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# **LANDLORD ENGAGEMENT: CREATING INCENTIVES FOR FLEXIBILITY IN TENANT ELIGIBILITY**

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## Abstract

This report displays the research, outreach, and findings produced for Lane County Human Services concerning ways to incentivize landlords to increase flexibility with rental eligibility criteria. Lane County, like many other counties along the West Coast and across the country, is facing a housing crisis. This is due to an overall lack of housing supply, coupled with inaccessibility to rental units for the population that is most affected by the housing crisis. The purpose of this project is to help Lane County gain more insight into the accessibility problem and discover what could incentivize Lane County landlords to rent to people who fall outside of their current eligibility criteria. Methods of research include research on current programs and interviews with Lane County landlords. Research included finding programs that already exist in the County and looking at programs that exist in other places across the United States. This research was used to understand what Lane County could feasibly implement to alleviate the housing crisis. This information is found in Key Findings: Case Studies. The second method approach is interviews that were conducted with landlords across Lane County. Questions centered around the landlord experience and landlords' interactions with existing programs. The purpose of interviews was to gauge interest in incentive programs and to understand the housing crisis from the landlord perspective. The central finding is that landlords in Lane County are uninterested in incentive programs. The deliverables of this report are two-fold; key recommendations and a survey tool were created for the County. **The key recommendations for Lane County are listed below.**

1. Launch an informational campaign to bring more awareness to current programs that already exist in the County
2. Target groups in the Lane County community to better serve specific needs
3. Create a Lane County Master-Lease Cosigner program
4. Streamline Section 8 Housing Voucher application process

More information on these recommendations can be found in the Recommendations portion of this report. Additionally, all research was used to create a survey tool for Lane County to use to poll landlords before implementing further programs. By gauging interest from landlords before program rollout, future programs can be more utilized in the future. The survey contents are found in Appendix B.

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## REPORT OVERVIEW

### Purpose

This report displays the research, outreach, and findings that produced for Lane County Human Services concerning ways to incentivize landlords to increase landlords' flexibility with rental eligibility criteria. Rental eligibility criteria are the requirements that tenants must meet for a specific landlord to approve them such as (but not limited to) income verification or photo identification. A survey, which is one of the key deliverables of the project, will be distributed to Eugene landlords at the discretion of Lane County and community partner Nancy McReynolds, Program Services Coordinator (Landlord Liaison). The key questions informing the study and final report are:

- What incentives have other county governments successfully used to motivate landlords to be adaptable concerning rental criteria? Are these tactics feasible in Lane County?
- What could incentivize landlords to increase their flexibility concerning rental criteria in Lane County?

### Organization of Report

Chapter I includes an outline of the background information of the report including purpose and methodology. Chapter II summarizes the case studies we used to inform interview questions. Chapter III encompasses the interview outreach conducted with landlords in Lane County. Finally, Chapter IV synthesizes the outcome of the study as well as the advised recommendations for Lane County.

## CHAPTER I: INTRODUCTION

### Purpose

Lane County, like many other counties along the West Coast and across the country, is facing a housing crisis. This is due to an overall housing shortage, coupled with inaccessibility to rental units for the population that is most affected by the crisis. The affected populations that may have difficulty finding housing include housing voucher holders, people with a criminal background, people without rental or income verification, people without a government issued ID, or people who do not pass a background check. **The purpose of this project is to help Lane County gain more insight into the accessibility problem and discover what could incentivize Lane County landlords to rent to people who fall outside of their usual rental eligibility criteria.**

## Background

Lane County Human Services is looking to find more effective ways to incentivize landlords to increase landlords' flexibility with rental eligibility criteria. Lane County professionals believe that incentivization programs could be a way to increase landlord flexibility regarding rental criteria. Such incentives could target a specific apprehension or fear of landlords. The report outlines ways in which landlord incentives are used in other communities across the nation to form a deeper understanding of applicable incentives that could be implemented in Lane County. Landlord outreach has been conducted around Lane County to see what incentives could lead landlords to accept renters outside their rental criteria.

The programs currently active in Lane County include a Risk Mitigation Fund and the Housing Choice Landlord Guarantee Program. **The Risk Mitigation Fund** began five years ago and has a total \$55,000 fund allotment, with a maximum of \$2,000 per rental available to landlords. In the future, Lane County hopes to increase the amount of funds available. **The Housing Choice Landlord Guarantee Program** similarly “provides financial assistance to landlords to mitigate damages caused by Housing Choice Voucher, also known as Section 8, tenants because of their occupancy” (Oregon Housing and Community Services, n.d.). The fund can be used to reimburse landlords for damages to property that exceeds normal wear and tear, unpaid rent, and any property damage caused because of the tenant. A landlord can be allotted up to \$5,000 to cover damages. However, the program funding is limited, and fund allotments are distributed on a first come basis and there is no guarantee that landlords will have access to the fund. Unfortunately, landlords are relatively unaware of the program funds available.

## Local Non-Profits in Lane County

Lane County boasts several nonprofits committed to working to house vulnerable populations. For instance, **Sponsors Inc.** is a nonprofit that specifically focuses on sponsoring young men exiting the Oregon State Correctional Institution. The nonprofit offers transitional housing to help smooth the reintegration process and help keep formerly incarcerated individuals from falling into homelessness (Sponsors, Inc., 2022). Inquiring about an applicant's criminal history is a common rental eligibility criterion that may limit formerly incarcerated individuals' housing options. Another nonprofit working to aid housing insecure individuals in Lane County is Homes for Good. **Homes for Good** is a nonprofit housing agency whose main purpose is to support low-income residents with the logistics of finding affordable housing in Lane County (Homes for Good, n.d.). The nonprofit has recently completed their **Rental Assistance Demonstration** (RAD Phase II) project, which converted public housing subsidy into project-based vouchers, which protects at-risk federal rental subsidies by constructing 102 newly built units at two site locations.

## **Methodology**

The methods of the Landlord Engagement project include conducting background research, research on comparable case studies, and outreach interviews with landlords. Research began by looking at Lane County and the current housing crisis as well as current programs in Lane County that provide services to tenants and landlords. Additionally, sources on comparable case studies were examined to inform the recommendations to Lane County. Using the contextualization of the background research, the interview team conducted interviews with Lane County landlords (see appendix b for interview questions). The information from the interviews was used to create a survey for Lane County to use before creating future programs affecting landlords. Questions that will be finalized and distributed by Lane County Human Services to gain a better understanding of what programs and incentives interest Lane County landlords the most.



