# ENHANCED COMPREHENSIVE TENANT EDUCATION PROGRAM Rental Housing Pilot Program

Report Period: July 1, 2002 through June 30, 2003

#### Introduction

The University of Minnesota Extension Service and the Families That Work Program in the College of Human Ecology are the lead agencies in the Enhanced Tenant Education Program (ECTEP), a Rental Housing Pilot Program in three metropolitan counties: Dakota, Hennepin, and Ramsey. HousingLink, Lutheran Social Services, and St. Stephen's Human Services are community partners working with ECTEP.

ECTEP is designed to support tenants and landlords by piloting and evaluating a uniform and replicable tenant training and certification program. The program assists individuals of low-and moderate-income households in developing skills needed to pass rental-screening tests and develop a positive rental history that helps them maintain stable, affordable, and appropriate housing. These strategies were proposed to assist these individuals by:

- Providing direct education and housing counseling by a trained peer educator.
- Strengthening the network between tenants, landlords, and providers of support services.
- Providing risk mitigation for landlords, through use of financial and mediation incentives.

#### **Program Activities Based on Strategies**

A. Strategy: Education and housing counseling directly to individuals by a trained peer educator.

Tenant education classes for individuals were held at various sites in Dakota, Hennepin, and Ramsey counties. Class statistics were recorded on items such as total client enrollment, clients who completed 9-hours of training, and the utilization of funding for application fees, gift cards, and risk mitigation.

### Tenant Education Classes 2002-2003: Dates, Partners, and Counties

Dec. 3, 9, 11 at Lutheran Social Service (Hennepin County)

Feb. 4, 11, 25, and March 4 at Northern Service Center (Ramsey County)

Feb. 13, 14, 20, 21, 24, 27, 28 at St. Stephen's Human Services (Hennepin County)

March 17, 24, 31 at Dakota Woodlands (Dakota County)

April 1, 8, 15, 22, 29 at Northern Service Center (Dakota County)

April 2, 3, 4 at St. Stephens Human Services (Hennepin County)

April 9, 16, 23, 30 at Genesis II for Women (Hennepin County)

May 5, 7, 12, 14, 19, 21 at Dakota Woodlands (Dakota County)

May 21, 22, 23 at Tubman Family Alliance (Hennepin County)

June 18, 19, 25, 26, 30 at Theresa Living Center (Ramsey County)

June 24 at East Metro Women's Council (Ramsey County)

July 1, 15, 22 at East Metro Women's Council (Ramsey County)

July 16 panel guest for RentWise "Train the Trainer" (Dakota County)

July 17, 24, 31, and August 7 at YWCA (Ramsey County)

July 22, 23, 24 at Hallie Q. Brown Center/Martin Luther King Center (Ramsey County)

#### Statistics on Tenant Education Classes:

Staff and partners advanced the work of ECTEP. These statistics provide a broad picture of how many clients were reached and how funds were utilized.

- approximate # of clients who enrolled in the classes: 151
- # of clients who completed 9 hours of classes: 111; 79% completion
- # of clients enrolled in evaluation study by June 30: 31
- # of families utilizing child care: 17 families
- # of clients utilizing application fee: 0
- # of gift cards (valued at \$10)\*: 56
- # cleaning packs distributed: 31
- # participation surveys completed: 24
- # of families who accessed risk mitigation funds: 4
- Amount of mitigation funds used: total \$979, average per family \$245

\*Gift cards were used in lieu of reimbursement for application fees. Experience showed that clients often successfully secured housing before they were invited to enroll in this study. Therefore, they did not need to use the application fee provided by this program. Partners agreed that clients who enrolled in the study would receive gift cards in lieu of reimbursement of application fees.

B. Strategy: Network between tenants, landlords, and providers of support services.

Agencies referred individuals to the tenant education classes. Future partnerships are planned. Additional classes will be offered at these partner sites.

#### Referral Agencies:

Dakota Woodlands
Dakota County WorkForce Center
Dorothy Day Center
East Metro Women's Center
Family Service Center in Maplewood
Lutheran Social Service of MN

St. Stephen's Human Services Tubman Family Alliance YWCA

#### Future partners:

Hopkins Area Family Resource Center Powderhorn Residents Group

C. Strategy: Risk mitigation for landlords, through use of financial and mediation incentives.

A questionnaire was implemented by Lutheran Social Services and St. Stephen's Human Services (see attachment). It was designed to follow-up with property owners/managers to determine the effectiveness of the Risk Mitigation Fund in renting to high-risk tenants at 30-day phone call. Generally, findings show that the availability of the fund encouraged them to rent to high-risk tenants, that the respondents believe the fund allowed tenants to obtain rental housing, and that communication with and assistance from Minneapolis Public Housing Authority and Lutheran Social Services would help them work with high-risk tenants.

#### **Summary of Partner Activities**

ECTEP partners met regularly to address issues that encouraged or inhibited class attendance for those tenants at risk, locations, methods to contact and maintain participation, use of risk mitigation funds, role of all partners and follow-up survey completion. Since inception of the program, 10 partner meetings were held with an average attendance of 8, contributing 144 hours of time and commitment toward the program success. Meeting minutes regularly emailed to partners. Quarterly summaries on findings from the client evaluation of the tenant education classes are shared with partners.

ECTEP partner agencies were invited to send staff as participants to two seminars about program evaluation led by staff piloting ECTEP. These seminars involved 8 hours of training in steps and strategies for program evaluation. This effort is regarded as evidence of the partnership that has been created around this program.

Since July 2002, the University of Minnesota faculty and staff have held 13 conference phone calls. Staff organized the conference calls and typed and distributed notes to staff via email following the call. Conference call topics related to completing the survey, scheduling and recruiting participation for the 9-hour training series, documenting outcomes and barriers inhibiting progress. It was a time to reflect, celebrate successes, and address challenges.

