

**RAPID RE-HOUSING:** A Training Series for Direct Service Providers | Training 3

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# Assessing Housing Barriers

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# What are housing barriers?

- **Tenant Screening Barriers** (TSBs) reduce a person's ability to obtain housing because of landlord screening criteria.
- **Housing Retention Barriers** (HRBs) reduce a person's ability to retain housing because they jeopardize:
  - Paying the rent in full, on time
  - Caring for the unit
  - Following the lease
  - Interacting with the landlord or other tenants

# Tenant Screening Barriers can reduce access to housing



# Property owners screen out people who appear to be “high risk”

## The risks landlords worry about whether tenants will:

- Pay the rent on time
- Treat the building with respect
- Follow the lease
- Be good neighbors
  - Avoid conflict with other tenants, landlord, police



## Landlords assess potential risk based on:

- ✓ Credit history, income, employment, landlord references
- ✓ Criminal history, landlord references
- ✓ Criminal history, landlord references
- ✓ Criminal history, landlord references

# Assessing Tenant Screening Barriers

**What will you assess? The same things landlords assess!**

- Income and employment history
- Credit history: Excessive debt, unpaid or late payments, court judgments (especially if debts are rental arrears to a prior landlord)
- Criminal history
- Past housing experiences: Rent paid on time? Lease violation notices? Conflict with landlord or other tenants? Damage to the unit?
- Landlord references

# Assessing Tenant Screening Barriers (continued)

## How do you identify Tenant Screening Barriers?

- Buy a Tenant Screening Report (use the same online screening company that landlords in your community use)

OR

- Interview your client *and*:
  - Search public databases
  - Call previous landlords

# Can you conduct your own Tenant Screening Barrier assessments?

**Yes, but it takes a lot of staff time.**

- People are mobile; you may need to check records in multiple states, cities, and counties.
- Many jurisdictions have different privacy laws and software.
- One staff member could develop expertise for the entire RRH program.
- Costs of doing it yourself (staff time, software, fees) may exceed the price of purchasing a report online.
- Landlord partners may accept this tenant screening report and waive their application fee.
- *Note that SSVF funds can be used to buy rental screening reports.*

## Why do you need to know about Tenant Screening Barriers?

- Your research can help you match the tenant with a landlord who will accept that person's profile/history — this means knowing your landlord partner's "limits."
- Understanding the program participant's TSBs can help you identify additional incentives for the landlord (e.g. double damage deposit, more frequent check-ins, risk mitigation fund) if the person appears too "risky" for the landlord's tolerance level.

**This information should *not* be used to screen out people with high barriers! Data shows these tenants also succeed at high rates!**



# Housing Retention Barriers have led to housing crises in the past, and could recur



# Housing Retention Barriers

## What do you assess?

- ***Patterns in a person's history*** that have resulted in housing crises ***and that could recur*** and jeopardize new housing, e.g. non-payment of rent, lease violations, property damage, conflict with other tenants, or poor landlord references.
- ***Do not*** assess characteristics, such as poverty or a disability, unless they have a clear relationship to past housing instability.
- ***Do not*** make assumptions; look at facts!

# Dig a little deeper...

## Patterns may be due to:

- Lack of information (e.g. misunderstanding leases or tenant responsibilities)
- Lack of skill(s) (e.g. unable to care for unit, lack of communication skills, inability to budget)
- Interpersonal style (e.g. promotes/escalates conflict)
- Poverty
- Bad luck (company closed, illness, etc.)
- Problematic friends/relatives
- Other causes?

# Assessing Housing Retention Barriers

## How do you assess HRBs?

- Review the tenant screening information to see if there are any *repeated* situations associated with housing loss.
- Interview the client (about the TSB report, patterns — the details)
- Make your own observations, over time, during home visits. Don't try to identify every possible problem at the first interview!
- Maintain contact with the landlord, through both routine check-ins and call-backs due to landlord concerns.