## CHAPTER II: CASE STUDIES

This chapter synthesizes the case studies examined, which embody comparable landlord engagement and incentives programs implemented in other counties across the nation. The case studies offer a model on which to base new implementable programs and policies in Lane County to encourage landlords to accept tenants outside their rental criteria. The case studies examined include Houston, Texas; Salt Lake City, Utah; Denver, Colorado; and Portland, Oregon.

The research team selected four case studies that offer examples of programs and strategies that demonstrated varying success. Houston, TX and Denver, CO showcase programs that implement a housing first strategy. Salt Lake City, UT is known for having a noteworthy landlord incentive program. Finally, Portland, OR was chosen due to its proximity to Lane County and the "Homelessness State of Emergency" in Oregon. Research includes an examination of the implemented programs operating in each city. Each case study program contact was asked three questions:

- What are the identifiable strengths and weaknesses of the program?
- What challenges have been identified following the implementation of the program?
- What advice would you have for Lane County as we conduct landlord engagement and make recommendations for a comprehensive landlord incentives program?

### Findings

The case studies revealed the potential for Lane County to invest in programs such as:

- Master-lease program
- Streamlining Section 8 processes
- Targeting specific communities

The accumulated research findings inform the recommendations Lane County could implement to address its housing needs (see Chapter IV for more in-depth findings of the case studies).

### Houston, TX

#### Background: Problem and Implemented Solutions

Houston has been recognized recently for housing over **28,000** people who had previously been houseless. The fourth largest city in the US has decreased their houseless population by 63% since 2011 through a "housing first" strategy. Instead of initially offering temporary shelter or requiring addiction treatment beforehand, county agencies are offering one-bedroom apartments first. The Way Home Houston, led by the Coalition for the Homeless of Houston, is an effort

made up of over 100 partners to prevent houselessness. These partners are made up of an assortment of government agencies and service providers to keep houselessness “rare and brief”.

### **Feedback and Case Study Advice**

- 28,000 people have been housed since 2012.
- 90% of people in housing programs do not return to houselessness in two years.
- \$44,000,000 in funding was given to CFTH partners by HUD in 2022.

### **Houston in Comparison to Lane County**

Houston is much larger than Lane County, it is hard to compare a major city and its resources to a county. Additionally, in Texas, landlords can reject renters with Section 8 housing vouchers which is not allowed in Oregon. A main challenge that Lane County faces in solving houselessness is the lack of available housing units which was not as big of a challenge in Houston.

### **Concluding Statements**

Houston serves as an example of how chronic houselessness can be addressed on a large scale. Houston’s success demonstrates the importance of taking a “housing first” approach and the impact that streamlining housing processes can have. Additionally, much of Houston’s success can be attributed to the collaboration of groups and agencies that in the past have had conflict but are now working towards a common goal.

### **Salt Lake City, UT**

#### **Background: Problem and Implemented Solutions**

Salt Lake City is currently working to amend current programs and policies aiming to alleviate its housing crisis. In fall of 2022, Salt Lake City gathered community input from approximately 4,070 individuals to set community goals. The report provided Salt Lake City with a publicly supported course of action to make housing in Salt Lake City more available to people of all incomes. The public called for improvements to be made to the **City’s Good Landlord Program**, also labeled as the **Landlord Tenant Initiative**. The main purpose of the Landlord Tenant Initiative is to be a property management resource to “help eliminate code violations and public nuisances while controlling and preventing illegal activity on rental properties” (SLC.gov., n.d.). The program offers courses for landlords to teach them the best practices and policies for property management, fair housing basics, how to conduct evictions, tenant screening, and dealing with property damage (Good Landlord Program, n.d.). The program successfully works to prevent landlord-tenant disagreements by teaching landlords' skills to preemptively decrease the likelihood of damages. Participation in the program enables per unit licensing fees to be discounted by up to 95% to incentive landlord participation in the program.

The program is not meant to act as an incentive to encourage landlords to accept tenants who fall outside their rental criteria and is purely an educational tool to better inform landlords surrounding fair housing practices.

### **Feedback and Case Study Advice**

Currently, Salt Lake City is in phase four and is in its review and completion stage. The findings report a 91% decrease in “chronic houselessness” in Salt Lake City due to “housing first” policies.

### **Salt Lake City in Comparison to Lane County**

Salt Lake City is contracting out to the Utah Housing Association who is operating the Landlord Tenant Initiative. Currently, Lane County is implementing a similar program that is primarily a property management resource for landlords.

### **Concluding Statements**

The Salt Lake City case study demonstrates an example of a landlord property management resource and teaches landlords how to foster positive landlord-tenant relations. The incentive attached to the program involves a discount on the business license fee required of all Utah landlords. Overwhelmingly, Salt Lake City’s housing first strategy has successfully worked to lessen the number of chronically houseless individuals and the strategy should be incorporated in Lane County programming.

## **Denver, CO**

### **Background: Problem and Implemented Solutions**

The city of Denver found many formerly incarcerated folks were going in and out of the prison system since they were unable to find secure housing. Additionally, those who were houseless continued to struggle to find housing. In 2016, the **Denver Supportive Housing Social Impact Bond (SIB)** was implemented to combat the issue of chronic houselessness. To address this issue the Denver SIB used a housing first approach through providing subsidized housing that does not require standard eligibility requirements (*Denver supportive housing social impact bond initiative, 2022*). By increasing access to housing, Denver was able to put a halt to the vicious cycle of houselessness. The Denver SIB reported, “86 percent of participants remained in stable housing one year after entering housing. At two years, the housing retention rate for living participants was 81 percent” (*Denver supportive housing social impact bond initiative, 2022*). The policy not only addresses the immediate need for housing, but it also ensures those who previously struggled with “chronic houselessness” now enjoy stable housing over a longer period. Landlords benefit as well since landlords like tenants who renew their leases.

## **Feedback and Case Study Advice**

The findings of this study show that the City of Denver was able to decrease the percentage of people staying in shelters, reduction in arrests, and a reduction in prison stays. This was done through the implementation of housing that overlooked a criminal record.

## **Denver, Colorado in Comparison to Lane County**

One of the communities most at risk of not being eligible for renting are those formerly incarcerated. Looking to Denver as a reference for how they handled the issue can help inform how Lane County can address its formerly incarcerated population. Using this information and viewing the success of the project, Lane County could use this to waive other eligibility requirements.

## **Concluding Statements**

This initiative was extremely successful in Denver. By targeting the unhoused formerly incarcerated population, the City of Denver, Colorado was able to decrease the number of unhoused persons significantly. One of the main issues they found in this initiative is that certain criminal history is “more acceptable” than others; they found that landlords are less likely to accept previous sex offenders over other charges. This is something that would need to be addressed by Lane County if implemented. Overall, this is a success story that can be used as inspiration for Lane County when thinking about housing strategies.