# **Activities Encouraged by the ECTEP**

There were several activities that occurred because of the existence of ECTEP, although they may not have been actually funded as priorities or activities within the ECTEP project.

It became evident that there was a need for landlord, property manager/owner education. Staff applied for and received a grant from U. S. Department of Agriculture with HUD funds to compliment the ECTEP. A pilot training for landlord education was funded and developed. Two landlords reviewed the materials and revisions were made. Several landlords participated in the tenant education training sessions and speak to some of the issues they face as landlords renting to tenants at risk. A proposal for continued funding is pending.

Five landlords were guest speakers in tenant classes and several took referrals for potential renters. Input from these landlords was included in a draft copy of the landlord education training. The landlord education training was then developed and piloted in Richfield, Minnesota. Twenty landlords from Richfield attended a 2-hour training about ECTEP; landlord expectations, roles, and responsibilities; communication; and conflict resolution. ECTEP and this program compliment one another. ECTEP has helped us build relationships with landlords and increase their awareness of the RentWise curriculum and certificate. We continued to address the educational need of landlords as it relates to their rights and responsibilities renting to tenants at risk.

Eighteen professionals (home economists and housing advocates) attended a staff development session on the RentWise curriculum and train-the-trainer model. Information about ECTEP was included in the session. Regional Extension Educators who conduct RentWise training were identified.

Staff met with the two extension educators in the Twin Cities metropolitan area and discussed community partnerships and how to compliment ECTEP and the RentWise train-the-trainer workshop. Minnesota Housing Finance Agency (MHFA) has encouraged staff to utilize its meeting room space for a fall RentWise workshop.

In November 2002, ECTEP and RentWise were featured at the "Housing for All" Conference at the Minneapolis Convention Center.

Staff attended the Minnesota Fair Housing Conference in Faribault, Minnesota. They collected information that was used to enhance several chapters in the tenant education curriculum (activities, illustrations, scenarios and examples) that the peer educator now uses.

The "RentWise Tenant Workbook" was developed and printed. Approximately 75 copies of the workbook were distributed to RentWise participants. Copies were also distributed to extension educators to share with landlords involved in train-the-trainer workshops and

to generate feedback. Staff also distributed to landlords in the metropolitan area of the Twin Cities, to representatives of rental screening agencies, and to service providers. The workbook is used to help explain the program to future community partners.

## **Hurdles experienced in the ECTEP**

We are operating with and value our collaborative model. Community partners (two members from HousingLink, two from Lutheran Social Services, two from St Stephens, and five from the University of Minnesota) share leadership and commitment. This is our greatest strength, however, we realize competing schedules, agendas, missions, and self-interests sometimes slow progress. We have strengthened the network between the community partners in the year we have worked together.

Perhaps our greatest hurdle is public perception of the ECTEP pilot. The peer educator spends a significant amount of time visiting providers of housing and support services. Response from other agencies is often dismissive. Feedback is that they already do tenant education. ECTEP and the RentWise curriculum appear to be perceived as competition to in house programs in the Twin Cities metropolitan area. At the next community partner meeting, members will discuss how to more effectively "market" the program, which is about a replicable statewide program. We need to clearly communicate the educational value and enhancements imbedded in ECTEP.

Furthermore, the University of Minnesota Extension Service continues to offer RentWise train-the-trainer workshops for service providers, educators, and volunteers. It is difficult to separate this program from the ECTEP pilot.

# **Overall Program Summary**

Partners advanced the work of ECTEP during this reporting period. Therefore, partners initiated steps toward these proposed program strategies:

- A trained peer educator provided education and housing counseling directly to individuals.
- Working to strengthen the relationships between tenants, landlords, and providers.
- Risk mitigation for landlords was provided, through use of financial and mediation incentives.

Tenant education classes for individuals were held in each of the three counties. Evaluation tools were developed and approved by the Institutional Review Board at the University of Minnesota. Data collection began in April 2003. Landlords were consulted and attended tenant education trainings. Trainer-the-trainer classes were implemented. The RentWise Tenant Workbook was printed. Risk mitigation questionnaire was implemented.

# Questionnaire to Track Outcomes on Risk Mitigation Fund, August 2003

Findings from three respondents are as follows:

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1.	Did the fund availability encourage you to accept high-risk tenants when you otherwise may not have? Yes or No		
	2-Yes	1-No	
	If yes, would you use a similar arrangement again?		
	3-Yes		
2.	mitigation fun	you believe that your acceptance of high-risk tenants with the support of a risingation fund allowed the tenants to obtain and maintain rental housing, when y otherwise would be unable to do so?	
	2-Yes	1-Uncertain	
3.		hat other resources, support services, mentor, tenant training would help you ork with high-risk tenants?	
	1-Easier communication and better service from MPHA. Assistance from LSS. Owner Advocate very helpful.		
	1-Uncertain		
1-More funding		ng .	
4.	As you know, the agency does not mention the fund to the housing seeke you ever mentioned it to the seeker?		
	3-No		
	Have you ever successfully re	indicated to the tenant that you are most likely their last chance at enting?	
	3- No		
6.	If you have fac	ced problems with the tenant, how did you handle them?	
	1-I have not had 1-No problem	ad problems with the tenant so far	

1-Called LSS staff for support

For example did you set a deadline for changed behavior or payment?

1-No

Did you explain what needed to change and why in order to keep the unit?

1-No

- 7. Is there anything besides a risk mitigation fund that would help you rent to high-risk tenants?
  - 1-Case management services for families and an owner advocate to work with housing authority Tenant Education.

1-No

1-Don't know