# Why do you need to know about your client's Housing Retention Barriers?

## How will you use the information?

- This knowledge can help you identify housing that is least likely to cause a recurrence.
  - Location: Close to resources, far from problem people? Sex offender locational restrictions?
  - Building: Secure building, single family vs. larger building?
  - People: Tolerant tenants, laid-back landlord?
- This knowledge can help you choose case management strategies to monitor for a recurrence of past problems, while intervening to teach or mediate:
  - Budgeting
  - Conflict management
  - Understanding the lease
  - Avoiding damage to the unit

# Caution! Watch your assumptions

A person may have a personal problem or a disability, but if it has not directly affected their ability to retain housing, it is not an HRB:

- A person with schizophrenia who hides in her room with the lights out for two days when “the voices” recur does not have a Housing Retention Barrier.
- A person with schizophrenia who turns up the TV to full volume 24/7 to drown out the voices has a Housing Retention Barrier.

# Summary: Housing barriers

**Tenant Screening Barriers** are risk factors that a landlord can find in public records or through reference checks — and that can result in denial of the tenant application.

- Negative landlord references and poor income, employment, housing, credit, or criminal history are the most common barriers.

**Housing Retention Barriers** are patterns of behavior that have directly caused housing crises in the past, and that may recur.

- These are issues a case manager would try to help the client prevent in the future.

# Activity #1: Case scenario — Robert's interview

## Robert's possible housing barriers; the client interview

- **Case manager's notes:** Robert is a 38-year-old Veteran (2003–2005, Operation Enduring Freedom) with an honorable discharge. At our interview in the shelter, Robert's personal hygiene was poor, his eye contact was minimal and he asked me to repeat most of my questions.
- **Housing history:** "I complained to the City about the last four apartments and the landlords kicked me out."
- **Income/employment:** "I get most of my contractor jobs in the parking lot of Home Depot. When I work, I make good money but I haven't worked since I ended up in shelter. I can't sleep or keep clean and there are no buses."
- **Criminal history:** "No, none."
- **Credit history:** "I pay when I have money; I don't pay when I have no money."



# What are Robert's possible Tenant Screening Barriers?

- He complained about his previous landlords to the City so they are giving him poor references. Potential landlords may fear he would get them into trouble.
- He doesn't have any income; most landlords would not be convinced that he could pay the rent.
- His credit history is poor; he doesn't always pay his bills. Potential landlords would think he might not pay the rent.

# What are Robert's possible Housing Retention Barriers?

- If he complains about his landlords to the City, there could be conflict with any new landlord.
- His income is not steady so he may be unable to pay the rent in full, on time, every month.

# Activity #2: Robert's Tenant Screening Report

- **Housing history:** Five evictions in the past two years for lease violations; one landlord said Robert had visitors who sold drugs; none would rent to him again.
- **Income/employment:** Impossible to verify because he works for cash. One employer said Robert was an excellent worker. His friends would show up at work and were a big problem, but the employer would probably hire him again.
- **Criminal history:** Arrested twice for possession and intent to distribute drugs. No convictions.
- **Credit history:** Fair. A few unpaid debts, no landlord arrears.

## Now... What are Robert's possible Tenant Screening Barriers?

- Five evictions for lease violations: A very serious TSB.
- Very negative landlord references: Landlords take these references very seriously.
- Unverified employment/income: Very serious TSB.
- Arrests for possession/intent to distribute: A critical TSB, whether it was Robert who was dealing or his friends. Many landlords would not rent to him.

## Now... What are Robert's possible Housing Retention Barriers?

- It appears that either Robert or his friends used or sold drugs in his apartment. This could recur and puts him at high risk of housing loss.
- His income is episodic. If he can't work more regularly and can't budget to ensure that rent will be paid, he is at high risk of housing loss.
- His friends cause trouble at his job and in his housing. Both could recur and result in loss of housing.
- He doesn't have a car. If he can't find housing with good public transportation to get to work, this could be a risk to housing retention.