## **Portland, OR**

### **Background: Problem and Implemented Solutions**

Currently, Portland is experiencing an unprecedented housing crisis. Portland has the fifth highest houseless rate per 1,000 in the United States after Washington D.C., Boston, San Francisco, and New York City (Friesen, n.d.). In 2020, the **Move-In Multnomah** program was funded by a \$4 million tri-county Supportive Housing Services measure approved by Multnomah, Clackamas, and Washington county voters. The implemented solution helps to connect tenants and landlords using organizations that work directly with people experiencing houselessness. The main aspect of the program is that the county will pay the tenant’s first year of rent.

### **Feedback and Case Study Advice**

Statistics outline that after one year, 75%-80% of households are rent secure after one year of rent support (Multnomah County, 2022); however, the program is currently on pause.

## **Portland in Comparison to Lane County**

Portland's geographical proximity to Lane County makes the learned outcomes of the newly implemented Move-In Multnomah program an extremely comparable case study to examine. Portland and Lane County share a similar demographic make-up and share state legislative guidelines.

## **Concluding Statements**

The Portland case study underscores the importance of ensuring new programming has a stable source of funding. The success of the program is dependent on landlord participation, which is likewise reliant on landlords' belief in the longevity of the program.

## CHAPTER III: LANDLORD OUTREACH IN LANE COUNTY

### Purpose of Landlord Interviews

Landlords from around Oregon participated in interviews with the interview outreach team; **26 interviews were conducted.** Most of interviewed landlords own and rent properties within Lane County, but three landlords have rental properties in other Oregon counties including Polk, Marion, Linn, Josephine, and Jackson. **The purpose of these interviews is to understand the landlord perspective, gain understanding of programs that landlords participate in, and to gather interest in landlords' participation in programs in the future.**

### Methodology

Landlords were first contacted to schedule an interview. Landlords signed up for interviews with a scheduling software called Calendly. This link allows landlords to choose a time for the interview to be conducted. Landlords were contacted in three main ways. Lane County Rental Association (LCRA) sent a blurb about the interviews to their members with the signup link. About half of the total landlords interviewed signed up through LCRA. Another main way in which landlords were contacted was via various Facebook groups and pages. The interview outreach team posted a short summary on the purpose of interviews in addition to a signup link in a multitude of Facebook groups and pages such as Eugene Rental Owners, Oregon Landlord's and Property Managers Supporting Each Other, Lane County News and Information, What's Happening Lane County, and various city pages such as Cottage Grove and Florence. About 35 percent of interviews were scheduled through these Facebook posts. The remaining interviews were scheduled by word of mouth, other Facebook connections, and friends of student researchers' instructors.

After landlords signed up for a time slot, the outreach team sent interview questions and either a Google Meet link or a phone number to call for the interview. The confirmation email also included questions to answer before the interview (that pertained to number of properties, average rent, and rental criteria) and the list of questions that would be asked during the interview (all remaining topics). If the landlord did not email a response with the first few questions answered before the interview, those questions were asked during the beginning of the interview.

The interview script was loosely followed during interviews (see Appendix A for the interview script). The conversations averaged in length from fifteen to thirty minutes. Interviews started with an introduction of the interviewer, more context on the purpose of the interviews, and gave space for the landlord to pose any queries before beginning to answer questions. Some interviews followed the script of questions very strictly, and others were conducted in a more conversational format while still following the question topic structure. The interviewer tailored the interview style to the natural flow of the conversation.

All landlord responses were loaded into a single spreadsheet. Outreach interviewers read each response and created categories for each response type. Researchers then categorized responses from all landlords and synthesized responses. **Both qualitative and quantitative conclusions were drawn.** Some examples of quantitative conclusions that were drawn include percentage of landlords interested in programming that currently exists, percentage of landlords who have rented to tenants using housing vouchers, and percentage of landlords who seem hesitant to engage with Lane County programs. Qualitative data includes anecdotes from landlords about their experiences.

## Interview Outreach with Lane County Landlords

### Structure of Interviews

The interviews have four main structural components. **The interview script is in Appendix A.**

1. The interview begins with questions concerning the landlord's property and management processes background.
2. The interview then focuses on the landlord's general experience with poor tenants, their experience with renting to people using housing vouchers, people who have been incarcerated or have criminal history, and people without some sort of documentation such as credit or rental history. **All questions relate to rental eligibility and discuss the flexibility of the landlords** to accommodate applicants even if they do not meet rental eligibility criteria completely.
3. The questions shift to discuss programs in Lane County such as Shelter Care Services, the Housing Choice Landlord Guarantee Program, and St. Vincent de Paul Tenant Literacy Program. The interviewer asked about landlords' awareness of programs, engagement with programs, and interest in programs.
4. The final segment of this interview gives the landlord a chance to share any thoughts or experiences they deem pertinent to the realm of the conversation or their experience as a landlord.

### Landlord Interview Findings

The main takeaways from the Lane County landlord interviews are summarized in this section of the report. The interviewed landlords agree on some aspects, they disagree vastly in other areas. Further findings can be found in chapter IV.

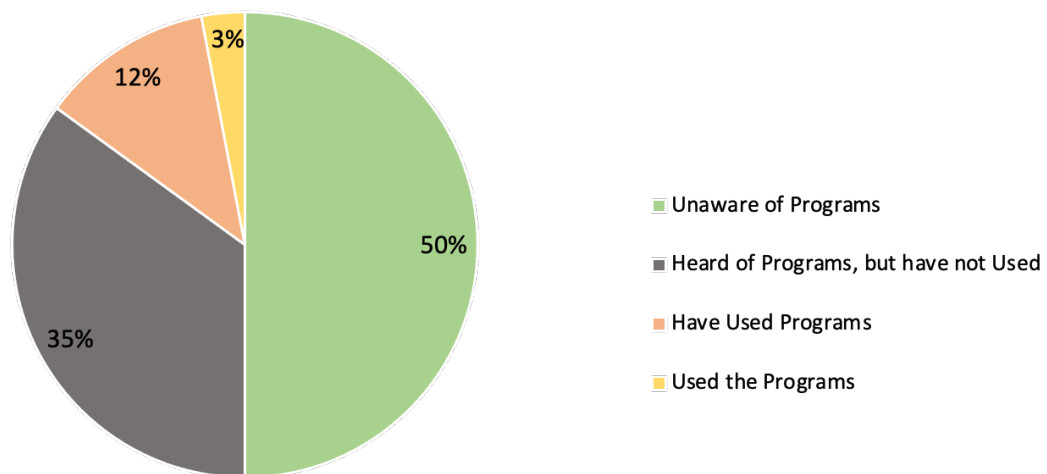
The vacancy rate is zero percent in Lane County at the beginning of 2023 according to Affordable Housing Policy and Planning Manager for the City of Eugene, OR, Genevieve Middleton. Due in part to this, **31 percent of interviewed landlords said they were unwilling to loosen rental criteria because there is such high demand for vacant properties.** There is no need for landlords to loosen rental criteria, as properties can stay full without issue.

