tenants and landlords who have experienced hardship due to COVID-19, notably when either party has suffered from income loss. This initiative is the programmatic manifestation of Philadelphia's Emergency Housing Protection Act, which requires landlords to inform tenants of their rights and conduct a mediation session with the tenant and a volunteer mediator prior to filing a formal eviction. Since 2020, the Eviction Diversion Program has transitioned beyond a response to COVID-19. All landlords must go through the EDP prior to filing an eviction in court and can only initiate the eviction diversion process after sending tenants their Notice of Diversion Rights.

Implementation considerations

PRIORITIZE WRAPAROUND SERVICES

Eviction diversion programs can encompass many types of services such as rental assistance, mediation, access to legal representation and other supportive services. Carefully consider what wraparound services your landlords and tenants will need to successfully divert an eviction. For example, the city of Louisville, KY, not only provides legal representation to tenants but also conducts community-based outreach, collaborates with local courts, and provides funding for rental assistance. See this great resource from the <u>U.S. Department of the Treasury</u> for more information on successful eviction diversion programs.

Landlord Education Program

A landlord education program can provide landlords and property managers information regarding their rights, responsibilities and best practices. Some landlord education programs are geared more toward educating on responsibilities as landlords (e.g., how to keep properties in compliance), others toward dispelling negative stereotypes (e.g., landlord biases against tenants with a history of an eviction). The focus of different education programs will depend on the landlord community. Often times cities will combine this education training with some type of certification labeling a landlord who has completed the education as a "good landlord" or "best landlord" in the city. That designation comes with benefits such as discounted fees, the listing of open units or access to mediation.

MINNEAPOLIS, MN, RENTAL PROPERTY OWNERS/MANAGERS WORKSHOP

The city of Minneapolis, MN, hosts the free Rental Property Owners/Managers Workshop for rental property owners and managers. The workshop covers the city's Renter Protection Ordinances, Rental License Ordinances, Housing Maintenance Code, Minneapolis Housing Liaison Program, Minneapolis Health Lead Paint Abatement Grant Program, basic aspects of a rental license inspection and other resources. In return for attending the workshop, participating rental property owners and managers qualify for a \$250 discount/refund on conversion fees.

DAYTON, OH, PREFERRED PROPERTY PROGRAM

Dayton, OH, offers the Preferred Property Program that aims to "foster responsible landlord behavior and sound and well-managed rental housing, while discouraging activities that do harm to residents and neighborhoods." By participating in the program, completing the property manager training course and scheduling a property assessment, property managers receive a suite of benefits including: recognition by the city as an option for those seeking good, quality housing; a free listing of the property on daytonohio.gov; the city of Dayton seal of approval to use electronically on websites and physically for marketing materials; invitations to quarterly round tables with city departments; access to mediation services offered by the Dayton Mediation Center; free forms online; and discounted credit and criminal background checks.

Implementation considerations

TAILOR CONTENT TO THE NEEDS OF LOCAL LANDLORDS

While standard, useful information exists across local landlord education programs — like landlord/tenant rights and responsibilities — consider engaging with your local landlords to understand their specific challenges and questions more deeply. Use this feedback to develop local resources and templates that can help landlords implement what is taught in any education course.

USE TRUSTED VOICES TO ADVERTISE THE PROGRAM

It may prove tough to get landlords to voluntarily participate in an education program. Partnering with landlord associations or other property management groups to advertise the program can encourage participation. Hearing from non-city actors might encourage landlords to attend, particularly if someone they know has given this training the stamp of approval.

OFFER SOME TYPE OF INCENTIVE TO ATTEND THE PROGRAM

Cities have many options to incentivize participation, from relatively simple (e.g., free food at the event) to more complex (e.g., advertisement on the city's platform as a "good landlord"). Other incentives might include priority processing of program applications, access to mediation, discounts on fees and more upon successful completion of the training.

