

Increasing Rental Access for Unhoused Youth & Young Adults

PRELIMINARY PROGRAM CONCEPT

Prepared for the Opportunity Starts with a Home (OSH) Steering Committee,
as part of New York City's Coordinated Community Plan to Prevent and End
Youth Homelessness

Increasing Rental Access for Unhoused Youth & Young Adults is a project of the Public Policy Lab, a nonprofit innovation lab for the public sector, for the Coordinated Community Plan (CCP) known as Opportunity Starts with a Home: New York City's Plan to Prevent and End Youth Homelessness.

© 2023 by the Public Policy Lab.

Some rights reserved.



This work is licensed under a Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International License. Subject to attribution, you are free to copy and redistribute the material in any medium or format. You may not use the material for commercial purposes. If you remix, transform, or build upon the material, you may not distribute the modified material. To see the complete terms of this license, visit: <http://creativecommons.org/licenses/by-nc-nd/4.0/>

ISBN (print edition): 978-1-7333025-6-2

Recommended Citation

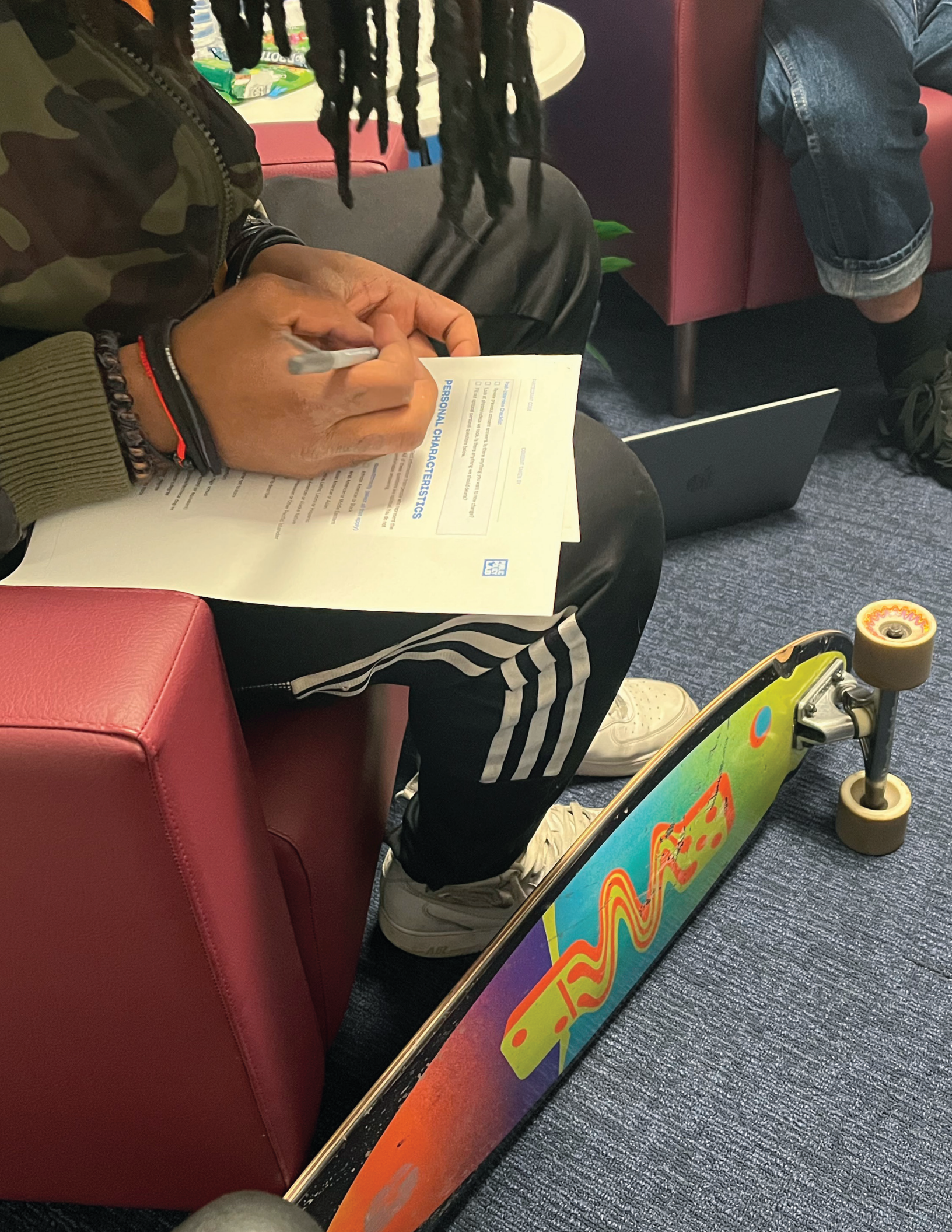
Public Policy Lab. *Increasing Rental Access for Unhoused Youth & Young Adults*. New York, NY: Public Policy Lab, 2023.



Increasing Rental Access for Unhoused Youth & Young Adults

PRELIMINARY PROGRAM CONCEPT

Prepared for the Opportunity Starts with a Home (OSH) Steering Committee, as part of New York City's Coordinated Community Plan to Prevent and End Youth Homelessness



PERSONAL CHARACTERISTICS

- I have a strong sense of purpose.
- I am a person who is always looking for new challenges.
- I am a person who is always looking for new opportunities.
- I am a person who is always looking for new experiences.



Table of Contents

Introduction iv

Rental Access Program

Needs and Solutions 2

Program Components in Action 16

Next Steps 18

Appendices

Appendix 1: Research Process 24

Appendix 2: Precedent Programs 31

Appendix 3: Landlord Survey 39

Introduction

Many youth and young adults in New York City lack access to stable housing. The program detailed in this report is designed to help unstably housed and unhoused youth and young adults as they look for and move into an apartment.

In 2021, only 4% of youth and young adults who exited runaway homeless programs moved into apartments (both subsidized and unsubsidized).

NEW YORK CITY YHDP PLANNING COMMITTEE, OPPORTUNITY STARTS WITH A HOME: NEW YORK CITY'S PLAN TO PREVENT AND END YOUTH HOMELESSNESS (NEW YORK CITY, NY: NEW YORK CITY YHDP PLANNING COMMITTEE, 2022), 10, [HTTPS://ON.NYC.GOV/STARTSWITHAHOME](https://on.nyc.gov/startswithahome).

In New York City, youth and young adult homelessness disproportionately impacts people of color, LGBTQIA+ people, and youth/young adults with children.

NEW YORK CITY YHDP PLANNING COMMITTEE, OPPORTUNITY STARTS WITH A HOME, 4.

Youth and young adults struggle to access the limited housing resources offered by City programs and may face discrimination from landlords when navigating the private rental market. Landlords, on the other hand, weigh financial risks and potential losses when selecting tenants.

In this report, we outline a preliminary program concept—composed of five components—to help unstably housed and unhoused youth/young adults in New York City navigate the private rental market and move into an apartment.

We conducted over 60 hours of interviews with youth and young adults, landlords, City agency and provider staff, and subject-matter experts, including staff of similar programs in Seattle, Atlanta, Dallas, Denver, and New York City. We also collaborated with members of the Youth Action Board (YAB), a standing committee of youth and young adults who have lived experience with homelessness in New York City. The YAB supported interviews with youth and young adults and helped shape the design of this program concept during a collaborative in-person workshop. (All of our young-adult participants ranged between the ages of 18 and 30, as staff, subject-matter experts, and youth themselves suggested that the qualifying age range be extended to include individuals above 24 years old, as many youth benefit from support well into their mid to late 20s.) The NYC Department of Youth & Community Development (DYCD) provided key insights and strategic guidance, and the NYC Fund to End Youth & Family Homelessness provided financial support for the project.

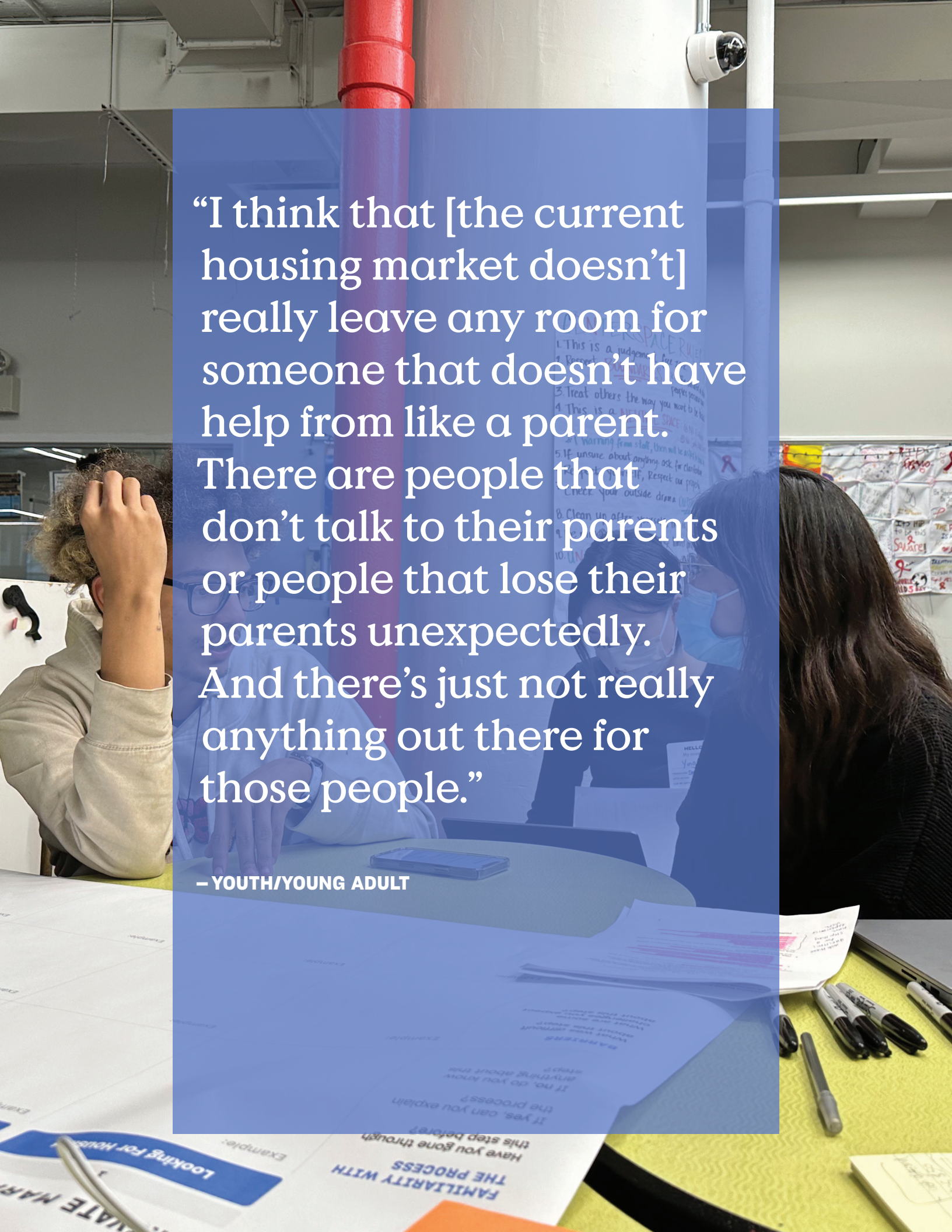
This project exists within a larger ecosystem of initiatives under Opportunity Starts with a Home: New York City's Plan to Prevent and End Youth Homelessness (the OSH Plan), which was developed in 2022 by a steering committee of 15 New York City government agencies, service providers, youth and young adults, and other community stakeholders. The result of a multi-year collaborative effort, the OSH Plan outlines more than 40 action items to support unhoused youth and young adults by exploring proactive prevention, safe and stable housing, financial



- ▲ We spoke to youth and young adults at all stages of finding permanent housing to understand their experiences with the private rental market.

literacy and job readiness, health and wellbeing, community connections, and system improvements. This project contributes specifically to Objective 2.4 of the plan, which is to “increase permanent and affordable housing.”

