# Field Notes: Building Relationships with Landlords

We’ve learned recently that rapid re-housing can work for households who are considered harder to house - households with no income, criminal histories, or with mental or physical health issues. While rapid re-housing providers have been successful with this population, convincing landlords to rent to tenants that are perceived as more risky can be challenging.

One tool some communities are using to incentivize landlords to take a chance on these tenants – a landlord damage insurance fund. Here is how it works: a landlord damage insurance fund is a pool of money that an organization or community can use to repay a landlord in the event that a tenant causes damages to a unit that are beyond the cost of the security deposit. Such a fund will provide a landlord with extra reassurance when renting to a risky tenant. It also helps the homeless service provider retain a positive relationship with the landlord in the event of damage to a unit.

The Planning Council in Norfolk, Virginia, created a landlord damage insurance fund last year and made it available to a network of rapid re-housing providers in the community. They created a very thorough Memorandum of Understanding with the providers to outline what the funds could be used for.

The amazing thing about The Planning Council’s damage insurance fund is that a year later they had recruited 52 new landlords and housed 63 high barrier families and did not need to spend one dime of the fund. The Planning Council told us that they were able to avoid many eviction and application fees due to good relationships between property owners and their Housing Specialists (and Case Managers when necessary). This shows that a damage insurance fund can be incredibly useful when it comes to building relationships with landlords, which should allow service providers to rapidly re-house more households.

For another example of a landlord damage insurance fund, see USICH’s resources on [risk mitigation funds](https://www.usich.gov/news/using-incentives-to-engage-landlords-risk-mitigation-funds).