PARTNER WITH COMMUNITY ORGANIZATIONS TO DELIVER TRAININGS

Consider leveraging institutions outside of the city to help deliver trainings. Landlords may prove more inclined to participate if an institution they trust has "co-signed" on the program by helping deliver the training and help with often limited staff capacity. Also consider using non-city space by either choosing a neutral ground to host the training or asking to attend a landlord meeting to be on their turf.

Landlord Advisory Board

Landlord advisory boards are made up either totally or partially of landlord representatives and meet to provide insight and create strategies around tenant-landlord relations and renting. These commissions facilitate knowledge sharing and provide voices for the renting/renter community within local governments. This is a good opportunity for the city to share program and policy details with landlords and get their feedback on what works and what does not. As the city and landlords become stronger partners, landlords can help promote certain programs and introduce the city to other landlords.

City examples

PORTLAND, ME, RENTAL HOUSING ADVISORY COMMITTEE

In November 2016, the City Council of Portland, ME, adopted the Tenant Housing Rights Ordinance, which included the creation of a <u>Rental Housing Advisory Committee</u>. This committee comprises nine members appointed by city council, including three landlords, three tenants, one member at large, and one member each experienced in legal rights and interests of landlords and tenants. The committee's responsibilities include: 1) providing the Council's Housing committee with recommendations or proposals for improvement, modifications or changes regarding landlord and tenant policy issues and 2) identifying educational opportunities, seminars and materials useful to landlord and tenants.

MADISON, WI, LANDLORD AND TENANT ISSUES COMMITTEE

In 2012, the city of Madison created the <u>Landlord and Tenant Issues Committee</u>, which comprises seven members plus one alternative. The Committee performs duties such as adopting rules and regulations necessary to the rent abatement process (subject to

approval) and making recommendations to the Common Council on all aspects of landlord and tenant policies and issues.

Implementation considerations

PAY FOR THEIR TIME

Appropriately compensate landlords for their participation, as doing so will provide an opportunity to those who may otherwise not have been able to join due to financial or other reasons. Beyond an equity measure, compensation provides incentive and represents a good-faith gesture from the city, underscoring that it values these contributions and seeks to establish long-lasting relationships.

ENSURE THE BOARD REFLECTS THE DIVERSITY OF THE COMMUNITY

It is a common misconception that landlords are mostly male and/or white. In many cases, they are people of color or women. Whatever the case may be, ensure that the landlord board represents the diversity of landlord experiences in the community. Some landlords may have inherited property from family members, while others may be people of color who see property management as their pathway to building wealth. For its advisory board, the city of Minneapolis, MN, stipulates that "the group of residents should reflect the racial/ethnic, geographic, and gender diversity of Minneapolis, and include the following perspectives: renters; homeowners; persons who have experienced homelessness; youth through age 24; rental property owners; and advocates for affordable housing, greater housing supply, renters' rights, sustainability and health in housing, and other issues related to housing."*

Landlord Liaisons

Cities, housing authorities, and other community organizations hire landlord liaisons to streamline and strengthen communication with landlords. These landlord liaisons often serve a similar function to a "one-stop shop" or "resource center," acting as the entry point for a landlord's interactions with a particular program or the city. Having dedicated staff members helps increase outreach capacity and build relationships by establishing trust while making it easier for landlords to understand and communicate.

^{*} https://lims.minneapolismn.gov/Boards/mach#:~:text=The%20Minneapolis%20Advisory%20 Committee%20on,accessibility%2C%20maintenance%2C%20health%2C%20and

MARIN HOUSING LANDLORD PARTNERSHIP PROGRAM

Marin Housing launched the <u>Landlord Partnership Program</u> to make participation in the housing choice voucher program more attractive and feasible to landlords. As part of the program, landlords receive risk mitigation funds, discounted building and planning permit fees, and access to a dedicated 24-hour landlord liaison hotline to address any immediate issues.