While the program described in this report is based on deep qualitative research with youth and young adults, this preliminary concept needs to be further refined, tested, piloted, and evaluated before it can be implemented at scale. As a next step, the OSH Steering Committee should determine the feasibility of and potential implementation partners for such a program. For more about next steps and key considerations, see page 18.



“I think that [the current housing market doesn’t] really leave any room for someone that doesn’t have help from like a parent. There are people that don’t talk to their parents or people that lose their parents unexpectedly. And there’s just not really anything out there for those people.”

– YOUTH/YOUNG ADULT

Example:
Looking for Housing
FAMILIARITY WITH THE PROCESS
Have you gone through this step before?
If yes, can you explain the process?
If no, do you know anything about the process?
MANAGER
PLEASE READ CAREFULLY
PLEASE READ CAREFULLY
PLEASE READ CAREFULLY

Rental Access Program

Needs and Solutions	2
<i>Visualization: Program Components Overview</i>	4
Component 1: Institutional Co-Signer	6
Component 2: Stability Fund	8
Component 3: Lease Liaison Team	10
Component 4: Vetted Landlord List	12
Component 5: Information & Referral Line	14
Program Components in Action	16
Next Steps	18

Needs and Solutions

SHARED NEEDS

Our research uncovered five needs and preferences that may go unmet as youth/young adults and landlords attempt to work together.

These needs have varying levels of urgency for youth/young adults and landlords: for youth, these factors effect their ability to secure long-term housing—which affects their overall health and wellbeing. For landlords, these needs refer to business preferences that must be met in order to provide the housing that youth require.

Of the five needs, the first two apply solely to youth and young adults. When these needs are met, youth and young adults can find housing that fits their preferences and enables them to feel safe and secure. Failure to address these needs may lead to unstable housing situations.

- **Non-Discriminatory Treatment**

Non-discriminatory treatment means protection against discrimination on the basis of age, source of income, and other factors.

- **Access to Appropriate Housing**

Access to appropriate housing refers to housing that meets youth and young adult’s financial needs, age, life stage, and living preferences.

The remaining three needs—**Transparency and Choice, Customer Support and Accountability, and Long-Term Stability**—are shared needs: they address preferences and requirements of both youth/young adults and landlords.

SOLUTIONS/PROGRAM COMPONENTS

We designed five program components to fill critical gaps in youth and young adults’ rental applications, while also providing benefits that support landlords’ ability to accept applications from young tenants.

When attempting to secure housing, unhoused and unstably housed youth and young adults often do not have the same supports as their peers: advice from relatives with experience navigating the rental market, a co-signer to guarantee the lease, and money to weather the occasional setback.

“If you think about [housing retention] from like an unhoused youth perspective [...] that, especially, isn’t a demographic that has been taught how to [be] a good renter, [then] you are guaranteed that there are going to be bumps in the road as many times as there’s going to be successes.”

– PROVIDER STAFF

“For the first time since the great depression, over 50% of young adults aged 25 in the U.S. live with their parents, because it is a normative experience to be in the middle of young adulthood and still need a lot of support. This is a product of the escalating cost of living and housing, with stagnated wages and a number of other inflationary factors that are not young people’s fault, and racial inequity has further contributed to this problem.”

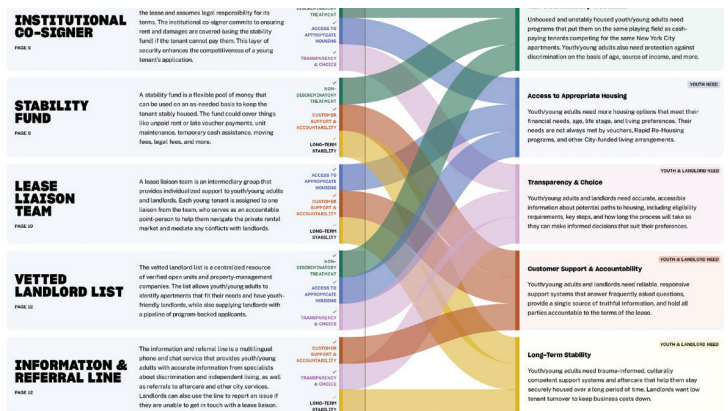
– SUBJECT-MATTER EXPERT

The five Rental Access program components replicate this safety net for unhoused youth and young adults in New York City. We first investigated what makes rental-access programs in other cities successful, then adapted those best practices to address the barriers that youth and young adults experience when navigating New York City’s private rental market. The components’ features were then co-designed with YAB members and shared with the OSH Steering Committee for their input.

The first two are the most critical components of the program. These two elements provide youth and young adults with financial stability and help them submit more competitive applications for rental units.

- **Institutional Co-signer**
The institutional co-signer provides assurance that rent and potential losses will be covered.
- **Stability Fund**
The stability fund offers a pool of money to cover these costs.

The final three program elements—**Lease Liaison Team, Vetted Landlord List, and Information & Referral Line**—offer youth/young adults wraparound support in navigating the rental market, while fulfilling landlords’ desires for clear communication and accountability.



▲ The overview visualization on the following pages illustrates how program components help both parties navigate their needs and address uncertainty.

INSTITUTIONAL CO-SIGNER

PAGE 6

The institutional co-signer is an organization that signs a lease and assumes legal responsibility for its terms. The institutional co-signer commits to ensuring rent and damages are covered (using the stability fund, below) if the tenant cannot pay them. This layer of security enhances the competitiveness of a young tenant's application.

- ✓ NON-DISCRIMINATORY TREATMENT
- ✓ ACCESS TO APPROPRIATE HOUSING
- ✓ TRANSPARENCY & CHOICE

STABILITY FUND

PAGE 8

The stability fund is a flexible pool of money that can be used on an as-needed basis to keep a tenant stably housed. The fund could cover things like unpaid rent or late voucher payments, unit maintenance, temporary cash assistance, moving fees, legal fees, and more.

- ✓ NON-DISCRIMINATORY TREATMENT
- ✓ CUSTOMER SUPPORT & ACCOUNTABILITY
- ✓ LONG-TERM STABILITY

LEASE LIAISON TEAM

PAGE 10

The lease liaison team is an intermediary group that provides individualized support to youth/young adults and landlords. Each young tenant is assigned to one of the team's liaisons, who serves as an accountable point person to help youth navigate the private rental market and mediate any conflicts with landlords.

- ✓ ACCESS TO APPROPRIATE HOUSING
- ✓ CUSTOMER SUPPORT & ACCOUNTABILITY
- ✓ LONG-TERM STABILITY

VETTED LANDLORD LIST

PAGE 12

The vetted landlord list is a centralized resource of verified open units and property-management companies. The list allows youth/young adults to identify apartments that fit their needs and have youth-friendly landlords, while also supplying landlords with a pipeline of program-backed applicants.

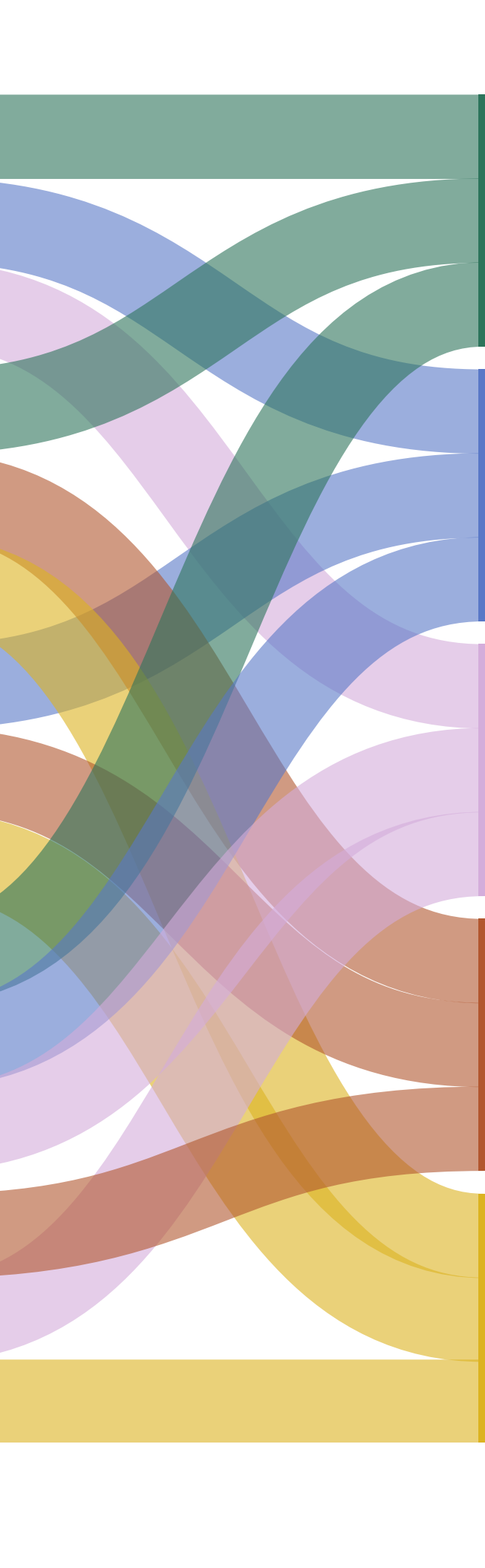
- ✓ NON-DISCRIMINATORY TREATMENT
- ✓ ACCESS TO APPROPRIATE HOUSING
- ✓ TRANSPARENCY & CHOICE

INFORMATION & REFERRAL LINE

PAGE 14

The information and referral line is a multilingual phone and chat service that provides youth/young adults with accurate information from specialists about discrimination and independent living, as well as referrals to aftercare and other city services. Landlords can also use the line to report an issue if they are unable to get in touch with a lease liaison.

- ✓ CUSTOMER SUPPORT & ACCOUNTABILITY
- ✓ TRANSPARENCY & CHOICE
- ✓ LONG-TERM STABILITY



YOUTH NEED

Non-Discriminatory Treatment

Unhoused and unstably housed youth/young adults need programs that put them on the same playing field as cash-paying tenants competing for the same New York City apartments. Youth/young adults also need protection against discrimination on the basis of age, source of income, and more.

YOUTH NEED

Access to Appropriate Housing

Youth/young adults need more housing options that meet their financial needs, age, life stage, and living preferences. Their needs are not always met by vouchers, Rapid Re-Housing programs, and other City-funded living arrangements.

YOUTH & LANDLORD NEED

Transparency & Choice

Youth/young adults and landlords need accurate, accessible information about potential paths to housing, including eligibility requirements, key steps, and how long the process will take so they can make informed decisions that suit their preferences.

YOUTH & LANDLORD NEED

Customer Support & Accountability

Youth/young adults and landlords need reliable, responsive support systems that answer frequently asked questions, provide a single source of truthful information, and hold all parties accountable to the terms of the lease.

YOUTH & LANDLORD NEED

Long-Term Stability

Youth/young adults need trauma-informed, culturally competent support systems and aftercare that help them stay securely housed over a long period of time. Landlords want low tenant turnover to keep business costs down.

