

# Good Tenants Good Neighbors

**Tennessee Housing Development Agency**

Special Needs Housing: Combating Homelessness

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### NCSHA 2019 Annual Awards Entry

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#### Background

Tennessee Housing Development Agency (THDA) strongly believes that education plays an important role in combating perpetual homelessness and housing instability. Those who have access to housing education are more likely to obtain safe, secure, sound, and affordable housing; experience fewer financial setbacks; and tend to have a better chance at integrating with their communities. Since 1973, THDA has worked with partners across the state to increase housing access to some of the most vulnerable populations across Tennessee. Among these populations, ex-offenders are one group that faces some of the steepest challenges. Coming out of corrections facilities with no in-place support system, few to no assets, and almost no knowledge of the resources available to assist them, ex-offenders have to overcome almost impossible odds. There are many excellent community organizations offering assistance and programs to help level the playing field, and THDA serves ex-offenders through the Passport to Success Re-Entry Housing Program. More can be done, however, and the Good Tenant Training housing education program is one more opportunity for ex-offenders to gain the skills they need to overcome their housing challenges.

#### Overview of Good Tenant Training

Some of the largest obstacles preventing ex-offenders from finding stable housing include a lack of experience in maintaining successful housing, a lack of knowledge of the best strategies to sustain housing, an inability to manage finances and save enough funds to handle upfront housing costs, and the stigma that their background carries. The Good Tenant Training targets each of these issues and seeks to empower ex-offenders with the expertise and training they need to defeat them. Good Tenant Training is a comprehensive rental education workshop where participants learn practical life skills and gain knowledge relevant to their life experience. Participants put these skills and this knowledge to use in the workshop through engaging activities and dynamic conversations. Ex-offenders attend the 4-hour workshop in two parts. A HUD-certified housing counselor teaches the class and the course content is based on HUD-approved materials. Once participants complete the course they get a certificate endorsed by their HUD-certified counselor and they have the opportunity to gain further assistance through HUD-approved housing counseling.

#### Stronger Together

This program would not be possible without the collaboration of key community partners. The genesis of this program began during a meeting of the Tennessee Re-Entry Collaborative in Johnson City, TN. At these meetings community organizations gather together to share information and discuss opportunities to solve the problems that ex-offenders face trying to reintegrate back into the community. As attendees went around the room discussing these problems, one of the foremost issues each organization identified was housing. A representative of THDA, Joshua McKinney – East TN HUD Housing Coordinator, was in attendance that day and remained after the meeting to discuss the challenges further with employees of

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the Johnson City Community Resource Center / Day Reporting Center (CRC/DRC). From this discussion specific barriers were identified as significant obstacles that ex-offenders face in trying to obtain secure housing:

- Lack of landlords willing to lease to ex-offenders
- Lack of income to maintain rental housing
- Lack of savings to address the up-front costs of rental housing
- Lack of knowledge and practical skills in ensuring long-term rental success

Joshua shared this with his supervisor and Division Director and proposed a program to help address these major barriers. From this proposal, the Good Tenant Training Program was born.

### Outline of Good Tenant Training

The Good Tenant Training program is a four-hour workshop offered in two sessions.

Session One includes:

- An Introduction to Renting: The instructor gets to know the participants and their situations better through a hands-on activity. Following this, the students are introduced to many of the concepts and ideas that they will be tackling throughout the course. The instructor gives an overview of the advantages and disadvantages of renting, barriers to successful renting, and tenants' and landlords' rights and responsibilities. The aim of this section is to inform while also opening up the participants to conversations about the challenges that they face.
- Money Management: In the second hour of session one, the participants share their opinions on money management through an activity while the instructor gauges their personal financial competence. Following this the instructor reveals how much money it takes to successfully rent in the city that they live in and what kind of income they'd need to handle that expense. This portion ends with the instructor introducing the participants to the financial skills that they will need to manage a successful household and a hands-on activity where they can put those skills to use.

