

BottomLine

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A MAGAZINE FOR LANDLORDS
& PROPERTY MANAGERS



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Editor's Note

Welcome

2020 was been quite the year, and 2021 is already off to an eventful and challenging start. While a lot of focus from community organizations has been on providing resources to tenants in need, at Tabor/LHOP, we recognize that tenants are only one half of the landlord-tenant relationship.

Amidst all of the changing restrictions and moratoriums, with some tenants unable to meet their rental obligations, I've had a lot of long conversations with many of you. I know many landlords and property managers have not had the year that they thought they would, and have been unable to get the revenue that they need. I know a lot of rental businesses have had to make difficult choices in order to meet their bottom line.

This is why we put out the BottomLine. It's not a magic bullet that can ensure that the rent gets paid on the first every month at every property, but it puts information into your hands. Whether it's fair housing guidance, community resources, or other innovative programs; we want you to be in the know.

Best Regards,
Brittany

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TIPS for TENANT RETENTION

By Jeremy Hayes

According to the National Center for Housing Management, landlords turn over 54% of their units each year. This includes evictions of bad tenants, but also losing good tenants too. Tenants who take care of your unit, who pay their rent on time, who communicate right away when there is an issue are essential for the success of your business. Holding onto these tenants should be one of your highest priorities as a landlord.

By holding onto your good tenants, you can maintain steady rental income, lower your annual costs, save time by not having to lease up another tenant, and reduce your advertising costs. Here are some tips on how to keep those tenants and improve your profitability.

1. Good Communication Like in any other relationship, good communication is key. From

the very start, establish the best way for your tenant to communicate with you; whether it be email, phone calls, texts, or tenant portal. You should also consider giving your tenants some options. Some may not be as tech savvy as others and would prefer a phone call, while others will be very much happy using the tenant portal. Regardless of the communication method, make sure you respond to your tenants in a timely manner. Tenants who feel that they are being ignored will stop reaching out and allow problems to fester. Occasionally reaching out to tenants to see if there are issues that need to be addressed, especially work that won't cost much, can go a long way to tenant retention.

When a tenant does reach out or you have the need to reach out to them, exercise common courtesy, even if the tenant is making requests that you can't immediately address. It's helpful

to give tenants ample notice and some appointment options if there is needed maintenance. It's also helpful to provide a timeline for the scope of the repair, even if it isn't something that you can immediately address. Once the repair is completed, following up with the tenant will continue to build trust and allow you to ensure that the issue is fully resolved.

If your tenants are not responsible for keeping common areas and exterior spaces in good order, make sure you keep up with it. Not only will it help you avoid charges and fines from the municipality, but by keeping the grass, trees, and shrubs neat and clean, your tenants can come home to a place they are proud to bring friends and family. This also sets the tone for your expectations on how the tenants will take care of their own units.

2.Late Rent/Late Fees/Damages/Lease Violation Policy

Even the most responsible of tenants have unexpected things happen. It is important to clearly establish what your policies are regarding late rent, fees, and damages the tenant is responsible for, so that nothing comes as a surprise to your tenant. This should be detailed in your lease, but it's helpful to read over it at the lease signing so that you know they clearly understand it. A reminder email or mailer can help to keep your policies top of mind for your tenants.

If a tenant is late with rent or there is an issue regarding a lease violation, it's helpful to reach out to the tenant before jumping to send an automatic notice to quit. Good tenants who have paid rent on time for months or years and have had no other issues may be very taken aback if they receive this notice. Often there is a reasonable explanation and a resolution that can

be found. Your tenants will appreciate that you reached out to them. If you have kept communication open from the start this will be easier to do. Tenants who feel that they can communicate with you are more likely to be proactive about issues.

3.Lease Renewal

When a tenant first signs their lease, it is usually for a year, depending on how you, the landlord, prefer to do business. Once that year is up, tenants typically have the option to move. If you want to keep your good tenants, having them sign another annual lease is one of the most certain ways to keep them. Give them some incentives for signing another long-term lease. Not raising the rent as much if they sign for another year or two, or perhaps waiting another year to raise the rent. Reach out before the end of the lease term to see if they are interested in re-signing. If it specifies in your lease that there needs to be a 60-day notice if either party is planning on not renewing, reach out 90 days prior. If the tenant is planning on moving, you can get a jump on advertising the unit. You can also take this chance to ask why they are moving. Is it because of an issue with your services? If it is something you can fix or improve upon, do so.