INSTITUTIONAL CO-SIGNER



How It Works

1

LOOKING FOR HOUSING

→ A **lease liaison** or youth/young adult brings up the **institutional co-signer** during initial conversations with a landlord or broker.

2

COMPLETING APPLICATIONS

→ The **lease liaison** verifies that the youth/young adult qualifies for the **institutional co-signer** and processes the paperwork to add the co-signer to the lease. Some voucher holders may be able to qualify for the **institutional co-signer**, depending on the terms of their voucher.

3

GETTING APPROVED

→ The landlord issues the lease, and it's signed by both the youth/young adult and the **institutional co-signer**, with support from **the lease liaison**.

4

MOVING INTO HOUSING

→ Not applicable at this step.

5

STAYING HOUSED

→ If the tenant is unable to pay rent and cannot resolve the issue immediately with the help of their **lease liaison**, the **institutional co-signer** pays any missed payments. The money comes out of the **stability fund**.

“A lot of my clients say they don't have anybody, they're by themselves. I've had people tell me, they came out here from another state and don't know anybody. So it was like, they wouldn't have anybody to co-sign even if they wanted to.”

– PROVIDER STAFF

“There have been points where I had the income to have certain apartments and pay rent consistently, but because I don't have a guarantor, I don't have like a credit history, it's just not something that they would be willing to accept or take a chance on.”

– YOUTH/YOUNG ADULT

Additional Considerations from Research

- Precedent rental-access programs in other cities recommend using a third-party, non-governmental entity to serve as the institutional co-signer (and administer the other program components) to avoid bureaucratic red tape.
- In our survey, about 45% of landlords said it's very likely that including a co-signer or guarantor on a rental application would encourage them to select a tenant who they would otherwise overlook because of a criminal record, history of debt, low credit score, or other barriers.
- While landlords cannot require a tenant paying with a voucher to have a guarantor, some vouchers, such as HUD's Housing Choice Voucher, do allow participants to have a co-signer if needed (per a January 2022 article on HUD Exchange, titled "Are voucher holders allowed to add a co-signer to their lease?"). An institutional co-signer could provide 'insurance' if a voucher payment is late, addressing a central landlord concern.

Needs Addressed

✓ NON-DISCRIMINATORY TREATMENT

An **institutional co-signer** helps improve the competitiveness of the youth/young adult's rental application by adding an extra layer of financial security in the absence of a strong rental history, credit score, or other support.

✓ ACCESS TO APPROPRIATE HOUSING

An **institutional co-signer** provides unhoused youth/young adults with the same benefits as youth and young adults who have a financially able guardian willing to co-sign their application. This creates opportunities for youth and young adults to apply to units on the private rental market if other housing paths do not meet their needs.

✓ TRANSPARENCY & CHOICE

An **institutional co-signer** makes it clear to the landlord that someone is liable if lease terms are not met.

STABILITY FUND



How It Works

1

LOOKING FOR HOUSING

- The **lease liaison** informs youth/young adults if payments from the **stability fund** might affect other financial assistance they receive and if they will need to report the payments when completing their taxes.

2

COMPLETING APPLICATIONS

- The **stability fund** can be used for youth and young adults' rental application fees if needed.

3

GETTING APPROVED

- The **stability fund** covers rental hold fees while a unit undergoes inspection and reimburses expenses for bringing units that fail inspection up to code.

4

MOVING INTO HOUSING

- The **stability fund** covers moving fees and expenses for furniture and other household necessities.

5

STAYING HOUSED

- The **lease liaison** or **institutional co-signer** uses the **stability fund** to cover unpaid rent or temporary cash assistance, should youth and young adults have unexpected needs. The fund also covers unit repairs and maintenance.
- If a housing placement fails, the **stability fund** covers the cost of eviction and rent while the rental-access program refills the unit and assesses the best housing path for the evicted youth/young adult.

“Most owners don’t want to have to send people into court for non-payment. That costs [them] money, right? [They] don’t want to have to do that [they’d] much rather work with an agency to figure it out so that we can get the person back on track.”

– LANDLORD

“We realized we needed a flexible fund of temporary financial assistance... a permanent product, where if any of our placements fall behind and they’ve exhausted all their other resources but still have income, then we can pay off their arrears get them back into good standing.”

– PRECEDENT PROGRAM STAFF

Additional Considerations from Research

- Depending on whether financial assistance payments are considered gifts or taxable income, they may affect a tenant's eligibility for other resources. Youth/young adults need to be informed about the effect that payments may have on other assistance they receive and if they need to report the payments when completing their taxes.
- When designing the program, the total size of the fund and the amount available to each tenant and landlord will be a crucial factor. Youth/young adults and landlords will need to be informed of their spending cap when they enroll in the program, empowering them to choose which costs they want the fund to cover. Additionally, a larger fund will require more resources, but it may offer support that enables tenants to stay permanently housed for longer periods of time.
- Point Source Youth piloted a direct cash transfer program in New York City called the *Trust Youth Initiative* that paid homeless youth and young adults \$1,150 a month for up to two years to help them sustainably exit homelessness. The unrestricted funding allowed individuals to pay for medical and housing expenses and to build savings. These direct cash transfers may be a transformative way to “help youth and young adults in their transition from homelessness to more permanent living situations by filling the gap between income levels and housing costs“ (New York City YHDP Planning Committee, *Opportunity Starts with a Home*, 5).

Needs Addressed

✓ NON-DISCRIMINATORY TREATMENT

The **stability fund** ensures that tenants have rent coverage, providing financial assurance and countering source-of-income discrimination.

✓ CUSTOMER SUPPORT & ACCOUNTABILITY

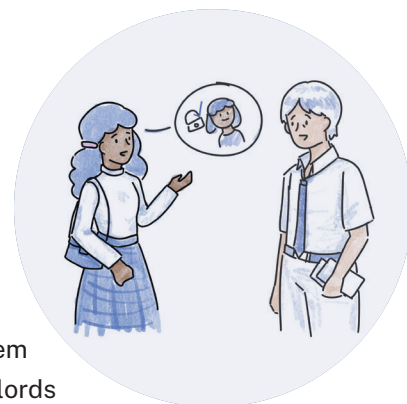
The **stability fund** mitigates landlords' financial concerns, particularly around unanticipated costs, unpaid rent, or late voucher payments.

✓ LONG-TERM STABILITY

The **stability fund** helps tenants cover bills that could endanger their housing stability or drain their savings, keeping tenants housed for longer and reducing turnover, which is costly for landlords.

LEASE LIAISON TEAM

How It Works



1

LOOKING FOR HOUSING

- The **lease liaison** helps youth/young adults navigate **the vetted landlord list**, coaches them on how to interact with landlords, meets landlords on youth/young adults' behalf as needed, educates them about discrimination, and seeks legal support for discrimination cases (especially to advocate for youth/young adults who face legal barriers such as immigration constraints or criminal records). The **lease liaison** also helps youth and young adults with vouchers determine if they are eligible for the **institutional co-signer** program component.
- The **lease liaison** conducts outreach and cultivates relationships with landlords and brokers who may be interested in the program, verifies that they qualify for the program, and adds them to **the vetted landlord list**.

2

COMPLETING APPLICATIONS

- The **lease liaison** helps youth and young adults gather documents and apply for suitable apartments.

3

GETTING APPROVED

- The **lease liaison** helps youth and young adults review the lease and ensures they understand the unit's rules.
- The **lease liaison** ensures the landlord understands the rental access program and teaches the landlord how to access different program benefits.
- The **lease liaison** supports landlords during tenant selection and lease signing, such as by providing a hold agreement and rent payments during the inspection process.

4

MOVING INTO HOUSING

- The **lease liaison** helps youth and young adults with move-in logistics, such as setting up utilities and using the **stability fund** to buy furniture or other household necessities.
- The **lease liaison** facilitates the relationship between the tenant and the landlord and coaches both parties on how to seek conflict mitigation and request money from the **stability fund**.

5

STAYING HOUSED

- The **lease liaison** helps with conflict mitigation if issues arise between the tenant and the landlord. They also help both parties access the **stability fund** to ensure the tenant stays securely housed.
- The **lease liaison** ensures the youth/young adult knows that they can call the **information and referral line** with questions about independent living and to get connected to local resources and aftercare.
- The **lease liaison** offers personalized support to landlords with any issues after the tenant moves in.

Additional Considerations from Research

- An OSH Steering Committee member described the lease liaison as a “housing navigator and aftercare case manager rolled into one.” Many of the roles and responsibilities of the lease liaison team are inspired by the best practices of well-resourced housing navigators and other similar roles.
- Trained youth peers who have experience navigating the rental market could also become lease liaisons.

Needs Addressed

✓ ACCESS TO APPROPRIATE HOUSING

Lease liaisons unlock doors for youth and young adults by acting as their personal advocates and providing the advice and additional resources they need to successfully navigate a competitive rental market.

✓ CUSTOMER SUPPORT & ACCOUNTABILITY

Lease liaisons are a reliable point-person for youth/young adults and landlords during program onboarding and when issues arise. Lease liaisons address a central landlord concern about being able to effectively troubleshoot issues with young tenants.

✓ LONG-TERM STABILITY

Lease liaisons keep tenants stably housed for longer periods of time by serving as a bridge between youth/young adults and landlords and by addressing problems before they escalate.

VETTED LANDLORD LIST



How It Works

1

LOOKING FOR HOUSING

- The **lease liaison** and youth/young adult use the **vetted landlord list** to find units that fit the youth or young adult's needs. A **lease liaison** can advocate for the youth or young adult and can help match them with prospective units or landlords directly, or the youth/young adult can navigate the **vetted landlord list** themselves.
- **Lease liaisons** use real estate savvy to conduct outreach to property management companies that might be a good fit for the program.

2-4

COMPLETING APPLICATIONS – MOVING INTO HOUSING

- Not applicable at these steps.

5

GETTING APPROVED

- During check-ins with youth and young adults, the **lease liaison** asks for updates about the landlord or property-management company. If youth and young adults report bad experiences, it effects the landlord's or property managers' verification status on the **vetted landlord list**. If youth and young adults report positive experiences, the landlord receives 'upvotes' or positive ratings, letting other youth and staff know that the landlord works well with the program.

"[There should be] a list or a bunch of places that's open, clear, nobody's living there and it's already inspected and it's just ready for somebody to move in. Probably somebody is already prepared, probably somebody that got a job... I would say, probably a website."

– YOUTH/YOUNG ADULT

"Most of the time, I just go online and punch in apartments in the Bronx that accept Section 8 vouchers, and they give me a bunch of listings of different managements and property managers. I just call them up one by one, one by one, [to see] if they're gonna say they got some valuable units or they don't."

– PROVIDER STAFF

Additional Considerations from Research

- The list could be integrated with existing platforms, instead of being built from scratch. For example, a precedent program in Seattle collaborated with the housing platform Zillow, enabling case managers to search for apartments that were enrolled in the program specifically.
- One possibility for platform integration in New York would be NYC Housing Connect, the City's portal for applying for affordable-housing opportunities.

Needs Addressed

✓ NON-DISCRIMINATORY TREATMENT

The list helps youth and young adults avoid discrimination by connecting them with landlords who proactively want to participate in the program.

✓ ACCESS TO APPROPRIATE HOUSING

The list enables youth and young adults to parse through available housing units from vetted landlords and select the one that best meets their needs and preferences.

✓ TRANSPARENCY & CHOICE

The list shows youth and young adults their options and empowers them to navigate the housing search themselves. It enables landlords to connect directly with potential tenants who have program support.

INFORMATION & REFERRAL LINE



How It Works

1

LOOKING FOR HOUSING

→ Youth and young adults reach out to the **information and referral line** with any questions about the private rental market, such as “What is a broker?” and “How do I renew my voucher?”

