

Resident-Centered Solutions

Rental Assistance & Eviction Prevention Programs



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Introduction

The National Apartment Association (NAA) made a commitment to the [White House Resident-Centered Housing Challenge](#) (the Challenge) to collect information on its members' best resident programs and practices and disseminate information about them through NAA's website, industry events and other channels, which reach a network of more than 92,000 industry professionals owning and operating more than 11.8 million rental homes globally.

Rental Assistance & Eviction Prevention Programs

Many NAA members and affiliates offer free services and amenities that help residents respond to life's many challenges. Whether a resident needs structured installment plans to stay current on financial obligations or enhanced service management experiences, these services and amenities offer residents enhanced quality-of-life and support the housing-first approach by creating flexibility and latitude for residents to navigate emergencies as they arise.

Housing providers interested in these types of offerings have a number of options available. Partnerships with government agencies, nonprofit organizations and lending institutions can assist in both the implementation and scaling of these resident offerings in addition to potential reductions in associated expenses. Modern technology further reduces entry barriers, especially at scale through live and pre-recorded online courses, video screenings and trainings.

Profiles

Following are examples of how housing provider practices have emphasized resident-centered outcomes to successful effect in offering rental assistance and eviction prevention programs and supports.

We are highlighting these case studies as they represent easily replicated and scalable opportunities for housing providers to serve their residents. It is important to note that the success of these implemented programs is dependent on the individual capacities of the sponsoring housing providers and the populations they serve.

Case Study #1: Rent Payment Flexibility and Credit Building

Asset Living, a nationwide property management service provider with more than 200,000 units, offers a third-party rent payment service. Asset Living's service provider guarantees that all rental payments are

delivered on time to the housing provider and allows residents to make payments in installments throughout the month. The service provider allows residents to pay their rent in a manner that better aligns with their schedules and incomes.

By simply signing up through a website or app, residents can pick their preferred schedule and set up an automatic payment system. The vendor's services include comprehensive technology support to ensure that there are no errors or miscommunications during the transaction.

Asset Living has partnered with this vendor through a quick integration process so that their residents can enjoy the flexibility offered by this new technology. As a bonus, the service provider allows its users to build their credit history when making on-time payments.

Case Study #2: Access to Rental Assistance

Bravo Capital Management, an independent owner of two rental communities and manager of three others, has kept its residents' well-being top of mind before, during and after the pandemic. Bravo was an early adopter of services that enhance renter experience, such as offering online renewals and work orders and reporting on-time payments to credit bureaus.

During the pandemic, Bravo went a step further by creating a Resident Support Program to help with processing applications for rental assistance. Every week, the management team would meet with each resident to monitor and assist with the application process. As a demonstration of their success, this resident-centered process ensured that Bravo had no evictions throughout 2019, 2020 and 2021.

Case Study #3: Investing in Residents

Darby Development Company, a property management company in Charleston, S.C., created its eviction prevention program, "Micro Lending, Major Changes," to help habitually delinquent residents avoid eviction and attain financial stability. The program was developed to aid residents who are otherwise lease-compliant and who have had an eviction filed on them three or more times.



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*- Lydia Ackerman, Vice President of Property Management,
Darby Development Company*

"It is our mission to provide quality housing and to establish lasting relationships with our clients," says Lydia Ackerman, Vice President of Property Management at Darby Development Company." This program was designed to give a hand up to those in need and to maintain a stable environment and community. Every effort we can take to avoid someone from being displaced or having hardships in securing housing is a win. This program has been successful at stopping eviction proceedings and protecting those in need from having challenges that come from bad rental references and bad credit scores."

Residents sign up through the leasing office, and at the time of enrollment, the entire amount of rental debt is credited. Through the program, the full amount of the debt is paid off at a rate of \$100 per month in addition to the normal monthly rent until the balance is paid in full, regardless of the lease term. These microloans are made available to residents completely free of charge and free of interest, allowing residents to attain financial stability faster.

The program has been a vital lifeline to residents who have used it as their one-time, free, cost-recovery program. Residents are able to avoid eviction, remain in their homes while catching up on rental debt without accruing steep interest rates from a third-party lending company.

Case Study #4: Avoiding Evictions

WinnCompanies, the nation's largest affordable housing operator, established an innovative Housing Stability Program in their commitment to lowering eviction rates within their portfolio by 50% over five years. WinnCompanies helped over 45,000 renters across 16 states and Washington, D.C., avoid eviction during the pandemic.

The program employs a variety of strategies within their property management operations to relieve barriers to housing stability among lower-income renters, provide direct assistance to residents who have fallen behind on rent and serve as a blueprint for operators of multifamily affordable and mixed-income housing to do the same.



"To continue the work and impact of our Housing Stability Program and balance the real needs of these vital communities and their operations, we need the continued collaboration of community, industry and policy we found together in the pandemic..."

*- Trevor Samios, Senior Vice President,
Connected Communities, WinnCompanies*

Further, elements of this successful program include negotiating realistic and responsible payment plans, offering one-on-one help to secure rental assistance funds and recalculating rent obligations based on a stronger understanding of a subsidized household's expenses.

The program does not waive household responsibilities under the lease, including rent obligations, but does offer a reasonable path forward as well as relief to residents who demonstrate a good faith effort to satisfy their obligations.

The program is part of a larger commitment to positive community outcomes within affordable housing through Connected Communities, WinnCompanies' social impact arm.

"The pandemic and the economic uncertainty that followed have challenged our work in affordable and mixed-income housing development and operations in so many ways, while also threatening the continued housing stability of so many families who call our communities home," says Trevor Samios, Senior Vice President of Connected Communities at WinnCompanies. "To continue the work and impact of our Housing Stability Program and balance the real needs of these vital communities and their operations, we need the continued collaboration of community, industry and policy we found together in the pandemic. If we are to find a way through this resurgence of evictions and rental delinquency and meet the nation's need for more affordable housing, it will be together."