4.Develop Relationships with your tenants

Being a landlord, you are not just in the real estate business, you are in the people business. The relationship you have with your tenants has a large impact on whether those tenants are "good" or "bad." If a tenant sees you as someone they give a large portion of their money to each month and nothing else, they may be less inclined to reach out when there is an issue, trust you when you tell them something, or stay

when other units become available.

Taking the extra minute to connect can go a long way. When you contact them bring up something personal to connect with, a son's soccer game, their work, or hobbies. Perhaps you could send holiday cards, including the names of everyone in the unit, showing that you care about the well-being of the household, not just the dollar figure on the rent check.

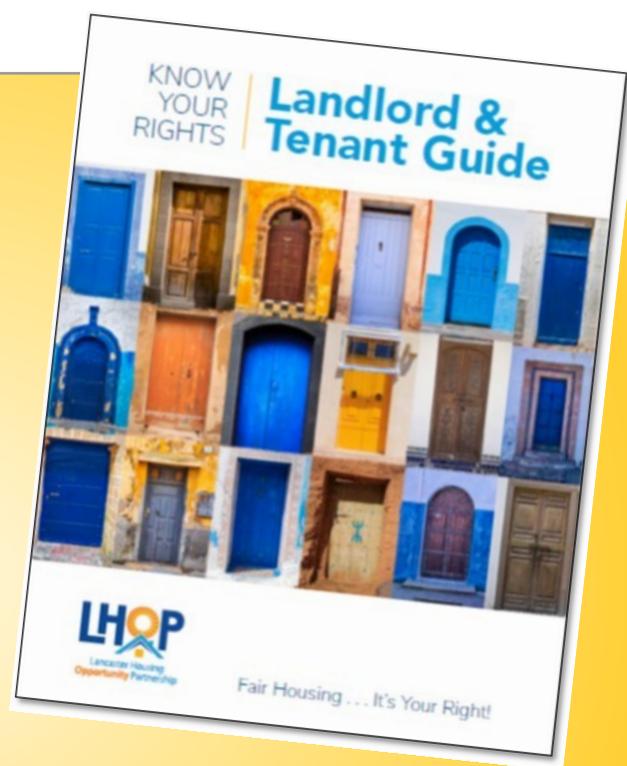
Being a landlord presents a wide variety of challenges, including tenant retention. By doing what you can to hold onto your good tenants you will be creating a consistent flow of rental profits and reducing advertising and turnover costs of newly available units. While there is no guarantee that doing these four things will keep all of your units filled with good tenants, it will certainly make your tenants have second thoughts about moving and very much appreciate you as a landlord.

- **Want a quick reference for how to handle landlord-tenant issues?**
- **Need letter templates?**
- **Wondering where is a good place to start?**

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INCLUDES AN UPDATED SECTION ON WHAT HOUSING PROVIDERS SHOULD KNOW!

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Partnering for Housing Stability

An Interview with local landlord, Jonathon Groff

By: Brittany Mellinger

While evictions are sometimes a tool for landlords in tough situations, they are not the desired outcome for any party involved. On the landlord's side, an eviction costs money and time, and often the funds cannot be recovered from the tenant later. For the tenant, an eviction stays on their record for years to come, making finding new housing difficult. So some social service providers came together to find a way to make landlords whole while stabilizing the tenant, keeping them in their home, and helping them get the tools that they need to be more successful renters.

Tabor's current Eviction Prevention Program began in 2018. The next year, six organizations came together to form the Eviction Prevention Network, with the goal of keeping tenants in their housing by partnering with landlords and providing resources and accountability for tenants. Since early 2020, the network has expanded to 18 organizations throughout Lancaster County, with expanded resources to help tenants who have been struggling with rent and/or utilities because of the impacts of COVID-19.

To better understand, what it's like to work with this program from a landlord's perspective, we talked with Jonathan Groff, a Lancaster city landlord for over 20 years.

Groff has worked with Tabor Community Services over the years, as caseworkers have placed tenants from their programs. He currently has 2 tenants in the program. When

learning about the program, Groff felt as if burden fell off his shoulders, knowing that there was assistance out there for his tenants. He recognizes that in his work as a landlord, sometimes good tenants have hard times come, and some people need some extra time, grace, and handholding.

