

An Introduction to Housing First: LANDLORDS & HOUSING PROVIDERS

### WHAT IS HOUSING FIRST?

The Housing First model is an innovative, rapid re-housing approach that facilitates safe, affordable, independent living without pre-conditions to people who are homeless or at risk of becoming homeless. It is different from traditional homelessness services, because it does not require users to demonstrate they are 'housing ready'. Often this

can mean that people have to 'prove' they are able to live independently or with only low levels of support – before they can access stable housing. People in Housing First are given a high degree of control over the support and treatment they receive, including whether or not to use different support services.

### CORE PRINCIPLES OF HOUSING FIRST



Housing is a Human Right



Harm Reduction



Choice and Control for Service Users



Active engagement without coercion



Separation of Housing and Treatment



Flexible Support for as long as is Required



Recovery Orientation



Person Centered Planning

#### WHO IS HOUSING FIRST FOR?

Housing First is for people who are homeless or at risk of becoming homeless (for instance, when they are discharged from hospital, prison, or child protection services). It provides people with housing and support tailored to their needs and situation, with no strings attached. Support can range from helping people access basic social services (welfare benefits, skills training, debt counselling, ...) to specific treatment for substance addictions and physical or mental illness.

The strong evidence behind Housing First shows that the approach is highly effective, because people can retain their stable housing, while they are helped to successfully re-integrate into society. This approach to housing with individually tailored support has already been adapted in different ways and has repeatedly delivered successful results—with longer sustained tenancies in 70-90% of cases compared to other types of homelessness services.

# Why should I become a Housing First landlord?

Housing First is an innovative model that provides people experiencing homelessness – or at risk of homelessness – with a home and professional, personalised support. It is proven to be life-changing for tenants, as it helps them regain control over their lives, starting with a safe, secure, and appropriate home. Whether you are a private landlord or social or public housing provider, your role in this transformative process is critical. By providing good-quality housing to vulnerable people, landlords and housing providers can make a real difference in the fundamental quality of life of Housing First tenants, which vastly improves their chances of long-term recovery from homelessness.

As a housing provider or landlord, we recognise that you may be looking for reassurance that your tenants will abide by their tenancy obligations. Should you choose to engage with Housing First services, you can access support schemes, such as guarantee agreements which can provide insurance to cover rent and damage deposits, ensuring that your property remains in excellent condition throughout any tenancy. Additionally, you and your tenant will be supported by experienced Housing First practitioners and healthcare professionals whose role is to ensure the tenancy runs smoothly at all times.

Finally, there is strong evidence showing that Housing First tenants typically remain housed for a long time, in stark contrast to the numbers of traditional homelessness services. Housing stability usually ranges between 80-90% after the first two years (Busch-Geertsema, 2014; Tsemberis, 1999), which makes the turnover rate extremely low.

The LANDLORD ENGAGEMENT TOOLKIT, developed by the Canadian Homeless Hub, lists the following advantages for landlords who engage with Housing First services in Canada (p.29):

- Guaranteed rent payments, in full and on time, made directly to the landlord
- Reduced vacancies and quick turn-around
- Limited turnover Housing First is a long-term support service, looking for a permanent home
- Regular inspections of units by program staff
- Tenant education
- Careful screening of tenants to ensure good fit
- Clinical services delivered by a skilled and responsive team
- Regular home visits to offer services to tenants
- Eviction planning and prevention strategies
- Rehousing of tenants when needed
- Designated point of contact to call if problems arise
- Crisis management support available 24/7
- Opportunity to give back to the community and help people in need

### **FREQUENTLY ASKED QUESTIONS**

## Where does housing for Housing First come from?

Housing for Housing First can be scattered-site (single apartments or houses scattered throughout the standard housing stock) or single-site (multiple apartments in the same building).

Housing can come from a variety of sources, including:

- Social or public housing;
- Social rental agencies;
- Private rental agreements;

Rental agreements using a non-governmental (NGO) intermediary, which signs a long-term contract with the landlord or building developer on behalf of the tenant; the tenant then sub-lets the property from the NGO.

Housing for Housing First should not be intended as a different, separate type of housing dedicated exclusively to people with experience – or at risk - of homelessness. On the contrary, the philosophy of Housing First encourages the use of housing which is standardised, typically found in any neighbourhood, so that tenants can have as 'normal' a tenancy experience as possible. This in turn contributes towards their pathway out of homelessness and towards social (re-) integration.

#### Who covers the costs of housing and rent?

In most European countries, people who are eligible for Housing First are also eligible for social welfare and housing benefits. Often the funding is combined from different streams of support, for instance housing benefits and healthcare support for treatment. These benefits can be used to cover the cost of the services provided. Some Housing First programmes are funded by foundations and other project funding, which allows them to work with people who do not have recourse to public funds.