TACOMA, WA, LANDLORD TENANT COORDINATOR

The city of Tacoma, WA, has a <u>landlord-tenant coordinator</u> who has played a critical role in changing housing laws and the way information is shared among landlords and tenants. In February of 2019, a new code instituted a 60-day notice-to-vacate requirement and a three-phase information-sharing system to improve relationships between renters and owners.

Implementation considerations

ENSURE THE POSITION(S) IS WELL FUNDED AND STAFFED

Landlord liaisons are a long-term investment for a city. Building trust and relationships takes time and dedicated effort, so ensuring the position is well-funded, staffed and resourced will give the position and initiative the best chance for success.

ENSURE THERE ARE RESOURCES TO SUPPORT LANDLORDS

In addition to providing a point-person in the city dedicated to communication with the landlord community, ensure there are resources available to support landlords. Landlords are essentially clients to landlord liaison positions. This role not only offers a way for the city and its programs to get in touch with landlords but should provide a way for landlords to receive dedicated assistance too. These resources can include rehabilitation programs, eviction mediation, rental assistance and more.

ENSURE THE POSITION(S) IS CONNECTED TO THE RIGHT CITY DEPARTMENT AND COMMUNITY PARTNERS

Many different departments and community partners engage with landlords on a regular basis. Imagine being a landlord and having six different people and agencies reaching out to you regularly. That can prove overwhelming and is not great for trust-building. Ensure that any landlord liaison position(s) in the city is well connected to other departments and community partners.

Landlord Recruitment Events

Landlord recruitment events can take many different forms. City representatives can attend meetings of the local landlord association or rental housing association, host "get to know the city events" for landlords or host specific recruitment events for a particular program. Regardless of the exact form of the event, landlord recruitment is key to getting to know the landlord community on a more informal basis and building the foundations for long-lasting relationships with landlords.

Implementation considerations

MEET LANDLORDS WHERE THEY ARE

Do not assume landlords will come to your city-sponsored event. Consider reaching out to your local landlord association to ask if you can present at an upcoming meeting, or at the very least attend and informally network with landlords. You can also set up shop at local hardware stores or post on landlord-serving websites.

LEVERAGE COMMUNITY AMBASSADORS

If you already have established relationships with some landlords, consider tapping them to help advertise the event and to attend the event itself. Hearing from a landlord might encourage more landlords to join the event where advertisements from the city might not persuade them.

DIVIDE AND CONQUER

Relationship building takes consistency. If you have multiple staff available, consider assigning them to specific neighborhoods. This not only allows for more concentrated efforts but also allows city staff to build relationships with landlords. Landlords can receive many calls from different departments and/or agencies, and having one point of contact can help smooth the relationship-building process.

Rental Rehabilitation Program

A rental rehabilitation program provides financial assistance (such as forgivable loans, low- or no-interest loans, grants contingent on a 1:1 or 1:2 match from the receiver, etc.) to landlords for property rehabilitation. Programs can be contingent on landlords meeting certain conditions, like renting to low-income tenants or using mediation before filing for an eviction. By providing financial support to landlords, cities can encourage them to make critical repairs to improve the quality of the local housing stock and the health and safety of tenants.

TAMPA, FL, RENTAL REHABILITATION PROGRAM

Tampa, FL, launched the <u>Rental Rehabilitation Program</u> to provide a deferred payment loan to landlords that can demonstrate at least a 25 percent loss of rental income between February 2020 and July 2020 compared to the same period in 2019. Of particular interest is the focus on supporting properties that are naturally occurring affordable housing. Neglecting units means they risk becoming uninhabitable, reducing the supply of affordable rental housing.

MILWAUKEE, WI, RENTAL REHABILITATION LOAN PROGRAM

Milwaukee, WI's <u>Rental Rehabilitation Loan Program</u> offers financial assistance to property owners who agree to rent to income-eligible renters. Two key parts of the program include 1) that the property must be located in a <u>Targeted Investment Neighborhood (TIN)</u> and 2) that participating applicants must have a <u>landlord training certificate</u> from the Department of Neighborhood Services. The TIN initiative focuses resources for three years on a small area to sustain and increase owner-occupancy, provide high quality affordable rental housing and improve the quality of life.

