



Engaging & Supporting Landlords through Risk Mitigation Funds

Quick Guide to Community Profiles

A risk mitigation fund can be an important tool in your community’s landlord engagement toolbox. The table below provides a brief overview of four communities currently implementing this strategy to landlords. Learn more detail about each program in our [risk mitigation funds community profiles](#).

	DENVER	ORLANDO	PORTLAND	SEATTLE
What tenants are eligible?	<ul style="list-style-type: none"> • Veterans • Individuals experiencing chronic homelessness 	<p><i>Prioritized for:</i></p> <ul style="list-style-type: none"> • Individuals experiencing chronic homelessness • Veterans (SSVF participants) <p>*Other tenants exiting homelessness are eligible if funds are available.</p>	<ul style="list-style-type: none"> • Veterans (SSVF or HUD-VASH participants) 	<ul style="list-style-type: none"> • Veterans and their families
Who is currently leading the effort?	<ul style="list-style-type: none"> • CoC lead agency • Local affordable housing non-profit • Regional mayors caucus 	<ul style="list-style-type: none"> • City of Orlando 	<ul style="list-style-type: none"> • The City of Portland and Multnomah County 	<ul style="list-style-type: none"> • King County
What/who are the funding sources?	<ul style="list-style-type: none"> • Regional mayors caucus • Private funders • Local property management firms 	<ul style="list-style-type: none"> • City of Orlando Code Enforcement Revenue 	<ul style="list-style-type: none"> • The City of Portland 	<ul style="list-style-type: none"> • Initial \$1 million investment from the King County Veterans and Human Services Levy • Three primary funders: King County, City of Seattle, and United Way of King County

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				<ul style="list-style-type: none"> • Other funders have also contributed, including King County Housing Authority and Seattle Housing Authority
How is the fund managed/staffed?	<ul style="list-style-type: none"> • CoC lead organization • Local affordable housing non-profit • Administrative and operating costs covered by other funding sources 	<ul style="list-style-type: none"> • City of Orlando Office of Business and Financial Services • CoC lead agency • Funds are held in a non-lapsing appropriation 	<ul style="list-style-type: none"> • Funded by the City of Portland • Managed and operated through contract with local service provider, who oversees and staffs a landlord liaison team • Staff are available 24/7 for issues that arise 	<ul style="list-style-type: none"> • Fund is managed by YWCA and delivered by 6 staff members • Staff are available 24/7 for issues that arise • Staff are responsible for approving any charges to the fund
What is covered by the fund?	<ul style="list-style-type: none"> • Property damage after deposit is applied • Unit holding fees 	<ul style="list-style-type: none"> • Property damage after deposit is applied • Unpaid rent reimbursements (holding fees, abandoned units, unpaid tenant rent) 	<ul style="list-style-type: none"> • Property damage after deposit is applied • Unpaid rent and breaking of a lease 	<ul style="list-style-type: none"> • Property damage after deposit is applied • Unpaid rent and legal fees • Eviction prevention funds are available for two years after move-in, as needed
How much will the fund cover?	<ul style="list-style-type: none"> • \$300 in property damage • Up to \$1,000 in property damage (case by case) • Half of monthly rent or \$600 (whichever is less) to hold a unit 	<ul style="list-style-type: none"> • \$300 in property damage without inspection • Up to \$2,000 (single unit) and \$3,000 (multi-bedroom) in property damage (case by case) 	<ul style="list-style-type: none"> • \$3,000 cap per household unless otherwise negotiated 	<ul style="list-style-type: none"> • A landlord can submit a claim for damages over and above the original deposit and up to a set amount
How do landlords participate?	<ul style="list-style-type: none"> • Participate in the landlord recruitment program • For holding fees, landlords must have previously placed a tenant through the landlord 	<ul style="list-style-type: none"> • Participate in the Central Florida Supportive Housing Program (a tenant/landlord liaison program managed by the CoC lead agency) 	<ul style="list-style-type: none"> • Connect with City staff who are managing the local efforts to end Veteran homelessness 	<ul style="list-style-type: none"> • Landlords work with a housing support specialist on the landlord liaison team • Landlords sign a partnership agreement that is reviewed annually

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	campaign and be renting to another tenant in the process			
How do agencies/providers participate?	<ul style="list-style-type: none"> • Participate in regional coordinated entry system 	<ul style="list-style-type: none"> • Participate in the centralized intake 	<ul style="list-style-type: none"> • Support Veterans with SSVF and HUD-VASH vouchers 	<ul style="list-style-type: none"> • Agencies complete partnership agreements with the landlord liaison staff
How do tenants participate?	<ul style="list-style-type: none"> • Case managers/agencies must be part of the regional coordinated entry system 	<ul style="list-style-type: none"> • Any tenant referred by the landlord liaison program, with prioritization going to individuals experiencing chronic homelessness and Veterans with SSVF vouchers 	<ul style="list-style-type: none"> • Any Veteran who has an SSVF or HUD-VASH voucher is eligible to participate 	<ul style="list-style-type: none"> • Tenants are referred by a partner agency
How and by whom is it paid out?	<ul style="list-style-type: none"> • Landlords directly submit claims to a specialist • CoC lead agency manages payment 	<ul style="list-style-type: none"> • City of Orlando CFO manages payments • CoC lead agency manages claims and bills the City 	<ul style="list-style-type: none"> • Landlords contact the landlord liaison team directly, who manage a 24/7 hotline in order to assist them to immediately access funds 	<ul style="list-style-type: none"> • Landlords submit a fund claim to the landlord liaison team
Have the funds been utilized since their start?	<ul style="list-style-type: none"> • Only one claim; fund began in 2015 	<ul style="list-style-type: none"> • No; fund began in 2014 	<ul style="list-style-type: none"> • One claim totaling about \$1000; fund began in 2014 	<ul style="list-style-type: none"> • Claims have been paid out but funds still remain from the original investment; fund began in 2009.
For more information	<p>www.coloradolandlords.org</p> <p>www.mdhi.org</p>	<p>www.hsncfl.org/programs/housing-locator</p>	<p>www.ahomeforeveryone.net/landlord</p>	<p>www.landlordliaisonproject.org</p>