



Landlords Hold the Keys!

Engaging the Power of Landlords to End Homelessness

2025 National Conference on Ending Homelessness

July 2, 2025

Your Presenters



Kristin Carmichael, LCSW, MBA

Primary, Carmichael Consultants, Population Health Strategy Expert

Kristin is a population health strategy expert and former healthcare and social services executive. She partners with forward-thinking clients to engineer programs and coordinate communities to proactively address barriers to health and wellness across medical and social service systems.

Kristin and her team specialize in building programs and strategies that are inclusive, data-informed, and harness the power of community partnering. Her programs have successfully addressed the issues of high utilization, housing and homelessness, and the need for integrated behavioral health services.

www.CarmichaelConsultants.com; Kristin@CarmichaelConsultants.com



Abigail Stiles

Senior Policy Analyst, ABQ City Council

Abigail Stiles is a seasoned public policy professional with over a decade of experience in legislative research, analysis, and strategy at the local and state levels. She currently serves as a Senior Policy Analyst for the City of Albuquerque, working directly with all nine City Councilors to draft legislation, manage policy initiatives, manage projects, and provide strategic recommendations. Her work focuses heavily on social issues, including housing and homelessness, where she supports efforts to advance equitable, community-centered solutions. Abigail also serves as a liaison between City departments and the Council and is actively engaged in community outreach and stakeholder collaboration.

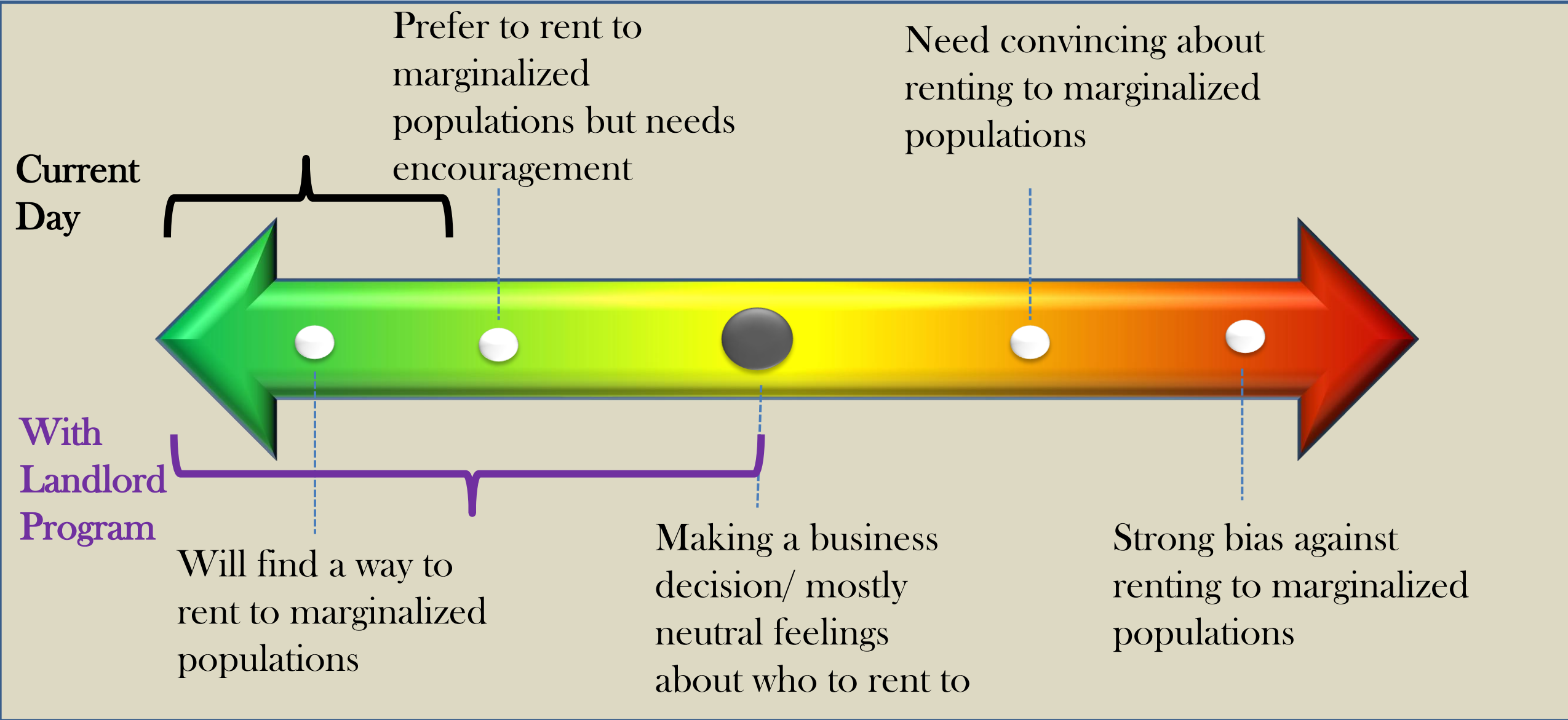
What percentage of people could you get into housing if you had landlords eager to accept them?

What are your local challenges to having landlords lining up?