Implementation considerations

USE ELIGIBILITY CRITERIA TO ADVANCE EVICTION PREVENTION GOALS

Tie eligibility for rental rehabilitation to "good landlord status" or agreement to particular practices, such as renting to low-income households or those with prior evictions filed against them or using mediation before filing for eviction.

MAKE IT EASIER TO DETERMINE ELIGIBILITY

Rental rehabilitation programs often have complex eligibility criteria which may deter landlords from applying. Make it easy for landlords to determine eligibility through simplified criteria or an easy to navigate website.

CONSIDER LOWER-COST ALTERNATIVES

Many state housing finance authorities offer low-cost loans to help landlords, but many are not aware of these options. If your city lacks funding, consider highlighting options available to landlords through outside sources like state-funded programs. Additionally, cities with smaller budgets can consider building a rehabilitation or construction closet where landlords can check-out (for free or a small fee) shared tools for repairs.

Rental Registry

A rental registry is a database of rental properties that includes information about the property owners and the rental property itself. Required information can include: a list of apartment building addresses, the name and contact information of the owner, and information on the building's operating manager. The amount of information required varies depending on the locality. While a majority of rental registries are primarily used for code enforcement, increasingly cities are leveraging rental registries to understand who their local landlords are, establish better lines of communication with landlords, inform policies and programs and more.

City examples

SYRACUSE, NY, RENTAL REGISTRY

In 2007, Syracuse passed a rental registry that requires landlords of one- and two-family, non-owned occupied rental properties to register with the city. In 2020, Syracuse enacted legislation that prohibits landlords from collecting rent during any period of noncompliance with the city's rental registry. Through the rental registry, Syracuse has collected extensive data on the local housing stock, which has allowed the city to develop a data-driven code enforcement strategy and engage proactively with renters and landlords.

Implementation considerations

BE CAREFUL WITH MESSAGING

Rental registries have a poor reputation among many landlords. Whether true or not, they are sometimes seen as an encroachment, overreaching into landlords' business and rental activities. While rental registries remain an important tool in a city's arsenal, cities must be strategic with their messaging about the rental registry and its purpose and be clear about the benefits to the landlord.

EDUCATE

For smaller mom-and-pop landlords, registering with the city can be an intimidating process, especially for those with limited English proficiency. Conduct a strong information campaign and provide clear instructions on how landlords can and should register with the city, leveraging tested messaging points.

MOVE TOWARD A PROACTIVE MODEL

Many rental registries rely on a complaints-based mode, which puts tenants in the precarious position of needing to advocate for themselves. In cases where tenants are vulnerable — due to low income or limited or no tenant protections — landlords can

retaliate against tenants who file complaints. See this resource from the <u>Center for Community Progress</u> for more on how to set up an effective and proactive rental registry.

Risk Mitigation Programs

Risk mitigation programs provide rental assurances as an incentive for landlords to rent to lower-income tenants and those who experience specific barriers to obtaining housing. For example, landlords can be eligible for payments up to a certain amount for unpaid rent and damages beyond normal wear and tear if they agree to rent to tenants with an annual household income no greater than 60 percent of area median income or those with histories of eviction, incarceration or poor credit. The details (e.g., amount of money or duration of coverage) may vary. These guaranteed rental incomes for landlords help more tenants access stable housing.

City examples

SEATTLE AND KING COUNTY, WA, HOUSING CONNECTOR

From 2009 to 2017, Seattle and King County funded the Landlord Liaison Project (LLP), which helped house more than 7,000 people who faced barriers to housing, including those who experienced homelessness, poor credit history, an eviction history, criminal record, or other common barriers to safe, stable and affordable housing. The LLP project alleviated those barriers by using an alternative screening criterion for rentals. In return, landlords were protected by a 24-hour landlord hotline, risk mitigation funds and more. Since then, the city and county have started funding Housing Connector, a 501(c)(3) funded by 70 percent public dollars and 30 percent private dollars that operates in the same capacity as the Landlord Liaison Project.