It can be tough to be in the landlord's shoes and having to protect your business interest when it means enforcing payments from the tenant. The Eviction Prevention program helps to add accountability in addition to the rental assistance, and sets up a payment plan to create some structure for tenants to pay back the amount over time.

While the program sounded like a dream come true, the realities of the COVID-19 crisis complicated the situations. Employment in the service industry has made income stability difficult. The tenants initially were able to make payments, but in one case the tenant lost the job completely. Tabor connected the client to the Rental Relief Program for financial assistance.

The Eviction Prevention Network is a great help for landlords who are looking for someone who will advocate for both parties and attempt to find a solution that will benefit both parties. Groff says that Tabor's services can be hugely beneficial to a landlord who has flexibility and is willing to be gracious. This saves time, money, and the hassle of going through the eviction process.

A look at the Eviction Prevention Program at HDC Mid-Atlantic

By: Debbie Gable and Chad Martin

During this year's COVID pandemic HDC MidAtlantic has seen many housing residents face financial hardship and struggle to keep up with rent payments. However, as a nonprofit provider of affordable housing, HDC already had an experienced Resident Services program and recently established Eviction Prevention Program in place—two key resources that have helped many residents stay current on rent payments through the year.

Early in HDC's COVID response, we decided to enroll every household that was late paying rent in the Eviction Prevention Program and contact each of those households by letter and phone. As Heather Haverstick, Resident Services Manager, observes,

"We couldn't get ahead of every emergency, but this was the best step we could take to stay ahead as much as possible... It has had a huge impact for people to know they aren't going to be stuck on their own."

A goal of both the letters and the phone calls is to communicate that residents are not alone in their struggles, that HDC can help them identify and access important benefits like rent relief programs, and inviting them to make a plan with us for catching up on overdue rent.

Ongoing contact has proven to be important due to constantly changing situations of the

residents themselves as well as changes in the available supports. Many individuals are initially reluctant to ask for help due to the stigma that is often connected to needing assistance. By checking in on a monthly basis, the resident services coordinators are able to learn about current challenges and explore possible solutions.

We also know connecting residents to other resources, like food and healthcare programs, can help households navigate short term crises. When money is scarce, every bit of relief helps to stretch limited resources—and helps make it possible to pay rent.

This approach has meant extra work for our staff, and we have had to learn and adjust quickly as a myriad of new relief programs became available. But this approach has also protected the organization's financial bottom line by helping keep rental income consistent through the year.

We feel the stress of the pandemic ourselves, and alongside our residents we wonder what 2021 will bring. But by embracing the attitude that we are all in this together, we have kept focus on serving our residents while keeping our finances sound. HDC has grown through everything we experienced in 2020 and are well-positioned to navigate the future.

About HDC MidAtlantic

HDC MidAtlantic envisions a world where a safe, welcoming, affordable place to call home is open to everyone. We believe home shouldn't be an impossible dream; it should be an attainable reality. We are resident advocates, trusted developers, property managers, community partners, and collaborators. We are part of the fabric of our towns and cities, and have been working with our neighbors since 1971 to create real change and meaningful connections. As champions of the greater good, we are committed to advancing equity, we open the door to opportunities, and we build homes that we can all be proud of.

HDC owns and/or manages over 2,900 apartments, providing housing that is safe and affordable to those with lower incomes, focusing on seniors, families, and individuals living with disabilities. Serving nearly 4,000 residents in 54 communities located in urban, suburban, and rural areas across Pennsylvania, Delaware and Maryland, HDC builds hope and opportunity for all residents to reach their full potential by creating, preserving, and strengthening affordable housing communities.

Emergency Rental Assistance Now Available!

Do you have tenants who have been hit hard by COVID and who have fallen behind on rent?

The Emergency Rental Assistance Program is now open in both Lancaster and York Counties. For more details, go to:

Lancaster County: www.lancasterhelp.rent

York County: <https://www.yorkcpc.org/take-action/>

Did you Know? A New Memo was recently released by the US Department of Housing & Urban Development, stating that the fair housing protections act protects individuals on the basis of sexual orientation and gender identity. For more information, reach out to Tabor/LHOP at 717-299-7840 or visit us online at, www.lhop.org



Expanding Housing Opportunities in York County

By: Alaina Herbst

When asked about her new role as Housing Navigator for the York County Planning Commission, Jamie Stevens said, “My goal is to develop a relationship between landlords, providers, and to help the community access housing better.”