2

COMPLETING APPLICATIONS

→ If youth and young adults believe they are facing discrimination, they contact the **information and referral line** to learn about their legal options and next steps.

3

GETTING APPROVED

→ If youth/young adults or landlords have questions about how long a certain step or process takes (e.g., an inspection), they contact the **information and referral line** for general ‘what-to-expect’ information.

4

MOVING INTO HOUSING

→ Youth and young adults contact the **information and referral line** to get help from specialists with setting up utilities, finding services in their neighborhood, or learning about other resources that ease the transition to independent living.

“It’s not just about people know[ing] things. But like, if they know how to clean, that’s cool, do they have cleaning supplies? You know, if they know how to budget, that’s cool, but do they know that, you know, [Con Edison] will give a discount for if you have like an open public assistance case, like things that are also about systems navigation and getting people connected to concrete resources. And you know, just making sure that people have the information that they need to make their own decisions.”

– PROVIDER STAFF

“There’ll be a dedicated phone line for tenant issues, so the tenant will be able to contact us 24 hours... We make sure that we educate our tenants about... what’s an emergency, what’s not an emergency, and how they should do things. So while we’ll have that number available, we will definitely educate our tenants on how to effectively use it.”

– PROVIDER STAFF

5

STAYING HOUSED

- Landlords contact the **information and referral line** if they're unable to get in touch with the **lease liaison team** and need to report an urgent issue.
- Youth and young adults call the **information and referral line** for referrals to specialized services such as mental health support, education and life skills training, financial literacy, legal help, etc.

Additional Considerations from Research

- Previous programs highlighted the importance of acknowledging landlords' concerns in a timely manner. They recommend providing 24/7 support or promising a one-day response time. While landlords' concerns can't always be addressed immediately, landlords value knowing their concern has been received and that a dedicated team is working on a solution.
- The information and referral line could be staffed by trained youth peers, housing navigators, or other specialized staff with experience navigating the private rental market.

Needs Addressed

✓ TRANSPARENCY & CHOICE

The **information and referral line** gives youth/young adults access to the information they need when they need it, so they can make informed decisions about their path to stable housing and independent living.

✓ CUSTOMER SUPPORT & ACCOUNTABILITY

The **information and referral line** enables youth and young adults to easily receive support even when their lease liaison is unavailable, and it addresses a key landlord desire to have someone they can call at any time to report issues they may face with tenants.

✓ LONG-TERM STABILITY

The **information and referral line** provides youth and young adults ongoing support by referring them to necessary services.

Program Components in Action

The storyboard below illustrates how the components form a cohesive program that can support youth and young adults in every step of their journey to permanent housing, while also addressing the needs of New York City landlords interested in providing housing to this population.

“In an ideal world, young people would receive the following services: support from well-trained peers who look like them, have similar experiences and are paid over \$70,000 a year; structural supports like a guarantor program and direct cash transfers; effective navigation support to navigate systems like hospitals and mental health support.”

– SUBJECT-MATTER EXPERT

The program is intended to support unstably housed and unhoused New York City residents between the ages of 18 and 30, including those with and without access to housing vouchers. Rental access programs and resources are available in some capacity to youth and young adults in New York City but are currently scattered across different provider organizations rather than being delivered under a single coordinated program such as this.

Other cities across the U.S. have developed and scaled similar programs that have housed thousands of people since their inception. For more information about these existing programs, see pages 31–37 in Appendix 2.

1. Learning About the Program

Jenny is feeling stuck in her apartment search and is afraid her voucher will expire. She’s been ghosted by over a dozen landlords since starting her search a few months ago.

She has a feeling it’s because she’s young and using a voucher. Her case manager recommends a rental access program that could support her in this process.



2. Looking for Apartments

Jenny signs up for the rental access program and is quickly paired with a **LEASE LIAISON**. The lease liaison says she’ll show Jenny a few listings that are great fits for her needs. Once Jenny sees a listing she likes, her lease liaison coaches her on how to prepare for the viewing, including questions she can ask the landlord. The lease liaison also tells Jenny she’s only a call away if she has questions.





3. Meeting the Landlord

Jenny arrives at a crowded viewing. Following advice from her **LEASE LIAISON**, she seeks out the landlord to introduce herself. When asked about her lack of rental history and low credit score, she has a clear explanation prepared. She also mentions that, as part of the rental access program, she has access to a **STABILITY FUND**, which will cover her rent if a voucher payment is late.

4. Applying to the Apartment

The landlord has a few questions, so Jenny calls her **LEASE LIAISON**. Her lease liaison explains to the landlord how the program works, assuring him that the lease liaison and the **INFORMATION AND REFERRAL LINE** can field his concerns, and the **STABILITY FUND** can cover late voucher payments and other expenses. The landlord is interested, so the lease liaison enrolls the landlord in the **VETTED LANDLORD LIST** and helps Jenny complete her application.

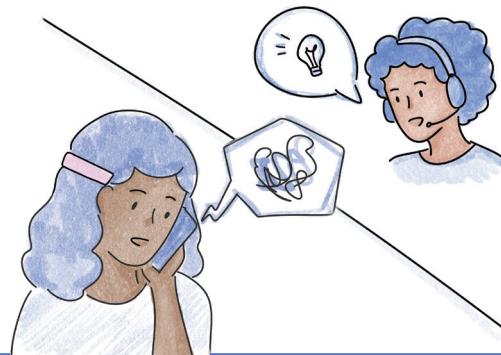


5. Securing the Apartment

Jenny gets the apartment – she’s relieved and excited. The landlord initially had concerns about Jenny’s lack of rental history and low credit score, but the program’s benefits addressed those concerns. He especially appreciates the **STABILITY FUND**. Jenny is worried about moving costs depleting her savings, so her **LEASE LIAISON** arranges for the fund to cover movers and other apartment essentials.

6. Accessing Aftercare

After a few months of living independently, Jenny admits the transition to independent living has been harder than expected. Fortunately, whenever she has an issue, she can call the **INFORMATION AND REFERRAL LINE**, which helps her with everything from setting up utilities to getting referrals to mental health services in her neighborhood. She knows she can still call her **LEASE LIAISON** if she runs into any issues with her lease or her landlord.



7. Sustaining the Program

The landlord has been happy with the program and the reliable customer service, so he lets the **LEASE LIAISON** know he has a friend with a few openings in her building, as well. The lease liaison informs the friend that the program keeps a **VETTED LANDLORD LIST** that she can be added to, allowing her to connect directly with a pipeline of verified tenants looking in her building’s area.

Next Steps

To move forward with implementing a rental access program in New York City, we recommend exploring program feasibility and potential impact by co-designing, prototyping, and piloting program components with youth and young adults, landlords, and provider staff across the city.

KEY CONSIDERATION: SELECTING AN ADMINISTRATIVE MODEL

Providing personalized, long-term support to youth/young adults, while establishing robust partnerships with landlords and management companies, will help youth/young adults overcome barriers when navigating the housing market. However, a key decision will need to be made around how a rental access program would be administered. Potential models to consider include:

1. Create a new non-governmental entity to run the program.

Precedent programs strongly recommended creating a third-party, non-governmental entity to administer the program in order to avoid bureaucratic red tape and address the needs of youth/young adults and landlords without delays.

2. Augment an existing program to deliver program components.

Several New York City organizations currently offer some services outlined in this report, but they need additional resources to formalize best practices, build program capacity, and extend their reach. Investing in the organizations already piloting similar solutions would enable them to implement more comprehensive programs that leverage existing expertise and relationships.

For more information about organizations that offer some of these services with whom we conducted research, see pages 31–37 in Appendix 2. The organizations mentioned were prioritized during research as recommended by the OSH Steering Committee and are not inclusive of all organizations offering services in New York City.

“There are going to be issues with property damage and other behavioral lease violation kind of situations, and if you can’t stay really ahead of it, and on top of it, property [managers] are going to burn out on the concept really quickly, and they’re going to want to withdraw from the partnership.”

– PRECEDENT PROGRAM STAFF

“At any time, if a property manager has an issue with a resident or with a partner, they call their dedicated property navigator... We’ve kind of labeled it a concierge service where they call a person directly that’s dedicated to work with them, as opposed to kind of a centralized number that then gets farmed out if there’s an issue. And what we found is that there’s less of those types of calls, when you’re more proactively focused on maintaining a relationship on the ground at the property.”

– PRECEDENT PROGRAM STAFF

3. Coordinate within the network of existing programs to increase access to program components.

While having a single entity deliver all components is likely to lead to a more cohesive experience for youth and landlords, it's possible that better coordination between existing programs could make current services more accessible. In particular, a lease liaison team, information and referral line, and a vetted landlord list could bolster and unify the existing array of programs and services that operate in silos or are informally connected via word of mouth.

FURTHER CONSIDERATIONS

During research we identified multiple factors that are important to the success of a future program. These goals and considerations should be kept in mind as the program concept is further developed and co-designed.

→ **Ensure that program benefits level the playing field for all youth.**

By making the applications of youth participating in the program more competitive, the rental access program may unintentionally make it more difficult for those not in the program to access stable housing. This may be unavoidable, as the private rental market is inherently competitive, but the program should make the components—particularly the vetted landlord list and information and referral line—widely available to all youth navigating the private rental market.

→ **Include voucher holders without exacerbating income discrimination.**

During program design, program leaders should investigate policy around co-signers and vouchers, keeping in mind that bolstering some voucher-holders' applications with a co-signer could make it more difficult for other voucher-holders without a co-signer to secure housing. For voucher holders who are not able to access a co-signer, other program components—the stability fund, lease liaison, vetted landlord list, and information referral line—will still provide transparency, accountability and customer service to the landlord and tenant.

→ **Cultivate landlord buy-in and encourage peer recruitment.**

Precedent programs emphasized that landlord buy-in was indispensable for program success. Landlords who initially participated in these programs and had positive experiences became enthusiastic supporters and recruited their peers to join, creating a snowball effect.

“As long as there’s somebody, almost like 311 for property owners. You know 311 where you reach out and you say to someone, you know, this is the situation, this is the tenant, and they can go out and do what they need to do.”