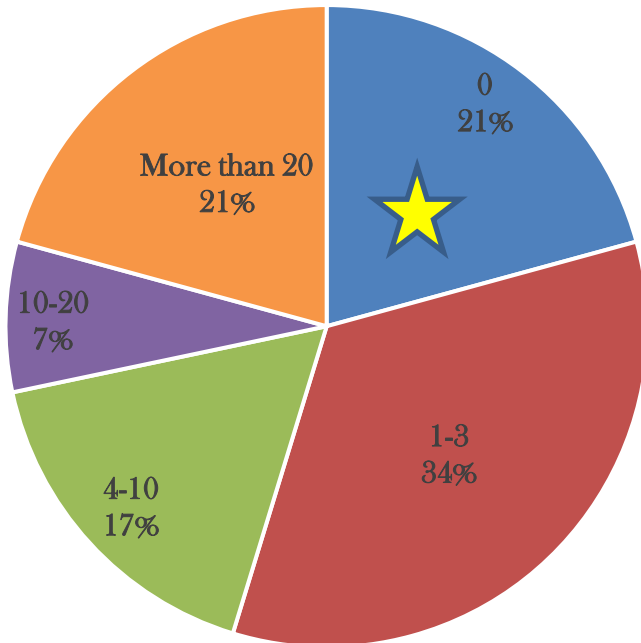
Landlord Decision Making Continuum

Current Day Vs. With Landlord Program



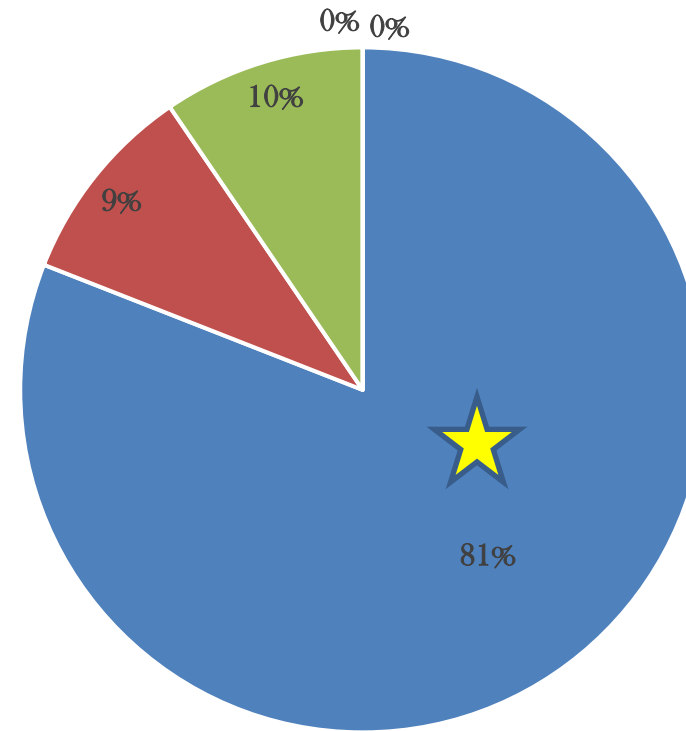
Opportunities for Growth: ABQ City Landlord Survey $n=72$

Frequency of Big Landlords (7+ units)
Renting to VH



■ 0 ■ 1-3 ■ 4-10 ■ 10-20 ■ More than 20

Frequency of Small Landlords (1-3 Units) Renting to VH



■ 0 ■ 1-3 ■ 4-10 ■ 10-20 ■ More than 20

The “Why” behind Landlord Partnership Programs

For Rent
3 Bedroom 2 Bath Mobile Home
One owner home, front door deck,
beautiful mountain views. Must have
Rental Insurance. No pets. No Housing
Vouchers
Available Now!
Call for information [REDACTED]

Rent

For Rent 3 Bedroom 2 Bath Mobile Home

Bedrooms: 3

Bathrooms: 2

May 9, 2024

Vouchers Can't Get Spent Resulting in Homelessness

Vouchers prevent homelessness, but rentals remain elusive

City launches landlord program to reduce long searches



by **DAMON SCOTT**
JULY 15, 2024

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It can take up to 200 days for recipients of a city housing voucher to find an available apartment to use it. In the meantime, people often end up couch surfing, living in cars and on the streets. One of the main reasons for the long wait, city officials say, is landlords who are reluctant to accept a tenant with a voucher.

A Powerful Tool that Can Increase Access for Multiple Populations



Youth and young, at-risk adults, youth ageing out of foster care or juvenile justice



Voucher holders (PSH, Rapid-Rehousing, FYI, FUP, HCV)



**LANDLORD
ENGAGEMENT
PROGRAM**



People with behavioral health issues



Veterans



Unhoused people, people with roommates, families

How Landlord Programs Have Developed in NM



Landlord Partnership Model

*Evidence based, best practice, fiscally responsible,
holistic, inclusive, proven effective*

CYFD, Landlord Collaboration Program (LCP) for at-risk young adults. **Creates the model!** Launched April 2022.

ABQ Community Foundation, funding to build plan for statewide expansion of LCP. **Worked completed Summer 2023.**

NM State, Landlord Advantage for HCV households. **Launched March 2024.**

ABQ City, Landlord Engagement Program (LEP)

Encouraging landlords to rent to PHA voucher households. ***Launched in Summer 2024.***

ABQ City Landlord Engagement Program (LEP)

Landlord Engagement Program: A city-wide landlord engagement program focused on:

- Creating strong, reciprocal relationships with landlords through a holistic approach that values their contributions and the challenges they face
 - Relieving complexity in the voucher system for landlords
 - Streamlining the process of housing voucher holders for landlords
 - Giving landlords a new guarantees and somewhere to go with questions, concerns, and needs
 - Reducing the intimidation of accepting voucher holders as tenants
 - Creating incentives for landlords and reducing risk



ONE ALBUQUERQUE



ABOUT

The Landlord Engagement Program is a partnership between the City of Albuquerque, the New Mexico Coalition to End Homelessness (NMCEH), and Housing New Mexico.

The program encourages landlords to accept permanent supportive housing voucher holders and supports successful tenancies through funding incentives.

DO I QUALIFY?

Landlords who rent to people with a City-funded permanent supportive housing voucher in Albuquerque qualify for the program.

Landlords will work with a Landlord Liaison to submit the proper documentation. Once approved, Housing New Mexico will distribute funding to landlords, which can be used to cover costs like damage to rental and loss of rent due to vacancy.