Implementation considerations

TALK TO THE LANDLORD COMMUNITY

An incentive is only as effective as how well it matches the disincentive. There are many reasons a landlord may be unwilling to rent to individuals they perceive as "risky" tenants. Understanding these reasons will help the city design better incentives. Is it just rental income that they are worried about? Are they concerned about damages to the property? Adjust messaging and funding amounts accordingly.

BE TRANSPARENT ABOUT PAYOUTS

When the State of Oregon launched a Rent Guarantee Program, it not only provided clear messaging about the benefits of the program but also <u>made data on the program</u> publicly available to boost trust and transparency. The data clearly show that there is a low percentage of claim utilization. As of February 2023, there have only been 10 requests for assistance of 130 guarantees issued (8 percent claims made), all of which have been approved. Having this data publicly available, especially on claims made and issued, may help landlords feel more confident participating in the program.

PRIORITIZE STRONG COMMUNICATION CHANNELS

Mom-and-pop landlords are often unwilling to participate in programs because of poor communication with the administering institution. If they have questions or concerns there is often no one to talk to or they receive slow responses. This degrades trust in the program itself, making landlords less likely to participate. According to the United States Interagency Council on Homelessness, the most important aspect of the city of Seattle and King County, WA's, Landlord Liaison Project was the 24/7 phone number landlords could call if an issue came up.* Ensure there are proper channels, staffing and resources to respond to landlord concerns.

Tax Abatement and Exemption

Cities can use tax incentives as a powerful tool to address local housing needs. Tax abatements reduce the total amount of tax owed while exemptions adjust the value of the property used to determine tax owed. Cities increasingly use tax abatements and exemptions to incentivize landlords to keep units affordable or rent to tenants up to a certain percentage of area median income for a certain period of time.

City examples

PROVINCETOWN, MA, AFFORDABLE HOUSING RENTAL EXEMPTION

In 2003, the <u>Affordable Housing Rental Exemption</u> program went into effect. Through this program, no property tax is charged for whatever portion of a multifamily property is used for affordable housing purposes. The exemption is granted on a year-to-year basis for units that serve eligible low-income renters (households up to 80 percent of area median income).

^{*} https://www.usich.gov/resources/uploads/asset_library/Risk_mitigation_funds_community_profiles.pdf

CINCINNATI, OH, RESIDENTIAL COMMUNITY REINVESTMENT AREA TAX ABATEMENT PROGRAM

The Residential Tax Abatement program minimizes taxes owed by allowing property owners to pay taxes on the pre-improvement value of their properties for 10-15 years. Through this program, the city hopes to stimulate community revitalization, retain Cincinnati residents, attract homeowners, and reduce the development costs of homeownership and rental projects. According to data from February 2023, to date there have been 3,819 CRA projects qualifying for a total of \$345,500,000 in tax abatements.

Implementation considerations

SIMPLIFY ELIGIBILITY CRITERIA

Especially for smaller cities with fewer resources, complicated program eligibility can not only hinder landlord participation but also make it difficult for the city to administer the program. Keep program eligibility simple for landlords to understand and easy for the city and relevant finance departments to verify.

MATCH THE EXEMPTION OR ABATEMENT TO THE DESIRED BEHAVIOR

Carefully consider the size and duration of the exemption or abatement. Put simply, if we assume that the landlord is interested in the program for purely financial reasons, then financial incentive to participate in the program should exceed, or at the very least equal, the money they would have otherwise had to spend on property taxes.

Conclusion

More eviction prevention programs are being launched and policies passed as cities continue to recognize mom-and-pop landlords as a critical partner in eviction prevention work. While the policies and programs themselves represent critical and major steps, so too does the implementation of these actions. Designing the right policies and programs, communicating with landlords, and focusing on racial equity are all key early steps to successful implementation.