– LANDLORD

→ **Expand the eligibility criteria for which youth and young adults may participate in the program.**

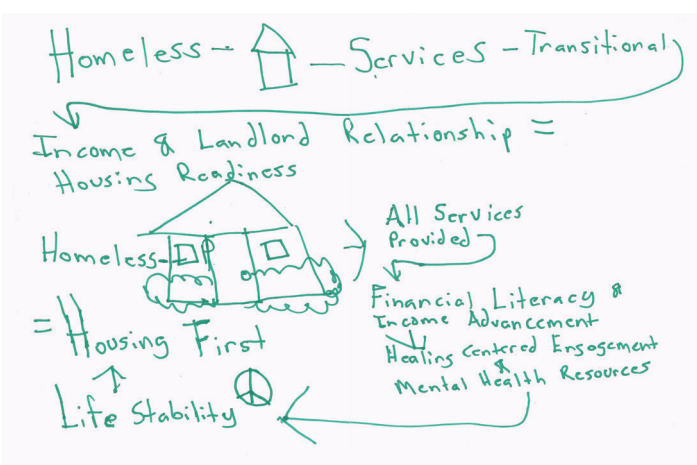
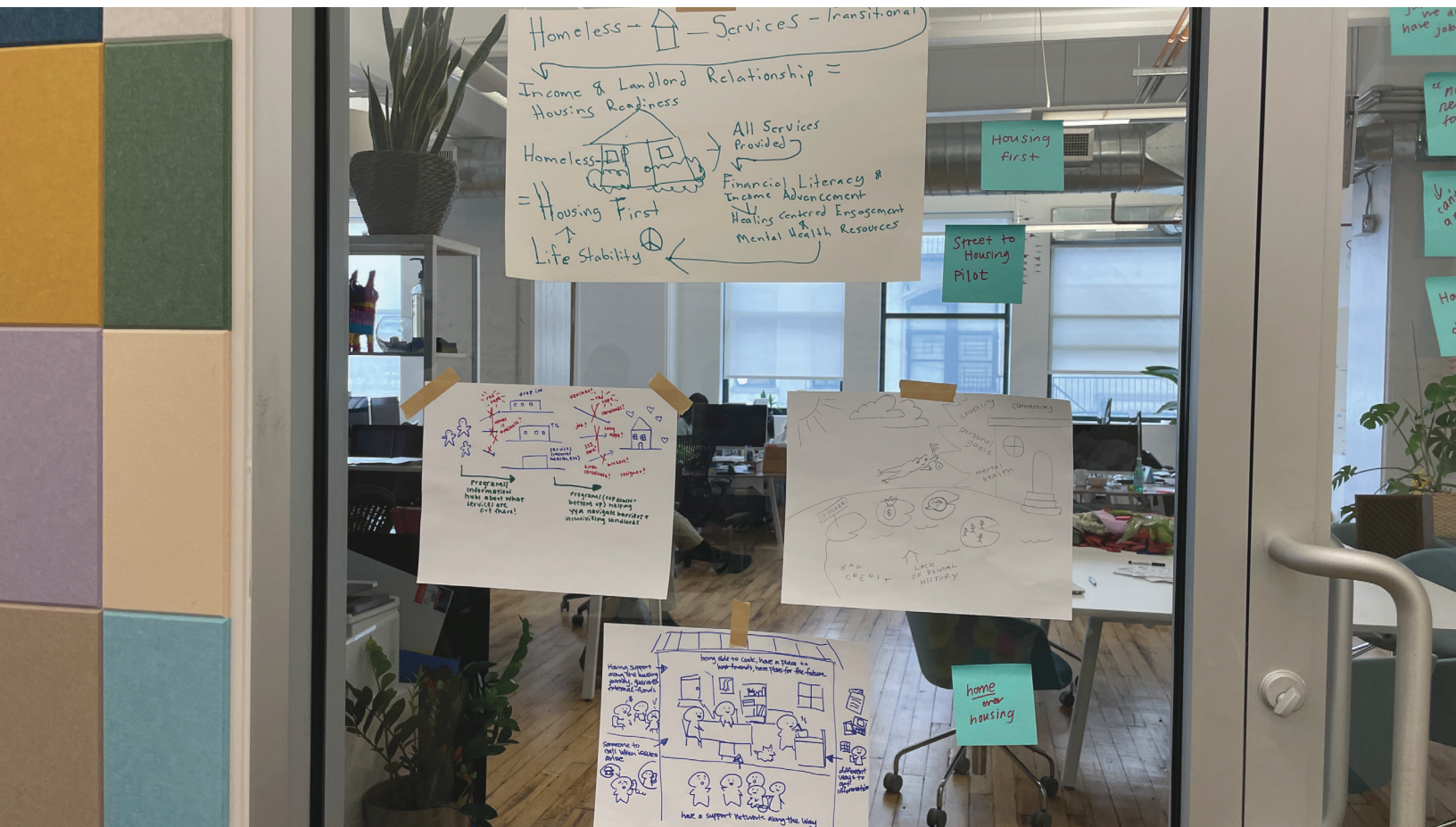
Youth and young adults, staff, and subject matter experts suggested that the qualifying age range be extended to include individuals above 24 years old, as many previously unhoused youth benefit from support well into their mid to late 20s. Additionally, eligibility requirements should not preclude youth from participating in the program due to factors like their citizenship status, ability to procure paperwork, criminal history, etc.

→ **Ensure all five of the program’s identified needs are fulfilled by the final program concept.**

As the program concept is co-designed, prototyped, and piloted, it may evolve to respond to new inputs and system constraints. If this happens, and program components are altered, ensure all shared needs are still fulfilled by a different mechanism. For example, if a lease liaison team is not created, hire specialized housing navigators with real estate expertise who can tap into their network to recruit landlords to the program and keep them satisfied with competent customer service.

→ **Advocate for policy that increases available housing stock, streamlines the voucher process, and holds bad players accountable for discrimination.**

New policies that allow nonprofits to run inspections, dispense voucher payments, and manage recertification could remove administrative burden from government agencies and speed up the process. On the other hand, enforcing discrimination laws—and penalizing brokers, landlords, and property management companies that discriminate on the basis of income —could skirt a common practice and encourage those who make decisions about filling units to abide by the law.



▲ Drawings collected during a synthesis workshop with Youth Action Board members that respond to the prompt, "What would it look like for youth and young adults to have access to stable housing?"

“A lot of my clients say they don’t have anybody, they’re by themselves. I’ve had people tell me, they came out here from another state and don’t know anybody. So it was like, they wouldn’t have anybody to co-sign even if they wanted to.”

– PROVIDER STAFF

“I have hope for the future now — I grew up not having hope for the future.”

– YOUTH/YOUNG ADULT

Appendices

Appendix 1: Research Process	24
Youth & Young Adults	26
Landlords	27
Staff	28
Subject-Matter Experts	29
Appendix 2: Precedent Programs	31
Seattle Landlord Liaison Project	32
Open Doors	33
Housing Connector	34
HeartShare St. Vincent's Services	35
Safe Horizon Streetwork Project	36
Anthos Home	37
Appendix 3: Landlord Survey	39

Appendix 1: Research Process

Over nine weeks, we spoke to 53 people – including 23 youth and young adults, 21 staff & subject matter experts, and 9 landlords.

In virtual and in-person interviews, we discussed the process and roadblocks of youth/young adults looking for housing, the decision-making factors of landlords searching for tenants, and the anticipated successes and pitfalls of a program in New York City to connect unhoused youth/young adults to landlords. Inquiry areas that guided our interviews are presented on the opposite page.

In addition to interviews, we also conducted a survey, which reached over 150 landlords. Survey questions allowed us to gauge landlord preferences and buy-in around a potential rental access program for youth and young adults facing barriers to the rental market.

Following fieldwork, we analyzed our research data by identifying which needs were shared among youth/young adults and landlords, what best practices were already in place to serve youth/young adults and landlords, and what service gaps youth/young adults were facing in their journey to housing.



- ▲ YAB members with lived experience of youth homelessness informed the project strategy, attended site visits to fill knowledge gaps, and participated in a synthesis workshop to refine the program concept and components.

Project Inquiry Areas

How are unhoused youth and young adults experiencing the housing market?

- What are the common barriers unhoused youth and young adults face when searching for, securing, and moving into permanent housing?
- What are the opportunities to support and empower unhoused youth/ young adults as they navigate the rental housing market and application process?
- What differences exist across subgroups of unhoused youth and young adults when it comes to their needs and challenges in accessing housing?

What are landlords' experiences, motivations, and decision-making processes around renting to unhoused youth/young adults?

- What are landlords' experiences when renting to unhoused youth and young adults?
- What factors are the most important to landlords in their decision to rent to unhoused youth and young adults?
- What additional supports or mechanisms might landlords desire when renting to unhoused youth and young adults?

What are the features of a potential rental access program that meets the needs of unhoused youth and young adults, landlords, and implementation partners?

- What benefits and challenges of a rental access program do youth anticipate?
- Where is a rental access program best suited to live permanently? How might the rental access program impact or work within existing city programs?
- What are landlords' experiences with and preferences for a rental access program?
- What lessons and best practices can be learned from precedent rental access programs?

What additional support do unhoused youth and young adults need once they've secured a housing unit and are moving into stable housing?

- What are the common barriers unhoused youth and young adults face when transitioning out of temporary housing and maintaining permanent housing?
- What kinds of aftercare and wrap-around services would help ease the transition out of temporary housing?
- What are unhoused youth and young adults' needs and preferences around a potential savings program?

Youth & Young Adults

RESEARCH PROCESS WITH YOUTH & YOUNG ADULTS

To engage with youth and young adults, we conducted five site visits to The Door in Manhattan, Ali Forney Center in Astoria, Project Hospitality in Staten Island, Rising Grounds in Jamaica, and Streetwork in Harlem.

We consulted with our project partners to select these sites based on location, types of services provided, and availability of the youth and young adults who would participate in the interview. Several Public Policy Lab researchers, as well as one YAB member, attended each site visit. YAB members observed interviews and helped researchers debrief after interviews, filling in key knowledge gaps.

At site visits, youth and young adults had the option to participate in either a 30-minute or 60-minute interview, both of which were compensated. All youth and young adults we spoke to underwent a rigorous consent process (more information about PPL’s practices around informed consent can be found [here](#)).

In terms of housing situation, we spoke to youth and young adults across all different journey stages of finding permanent housing, including youth and young adults who had not started looking for an apartment and those who had moved into their own apartments. We spoke to youth and young adults who had vouchers or other forms of rental assistance, as well as those who did not.

Regarding types of life experiences, we spoke with non-citizen youth, youth who recently turned 18, youth with children, LGBTQIA+ youth, youth with criminal-justice involvement themselves or justice-involved parents, youth who had been

“I find [making 40 times the rent] so difficult in New York. I swear I do because most of the jobs don’t pay more than \$25 an hour.”

– YOUTH/YOUNG ADULT

“Young people, especially those transitioning out of the youth homelessness system, need those supports to get access to the private rental market, because without cash in hand to pay for a security deposit to put down first and last month’s rent, it’s just not realistic and totally out of reach for them to get access to that market.”

– YOUTH/YOUNG ADULT



▲ We conducted interviews with youth ages 18–24 around New York City.

in foster care, youth with mental health issues, and youth with family histories of homelessness or housing insecurity.

RESEARCH INSIGHTS FROM YOUTH & YOUNG ADULTS

The 23 youth and young adults we interviewed described a plethora of barriers at every step of the way to getting housed, including but not limited to:

- Knowing how to apply for a voucher
- Applying for their birth certificate
- Building a credit score
- Learning where to search for housing
- Learning how to talk to landlords
- Finding dedicated case manager
- Obtaining a guarantor or co-signer on their housing application
- Knowing how to pay bills
- Handling cases of unfair treatment and landlord discrimination once moved in

In interviewing youth and young adults belonging to different subgroups, we learned about their complex intersectional identities, each with their own set of experiences and additional barriers. For example, non-citizen youth/young adults explained that they could not apply for vouchers and other City-funded programs that require formal citizenship, employment, or school enrollment status. A young person with autism expressed that they had faced discrimination by shelter staff due to being neurodivergent. One young adult shared their experience of having a juvenile record and the significant role a case manager played in providing resources for legal counseling, leading to the eventual expunging of their record. A youth who had recently turned 18 stated that many landlords didn't want to rent to someone so young. Youth and young adults who belonged to multiple subgroups experienced overlapping and compounding barriers.