FOR MORE INFORMATION:

LEP@NMCEH.ORG

505-225-3491

LANDLORD ENGAGEMENT PROGRAM



CLAIMS FOR DAMAGES:

The Landlord Engagement Program offers up to \$3,000 to reimburse landlords for damage to units above normal wear and tear and more than the security deposit.

Landlords may alternatively choose to charge up to \$25 an hour for their own time if they make their own repairs.

CLAIMS FOR VACANCY LOSS:

The Landlord Engagement Program covers up to one month of vacancy loss, which is equal to the monthly lease amount.

CLAIMS FOR IMPROVEMENTS:

Up to \$1,000 is available to make improvements to meet minimum housing inspection standards but only before a tenant moves in.

CLAIMS TO CREATE HOUSING STABILITY:

Up to \$500 is covered for various start-up costs, such as:

- Pet deposit
- Utility arrears or connection fees
- Application fees
- Past due fees

Program for Voucher Holders

Additional Example of A Program Using the Landlord Partnership Model

LANDLORD ADVANTAGE

Building Relationships, Opening Doors



Have you ever considered renting to Housing Choice Voucher/Section 8?
By renting to HCV, you'll gain access to financial incentives and support while making a positive impact. Call us today to find out what we can do for you 505-273-4242.

Peace of Mind



- Compensation for Property Damage
 - Up to \$3,000 to cover any tenant damage not covered by the Security Deposit

Incentives



- Additional Time off Market payment of \$500 (Ends September 30, 2024)
- Up to \$1,000 available for free upgrades if a unit needs help passing a HUD inspection.

A New Partner on Your Team!



- Landlord Liaison
 - Dedicated professionals, landlords can rely on for support
 - Knowledgeable source of information and resources
 - Assistance accessing incentives and guarantees

Guarantees



- Payment of \$1,000 for Vacancy Loss:
 - Reimbursement for Landlords if it takes a month or more to make repairs after a tenant leaves
 - Easy, efficient reimbursement for all guarantees and incentives

To find out more please reach out to:
info@landlordadvantage.org or 505-273-4242

Phase 1 of the program will offer assistance to New Mexico landlords renting to Housing Choice Voucher (Section 8) households in areas other than Bernalillo County.
It does not currently cover Tax-Credit / LIHTC Properties under their 15-year compliance period.

Landlord Advantage is a program of the State of New Mexico



Here is what strategic landlord partnership programs can do!

Story 1 – Senior Housing Stabilization

An older, single woman was living in a unit that required her to place the utilities in her name. She had a past-due utility bill that prevented her from doing so, resulting in an additional \$50 monthly charge on top of her utility bill. This created a significant financial burden, as she was on a fixed income.

Results – The program paid the tenant's past-due utility bill and the new connection fee.

Story 2 – Eviction Prevention

A middle-aged woman with cancer was facing eviction due to nonpayment of rent by her housing provider.

Results – The program paid \$3,795.76 in past-due rent, securing her housing and preventing eviction. A new housing provider assumed responsibility for her voucher in March 2025.

Story 3 – Landlord Retained Despite Challenging Tenant

A young, inexperienced landlord contacted the program about extensive damage to his unit caused by a previous PSH voucher holder.

Results – The program secured Special Approval from the City of Albuquerque to exceed the \$3,000 cap on damages and covered \$6,557.10. The program also reimbursed Vacancy Loss, as repairs took over a month. The landlord expressed a willingness to continue renting to PSH tenants and is working with HopeWorks to secure a tenant.

Story 4 – Eviction Prevention

A young mother with three children was injured at work and lost her job. She received a 3-day notice to pay, and reached out in distress, fearful of what might happen without assistance.

Results – The program paid one month's rent of \$1,163, keeping her and her family housed.

Story 5 – Unhoused to Housed

An older woman with two children was evicted three days before Christmas due to nonpayment of rent by her housing provider and was living on the street with her children.

Results – The program paid her deposit and application fee (\$1,631), and in February 2025, covered \$2,578.78 in back rent to her new landlord. A new housing provider took over her voucher in March 2025.

