

Landlord Partnership Program: Damage Mitigation Fund Policy and Procedure Manual



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I. INTRODUCTION

CATCH, Inc. is dedicated to maximizing housing opportunities for all Treasure Valley residents and proactively addressing the housing needs of low- to moderate- income households. The Landlord Partnership Program provides participating households with an opportunity to access housing, while also providing assurance to landlords that if damages are caused by a household enrolled in the Taking Root program or there is a vacancy loss due to a client exiting a unit prematurely, financial support is available.

Funding for the Landlord Partnership Program was made available through the COVID-19 Fund for Idaho. Alternative funding sources may be identified as needed to support additional households.

II. GENERAL PROVISIONS

Eligible Claim Expenses:

- Damages caused by the tenant in excess of normal wear and tear to the unit which exceeds the security deposit
- Vacancy Payments: Reimbursement for Loss of Rent in the event the tenant vacates the unit more than 60 calendar days prior to the current lease term expiration.
 - Unit is only eligible while it is vacant, and the 60 day timeframe begins the day after the tenant returns possession of the property to the landlord.
 - If a lease is signed with a new tenant within the 60 day timeframe, the unit will no longer be considered vacant as of the lease commencement date for the new tenant.
 - Month-to-Month Lease Terms - A unit may be eligible for a Vacancy Payment, but are reviewed on a case-by-case basis for eligibility.

Maximum Claim Amount:

- \$1,500 for studio or one-bedroom units, \$2,500 for multi-rooms (Damages)
- Compensation for Loss of Rent not to exceed 2 full months' of rent. Eligible Rent Amount will be the monthly rent amount as shown on the tenant's signed rental agreement.
- In the event a new tenant takes possession of the unit within the 60 day timeframe, the Vacancy Payment will be prorated based upon the actual number of days vacant.
 - Example: Tenant vacates 5/11/2020 - Vacancy Time Frame begins 5/12/2020
New tenant moves in on July 1st, 2020
Vacancy Time Frame: 5/12/2020 - 6/30/2020 - 1 month & 20 days
Rent as shown on lease: \$850
Proration: $\$850 * 12 = \$10,200 / 365 = \$27.95$ per day * 20 = \$559
Total Vacancy Payment - \$1,409

Term of Guarantee: Up to 18 months

Client Eligibility Criteria: Families in Ada County who are participating in CATCH's Taking Root program

III. TERMS & DEFINITIONS

Care Coordination: Providing access to or assistance obtaining services for budgeting, being a responsible tenant, applying for housing, understanding and signing a lease, ensuring rental payments are current and responding to concerns from landlords.

CATCH, Inc.: A non-profit organization that provides care coordination services to covered individuals.

Covered Individual: A tenant formerly experiencing homelessness, who has participated in the Coordinated Entry system, Our Path Home, and that is actively working with the Taking Root team.

Participating Landlord: Any landlord, including property managers, that agrees to participate in the Landlord Partnership Program, and provides housing to a covered individual. Participating landlords agree to open communication between the client/tenant and the Taking Root team. In exchange for following expectations outlined in the Participating Landlord Application, the landlord may have access to coverage for excessive damage or vacancy loss caused by a covered individual.

IV. LANDLORD EXPECTATIONS

- Allow a pre-lease initial inspection of the available unit and lease agreement
- Complete a Move-In Condition Report with tenant and CATCH, Inc. staff
- Execute a lease agreement with a covered tenant.
- Timely contact CATCH staff if a tenancy issue arises.

V. CLAIMS

Claims for physical damage must be over and above the requirements of transitional unit turnover such as cleaning, painting, and some carpet replacement.

Examples of types of claims that **MAY** be covered include:

- Excessive cleaning
- Debris removal and disposal
- Repair of doors, walls, cabinetry
- Other damages in excess of normal wear and tear
- Damage to common areas may qualify if there is evidence to prove the covered individual cause such damage

Items **NOT** included:

- Normal wear and tear (Claims for replacement of carpet that is more than 5 years old will not be paid. Proof of age of carpet must be provided.)
- Normal turnover costs

The maximum claim reimbursed will not exceed \$2,500. The amount eligible from the fund will be reduced by the security deposit and any of the amount that could be recovered after an insurance deductible, if applicable.

In the event that a covered individual exits the unit prematurely, the Care Coordinator will work with the Landlord to house a new client in the unit. Once housed, the Care Coordinator will work with the Landlord to submit a claim for vacancy loss for up to the value of two months' rent if the unit is re-leased to a Taking Root client.

Term of Guarantee: Up to 18 months

VI. **FILING A CLAIM**

Proper documentation must accompany the claim submission. Income claim requests will serve as a basis for denial of a claim.

To file a claim, the landlord must complete a Claim Form and submit required accompanying documentation within 60 days from the time the damage or loss occurred. An exception may be granted if there is a pending insurance determination. To request an exception, landlords must notify CATCH, Inc. of the intent to file a claim within 60 days of the occurrence. All such correspondence may be sent to Jeremy Blades at jblades@catchprogram.org.

VII. **CLAIM REVIEW PROCESS**

Once a claim request is received, the Housing Services Director will review the documentation provided.

The review will include, but is not limited to:

- Review of **Move-In Condition Report** and accompanying documentation to determine the condition of the unit at the beginning of tenancy.
- Review of **evidence of damage** to determine normal wear and tear versus actual excessive damage, including photo of damage.
- **Interview** with landlord, tenant and CATCH staff
- Review of the **description of proposed repairs**, including materials, unit prices, and **invoice** for repairs.

Claims totaling \$300 or less in damage will not require an inspection. Claims totaling over \$300 are reviewed on a case by case basis and may require an inspection of the damaged property.

Please submit all of these documents to jblades@catchprogram.org. If we do not receive all required documents and any other supporting evidence, the claim will be denied and will need to be resubmitted.

VIII. **Payment**

Claim checks will be issued to the landlord within 30 days of claim approval. Payments will be made on behalf of the participant and issued to third party entities such as a contractor, repair company, supply vendor, or landlord/property owner. Payment will never be made directly to a program participant. Payments will be mailed to the vendor's address indicated on the W-9. Checks can also be made available for pick up if the request is urgent.