Landlords

RESEARCH PROCESS WITH LANDLORDS

Getting in touch with landlords to discuss their decision-making process around selecting tenants was difficult, as our questions dealt with landlord preferences that may inadvertently disclose discriminatory practices. With this in mind, we created an anonymous, 10-minute paid survey about landlord experiences and perspectives on renting to tenants with barriers. We posted the survey on the Public Policy Lab's Twitter and LinkedIn accounts and sent it individually to

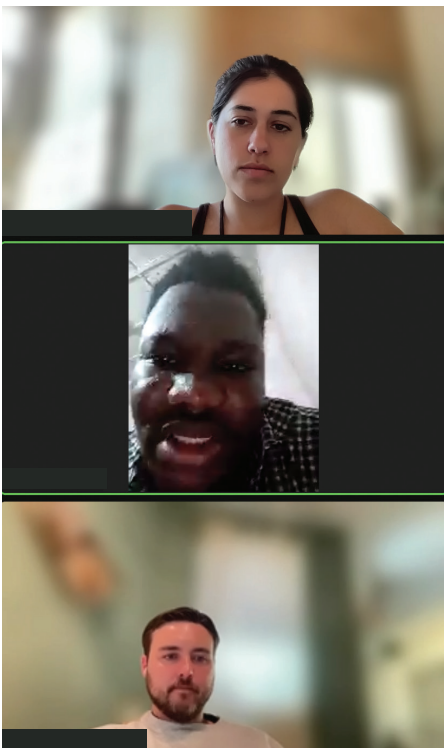
landlord contacts who we found through searching Google and Twitter. Several landlord affinity groups amplified our message on their social media accounts or newsletters, and we received 171 survey responses. **Results from the survey can be found on pages 39–41 of this document.**

RESEARCH INSIGHTS FROM LANDLORDS

We reviewed the survey responses and contacted a subset of landlords who represented a diverse range of demographics and perspectives. We conducted one-hour, paid, semi-structured interviews with nine landlords. The landlords we surveyed expressed that criminal history and history of debt were the two factors that were most likely to discourage them from selecting a tenant. Landlords expressed mixed opinions about tenants with vouchers; some found vouchers to be a reliable payment method, while others stated that voucher processes, such as recertification, were cumbersome and lacked customer support. Some landlords recalled specific instances of issues with renting to young tenants. Still, many said they would be willing to rent to a young tenant if they had a co-signer or a guarantor, which would significantly eliminate financial risk. Finally, many landlords expressed that they wanted more support with troubleshooting any issues once tenants moved in.

“[With a guarantor or co-signer] we have this assurance that we have a person to stand in your place, we have a person we cannot always hold responsible for any wrongdoing... We have a person that we can actually reach in case we aren’t able to ask to get across to you.”

– LANDLORD



▲ After reviewing the survey responses, we reached out to a subset of landlords to engage in longer, structured conversations.

Staff

RESEARCH PROCESS WITH STAFF

We spoke to 11 frontline staff who worked at shelters and drop-in centers around the city about their experiences working with youth and young adults, the limitations of their jobs, and how they envision that a rental access program could help young people navigate the housing market. Interviews took place both via Zoom and in-person; staff members spoke to us while being compensated by their employers, and thus they were not paid by this project.

RESEARCH INSIGHTS FROM STAFF.

Staff expressed that they had witnessed the barriers youth and young adults faced around housing, including not getting a unit inspection fast enough, not knowing how to interact with landlords, not knowing what was legal and illegal for landlords to do, and lacking financial support and aftercare. Several staff stated that they had witnessed instances of landlords discriminating against young clients and voucher clients and that they contacted landlords and brokers

on behalf of tenants to avoid this. Some staff mentioned that they wanted better training on how to help youth and young adults navigate their housing options.

Subject-Matter Experts

RESEARCH PROCESS WITH SUBJECT-MATTER EXPERTS

We conducted ten in-depth interviews with subject-matter experts who spoke to the challenges associated with youth and young adult homelessness and landlord discrimination. Experts also spoke to the social, political, and systemic context driving the homelessness crisis. Six of our subject-matter experts provided insights into other programs around the country addressing homelessness, which served as examples that we used to that helped conceptualize the rental access program.

RESEARCH INSIGHTS FROM SUBJECT-MATTER EXPERTS

Subject-matter experts told us that for youth and young adults experiencing homelessness, high living costs, inaccessible affordable housing support, stagnant wages, financial insecurity, and racial inequity exacerbate preexisting barriers that all young individuals face during this important developmental stage. While many youth and young adults are able to navigate this phase of their lives with the help of financial support from their families, unhoused youth and young adults are on their own. Experts stressed the importance of financial assistance with upfront costs, such as security deposits, in helping youth and young adults gain access to the private rental market.

“Someone who is 40 years old and has a housing voucher — who fits into many of the same demographics and would experience very similar discrimination to what [youth and young adults] would face — might have more familiarity.

They might have rented apartments before, they might have some more experience with talking to landlords, they might have more community connections to help them.

But our clients being young, it’s the first time they’ve ever looked for housing. Like there’s a skill set that goes with that [...] young adults who are homeless and unaccompanied homeless, they have to figure it out on their own — without any guidance — kind of like trial and error.”

– PROVIDER STAFF

Appendix 2: Precedent Programs

Our precedent research explored various initiatives, both in New York City and across the United States, that aim to address homelessness and facilitate stable housing by providing incentives that benefit both tenants and landlords.

Interviews with program leaders at the **Seattle Landlord Liaison Project** (Seattle, WA), **Open Doors** (Atlanta, GA), and **Housing Connector** (Seattle, WA, Denver, CO, Dallas, TX) emphasized the importance of long-term support for individuals in need of housing, as well as the substantial role landlords and property owners play in tackling homelessness. These programs have seen sustained, long-term success, collectively housing over 25,000 people since their inception.

We also spoke with three programs located in New York City—**Heart Share St. Vincent’s Services**, **Safe Horizon Streetwork Project**, and **Anthos|Home**—that offer supportive services to individuals in need of permanent housing. HeartShare St. Vincent’s Services employs a client-centered approach that includes providing youth and young adults with rent guarantees and sometimes acting as leaseholders. Safe Horizon Streetwork Project offers a range of services for homeless youth, including housing navigators, peer support, life-skills training, mental health support, and tenant-rights workshops. Anthos|Home, a newly launched nonprofit, is working to streamline federal and municipal voucher programs by supporting both tenants and landlords through the application, inspection, move-in, and recertification processes.

The five established programs have demonstrated success in addressing homelessness and facilitating access to stable housing. Engaging landlords, providing rent guarantees, offering supportive services, and establishing strong relationships are key strategies that help people access housing.

Precedent Programs in Other U.S. Cities

- Seattle Landlord Liaison Project
- Open Doors
- Housing Connector

Precedent Programs in New York City

- HeartShare St. Vincent’s Services
- Safe Horizon Streetwork Project
- Anthos|Home

Precedent Programs in Other U.S. Cities

SEATTLE LANDLORD LIAISON PROJECT

The Landlord Liaison Project (LLP) housed approximately 10,000 people in Seattle from 2009 to 2017. The project aimed to place individuals and families in private market housing by working directly with landlords.

Why is this program successful?

The program's success can be attributed to the way LLP successfully motivated landlords as key stakeholders in the effort to address homelessness. LLP recognized the importance of appealing to landlords not only on a financial level, but also on a compassion level, emphasizing that by joining the program, landlords were making a difference in people's lives. LLP also established and funded a specific staff position dedicated to addressing landlord concerns.

“So the really the idea was to get homeless people off the streets and housed. But we soon knew that we had to find ways to keep people housed because what's the point of housing people, if within a year, they're going to be back out there on the streets again? So we ended up adding a person whose main job was solely to be the back end, and to respond and work with landlords more regularly than just the regular staff could who could do a quick intervention.”

– SEATTLE LLP STAFF

“Everybody that came to all our referrals to the landlord liaison project came from agencies that were working directly with the homeless individual. And in order for an agency to partner with the landlord liaison project, they needed to provide one year of support ... But that was the selling point to landlords to say this person is coming to you with services, and that you can count on them to respond if an issue comes up, along with us the landlord liaison project.”

– SEATTLE LLP STAFF

Program Components

- **Preliminary Screening:** LLP assessed and screened individuals and families referred for housing before sending them to landlords.
- **Rental and Financial Management Training:** Clients received training on how to manage their rental obligations and finances effectively.
- **Landlord Training:** LLP offered courses for landlords about homelessness and helped them prepare for situations they might run into with previously unhoused tenants. LLP also educated landlords on domestic violence, mental health, and de-escalation tactics.
- **Case Management:** Clients received ongoing support and assistance for at least two years after being housed.
- **Dedicated Phone Line:** LLP operated a dedicated hotline available to participating landlords to address any issues or questions within two days.
- **Aftercare:** LLP provided tenants with a binder of essential information (how to be a good tenant, understand a lease, etc.) and classes ranging from budgeting to life skills.
- **Eviction Prevention Assistance:** LLP provided assistance to prevent evictions and resolve difficulties that may arise during the tenancy.
- **Damage Claim Coverage:** The Landlord Risk Reduction Fund offered landlords the option to be reimbursed for excessive damages or legal costs beyond the amount of a security deposit.

OPEN DOORS

Since 2013, Open Doors has successfully secured market-rate housing for approximately 10,000 individuals in the Atlanta region.

Serving as an intermediary between social service providers and landlords, Open Doors employs a model that provides rental guarantees and rental hold fees to landlords in order to secure units for their social service partners. Landlords' participation in the program signifies their willingness to overlook factors such as poor credit, past rental arrears, or low income. After enrolling in the program, landlords can use a housing app that connects them with social service agencies that are searching for housing for their clients.

Why is this program successful?

Open Doors' success can primarily be attributed to the business and real estate acumen of its staff members. Open Doors leveraged its relationships in the real estate community to negotiate en masse with property owners and managers, allowing multiple properties to be onboarded to the program at once. Open Doors also prioritized maintaining a good relationship with property owners and managers through dedicated property navigators and a customer-service-focused approach

Program Components

- **Rent Guarantee:** Open Doors provides landlords with a sense of financial security by offering rent guarantees, assuring them that if a placement fails or an eviction occurs, rent will be covered until the unit is occupied again.
- **Rental Hold Fees:** The program utilizes rental hold fees to pay market rate up to 60 days, while the unit undergoes inspection, environmental review, and other clearance steps required by the Department of Housing and Urban Development.
- **Rent Bridge:** Open Doors utilizes a flexible fund to get people out of rental arrears and back into good standing with landlords.
- **Property Navigators:** Open Doors employs property navigators to maintain relationships with property managers and address any issues.
- **Rental Search Platform:** Open Doors developed an app that enables partners to search for apartments based on subsidy types and other filters. This app streamlines the process of finding suitable units for clients.

“We’ve created risk mitigation products that get properties to say yes and to work with us and continue to work with us. So we utilize rental hold fees, we utilize temporary financial assistance during housing tenures to get people out of arrears, we also utilize a rent guarantee so if one of our placements fails, we cover the cost of eviction and rent until we refill the unit. And so we create this really good synergy between these two worlds.”

– OPEN DOORS STAFF

“I had some early but hard lessons learned [...] But what I had to learn really quickly was one, you have about a two-minute threshold before they lose interest. And so, if you can’t pitch what you’re trying to sell them in two minutes, then you’ve already lost. The second would be that you have to show the men and women in these positions that their bottom line is as important to you as it is to house people who need affordable housing, and demonstrate that really quickly.”

– OPEN DOORS STAFF

HOUSING CONNECTOR

Housing Connector launched in 2019 and now operates in Seattle, Denver, and Dallas, where it functions as a bridge between property managers with vacant units and social-sector partners who work with unhoused populations. As of July 2023, they have housed more than 5,000 people.

Like Open Doors, Housing Connector offers various benefits to property managers and owners who agree to waive certain screening criteria. Zillow provides a private rental search platform accessible to community-based organizations that are partnered with Housing Connector.

Why is this program successful?

