

Challenges to Housing Security and Potential Solutions

Problem 1: Rigid screening criteria make it difficult to overcome past negative rental history.

Potential Solutions

- Promote the use of “B Criteria” in tenant screening policies. Educate landlords on the use of “B Criteria” and its compliance with fair housing law. For example, if an applicant has an eviction on his/her record, the housing provider does not automatically deny but looks instead to a second set of criteria to determine whether the applicant’s circumstances are the same as when the applicant was evicted (e.g. Do they have more income now?) to determine if the applicant is suitable for tenancy.
- Create an incentive program for landlords to rent to riskier tenants. Incentive could come in the form of loans to rehabilitate the rental premises. Could require landlords to agree to participate in mediation prior to pursuing eviction to encourage alternative settlements of lease disputes to prevent eviction.
- Condition funding for publicly funded service providers, including CDA and members of the Homeless Services Consortium on their commitment to use eviction as the last possible resort to avoid eviction at all costs.
- People’s Affordable Housing Vision proposal would protect tenants from irrelevant, unreliable and dated credit history. Prohibit housing providers from denying an application for residential tenancy based solely on: (a) the filing of an eviction action which resulted in a dismissal; (b) credit history which is unrelated to a housing obligation; or (c) credit history related to a housing obligation which is more than two (2) years old.
- Extend existing two (2) year look back period for arrest and conviction record to apply all screening criteria (including negative landlord references and municipal forfeitures) to provide persons with dated negative screening factors with a second chance to secure housing.
- Full funding for quality case management and other supportive services (see Problem 3 and 4 and their potential solutions).

Problem 2: Income is insufficient to support housing payment in high cost private rental market and the extreme shortage of affordable housing for low-income persons (especially those with very low incomes, i.e. less than 50% of county median income).

Potential Solutions

- Create a program to use the Affordable Housing Trust Fund as a guarantee for security deposits not paid by a tenant on a security deposit payment plan. To be eligible to file a claim with the trust fund for non-payment of security deposit, the housing provider must

show proof of an agreement to allow a low-income person (e.g. under 200% of federal poverty level) to pay his/her security deposit in periodic installments over an extended period of time and proof of inadequate payment by the tenant.

- People's Affordable Housing Vision proposal for a security deposit loan program.
- Stop doling out section 8 vouchers to housing projects that already receive public assistance. Continual loss of section 8 vouchers from the rent assistance program means that the section 8 waiting list (which has been closed for years) does not even really move because under the rules for project based section 8, if a tenant lives there for one year, you are entitled to a rent assistance voucher to move into private housing of your choice.
- Create a "house-banking program" to borrow money, or use money from the Affordable Housing Trust Fund, to purchase (or assist non-profits in purchasing) vacant foreclosed property to increase our low income housing stock. The property could be rehabilitated to improve its value and enable non-profits to secure more conventional financing. We could put a cap on the availability of trust fund money to preserve a certain level of funding for future needs.
- Create a program for vacant homes to be used for low income rental housing. The city could help manage the property or contract with a non-profit property management company. Property owners, including individuals, business and banks may be eligible to participate in this program.

Problem 3: Lack of case management services, including housing case managers to assist persons in securing housing, representative payees to assist persons in meeting financial obligations, and case management for mental illness and AODA.

- More funding for quality case management (see People's Affordable Housing Vision) and staffing for our current service providers in the continuum of care to enable them to assist more persons dealing with housing insecurity. We currently have good programs but providers are getting less and less money to meet a growing demand for their services.

Problem 4: Shelter system and non-profit service providers are stretched way too thin.

- Provide adequate funding for additional shelter space.
- Provide adequate funding for shelter and supportive services for single persons.
- Provide more funding for existing service providers to retain staff so we can eliminate the revolving door of shelter workers, case managers and other program workers which impairs communication among providers and effective service delivery.