Tips for Building Your Own Landlord Partnership Programs & Lessons Learned



Starts with listening to local landlords

Method is relationship-based not transactional

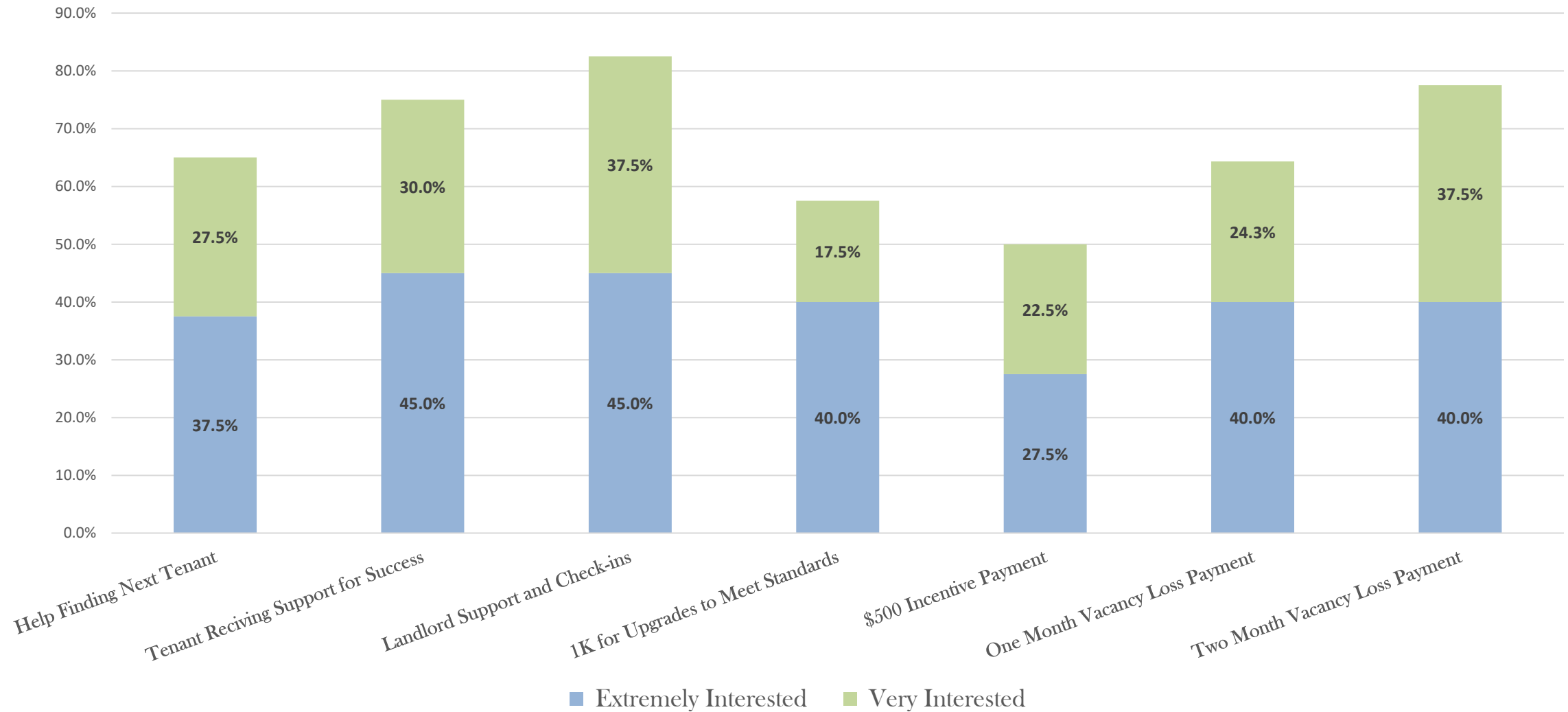
Holistic approach that spans the whole tenancy

Relies on synergy between social and financial supports

Low barrier, data-driven, community input and partnerships sought

Want to Know What Landlords Want? Ask Them!

Strategy Effectiveness $n=72$



Landlord Liaison Role: Relationship-Based Approach is Key!

The #1 resource requested by landlords



A consistent resource focused on landlords' needs

1. Recruits new landlords
2. Retains landlords during difficult tenancies
3. Assistance using program services and placing claims
4. Direct services for landlords including resource connection and education on special populations
5. Works to resolve issues in a tenancy

Landlord Partnership Programs

The best 1st step to address housing access

- Low risk, low cost, high reward
- Public acceptance is high, popular across political lines
- Easy button to standup and launch quickly – 3 months
- Addresses rural and urban environments
- Evidence based and substantial performance data
- Gets results and creates real systems change and equality

Funding Mechanisms

Lots of Options!

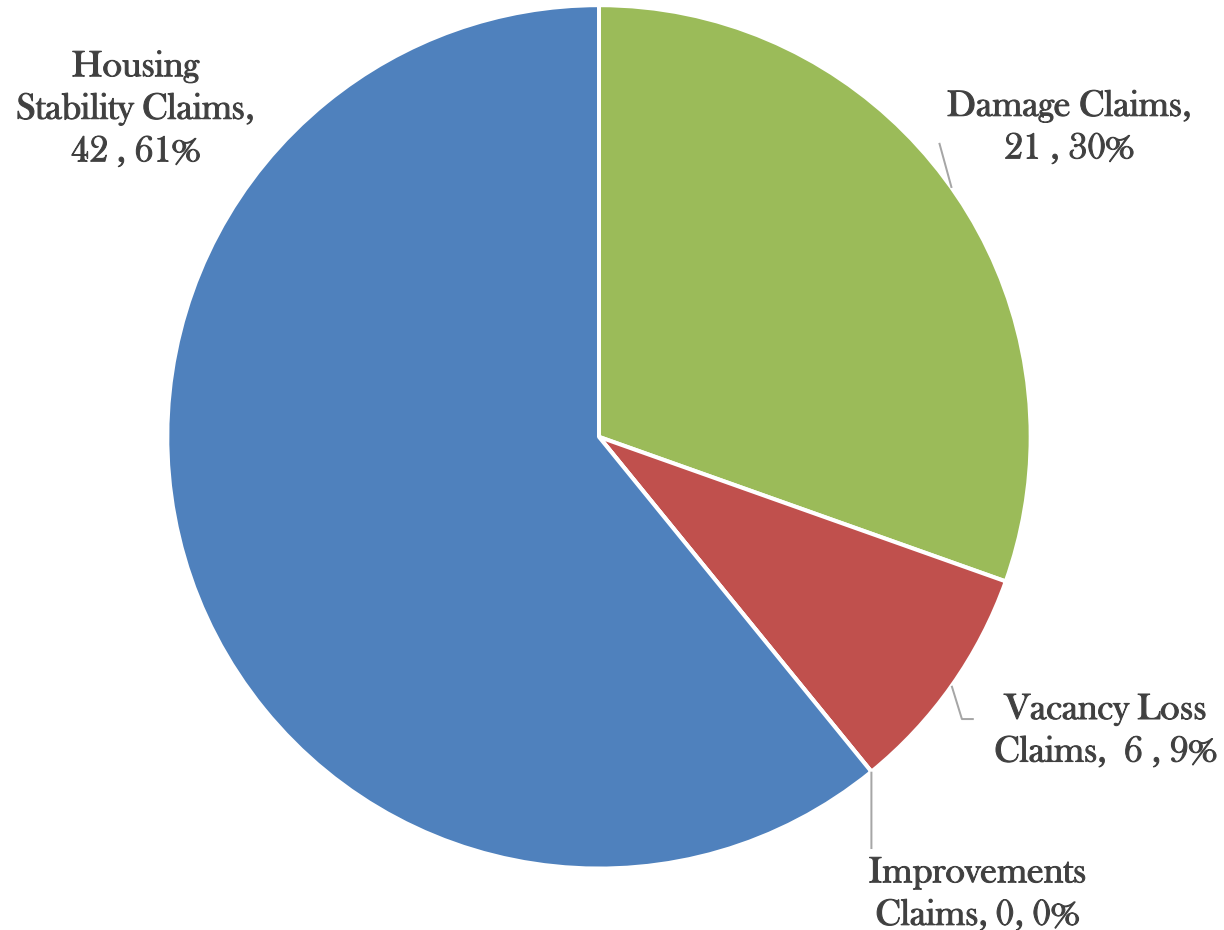
- LEP = City General Funds
- LCP = Children Youth and Families Division funds and Annie E. Casey funds
- Landlord Advantage = State housing funds
- Other NM Programs: Public Housing Authority Funds, County funds, State behavioral health funds, Veterans Authority funds, foundation funds