# Activity #3: Yolanda's interview

- **Case manager's notes:** Yolanda, 24, has an 8-year-old daughter, Natasha. Yolanda was very talkative and expressed anger about her job loss.
- **Housing history:** "I've lived in two apartments in the last two years. Once I had to move out because the landlord raised the rent and I couldn't pay it. I lost the second when I lost my job and couldn't pay the rent."
- **Income and employment history:** I've been a certified nursing assistant for two years. I lost my job at the nursing home because they switched me to night shift and I couldn't find someone to stay overnight with Natasha. I was earning \$13/hour but I never want another nurse's aide job."
- **Criminal history:** "No. Well, maybe a few parking tickets, but I don't have a car any more."
- **Credit history:** "It was probably OK until I lost my job."

# What are Yolanda's possible Tenant Screening Barriers?

- She doesn't have any income; most landlords would not be convinced that she could pay the rent.
- She's been mobile: two apartments in two years. (But this is not a very significant barrier.)
- Her credit history might have slipped recently. If it was good prior to her job loss, this would not be a significant barrier.

# What are Yolanda's possible Housing Retention Barriers?

- o She doesn't want another job in the field where she has experience and certification. She will need another steady job, hopefully one with a comparable income.



# Activity #4: Yolanda's Tenant Screening Report

- **Housing history:** Confirmed two addresses in past two years. No record of evictions. Landlord 1 confirmed she gave notice when he raised the rent, he gave her damage deposit back and would rent to her again. Landlord 2 confirmed that her arrears began when she lost her job. After two months, she left in the night. If she paid the arrears, he would probably rent to her again.
- **Income/employment:** Her former supervisor would not discuss Yolanda's employment beyond the dates she was employed — which are much shorter than the dates given by Yolanda. The supervisor would not give her a reference. When asked about discrepancies in her employment information, Yolanda disclosed two more nursing assistant jobs. Those employers would not give details but would not provide a reference. Yolanda said staff were "out to get her" and made up stories about her stealing medications.
- **Criminal history:** Three minor traffic violations.
- **Credit history:** Fair, no judgments, late credit payments. Two months of rental arrears to her last landlord.

## Now... What are Yolanda's possible Tenant Screening Barriers?

- o She currently has no income, an important TSB.
- o There are discrepancies and missing information in her employment history (as reported by Yolanda vs. reference checks)
- o She still owes rent to a previous landlord, which would be a major red flag for many prospective landlords.

## Now... What are Yolanda's possible Housing Retention Barriers?

- o She has no income, which would be a major risk to housing retention.
- o And she also has barriers to employment: there are apparently significant problems with prior jobs and very negative job references.

# Why the difference between the interview and the record?

- People may not know or understand their criminal record or housing evictions (e.g. Robert was arrested but not convicted; he may assume that is not really a “criminal history”).
- People may conceal information from you because they need assistance and are afraid you won’t want to help them (e.g. Robert doesn’t want to talk about drugs or his friends; Yolanda didn’t want to talk about her employment problems).
- In a crisis, or as a result of chronic stress, a person’s memories may be fuzzy. (Robert asked to have many questions repeated; stress affects memory.)
- Records may be inaccurate (especially if the person has a common name).

# Using housing barrier assessments

- Find housing: Match the tenant with a landlord who will accept their history (Robert will need a very risk-tolerant landlord).
- Find housing that reduces the likelihood that HRBs will recur (Robert may need housing that his friends can't access).
- Support housing stability by helping the program participant prevent housing retention problems.
- Support housing stability by resolving landlord problems (Yolanda would need to pay arrears to secure housing with her first landlord).
- Understanding TSBs and HRBs is crucial for the development of effective housing plans — both Housing Search Plans and Housing Stability Plans.

# Checklist: Housing barriers

- Explain to your clients how TSBs are viewed by landlords and how they affect access to decent housing.
- Discuss their housing, income/employment, credit, and criminal history.
- Review each client's public records and landlord references or purchase a Tenant Screening Report online (using the same company/format used by local landlords).
- Discuss the report with your client, to identify the story behind the data — why, how, and when problems occurred.
- Identify any pre-existing patterns that have led to housing crises in the past — these may be HRBs.
- Note which TSBs might be harder for a particular landlord to accept.
- Note how choice of new housing (location, type of building, type of landlord and other tenants) might increase or decrease the chance that HRBs will recur.
- Use housing barrier assessment to guide housing search and housing stability planning.

# Question:

What will you do differently next week?