Policy such as the rent increase annual maximum and eliminating no-cause evictions are making landlords skeptical of government policy. **Policies such as these decrease landlord sovereignty over their properties, as stated by 46 percent of interviewed landlords.** These landlords are also skeptical of future policy that will impact their ability to make decisions regarding property rentals.

Many landlords are willing to be flexible with rental criteria regarding past criminal history so long that the charges were minor. **Almost 75 percent of landlords could be willing to accept tenants with minor charges without any incentives.**

Responses about programming in Lane County vary greatly. **Half of interviewed landlords are unaware of programs mentioned in the interview,** and 35 percent of landlords had heard of these programs but have not interacted with them (see Figure 1). Of those who have heard of the programs, 12 percent have interacted with these programs; of those three landlords, only one landlord gave positive testimony towards the program. About 30 percent of interviewed landlords are uninterested in these programs due to reasons such as “too much paperwork,” belief that programs “will never work,” and a belief that programs do not have effective funding. **However, 69 percent of landlords are interested in learning more about programs that already exist in Lane County** (see Figure 2).

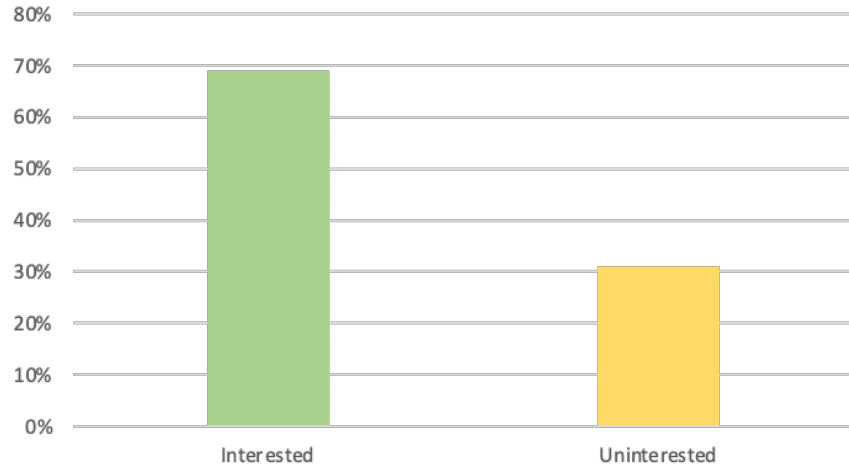
**Landlord Awareness and Use of Existing Programs in Lane County**



**Figure 1:** This graph shows interviewed landlord’s experience with existing programs in Lane County. Exactly half of interviewed landlords are unaware of all existing programs in Lane County, 35% have heard of at least one program but have not used them, and 12% of landlords have used at least one existing program. (n=26)



## Landlord Interest in Lane County Programs



**Figure 2:** This bar graph shows that 69% of interviewed landlords are interested in learning more about programs in Lane County, and 31% are uninterested. The remaining landlords were not specific about their interest in programs. (n=26)

## CHAPTER IV: ANALYSIS AND RECOMMENDATIONS

### Purpose of Recommendations

This chapter summarizes the report's findings and recommendations that Lane County Human Services could take to combat Lane County's housing crisis. The recommendations section contextualizes the background research and landlord feedback which has been used to inform the written survey questions. Lane County can use the survey to gather landlord input on potential programs to invest in programs that have landlord's support. In addition to potential incentives, the recommendations will include other forms of action that Lane County can take to better mitigate landlord-tenant relations. These recommendations are informed by research and case studies as well as interviews with Lane County landlords.

### Findings

**The report's central finding is landlords in Lane County are not interested in incentive programs.** Landlords in Lane County are, in general, skeptical of government policies regarding management of their properties. Currently, landlords hold the power in the housing market due to the housing shortage. Some landlords have conveyed no number of incentives could motivate them to become more flexible with their tenant renter eligibility criteria. Landlords who are interested in current incentive programs typically already have flexible rental criteria and/or already take tenants who do not fit the typical characteristic for a desirable tenant. Landlords, in general, are not incredibly interested in further government involvement in the housing market. However, when presented with the option of third-party housing programs, many landlords expressed that they had not heard of these programs but were interested in learning more about them. The following sections analyze case studies and interview responses then propose recommendations based on these conclusions.

### Case Study Findings

#### Houston, TX

Houston, TX is commonly looked to as a model for solutions to houselessness crises due to the city's ability to house over 28,000 "chronically houseless" people. Though the strategies are clearly successful, many of them are not realistic for implementation in Lane County because they heavily rely on available housing units which Lane County has a major shortage of. However, Houston can be used as a model for Lane County when it comes to speeding up the housing choice voucher process. Some specifics about Houston's strategies and outcomes include:

- Partnering with an assortment of government agencies and service providers, which historically disagreed on how to best address the houselessness issue. This strategy has been key to Houston's success. The Way Home Houston, led by the Coalition for the

Homeless of Houston, is an effort made up of over 100 partners to prevent houselessness and keep houselessness “rare and brief”.

- The “housing first” strategy in Houston means giving people a place to live first, and then providing additional support where it is necessary. When providing the “chronically houseless” with apartments, more people can access resources because they don’t need to commit to sobriety or other agreements beforehand.
- Streamlining the permanent housing application process was key to reducing houselessness overall. A process that took multiple years, now only takes 32 days (about 1 month).

When comparing Houston to Lane County it is important to consider that Houston is much larger than Lane County. It is difficult to compare a major city and its resources to a county with relatively low population density. Additionally, in Texas landlords can reject renters with Section 8 housing vouchers which is illegal in Oregon. A main challenge that Lane County faces in solving houselessness is the lack of available housing units, which was not as big of a challenge in Houston. An aspect of Houston’s housing process that Lane County should draw from is to **work towards streamlining housing processes** and Houston’s ability to incentivize landlords to accept tenants with Section 8 housing vouchers.

### **Salt Lake City, UT**

Salt Lake City is a model city that demonstrates a potential strategy to increase landlord property management skills and relations with tenants. The City’s Good Landlord Program, also referred to as the Landlord Tenant Initiative employs strategies such as:

- Participation in the program gives landlords a discount of up to 95% for per unit licensing fees.
- Certification is required in some Utah cities to receive “good landlord discount” on business license fees.