Program Performance Outcomes

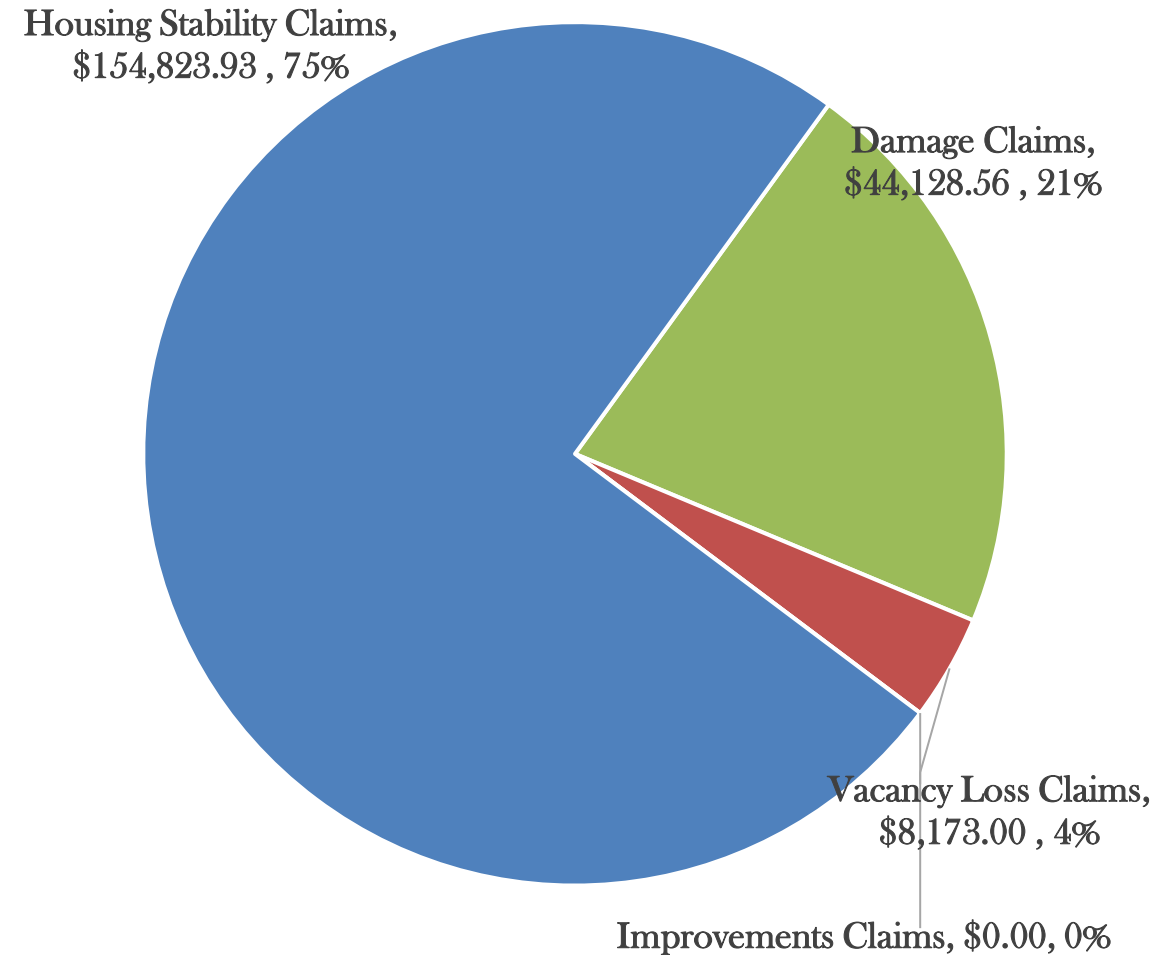
Spoiler Alert! These kinds of programs are very successful if constructed strategically