Session Two includes:

- Types of Leases/Tenancy: The instructor leads the participants in a discussion regarding the different types of leases and tenancy available for renters. During this portion the participants learn the importance of written leases and contractual tenancy. This portion ends with the participants reviewing two different leases and discussing the advantages and disadvantages of both.
- Maintenance Responsibilities: The instructor invites the participants to consider the responsibilities of both the tenant and the landlord in renting. The participants are also introduced to rental insurance and how much value it brings.
- Being a Good Neighbor: The participants work in small groups to consider how one might be a good neighbor. Afterward, the instructor leads the class in a discussion on these traits and qualities.
- Renters Rights: The instructor presents the participants with information regarding their state and federal rights as tenants. This section includes a portion dealing with Fair Housing, training the participants to identify potential Fair Housing violations and how to go about filing a fair Housing complaint. Then the participants work in groups to review scenarios and identify whether the rights of the tenants in the situations presented may have had their rights violated.
- Eviction: The instructor gives a thorough overview of the eviction process, identifying the steps involved and what rights tenants have in challenging or preventing eviction altogether. Participants learn about the different types of eviction and discover how to take proactive steps to avoid potential evictions in their tenancies.

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- Resources: The instructor concludes this session with an overview of the public and private resources available to participants to help them achieve their goals of obtaining safe, affordable and secure housing.

## Results

After completing the Good Tenant Training, participants are more prepared and better equipped to succeed as tenants. Participants also receive a certificate endorsed by a HUD-certified housing counselor. With this certificate, ex-offenders demonstrate to potential landlords that they understand what it takes to be a successful renter and that they are ready to succeed at that goal. Ex-offenders can also use the certificate to make a good case for their rental-readiness to community resource providers who offer grants to help recipients pay for their security deposit and their first few month's rents. These types of grants are limited and awarded on a case-by-case basis, so this training goes a long way to show that participants have a better chance of sustaining tenancy long-term. Finally, the certificate is a positive inclusion for ex-offenders applying for assistance with their local housing authorities, going a long way to combat the perception one might have of an ex-offender because of their background and replacing it with a background of responsibility and preparedness.

Because of the value that the Good Tenant Training Program brings to their program participants, the DRC of Johnson City has added the workshop to their monthly programming and made it mandatory for the ex-offenders in their program. Parole and probation officers also learn of the program through the CRC and have begun referring their ex-offenders to the class.

As word of the program spreads, the Sheriff's Department of Knox County, TN, has requested that some variation of the program be offered to the residents of their jail. The Knoxville DRC/CRC would also like to incorporate the program into the services that they offer to their ex-offenders. The Tennessee Rehabilitative Initiative for Corrections would also like to incorporate Good Tenant Training into their programming inside correction facilities all across the state. C.O.N.N.E.C.T. Ministries out of Knoxville, TN, is also promoting the program in their region, going as far as taking it before the city mayor to consider incorporating into the local housing authority's programming. THDA is in an ongoing collaboration with each of these community partners, working to bring the benefits of the Good Tenant Training program to as many people as possible.

Finally, the Good Tenant Training program served as a model for another partnership THDA has established with the U.S. Courts in Middle Tennessee. The program there is called the Homebuyer's Equity Club and it provides housing education and counseling services to ex-offenders on parole. Overall, while the Good Tenant Training program continues to evolve and become more adept at helping to solve Tennessee's ex-offender housing problem, the program so far has been a resounding success. Through education and training this vulnerable population is finding greater access to housing opportunities and learning how to position themselves to achieve long-term housing solutions.

Through the success of the Good Tenant Training program, the Homebuyer Education team has since began working with the US Courts of Middle Tennessee to offer quarterly Homeownership workshops to person under supervision and parole. Middle TN HUD Housing Coordinator, Russell Catron, has worked with the US Courts team to create a program to better prepare their program participants by stressing the importance of budgeting, savings, and offering an overview of the entire home buying process. Once a participant completes the workshop, they are then connected with Russell and/or a local THDA approved counseling agency to complete a credit counseling session and the full homebuyer education course. As THDA continues to build on the partnerships created in order to work with this population, the idea of creating awareness and resources and helping to create sustainable homeowners and communities, helps to create success through hope.