In summary, the implemented City’s Good Landlord Program is an example of a program in which participating landlords receive a discount on the business licensing fees required in Utah. However, reflecting on the interview responses, Lane County landlords are unresponsive to financial incentive programs and have communicated their confusion surrounding existing governmental programs. Ultimately, while the program is through, **such a program is not feasible in Lane County until the housing shortage is addressed.**

## Denver, CO

Denver, Colorado is an excellent example of how targeting specific groups could result in great success in multiple facets. Denver uses a model that focuses on housing formerly incarcerated folks. By narrowing their focus to those incarcerated, they could efficiently and effectively acknowledge houselessness for an identified community.

- Because of this model, they were able to give people more stable housing resulting in reduced future jail time for those who participated in the program.
- Once the program was implemented, they found that shelter stays decreased for their target population by 40% (*Why housing matters for successful reentry and public safety*, 2022).

Overall, the Denver model acts as an exemplary case study which should be examined more closely. The City of Denver felt as though the approach was crucial to ensuring a targeted community was promised housing options. **Lane County could launch an informational campaign that boosts programs such as Sponsors Inc.**, resulting in the public's increased awareness of available resources. Lane County could use this model to target distinct groups of the population. The process may take longer if the county decides to target specific communities (for example those with mental health issues, substance abuse history, etc.); however, it will give more time to work thoroughly and thoughtfully to achieve long-term success.

## Portland, OR

Portland's social demographics and housing crisis mirrors Lane County and provides an example of an unsuccessful policy model in solving the city's housing issues. Due to the contentious nature of program funding, the Portland metropolitan area's landlord incentive program is currently on pause. Portland's Move-In Multnomah program employed the following strategies to incentivize landlords:

- Rent guarantee for up to 12 months (duration of lease).
- Holding fees to cover rent for vacant units while tenant is being secured.
- Program facilitates connecting landlords to organizations working with people experiencing houselessness.
- Hotline to connect housing providers to tenant case managers if necessary
- Damage coverage resources that go beyond the cost of the security deposit (Multnomah County, 2022).

Overall, Portland's Move-In Multnomah program is comprehensive; however, due to unstable funding the longevity of the program is unreliable to landlords, and so does little to shift landlords' long-term decisions or practices. **Lane County's ability to guarantee continued funding is an important aspect of engaging with landlords.**

## Landlord Feedback Analysis

### Interview Analysis of 26 Landlord Interviews

Overwhelmingly, landlords in Lane County do not feel that incentive programs are beneficial with the current state of the housing market. Landlords do not struggle to fill their rental properties, therefore, are hesitant to loosen rental criteria because there are always more potential tenants interested in vacant units. Government intervention in the housing market is seen as an overstep and landlords that are managing just a few properties feel that government involvement is doing more harm than good for the currently existing housing crisis. Over 69 percent of landlords interviewed are frustrated with local and or state government regarding various programs that impact property rentals. An additional 38 percent of respondents mentioned feeling helpless about the current housing market, and many landlords even mentioned selling their properties due to fear of future government interventions.

### Key Takeaways

Landlords interviewed own an average of six properties and an average of 16 units. Over half the interviewed landlords mentioned that their properties were under market value and felt that increasing rent at the proposed rate of the state minimums would price out current tenants in the properties. Overwhelmingly, landlords value tenants who renew existing leases even if it means that they are not increasing rent each year. With the minimum rent increases in Oregon, many larger-unit complexes increase rent at the minimum value each year, which may drive tenants away from the property due to constant increasing prices. Interviewed landlords consistently mentioned this policy and how they felt that it threatened landlords with few properties. Larger landlords may have the capability to deal with constant turnover of tenants and can consistently increase rent to the maximum amounts. In response to the maximum rent increase policy, small landlords rent properties under market price to reduce tenant turnover. In addition to these regulatory minimums, just under half of interviewed landlords **directly mentioned that they are concerned with Lane County actions or policies.**

The following sections break down landlord responses by category and interview topic.

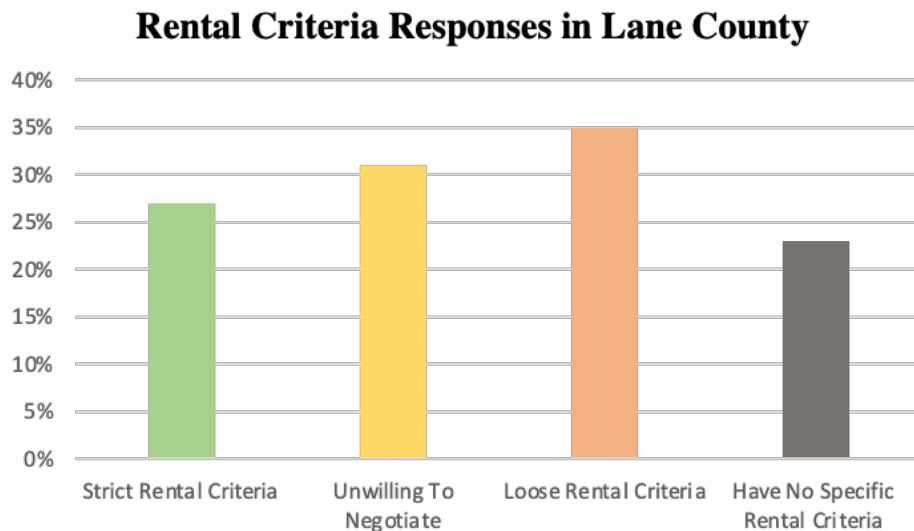
### Rental Criteria

To understand where landlords stand with rental criteria, one must understand landlord's specific rental criteria. The most common rental criteria are the ability to pay. Landlords mandate this in a variety of ways including requiring two to three times rent in income or having a verifiable income that adequately covers rent and utilities of properties. When these needs cannot be met, **most landlords are willing to rent to tenants so long that a qualified cosigner is willing to sign for the tenant.** Along these same lines, the second most common criteria consider the tenant's employment; 46 percent of interviewed landlords check specifically the employment of the applicant as to whether the applicant will be approved. Good references from the prior

landlord and criminal history are tied for third most common with only 19 of landlords checking these criteria specifically.

Poor experiences with tenants have some impact on these rental requirements. The most common issue is property damage, with **most landlords reporting at least some damage to their properties**, 15 percent reporting anywhere from 5,000-10,000 dollars in damages from tenants, and 23 percent of landlords reporting over 10,000 dollars in damage to properties due to tenant issues. Of landlords who have had poor experiences with tenants, 69 percent tightened their rental criteria due to the issue.