LEP Claims Received Q1-Q3

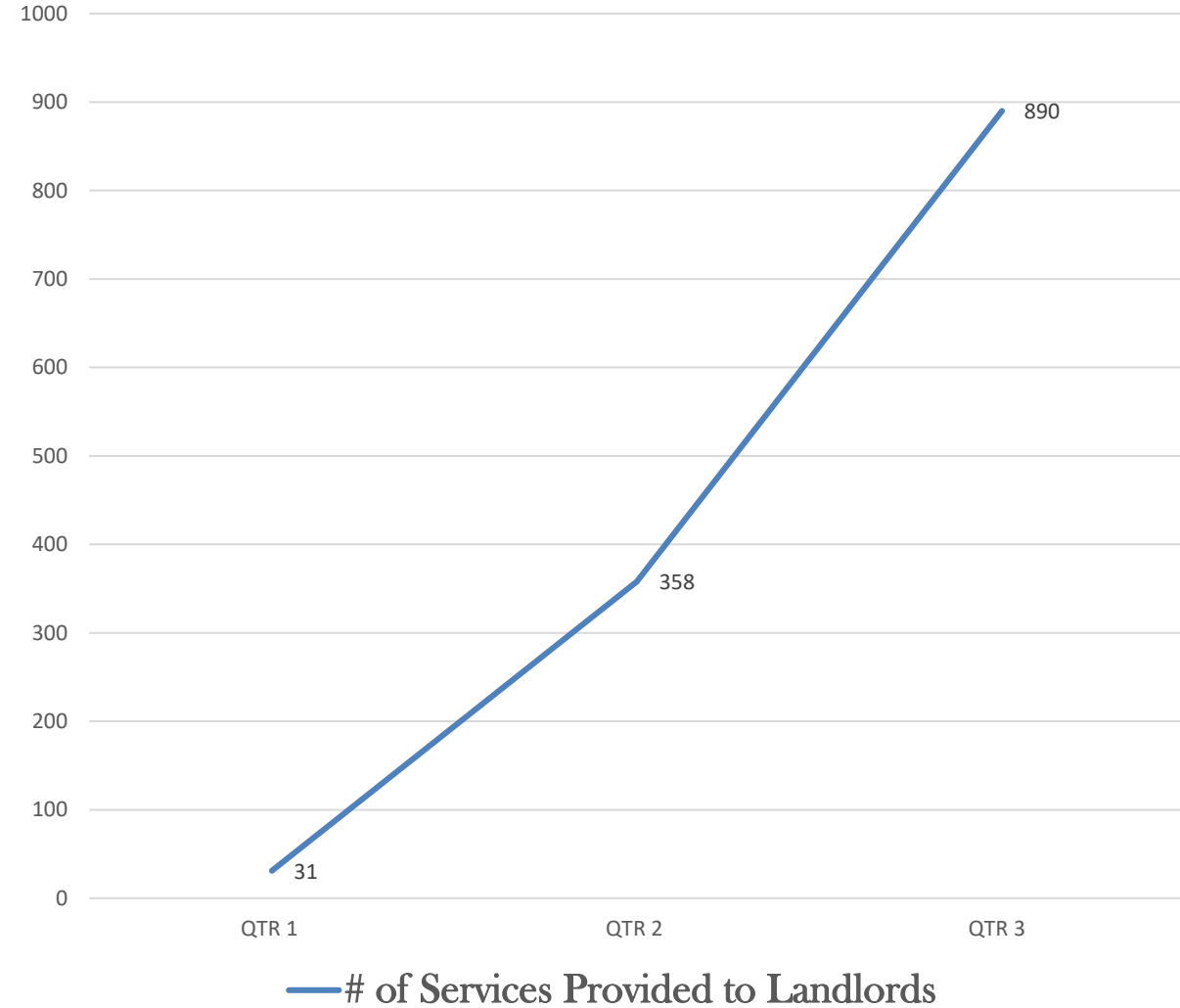
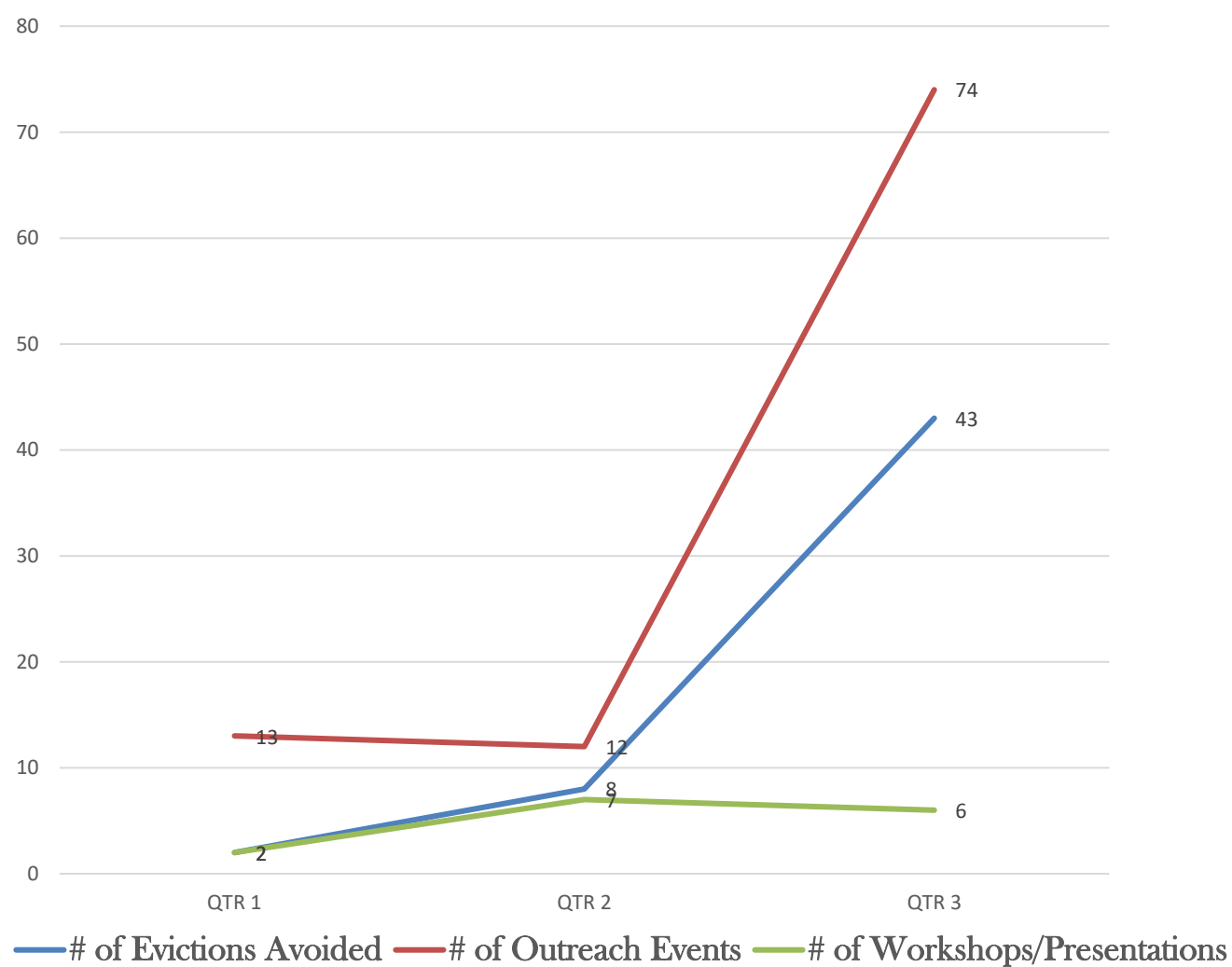
of Claims Received N=69