The success of the Housing Connector program can be attributed to the segmentation of its workforce. The Property Partners Team is focused on sales and recruiting landlords and property owners, while the Community Partners Team is focused on partnering with organizations that support unhoused clients. The Stability Support Team offers coordinated assistance to Property Partners and residents by engaging case managers to address any needs from both stakeholders. Housing Connector provides up to two years of support for Property Partners and residents, including assistance with application processes, move-ins, and ongoing support during the tenancy.

Program Components

- **Rent Guarantees:** Housing Connector ensures property owners and managers receive rent payments even if there are issues or vacancies.
- **Risk Mitigation Support:** The program offers support up to \$5,000 to address any issues, including property damages or eviction-related costs.
- **Listings App:** Community-based organizations can search for suitable properties based on geographic areas, unit size, and rent limits to meet the needs of their clients.
- **Conflict Resolution:** The program offers services to help resolve conflicts between tenants and property owners, including mediation and legal resources.
- **Stability Support:** The Stability Support team provides assistance to Property Partners, and residents by engaging case managers, overseeing mediation of lease violations, and handling distribution of funds to Property Partners for rental guarantees.
- **Case Management:** Partnering community-based organizations provide tenants with case management support for the first year of their lease, helping to promote stability and address any issues that may arise.

“A lot of those vouchers ended up going unused and expire, because the voucher holders are not able to get that application approval due to barriers with the screening criteria. So out of that came the idea of how do you help those that need the housing the most get access to housing? You can’t do it without housing providers’ buy in. So then how do you take a business approach that allows housing providers to reduce their screening criteria and be part of the solution? You can only do that if you’re able to do it from a business perspective that helps protect their assets, protect their bottom lines.”

– HOUSING CONNECTOR STAFF

“It’s not the voucher, the vouchers are beautiful, they pay the rent, it’s guaranteed rent, it’s like the most amazing thing. It’s the support that comes from those renters, or the lack of it that usually drive the housing provider to be resistant, that or bias.”

– HOUSING CONNECTOR STAFF

HEARTSHARE ST. VINCENT'S SERVICES

HeartShare St. Vincent's Services (HSVS)—a New York City-based organization that provides a wide range of social services to youth, children, and families—launched its supportive housing program in 2007. They employ a person-centered approach, finding housing opportunities that meet client needs.

The program collaborates with landlords who have long-standing relationships with HSVS and may provide multiple units to HSVS clients. Thanks to its diverse funding sources, HSVS can offer an array of supportive housing models. These models include serving as a leaseholder for individuals facing mental health challenges and providing landlords with rent payment guarantees for up to two years. Additionally, as part of the Opportunity Start with a Home plan (2022), HSVS created a Rapid Re-Housing program that hopes to house more than 45 individuals and provides life skills training for youth and young adults.

Why is this program successful?

HSVS's long-standing presence in communities, particularly with landlords, has helped secure housing units. The program utilizes four different tracks for their clients, aiming to meet clients' individual needs and sustainably transition them to independent and self-sufficient living.

Program Components

- **Rent Guarantee:** HSVS's funding allows them to guarantee one to two years of rent for tenants, which also reassures landlords that rent will be paid. HSVS works closely with landlords to create a plan to ensure that there are no gaps in rental payments when tenants begin paying rent on their own.
- **Resident Engagement Liaison:** HSVS employs resident engagement liaisons to maintain positive relationships with building superintendents and landlords. Liaisons serve as mediators and can help facilitate minor repairs and maintenance to address any property damage issues promptly and efficiently.
- **Life Skills Training and Resource Connections:** HSVS staff help clients find essential resources, like mental health support or savings accounts, ensuring all of their clients' needs are being addressed.
- **Dedicated Phone Line:** The program provides a dedicated phone line, allowing tenants to contact someone 24 hours a day. They also educate tenants on what constitutes an emergency and how to use the phone line effectively.
- **Scattered Site Housing:** The program rents units from landlords across the community to accommodate individuals' housing needs.

"Heartshare St. Vincent's Services has been doing well as a scattered site model; however, there are challenges with this model. As in the literal meaning of scattered, over 100 apartments are all over between two boroughs—Brooklyn and the Bronx. Some challenges include... unsafe situations in the communities and in the buildings and homes rented for tenants, tenants not available for services, and rent hikes that are not consistent with program budgets. It can be a heavy lift on staff to navigate these challenges, so training and support are prioritized by HSVS leadership. The vision is for HSVS to pursue a congregate model where the vulnerable population can better be served through a one-stop-shop approach; tenants will be more accessible with a plethora of services on site to better support their overall health and well-being, as they journey to be successful and live a meaningful life."

— HSVS STAFF

SAFE HORIZON STREETWORK PROJECT

Safe Horizon Streetwork Project serves homeless youth up to 24 years old with a range of services and resources, including two daytime drop-in centers, a youth shelter, and an overnight street outreach program.

Why is this program successful?

The Streetwork Project understands that while housing is critical, youth and young adults have other age-specific developmental needs that need to be addressed. Streetwork has developed a wide range of services that cater to youth and young adults, including regular check-ins to provide ongoing support after youth are housed.

What challenges do they face?

Streetwork operates on limited funding and relies on piecemeal solutions to provide necessary services. Lack of dedicated funding for aftercare services and on-site legal services hinders their ability to meet all of their clients' needs effectively. Secondly, the limited number of housing navigators results in delays for individuals who need assistance with their housing vouchers. This can mean some youth and young adults are not able to access professional guidance as they apply for housing and youths' vouchers sometimes expire before they are able to access guidance.

Program Components

- **Housing Navigators:** Housing navigators provide support and advocacy for youth/young adults during the process of applying for private market housing with vouchers.
- **Peer Support:** Peer housing navigators offer support during and after the housing transition. For example, they provide mental health support and strategies for navigating the transition to independent living.
- **Life Skills Training:** Streetwork offers training in areas such as budgeting, cooking, and paying utilities to ensure that clients can successfully maintain their housing.
- **Internal Program Resources:** Streetwork staff include a Public Benefits Coordinator and Case Managers who help clients obtain resources like emergency assistance funds or public benefits, ensuring clients' basic needs are met.
- **Mental Health Support:** Streetwork provides check-ins and support for mental health issues to address any difficulties that arise before, during, and after youth and young adults move into permanent housing.
- **Tenant Rights Workshops and Legal Services:** Streetwork offers workshops on tenant rights and responsibilities to empower clients when dealing with landlords. They also have referral relationships with pro bono housing attorneys who provide legal support for issues like eviction, discrimination, and harassment.

“[The] Welcome Home group was created to build a safe space to talk about all the things that come up, when they are housed... A lot of our young people were receptive to that idea, because it was something that they were all experiencing in real time. So, in fact, they weren't alone. So to create that space for them, and to see how, you know, their peers were dealing with the same issues was helpful for many of them. And then some of them did ask to engage in the individual therapy session which [allows them] to speak to their personal aspects of it.”

– STREETWORK STAFF

ANTHOS | HOME

Anthos|Home is a new nonprofit organization working to streamline federal and city voucher programs by supporting both tenants and landlords throughout the process.

Anthos|Home adopts a hands-on approach, actively supporting clients from the initial collection of necessary documents to the lease signing. They also serve as the first point of contact for landlords for any issues related to the apartment, rental payments, or interactions with government agencies.

Anthos|Home draws from other successful models, establishing a pool of money that can be used for a variety of landlord and tenant needs. This flexible fund is used to reduce the administrative process, streamline the apartment search, approval, move-in process, and provide support for housing retention.

As of 2023, Anthos|Home primarily serves individuals and families referred by the Administration for Children Services (ACS) as part of a Housing Navigation and Stability contract and their client pool primarily consists of individuals and families with a history of foster care and ACS involvement, as well as individuals with high health needs.

Program Goals

- **Landlord Listings:** Anthos|Home secures units, ensures they pass inspection, and pays landlords even before a tenant is matched to ensure that the unit will still be available while administrative processes take place. By making the process faster and less burdensome for landlords, they hope to expand their pool of participating landlords and increase housing options for voucher holders.
- **Flexible Housing Subsidy Pool:** Anthos|Home has a flexible pool of money that can be used to fill in gaps for both tenants and landlords, such as application costs, moving expenses, minor repairs, or rental arrears should a tenant lose their employment income.
- **Better Housing Retention:** Anthos|Home hopes to better match households to suitable units, provide tenancy support, and offer mediation services for landlords and tenants.

“I think that’s kind of the goal — to rebuild that trust [with landlords]. [...] There’s a lot of issues and a lot of reluctance to engage with the city, or individuals with vouchers to agree that represents working with the city.”

– ANTHOSIHOME STAFF

“Then on top of that, you’re throwing in potential voucher management, submitting a package, dealing with benefits and dealing with the back and forth the city. These are exceedingly complicated tasks that also can be really time consuming. Particularly, if you’re not familiar with it, it can be even more time consuming, and you’re dealing with a lot of interests, a lot of individuals. That’s kind of the number one goal, realizing that even if somebody doesn’t need supportive housing — they don’t need 24-hour clinical coverage — there are still those who need lots of levels of support.”

– ANTHOSIHOME STAFF

“The landlords [are] supposed to be social workers, and social workers are forced to be brokers or real estate agents with housing specialists who are [...] supposed to know the market, be able to understand the market, find units on the market and kind of navigate that process.”

– PRECEDENT PROGRAM STAFF

Appendix 3: Landlord Survey

We created an anonymous, ten-minute paid survey to collect landlord perspectives on renting to tenants with barriers to rental access. The survey was amplified by landlord affinity groups that shared it on their social media accounts or newsletters.

We received 196 submissions and reviewed them to filter out potential duplicate or invalid responses. Of the 171 remaining submissions, 92.4% (158 responses) were from landlords and 7.6% (13 responses) were from brokers. The results below and the demographics on the following page only represent landlords' responses. Brokers' responses were not significantly different from landlords' responses. The top factors that influence landlords' decision-making processes in the survey are similar to what we heard

from staff and experts. Criminal history and debt play an important role in landlords' decision to select a tenant, but a co-signer or guarantor—coupled with an external fund—can encourage landlords to overlook specific barriers. When asked in an open-ended question why a co-signer or guarantor would encourage landlords to overlook certain barriers, many responded that these benefits add accountability and financial security.