Only 27 percent of landlords have strict rental criteria, but 31 percent of landlords are unwilling to negotiate past their written requirements (see Figure 3). On the other end of the spectrum, 35 percent of landlords have very loose rental criteria and tend to allow people who do not fit the rental requirements rent their properties. Among that, 23 percent of landlords claim to not have specific rental criteria at all. Due to these polar differences, finding flexibility for tenant eligibility relates specifically to those landlords who are totally unwilling to rent to those who do not fit their target tenant, and those who fall in the middle of the strict-to-loose requirement spectrum.

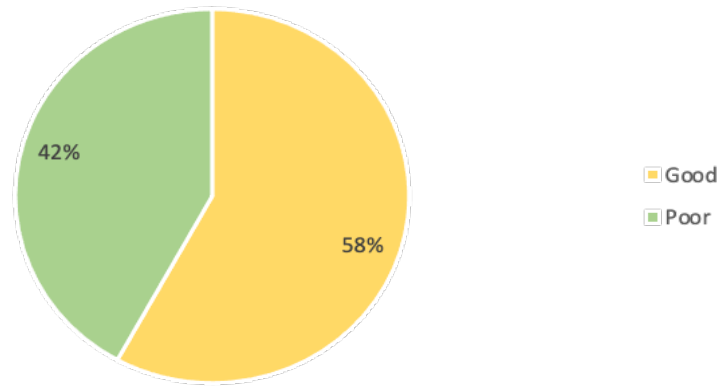


**Figure 3:** This bar graph illustrates the various degrees to which landlords use rental criteria to approve tenants. The first bar shows that 27% of landlords have strict rental criteria, 31% of landlords are unwilling to negotiate on rental criteria, 35% have loose rental criteria, and 23% of landlords do not have any specific rental criteria. (n=26)

## Housing Vouchers

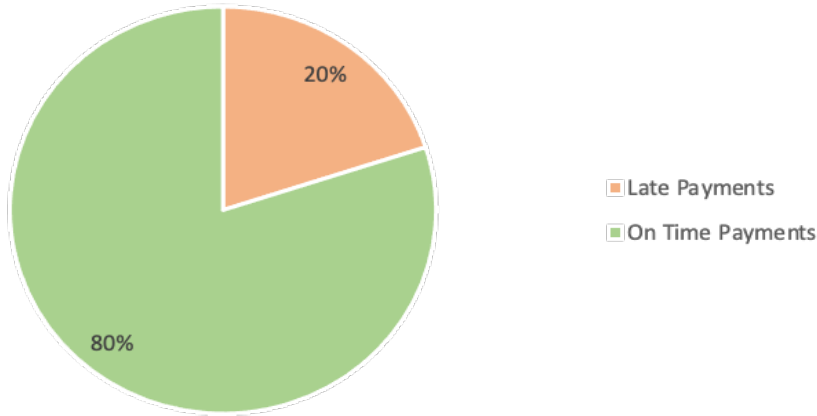
Interviews inquired about landlord's experience with Section 8 housing vouchers and/or other forms of housing vouchers. Of landlords interviewed, 46 percent have had tenants use a voucher to pay rent. Of those twelve landlords, 58 percent had overwhelmingly good experiences with the voucher program, whereas 42 percent of landlords qualified the experience as poor (Figure 4 illustrates these findings). Of these poor experiences, 20 percent of issues regarded payments being delayed (Figure 5 illustrates this finding), and 60 percent had an issue with communication with the voucher agency (Figure 6 illustrates this finding). Other issues were more tenant specific regarding property maintenance or other cleanliness standards.

**Landlord Experience with Housing Vouchers**



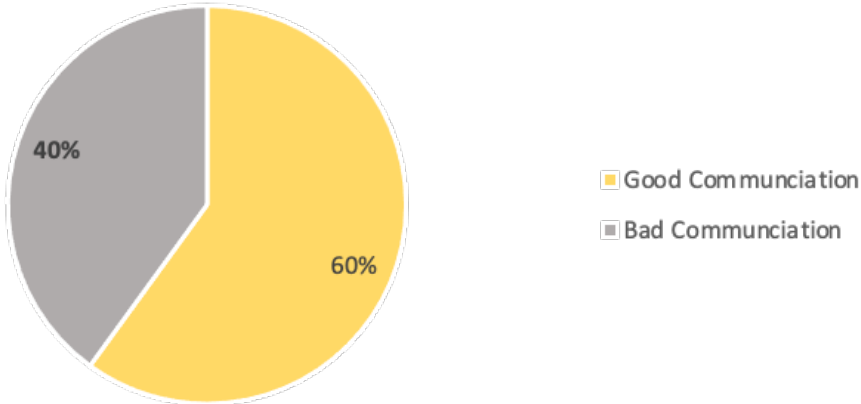
**Figure 4:** This chart shows the overall experience of landlords using housing vouchers. Out of landlords who have had tenants using housing vouchers, 58% had good experiences and 42% classified the experience as poor. (n=12)

### Landlords Experienced Delayed Payments



**Figure 5:** This chart shares one issue that landlords had with housing vouchers. Of those who had tenants using housing vouchers, 20% of landlords had delays with the voucher payment. (n=5)

### Poor Communication with Housing Voucher Agency



**Figure 6:** This chart shares another issue that landlords experienced while renting to tenants using housing vouchers. Of those who had poor experiences with housing vouchers, 60% related this experience to poor communication with the housing voucher agency. (n=5)



**Of all landlords interviewed, 58 percent of landlords would be willing to rent to someone using a housing voucher so long as they met other rental requirements.** It is important to note that legally landlords cannot discriminate based on income, but landlords are able to disqualify tenants using housing vouchers by using other rental criteria as the stated cause. However, many landlords mentioned that they believed that their property would not qualify for a housing voucher or that tenants using housing vouchers would not meet other requirements.

### **Criminal History**

Half of the landlords have rented to a tenant with some sort of criminal history, and another 19 percent of landlords are unsure if they have rented to someone with criminal history. Of those who have rented to a tenant with a criminal history, 38 percent qualified the experience as good or normal compared to other tenants and 38 percent qualified the experience as poor due to various issues such as property damage, disturbance to neighbors, or rent payment issues. **Most landlords are willing to rent to someone with a minor criminal history so long as the infraction was minor** (such as marijuana possession); 73 percent of interviewed landlords fall into this category.

**Incentives would have little to no impact regarding criminal history.** Only 15 percent of landlords said that government incentives would increase their likelihood to accept someone with a criminal history. Landlords base tenant acceptances on their own perceptions and past rental experiences. Based on landlord feedback, an increase in government programming will not incentivize change on criminal history restrictions.