\$ Claims Paid, Total=\$207,125.49

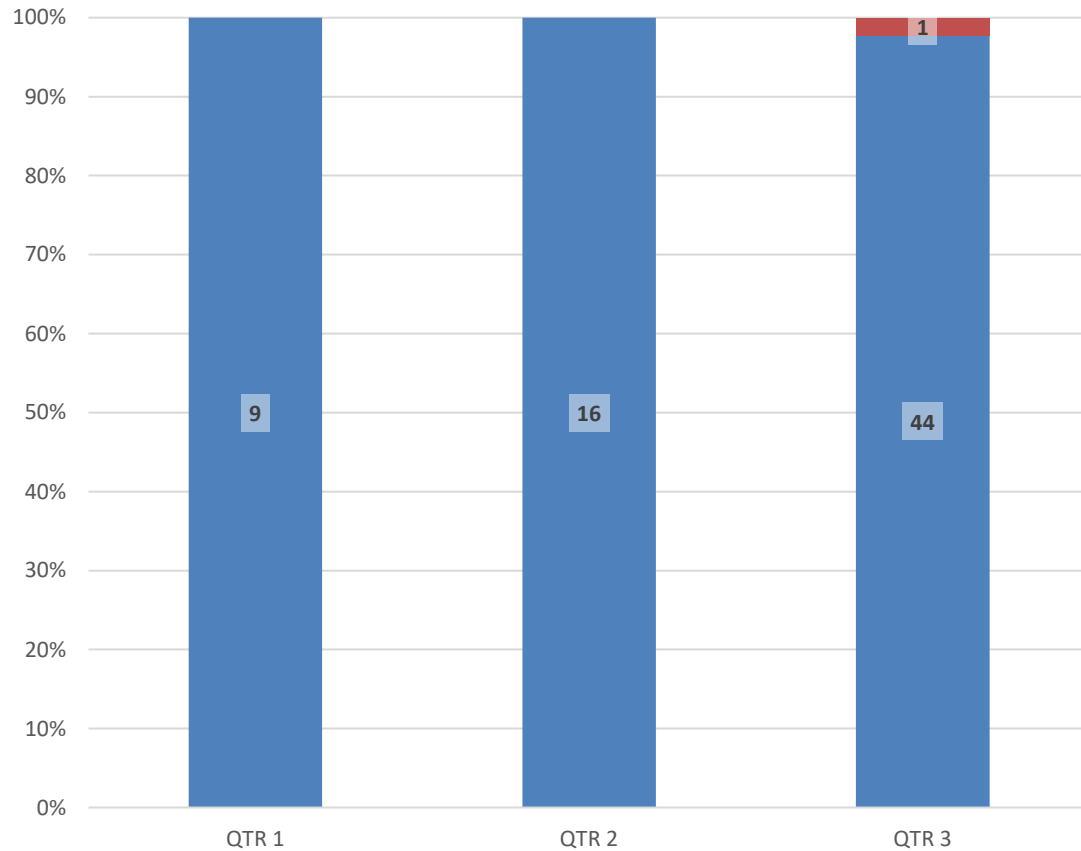


LEP Service Activities and Outputs Q1-Q3



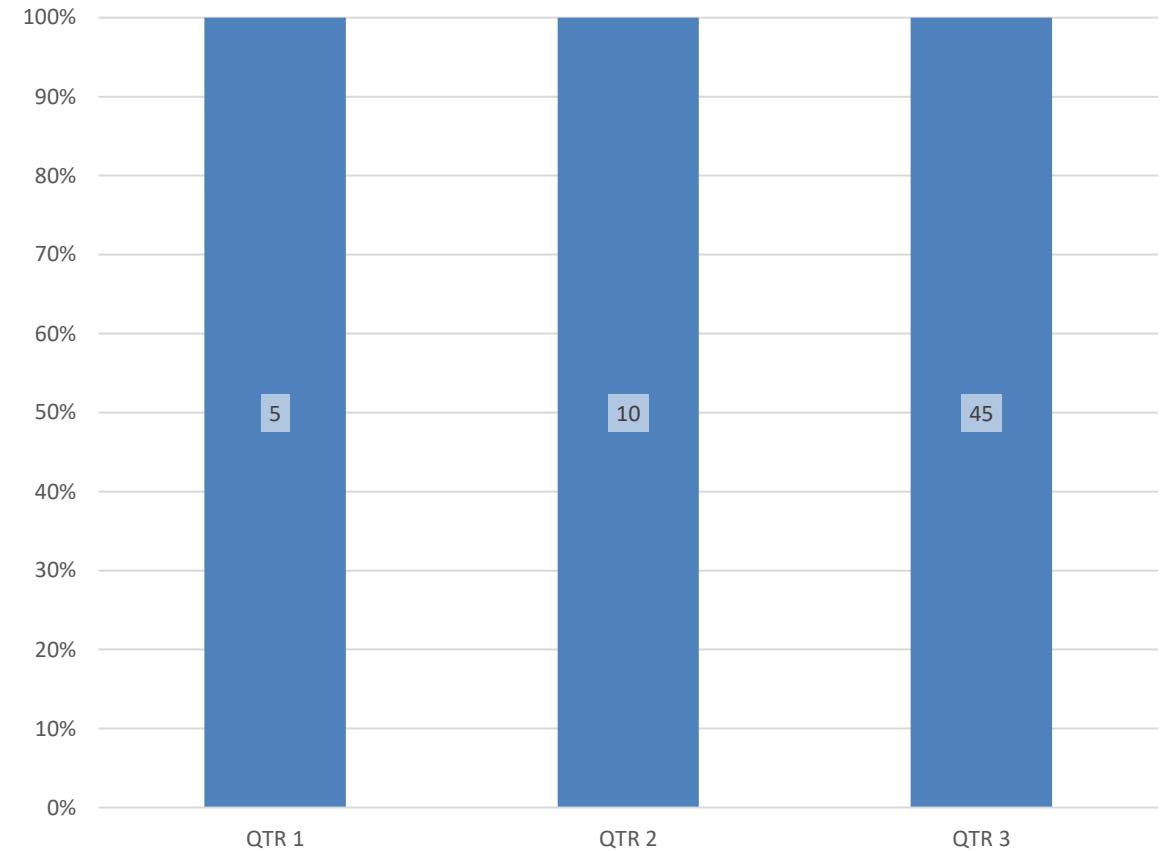
LEP Performance & Outcomes Q1-Q3 N=69

Claims Processed Within 15 Days



■ # of Claims processed and approved > 15 days
■ # of Claims processed and approved < 15 days

Landlord Satisfaction



■ # of landlords reporting a Negative outcome
■ # of landlords reporting a positive outcome

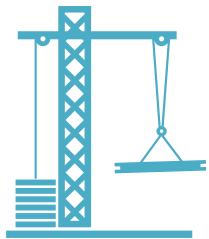
Outcomes from Other Landlord Programs Using the Landlord Partnership Model

Landlord Partnership Model Return on Investment (ROI)

Landlord Advantage program is opening new units today at 28% of the projected cost to build a new unit, which may be available in 5-10 years.

Building New Housing Supply

- Part of long-term solution (timeline 5-10 years +)
- New supply to be incrementally available as units are constructed over next 10 years
- \$250K per unit cost
- With conservative depreciation timeline of 40 years, without considering any ongoing maintenance costs and inflation, NM is investing an annual value of \$6,250 per new unit



5-10 Years



Landlord Partnership New Housing Supply

- Part of short- and mid-term solution (As little as 3 months to launch and for the life of the program)
- Opening access to existing units now
- 372 new units have been opened from March 18-August 8, 2024
- The cost per housing unit opened through Landlord Advantage is \$1,747
- Cost per housing unit predicted to keep dropping below 1K within in first year of operation for each unit