Figure 1: Negative Factors that Discourage Tenant Selection

We asked 158 landlords to select the top three “negative” factors that are likely to discourage them from selecting a tenant. **Criminal history, a history of debt, and low credit score were selected most frequently.**

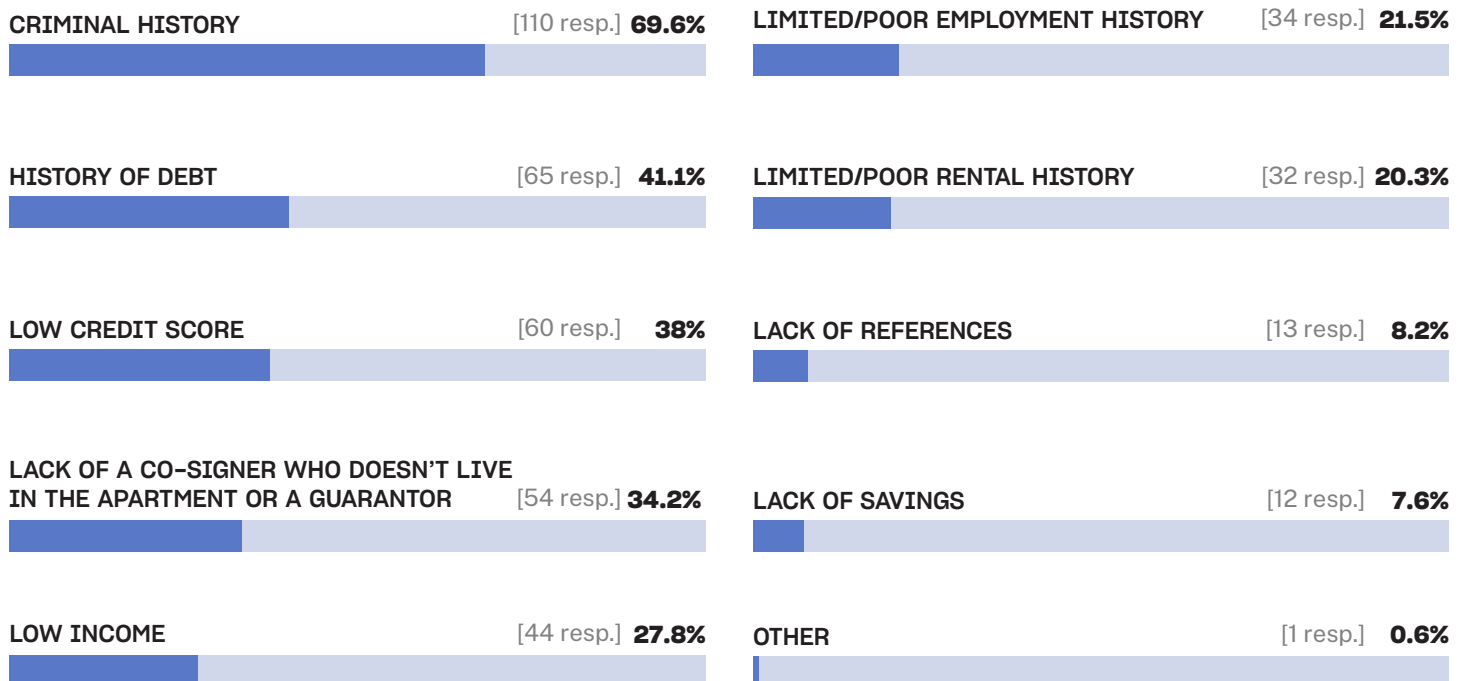


Figure 2: Factors that Encourage Tenant Selection

We asked 158 landlords to rate common tenant selection factors on a scale of 1 (not important at all) to 5 (very important).

Credit score, criminal history, debt history, and employment were rated as the most important.

	Not Important	Somewhat Unimportant	Neutral	Somewhat Important	Very Important
Credit score	6.3%	13.3%	3.8%	17.1%	59.5%
Criminal history	5.1%	3.8%	7%	24.7%	59.5%
A co-signer who doesn't live in the apartment or a guarantor	7%	4.4%	13.3%	27.8%	47.5%
Income level	4.4%	8.9%	8.9%	29.7%	48.1%
Debt history	4.4%	2.5%	9.5%	27.2%	56.3%
Employment history	5.7%	3.8%	12%	22.2%	56.3%
Rental history	3.8%	5.7%	8.9%	31%	50.6%
References	7%	5.7%	12%	32.3%	43%
Savings	9.5%	9.5%	13.9%	29.1%	38%

Figure 3: Benefits that Can Outweigh Negative Factors

We asked 158 landlords to rate how likely it is on a scale of 1 (very unlikely) to 5 (very likely) that the benefits shown on the right would encourage them to select a tenant with the factors they selected in Figure 2.

A co-signer or guarantor and an external fund to cover eviction if the placement did not work were rated the highest.

Below are a few of the open-ended responses we received when asking landlords to explain their rating.

“A co-signer or guarantor would change my decision because it provides an additional layer of financial security.”

“A cosigner or guarantor would change my decision because then there’s someone there I can hold accountable should the tenant step out of line.”

“Well, if you can bring a cosigner then I’ll believe I will know who to call when unpleasant situation happens.”

	Very Unlikely	Unlikely	Neutral	Likely	Very Likely
A co-signer who doesn't live in the apartment or a guarantor	4.4%	8.9%	11.4%	30.4%	44.9%
External fund to cover any unpaid rent	5.1%	8.2%	14.6%	34.8%	37.3%
External fund to cover damages to the unit	5.1%	3.2%	12%	40.5%	39.2%
External fund to cover potential eviction costs the unit	5.1%	7.6%	12.7%	31.6%	43%
Rental subsidy to unsure tenants ability to pay rent	4.4%	5.1%	16.5%	34.8%	39.2%
Case management and social services support for tenant	5.1%	5.7%	12.7%	42.4%	34.2%
Landlord hotline for support with tenant issues	5.7%	7.6%	13.9%	32.3%	40.5%
Dedicated intervention and crisis management support	5.1%	3.8%	12.7%	40.5%	38%
Training for landlords on managing tenant issues	4.4%	4.4%	13.9%	35.4%	41.8%
Training for tenant on how to take care of property unit, pay rent, etc.	6.3%	5.1%	8.9%	43.7%	36.1%

Figure 4: Landlord Demographics

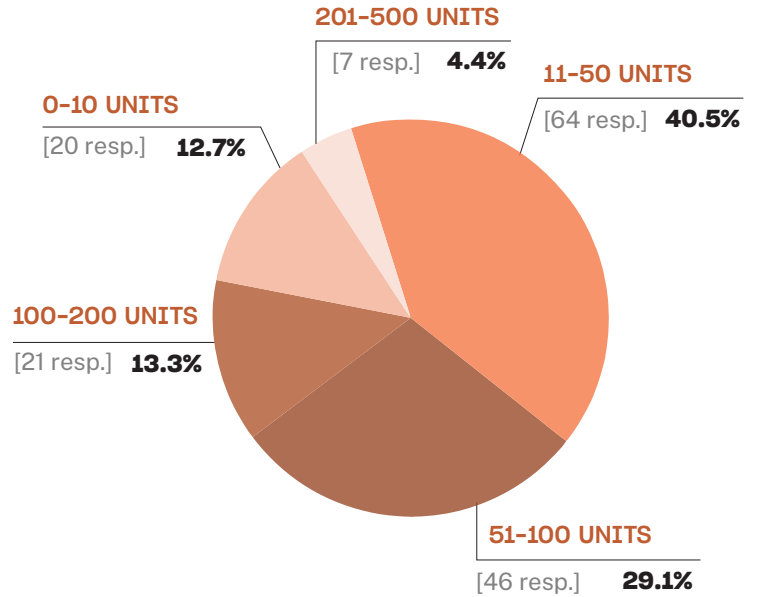
The 158 landlords who completed the survey own or manage different numbers of units across all five boroughs at different price points. Many of the landlords had a substantial number of tenants who utilized vouchers and/or were 25 years or younger.

A. Boroughs their units are located

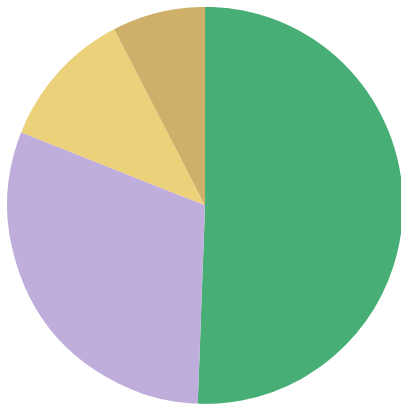
1. BROOKLYN	[76 resp.]	48.1%
2. MANHATTAN	[66 resp.]	41.8%
3. STATEN ISLAND	[44 resp.]	27.8%
4. QUEENS	[38 resp.]	24.1%
5. BRONX	[29 resp.]	18.4%

For this questions, landlords were instructed to select every borough where they own or manage a unit.

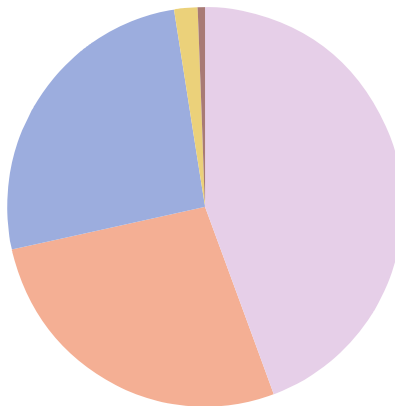
B. Number of units they own or manage



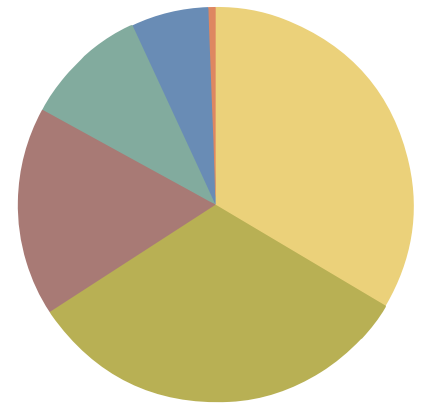
C. Approximate % of tenants who use vouchers to pay rent



D. Approximate % of units occupied by tenants 25 years or younger



E. Average price of a 1-bedroom apartment



Acknowledgments

Youth/Young Adults and Landlords

This project is only possible because of the New York City youth/young adults and the landlords who generously shared their experiences and insights with the project team. We include their contributions anonymously. We offer them our sincere thanks.

Service Providers

Staff members at provider organizations offered invaluable assistance and wisdom. Participating organizations included:

- Ali Forney Center
- Anthos|Home
- The Door
- HeartShare St. Vincent's Services
- Project Hospitality
- Rising Ground
- Safe Horizon Streetwork Project

Photo Credits & Permissions

All images in this report were captured by Public Policy Lab staff during the course of research or were taken by project participants and transferred to Public Policy Lab. Photos of youth, staff, subject-matter experts, and landlords were taken and are used with their express permission.

Youth Action Board (YAB)

Collaborators

- doobneek
- Lyndon Hernandez
- Destiny Randall
- Shandra Rogers
- Zaqanah Stephens
- Onyx Walker
- Wintasia Walker

Opportunity Starts with a Home Steering Committee

- John Kimble, NYC Fund to End Youth & Family Homelessness
- Jessica Raithe, NYC Dept. of Youth & Community Development
- Tiffany Rivera, Coalition for Homeless Youth
- Drushanie Sayroo, NYC Dept. of Youth & Community Development
- Joe Westmacott, Safe Horizon Streetwork Project

Public Policy Lab Project Team

- Andrew Eickmann, Senior Principal
- Jess Francois, Graduate Intern
- Sophia Geanacopoulos, Graduate Intern
- Judy Park Lee, Research Director
- Meera Rothman, Analyst
- Petey Routzahn, Lead
- Ying Tang, Senior Analyst

The Public Policy Lab is a tax-exempt 501(c)(3) nonprofit organization. This project was made possible by the generous support of the NYC Fund to End Youth & Family Homelessness.

Board of Directors

Bryan Boyer

Deborah Marton

Chelsea Mauldin

Miya Osaki

John Payne

Keith White

20 Jay Street, Suite 203
Brooklyn, NY 11201

info@publicpolicylab.org
www.publicpolicylab.org



Many youth and young adults in New York City lack access to stable housing. Unstably housed youth and young adults struggle to access the limited housing resources offered by public programs and may face discrimination from landlords when navigating the private rental market. Landlords, on the other hand, weigh financial risks and potential losses when selecting tenants. Both youth and landlords would benefit from supports to make it easier for young adults to find and secure stable long-term housing.

This report documents a project conducted by the Public Policy Lab in collaboration with the Youth Action Board and the NYC Youth Homelessness Demonstration Program's Opportunity Starts with a Home Steering Committee. The report outlines a preliminary program concept—composed of five components—to help unstably housed and unhoused youth/young adults in New York City navigate the private rental market and move into an apartment.