#### What is expected of tenants?

Housing First tenants are expected to follow the conditions of their lease, or tenancy, in the same way as any other person renting a home would. Housing First tenants have access to support that will help build a relationship of trust between a tenant and their landlord. For example, some Housing First services have been known to organise meetings between tenants and landlords in order to discuss the tenancy agreement together and clarify any doubts regarding the contract.

Housing First tenants regularly speak or meet with the Housing First service and support worker assigned to

#### Did you know?

Housing is a human right. The United Nations defines a home as:

- offering legally-backed security of tenure,
- affordable,
- habitable,
- having essential services such as power and water,
- accessible to the people who live in it, and located within access to necessary services such as schools and shops.

Housing must also be culturally appropriate to someone's needs.

them, particularly at the start of their tenancy. Meetings typically happen at least once a week – or more, depending on the tenant's wishes – and include checking whether there are any problems with the apartment, rental payments, or other possible issues.

# What is expected of landlords/housing providers?

Much like tenants, landlords and housing providers are expected to follow the conditions of the lease just like for any other tenancy. This includes for example, carrying out standard home repairs, building upkeep, and maintaining a safe environment for renters.

The legal obligations are not usually different from those that apply to any kind of tenant (of course, this may vary from country to country). Contractual obligations for Housing First and non-Housing First tenancies are the same, for example, around leasing responsibilities, safety, maintenance and eviction. If this is your first experience as a landlord or you are unsure of the latest regulations, we suggest that you may wish to contact your local housing authority to ensure that you are fully informed of the most recent information for your jurisdiction.

# I'm interested. How do I know if my property is suitable for Housing First?

Housing First services typically require one-bedroom flats near services and resources such as medical centres, public transportation, supermarkets, etc. Other than that, your property will be suitable for Housing First as long as it is livable and meets all the legal requirements applied to any kind of tenancy.

#### Can I choose which Housing First tenant to rent to?

Depending on the Housing First service, landlords and housing providers may either rent to a charity or non-governmental organisation who will sign the lease and take full responsibility for the property and the tenant, or rent to the Housing First tenant directly.

### Is renting to Housing First tenants different from renting to other tenants?

Legally, no. In practice, the main difference is that the tenant is supported by a Housing First team, which helps the tenant settle in and build positive relationships with neighbours, as well as acting as a contact person for the landlord should any issues arise.

Housing First tenancies should develop just like any other tenancy, there is no need for you to apply 'discounts' or other types of rent reduction. You can set your rent as you would for any of your properties.

The duration and drafting of the contract will be just like any other rental agreement. Housing First users may even keep their housing for longer than other renters, as they trace their pathway towards recovery and social integration.

#### CASE STUDY: Housing First for the Moravian-Silesian Region (Czech Republic)

Close to 90% of flats in the Czech Republic are privately owned, which means that NGOs and organisations providing Housing First services need to engage with private homeowners to find housing for their projects. To convince landlords to participate, the NGO Romodom set up individual guarantee agreements with each tenant's landlord, paying rent on the tenants' behalf even if the apartment was left empty.

For more information about the project, please see: FEANTSA Ending Homelessness Awards 2021: Gold prize winner

## I only have one property, can I still rent to Housing First tenants?

Of course! The most important thing is not how many properties you have, but that you are open-minded and willing to become a Housing First landlord. By doing so, you'll be helping to change someone's life, for the better.

### Who will I be in contact with as a Housing First landlord?

As a landlord providing housing through Housing First, you will most likely come into contact with the following people:

- The tenant;
- The support worker;
- NGOs or other intermediaries (for instance, in case they rent the property on the tenant's behalf);
- The housing officer;

The tenant's Assertive Community Treatment (ACT) team, an interdisciplinary group of experts from the health and social work fields (psychiatrists, doctors, nurses, peer support workers) addressed to Housing First users with complex support needs (for instance, as a serious mental illness).

# How can I be sure that my tenant will be able to afford rent and pay on time?

Most Housing First tenants are eligible for unemployment, housing, welfare, or other types of social benefits. These funds can be used to pay for rent in cases where the tenant rents the apartment directly from the landlord. On top of this, the support service provided to tenants may include budget counselling, ensuring they always have enough money to cover the rent.

In cases where an NGO or other type of organisation acts as intermediary, they are typically the ones who cover the cost of rent by acting as guarantor. This way, the NGO can make sure that landlords are always paid on time even if tenants are unable to meet their obligations regarding the tenancy agreement. Housing First teams also ensure that any issues (for instance neighbour disputes) are dealt with and resolved as soon as possible.

All in all, renting a home through Housing First may be the best and safest option for you as a landlord or housing provider, since you can access a series of guarantees which you wouldn't otherwise have with other, non-Housing First tenants. Any tenancy is a risk, particularly when renters go through difficult life experiences (such as job loss) that make it challenging for them to keep paying rent. With Housing First, however, tenants are supported to maintain their tenancies.

