

### **Program Overview**

The Landlord Risk Mitigation Fund (LRMF) is a formal partnership among housing providers, landlords, service providers, and persons with barriers (participants) to accessing housing. The intent is to create access to housing through a 'Housing First' approach that emphasizes rapid placement and support in housing. The Fund should help persons who have housing barriers, meet screening criteria, and maintain compliance with fair housing laws.

The program aims to:

- Mitigate the traditional risks associated with less stringent screening criteria.
- Meet the needs of persons who otherwise could not access housing.
- Protect the interests of owners and landlords.

The risk mitigation fund will reimburse up to \$3,000 for physical and operational losses for up to two years after move-in. The fund could cover the following expenses:

- Damages caused by a tenant in excess of normal wear and tear to the unit which exceeds the security deposit.
- Up to two months of non-payment of rent if a tenant does not vacate the apartment in good standing.
- Court costs and attorney fees where necessary, up to \$500, to terminate a tenancy and remove a participant for nonpayment of rent or other serious and repeated violations of the lease in accordance with state law. (Landlords seeking reimbursement must provide evidence that they took reasonable steps to avoid eviction and that a legal proceeding was necessary to avoid greater financial hardship).

This program is **NOT** a cosigner, referral program, rental assistance program, emergency assistance program, of direct financial benefit to participants, guaranteed money for the landlord, or meant to upgrade the property.

### **Participant Eligibility:**

- Must be experiencing homelessness.
- Receiving services from a government, non-profit, or other service agency that has a history of providing supportive service, coordination, and/or case management services.
- Demonstrates a need for the program to obtain housing.

### **Supportive Service Agency Program Requirements**

The agency of the Supportive Services Agency (SSA) must be a member in good standing of the FM Coalition to End Homelessness and have reviewed and signed this Partnership Agreement. They must remain informed about the Landlord Risk Mitigation Fund and support the professionals in their work with this program. The Supportive Service Agency and service provider are required to abide by all responsibilities stated in the Landlord Risk Mitigation Fund Policies and Procedures for the full two years their participant is active in the program. If a service provider neglects their program responsibilities, the service provider and their agency may be at risk of losing referral access to the program.

supportive service providers must:

- Be a current member in good standing of the FM Coalition to End Homelessness.
- Work for a government, non-profit, or other service agency that has a history of providing supportive service, coordination, and/or case management services.
- Adhere to the Landlord Risk Mitigation Fund Policies and Procedures.



*Supportive Service Agency Program Requirements continued...*

The Supportive Services Provider in this program, must provide supportive services to the household for the entire time they are enrolled in the Landlord Risk Mitigation Fund program including, but not limited to, the following provisions:

- Assist participants in finding and maintaining housing.
- Provide referrals to tenant education, financial literacy, and basic home maintenance.
- Provide education regarding the tenants’ lease.
- Use risk management and harm reduction models to decrease destructive behaviors.
- Provide no less than monthly home visits for the first 12 months of enrollment.
- Make no less than quarterly contact with the landlord: immediate, if a situation warrants.
- Assist tenant and landlord in doing a thorough check-in and check-out procedures, including pictures and documentation of rental units’ condition.
- Assist tenant with ensuring documentation of rent paid and maintenance requests.
- Provide a copy of the lease and inspection form to the Coalition upon completion.
- Obtain signed releases of information for the future Landlord/Property Management company and the Fargo-Moorhead Coalition to End Homelessness.
- Contact Fund Administrator about any changes in service providers.
- Coordinate with Fund Administrator regarding any potential claims.

**Agreement Review**

- I have read the Landlord Risk Mitigation Fund Program Roles and Responsibilities.
- I understand our agency has responsibilities to the program and the client(s) as a Supportive Service Provider in the Landlord Risk Mitigation Fund program.
- I understand this is a two-year program and our agency’s Service Providers are responsible for the supportive services for their client(s) for the entire two years they are active in the program.
- I understand if our service providers neglect responsibilities, it may put our agency at risk for continued enrollment in the program in the event of a claim against client(s) served by our agency.
- I understand if our service provider leaves our agency or changes positions, we remain responsible for the supportive services for the client(s) and will ensure a new supportive service provider be assigned to the client (s) to limit disruption of support services.

*By signing, I accept the provisions listed above and in the Landlord Risk Mitigation Fund Policies and Procedures on behalf of my agency, and certify that our organization is a government, non-profit, or other service agency that has a history of providing supportive service, coordination, and/or case management services and are a current member in good standing of the FM Coalition to End Homelessness.*

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|-------------|--------------|------------------|-------------|
| <b>Name</b> | <b>Title</b> | <b>Signature</b> | <b>Date</b> |
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**Agency**

*This agreement should be signed by appropriate executive-level leadership of the agency seeking to participate in the FM Coalition to End Homelessness Landlord Risk Mitigation Fund.*