Joining the Planning Commission in late 2020, Jamie started this new position amidst the COVID-19 pandemic and other financial concerns the community has been facing. Her role helps clients access housing in York City and County through partnerships with social service providers and landlords. As this is a new position in the community, we asked Jamie to sit down and talk about what part she plays in supporting tenants and landlords alike.

Jamie, originally a Florida native, moved to Pennsylvania 8 years ago. In her early career as a mental health worker, she recognized the need to stabilize housing through the clients she worked with and through personal

experience as well. “You know when I was younger, I made a lot of not so smart choices and I didn’t have housing for a few years, so I understand the position where some of these people are in. So, I feel I can relate to them on that level, and I just want to help them and say, ‘just because you have a bump doesn’t mean that this is going to be a permanent thing, its just something you are struggling with now, but you can be successful.’”

Jamie’s work aims to not only help tenants find housing, but also to support landlords and tenants throughout the rental relationship as well. She acts as a liaison for all parties involved to ensure the stability of the housing.

“I’m offering an ear; I am pretty much the middleman. Providers are overloaded right now, when it come to how many people they are working with and what they are trying to do. Having been a case manager, having had that experience, I know what its like to have so many

people looking for housing, having struggles, and getting calls. Well, they don't have to worry about that! Because if there is a problem, then they[the landlords] have my direct line and they can contact me. They don't need to go to the provider, I can contact the provider and say hey 'this is what going on.'"

At the end of the day, she recognizes that the rental industry is still a for-profit business. Through her work, she hopes that landlords feel more assured in their decision to work with rental assistance programs and varying types of tenancy situations.

Jamie says her success lies in collaboration; she is interested in doing landlord events and mixers, to let landlords know they are not alone. For right now though, her approach comes through communication, and Jamie is not interested in sticking to small talk. "Let's have more of down to earth conversation, this doesn't all have to be negativity...we can just ask: What would you like to see improve? What would you like to see get better? Let's have some honest answers."

"No body wants to read 20 pages of a rental assistance program, if you can give someone just a basic overview of what's going on; this is what we need help with, our homeless population is going up, and we need your help; and YOU can have guaranteed money every month.....If you are getting a guaranteed check every month because this client or person is part of a Rental Assistance Opportunity, take it!"

Talking with Jamie, you can hear her passion for this topic. "I call it Lump throat, cause it makes me sad.....but if we can make it better, we'll do it."

With the changing housing market, knowing someone like Jamie is there for landlords to lean on can really relieve some pressure. If you have any questions, feel free to reach out to Jamie via phone or email. Landlords in the area can anticipate events to network with Jamie in the coming year.



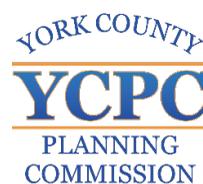
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Merger update

In our last issue of BottomLine, we announced LHOP & Tabor's plans to become one organization. Earlier this year, we received the final local approval, completing the legal steps of our merger.

Curious about what you can expect next? Here are some answers to a few questions you may have.

Why are Tabor and LHOP merging?

Through careful reflection on what is best for our clients and our community, Tabor and LHOP have joined forces so we can multiply our impact and unlock more comprehensive solutions to address the affordable housing challenges our neighbors face every day.

Every single person in our community deserves a place to call home. By working together, our team can take a more holistic approach to serve as your trusted community partner focused on achieving quality, fair and affordable housing for all people through proactive coaching, education, lending and advocacy.

Will your programs and services change?

Rest assured, the Tabor/LHOP programs and services you have come to know and value will remain, with the added benefit of easier access to all of these solutions in one centralized place.

By joining forces, we have the ability to leverage our team's combined expertise so we can develop new and innovative ways of addressing the wide range of critical housing needs within our community.

Will your name change?

Yes. Currently, we are in the process of developing a new name and brand that is inspired by the principles in which we were founded, while reflecting the energy of our new direction in taking a holistic, collaborative approach to elevate affordable housing and financial empowerment solutions for our clients and community.

What is the timing of this transition?

We are planning to launch our new name and brand in the Spring 2021 timeframe.

How can I receive updates?

Want to follow along as we unlock our future and unveil our new name?

We invite you to visit Tabor's website (tabornet.org) to join our email list and/or follow us on social media (Facebook and LinkedIn) for important updates as our journey unfolds.