#### What if my tenant is disruptive or displays antisocial behaviour?

In Housing First, tenancies are carefully selected in order to find a good fit for both tenant and landlord. Tenants are supported by the Housing First team (usually a social worker), which is responsible for helping tenants fulfil their responsibilities in any tenancy agreement or rental contract. This includes paying rent on time, but also respecting the boundaries of what is and isn't allowed in their home. Typically, the Housing First team will remain in close contact with the tenant in order to prevent any issues from happening. Should a crisis occur, however, oncall Housing First teams are available 24/7, ready to intervene and take control of the situation. In case tenants exhibit continual anti-social behaviour, for instance by being repeatedly disrespectful to their neighbours, the Housing First service will intervene and may move them to a new home if deemed necessary.

GOOD PRACTICE EXAMPLE – Matching private landlords and Housing First: The HOME STREET HOME project (Germany/Austria)

Across Germany and Austria, the online real estate platform ImmoScout24 and homeless initiative ONE WARM WINTER have formed a unique partnership to deliver housing for homeless people through a Housing First approach. Private landlords list their properties on ImmoScout24, as they normally would, and have the opportunity to find tenants through Housing First. This mutually beneficial match allows NGOs to find housing for their Housing First clients easily, while landlords receive rental guarantees and the security of long-term tenancy.

For more information about the project, please see: HOME STREET HOME

#### What other guarantees do I have?

Guarantee agreements and schemes for landlords are common, and are implemented in various forms throughout several European countries. They may cover property damages and maintenance, as well as rent arrears in case the tenant fails to pay or leaves the apartment.

In Spain, for instance, the Rental Mediation Programme led by Asociación Provivienda, ensures regular rent payments through insurance guarantees, paid by an external insurance company or the organisation itself.

In Belgium, the concept of social rent intermediation refers to a practice which has now become widespread. Social rental agencies establish links between private landlords and tenants who are typically excluded from the rental market, acting as a third party. They guarantee rent security and maintenance costs, for instance by supporting homeowners in the renovation of their property. (For more information, please see: Social Rental Agencies: An Innovative Housing-led Response to Homelessness)

In France, AIVS's (Agences Immobilières à Vocation Sociale) are social rental agencies that act as intermediaries between tenants and landlords, providing housing to vulnerable populations together with security guarantees for homeowners.

Finally, the Luxembourgish Red Cross provides highly advantageous rental contracts to landlords that participate in the Cellule Logement programme. On top of guaranteeing monthly rent payments, in fact, the Red Cross ensures up to  $\leq$ 3,000 in advance payments for material damage that is not covered by the rental deposit.

#### **References & Related Reading:**

Busch-Geertsema, V. (2014). Housing First Europe – Results of a European Social Experimentation Project. *European Journal of Homelessness*, 8(1), 13-28.

Housing First: a Guide for Private Rented Sector Landlords. (Cymorth Cymru)

Housing First: Addressing the Concerns. (Homeless Link, 2018)

The Landlord Engagement Toolkit: A Guide to Working With Landlords in Housing First Programs (Homeless Hub, Canadian Observatory on Homelessness, 2018)

An Introduction to Housing First. (Housing First Europe Hub, 2020)

Nemodová, E. (September 30th, 2021), interview.

*Tsemberis, S. (1999). From streets to homes: An innovative approach to supported housing for homeless adults with psychiatric disabilities. Journal of Community Psychology, 27(2), 225–241.* 

A Home of Your Own Handbook. (Y-Säätio/Y-Foundation, 2017)

### THE HOUSING FIRST EUROPE HUB

The Housing First Europe Hub is a partnership of housing providers, foundations, governments, national platforms, cities, national government ministries, and experts working together to promote the scaling up of Housing First as an effective systemic response to homelessness across Europe.

We support this effort through:

TRAINING: for Housing First service providers, cities, governments, housing providers, etc.

PARTNERSHIP NETWORK: we work with our partners to advocate for and support the implementation of

Housing First as a means to transform existing housing and homelessness systems to focus on ending and preventing homelessness across Europe. We also support national and regional Housing First networks as they share practice and knowledge for scaling up Housing First.

**RESEARCH**: as Housing First is strongly evidence-based, ongoing research is crucial to the innovation and improvement of the approach.

COMMUNITY OF PRACTICE: where practitioners can exchange knowledge and experiences with one another to help improve outcomes for service users.

#### Interested in joining the Housing First Europe Hub as a partner?

Partners should agree to commit to the core principles of Housing First, as set out in the Housing First Europe Guide, and be engaged in or working towards scaling up Housing First in their community. Partners have access to all Hub services including:

- All communication including the website and newsletter;
- The option to include their logo on the Hub website;
- The opportunity to co-produce tools with the Hub through participation in work clusters;
- Access to Train-the-Trainer courses and other activities;
- Invitation to all events, workshops etc., organised around the annual Steering Group meeting.

For questions, or to apply to become a partner of the Housing First Europe Hub, please feel free to reach out to one of our Programme Coordinators:

Samara Jones: samara.jones@housingfirsteurope.eu

Juha Kahila: juha.kahila@housingfirsteurope.eu



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