### **Personal Documentation**

Most landlords check potential tenants' personal documentation by checking their photo ID and rental history. Of landlords interviewed, 77 percent always check the tenant's photo ID before approval and 69 percent of landlords check potential tenants' rental history before approval. Exactly half (50 percent) of landlords would not rent to anyone without these two pieces of documentation, regardless of situation or explanation. On the opposite end of the spectrum, 12 percent of landlords do not check personal documentation at all.

Landlords mainly feel that renting to people without these documents is too risky, however, **compromises can be made through assurance of a cosigner.**

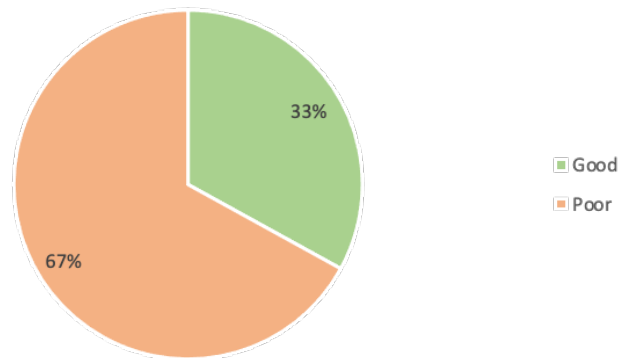
### **Lane County Programs**

Landlords were asked about various programs in Lane County that impact landlords and tenants. Specific programs were mentioned as a framework; however, this portion of the conversations more broadly encapsulates all tenant and landlord services (particularly non-profit organizations). Programs such as St. Vincent de Paul's Tenant Literacy Program, Shelter Care Services programming regarding landlord-tenant dispute services, and the Housing Choice

Landlord Guarantee Program were given as examples in the interview. **Exactly half of interviewed landlords are unfamiliar with programs such as these**, and only 12 percent of interviewed landlords have used these programs. An additional 35 percent of landlords have heard of programs such as these but have not used them.

Experience and interest in these programs vary. Of those who have used the programs, 67 percent had poor experiences and 33 percent of landlords said the program was beneficial (see Figure 7). Additionally, 31 percent of landlords are uninterested in programs such as these. Some reasons for disinterest are belief that programs are not beneficial, disinterest in working with or communicating with a third-party service, too much hassle to learn about and use programs, and belief that there is not enough funding to make programs beneficial. Despite varied responses about programs, **69 percent of landlords are interested in learning more about programs** that include tenant literacy courses, landlord and tenant dispute resolution services, and funding for damages.

### Landlord Experience with Programs in Lane County



**Figure 7:** This chart categorizes landlords' experience with programs in Lane County as either good or poor. Of landlords who have used these programs, 33% said the experience was good and 67% categorized the experience as poor. (n=3)

## Recommendations

This section discusses the recommendations for Lane County based on the analysis and interview informed recommendations stated above. Our final recommendations for the county include:

- 1. Launch an educational campaign to bring awareness to the current programs that Lane County organizations have to offer.**
  - Based on landlord outreach, most of the landlords interviewed are unaware of the current programs and resources Lane County has to offer. Such programs have a multitude of service including but not limited to:
    - A damage mitigation fund that compensates landlords' property damages that exceed the security deposit.
    - Tenant literacy courses to teach tenants how to be a better resident.
    - Tenant-landlord disputes services.
  - An educational campaign could provide information on how to use programs and the benefits of these services. An increase in knowledge could increase utilization of existing programs.
    - An additional recommendation is to provide this campaign through the Lane County Rental Association (LCRA). Many interviews were scheduled through outreach from this association.
      - Using a program that landlords already engage with and trust may increase desire to participate in the educational campaign.
  - The final facet of this recommendation is to hold a housing forum where professionals from existing programs and landlords can engage in real-time to discuss programs. The benefits of this forum are that landlords can get questions answered directly, professionals can explain exactly how to use services, and the relationship between landlords and the County could improve.
- 2. Pursue potential partnerships with local nonprofits to enable Lane County to serve more of the vulnerable population in Lane County and ensure positive experiences between landlords and tenants will be encouraged and supported.**
  - Nonprofits can target specific underserved communities and focus funds to house those targeted communities.
    - Nonprofits already operating in Lane County, such as Sponsor Inc., could be potential partners to the County and work alongside them to provide more support to underserved populations in Lane County.
    - Rental Literacy programs offered through nonprofits could be recognized as a standardized government certification.

**3. Establish a Lane County Human Services Master-Lease Cosigner program in which Lane County is the legal representative of the tenant and signs the housing lease on their behalf. They are beholden to any damages or legal repercussions that the tenant may incur.**

- Landlords reported that having a third-party or county cosign the lease for individuals who fall outside of typical rental criteria could increase the likelihood that they may rent to them. With added assurance that rent would get paid, and all damages would be covered, landlords are more likely to accept these tenants.
- It is important to landlords that they feel confident in the longevity of Master-Lease Cosigner program for it to be successful.
- The Master-Lease Cosigner program could also provide other desirable features to landlords such as:
  - Direct and well-organized communication between landlords and designated Master-Lease Cosigner program staff.
  - Hotline to mitigate tenant-landlord disputes effectively.
  - Reassurance that any damage caused by the tenant, when costs rise above the security deposit, will be fully covered.
- In addition, a Master-Lease program could be created through partnership with a local non-profit, such as Shelter Care.

**4. Streamline Section 8 Housing Voucher Processes and Information to shorten wait times, educate and support landlords, and increase enthusiasm for renting to voucher holders.**

- To combat concerns regarding renting to voucher holders, Lane County Human Services should partner with Homes for Good to implement dedicated staff members who can answer landlord questions regarding application paperwork and other concerns to avoid further delays.
  - Giving landlords a designated place to direct their concerns and questions could:
    - Resolve issues faster because landlords won't have to wait as long to get responses.
    - Educate landlords on the agreements of the voucher.
    - Streamline processes for the Oregon Public Housing Authority because they will have less landlords going to them for support.
- To speed up wait times to house tenants quickly and make sure landlords don't lose money, the Housing Quality Standards inspections should be expedited by scheduling the inspections earlier in the process.

## **Survey**

The final deliverable for Lane County Human Services is a survey that will be used so landlords can give their input on housing solutions. Given the research detailed in this report, the survey will not provide incentives, but instead it will give program options as well as examples from case studies (Chapter II) to learn if landlords would be interested in what other cities are pursuing. The survey will not be launched by the project group, but survey questions will be created by the project group and handed off the Lane County Human Services to distribute.

The survey consists of 14 questions and should take landlords an average of 15-20 minutes to complete.