Introducing Staff at the Housing Equality and Equity Institute

In September, we welcomed some new folks to the Housing Equality & Equity Institute team: Barbara Rivera and Jeremy Hayes. Learn more about them and how they can be a resource for you!

Intake Specialist

Barbara Rivera is the Intake Specialist for Tabor/LHOP's Lancaster office. She works to support tenants, landlords, and other community members by providing fair housing and landlord-tenant information for Tabor/LHOP.

Barbara Rivera has served at the organization since 2015, initially as LHOP's Administrative Assistant and has experience in a wide range of customer service roles throughout her career. As time passed, she has wanted to further her career opportunity in a different direction and transitioned to the Intake Specialist for the Housing Equality & Equity Institute in September of 2020.

Barbara is fluent in both English and Spanish, and recently received her Fair Housing Specialist certification. Barbara is originally from New York and has made Lancaster her home since 2012. If you have questions, please reach out! You can email Barbara at brivera@lhop.org or call her at 717-291-9945 ext 194.



Fair Housing Outreach Manager

Jeremy joined Tabor/LHOP in 2020 as the Fair Housing Outreach Manager. His goal is to educate landlords and tenants regarding the Fair Housing Act and the PA Tenant/Landlord Act. Jeremy has worked in non-profit since 2014 when he started as an intern for Church World Service (CWS), a refugee resettlement agency in Lancaster, PA. It was there that he found his passion for broader housing issues faced by many in the community. Jeremy has worked as a housing specialist for both CWS and Tabor Community Services and is a HUD-certified housing counselor.

He is able to take calls and speak with any tenants or landlords that might have questions about fair housing or any other issue involving tenant and landlord relations. He is also available to help resolve issues between landlords and tenants who are willing to work towards resolution. He functions as the local lead agent for Lancaster County 811 PRA program, manages the Community Rental Equity Fund Program and coordinates and organizes the Rental Advantage Course. Please reach out at jhayes@lhop.org or by phone at 717-291-9945 ext 198.



Advertising Your Rental Unit

By Barbara Rivera

While most landlords know to avoid blatantly discriminatory advertisements, such as "No Kids," "Christian Housing," or "English Speakers Only," there are some more subtle aspects of housing advertisement that you should know.

Avoiding Discrimination in Advertising:

The Fair Housing Act makes it unlawful to discriminate in the sale, rental, and financing of housing because of race, color, religion, sex, handicap, familial status, or national origin. But that goes beyond ensuring people are being treated fairly in tenant selection. HUD has issued advertising standards to help housing providers and those who advertise housing ensure advertisements do not negatively impact those in protected classes. This works to ensure that everyone has access to fair housing choice.

It is unlawful to print or publish discriminatory advertisements for the sale or rental of housing units that indicate any preference on the basis of race, color, religion, sex, disability, familial status, or national origin. This includes applications, flyers, brochures, signs, banners, posters, billboards, or any documents used in a sale or a rental dwelling. Using words, phrases, pictures, illustrations, symbols, or forms that make convey the message that the dwelling is not available for certain groups is against Fair Housing advertising standards. If it is found that an advertisement is indeed discriminatory, both the publisher and the advertiser can be held liable.

Advertising Guidelines

Fair Housing issues and violations are more common than you may think. HUD provides these advertising guidelines:

- Make sure you are advertising in the languages that are common to your area. If you are advertising in just one selected language (English), that may have a discriminatory effect.
- If you are using images, include pictures of people of different races.
- Do not exclude from your marketing campaign persons in protected classes, such as families with children, persons with disabilities or racial or ethnic backgrounds
- Ensure you are widely distributing marketing materials, not just to a specific geographic location.
- Do not use words, phrases, symbols, and forms that exclude a protected class, such as Latino, Singles, Exclusive or Independent Communities
- Always describe the features of the property, not the type of individuals you are seeking for your housing.

Why is the Logo, Slogan, or Statement Important to Display to Buyers and Renters?

All advertising of a residential dwelling for sale or rent or financing should contain the Equal Housing Opportunity logo type, statements, or slogan as a means of educating the public that the property is available to all persons, regardless of race, color, religion, sex, handicap, familial status, or national origin.

All Fair Housing Posters must be posted at the beginning of a construction throughout a rental. Posters must be displayed properly to be seen by all person seeking housing.

For more information on "Discrimination in Advertising" you can contact Barbara Rivera at 717-291-9945 ext 194 or brivera@lhop.org

Tabor 

LHOP 

*merging
together*