Today



Landlord Advantage Program: Five Month Performance Dashboard

Months 1-5 Key Performance Measures
March 18 – August 15, 2024



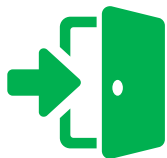
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Landlords Researched
with Contact
Information Obtained



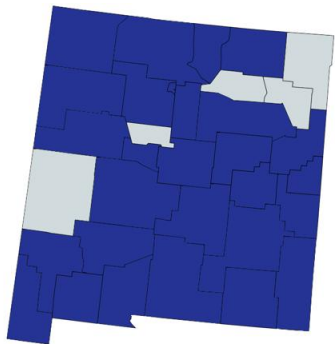
297

Landlords
Contacted by
Liaisons



373

New Units
Opened to
HCV Holders



28

Counties
Impacted



100%

PHAs
Impacted

Claims:

\$1,178

Avg Claim Cost
(Approved)

1.6 Days

Needs Approval



Approved

Landlord Collaboration Program (LCP) Dashboard

April 2022 to June 2024 (Full Life of Program – 9 Quarters)

Program Outcomes



**Evictions
Reduced 25%**

On cases worked by LCP

**77% Landlords
Retained to
Continue Renting
to Youth**

Despite a Difficult Tenancy

**75% of Landlords
More Likely to
Rent to Youth**

Due to LCP Program

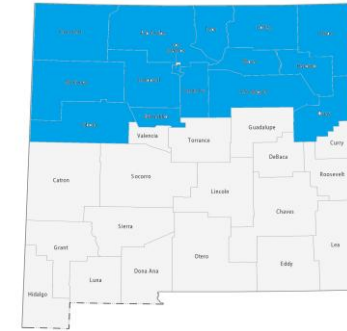
**70% Youth Tenancies
Stabilized**

LCP Improved Youth's
Relationships with Providers
and Landlords

Program Operations



**Leveraging 5
Successful
Community
Partnerships**



**15
Counties
Served**

(14 Northern Counties
and ABQ Metro, Priority
for Fostering Connections
and JJ Connected Youth)

2,140



**Total Touchpoints
with Landlords by
LCP Landlord Liaisons**

Total
Claims **188**

Avg. Claim Cost
(Approved) **\$1.1 K**

Total Claims
Cost **210K**

Average Internal
Processing Time **1 Day**

Thank you for your time and for the work you do to end homelessness!

When your landlord says no pets.



When your landlord says no dogs allowed