## **Conclusion**

Landlord outreach overwhelmingly found landlords in Lane County are not interested in government incentives to accept tenants who fall outside landlords' traditional tenant eligibility criteria. Alternatively, the analysis of landlord outreach and comparative case studies have outlined substitute recommendations such as pursuing partnerships with local nonprofits, increasing public knowledge of active programs in Lane County, and offering subsidies to landlords to rent to tenants who do not meet all their rental requirements. Furthermore, the comparative case studies outlined programs that could be used as a model for Lane County to create new landlord incentives programs. Specifically, Salt Lake City, UT and Denver, CO are good examples of housing strategies cities are using to improve landlord-tenant relations and incentivize landlords to accept tenants who may not meet all rental criteria. However, the successfulness of such a program is not guaranteed due to Lane County's unique housing crisis, and landlords are not highly motivated by potential government intervention. Outreach with landlords will continue when Lane County Human Services launches the prepared online survey, which will aim to give the county a better understanding of landlords' willingness to use government resources or participate in an incentive program.

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## APPENDIX

### **Appendix A: Interview Script**

Hello! Thank you for showing up for this interview. I am part of a research team with the University of Oregon and Lane County Human Services. We are creating a survey for the County regarding possible incentives to loosen rental criteria. The following questions will help us understand what programs you engage with, what your experiences have been as a landlord, and what programs you wish to see in the future.

If they have not answered these questions, START QUESTIONS HERE:

Questions before the interview:

1. What county/counties do you have rental properties in Oregon?
2. How many properties do you rent out? How many bedrooms/bathrooms do these properties have?
3. What is the rent of these properties per month?
4. What are your posted rental criteria when listing your property?

If they have already answered the prior questions, START HERE:

1. Have you had poor experiences with tenants? If so, what were they? Did that tenant meet all your rental criteria?
  - a. Did these experiences impact your current rental criteria and expectations?
  - b. What are your main concerns with renting to tenants that do not fit rental criteria?
2. Do you have experience renting to people with Section 8 housing vouchers or other housing vouchers?
  - a. If so, what are your experiences?
  - b. If not, would you be willing to do so? What would provide assurance to rent out properties to these people?
3. Do you have experience renting to people with past incarceration or criminal history?
  - a. If so, what are your experiences?
  - b. If not, would you be willing to do so? If not, what could provide some assurance to rent to these people?
4. Are you willing to accept tenants without a photo ID, credit or rental history (or other traditional rental requirements)?
  - a. If not, what could incite you to do so?
5. Are you familiar with programming in Lane County such as St. Vincent de Paul's Tenant Literacy Program (offers financial literacy and household finance, controls energy usage and household maintenance), Housing Choice Landlord Guarantee Program (providing

funding to fix damages when renting to people with section 8 housing vouchers), or Shelter Care services (such as helping to resolve tenant/landlord disputes as they arise)?

- a. If so, have you interacted with these programs?
    - i. If so, what was your experience like?
    - ii. If not, what are your hesitations with engaging with these programs?
  - b. If not, would you be interested in participating with these programs? What could entice you to do so?
    - i. Would you be willing to learn more about these programs via an email from our research team?
6. Given what we have discussed in this interview, and your understanding of the purpose of these interviews, what else would you like to share with us?



## **Appendix B: Proposed Survey**

Q1: How likely are you to attend a Housing Forum with Lane County Human Services and program professionals to learn about programs in Lane County such as tenant literacy courses, tenant-landlord disputes relations, housing vouchers, funding for damages, and more?

- Very Likely
- Likely
- Unlikely
- Very Unlikely
  - If interested in attending a Housing Forum, please provide your email address. (small text box)

Q2: How likely are you to attend a Housing Forum with Lane County Human Services to voice your thoughts and concerns?

- Very Likely
- Likely
- Unlikely
- Very Unlikely
  - If interested in attending a Housing Forum, please provide your email address. (small text box)

Q3: Have you heard of St. Vincent' de Paul's tenant literacy program: Second Chance Renter's Education? This program teaches important skills to prepare tenants to retain housing, encouraging long-term stays.

- Yes
- No

Q4: St Vincent de Paul's Second Chance Renter's Education program educates tenants on important aspects of renting such as conflict resolution, energy usage, household maintenance, financial literacy, etc. Would you be more likely to accept a tenant that falls outside your typical rental eligibility criteria if they attended a tenant literacy program like St. Vincent de Paul's Tenant Literacy Program?

- Yes
- Maybe
  - What makes you hesitant to trust this program? (Small text box response)
- No
  - What makes you hesitant to trust this program? (Small text box response)

Q5: Have you heard of the Housing Choice Landlord Guarantee Program?

- Yes
- No

Q6: The Housing Choice Landlord Guarantee Program provides financial assistance to landlords after occurring damages to properties. These funds are for damages caused by tenants using housing vouchers. Would you consider using this program in the future?

- Yes
- No
  - If yes, would you be more likely to accept a tenant that falls outside your typical rental eligibility criteria if you were receiving financial assistance from the Housing Choice Landlord Guarantee Program?
    - Yes
    - No
  - If No, why not?
    - Text box answer

Q7: Have you heard of the ShelterCare Master-Lease program?

- Yes
- No

Q8: ShelterCare Master Lease program helps tenants build a strong rental history while guaranteeing security to property owners by making ShelterCare as contractually responsible as a tenant would be. Would you consider engaging with this program in the future?

- Yes
- No
  - If yes, would you accept a tenant that falls outside your typical rental eligibility criteria if you created a Master Lease with ShelterCare?
    - Yes
    - No
  - If No, why not?
    - Text box answer

Q9: If Lane County or a credible third-party cosigned on a lease with your tenant, how would that affect your willingness to accept someone who does not meet your current rental eligibility criteria?

- Text Box Entry

Q10: If Lane County or a credible third-party cosigned on a lease with your tenant, how likely would you be to rent to someone with a criminal background?

- Very Likely
- Likely
- Unlikely
- Very Unlikely

Q11: If Lane County or a credible third-party cosigned on a lease with your tenant, how likely would you be to rent to someone without a government issued ID?

- Very Likely
- Likely
- Unlikely
- Very Unlikely

Q12: If Lane County or a credible third-party cosigned on a lease with your tenant, how likely would you be to rent to someone without recent employment history?

- Very Likely
- Likely
- Unlikely
- Very Unlikely

Q13: If Lane County or a credible third-party cosigned on a lease with your tenant, how likely would you be to rent to someone with no recent rental history?

- Very Likely
- Likely
- Unlikely
- Very Unlikely

Q14: Overall, how would you describe your experience as a landlord in Lane County?

- Very good
- Good
- Neutral
- Bad
- Very bad
  - What could improve your experience? (short text box answer)