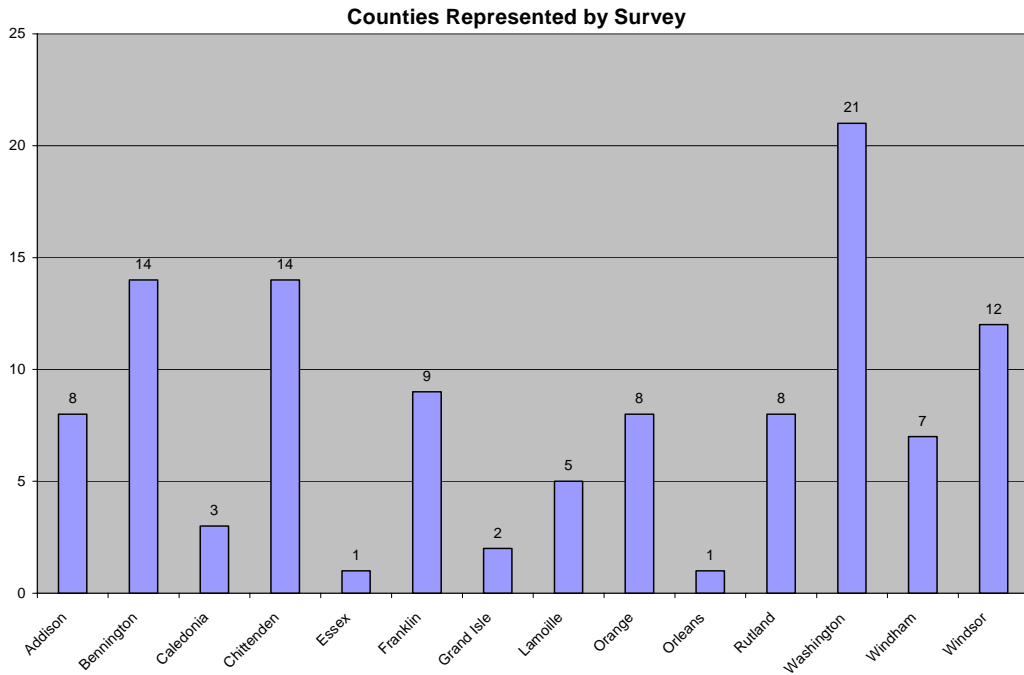
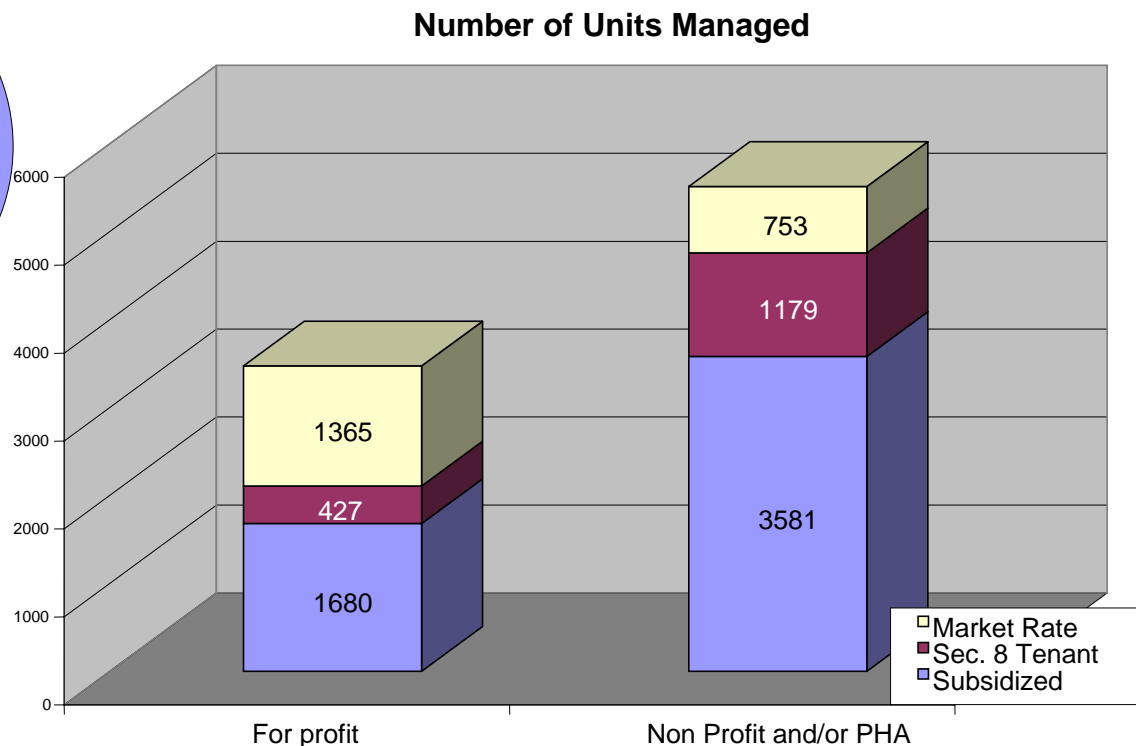
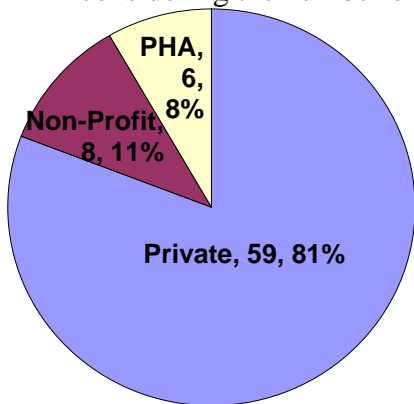


# MANAGER SURVEY RESULTS

In total 76 managers replied to our survey, which was mailed out to all subsidized housing managers; PHAs helped us circulate it to other private landlords who aren't in our database. This survey was also available online, and a \$40 gift certificate to a local restaurant was sent to one manager who was randomly drawn from those who replied by our due date (Peter Cross of Bennington). The surveys covered the state somewhat evenly (one manager could represent several counties, and all are shown):



The number of surveys returned was weighted much heavier to private landlords although when considering the number of units managed, the non-profit and/or PHAs outweighed the private units:



## Written Policies

- 32 of the 76 (42%) respondents said they have a written policy explaining the factors considered for applicants.
  - 36% of private landlords have a policy, compared to 65% of non-profits/PHAs.
- Similar were the results for if there were an appeals process for rejected applicants. Overall 39% had such a process, although this was 76% of non-profits/PHAs and only 29% of private landlords.

## Landlord References

Overall landlord references were the most used tool by landlords, probably because it is the least expensive or time consuming. It provides for qualitative information not available through a quantitative report. That being said, some could argue that it is the most subjective since it may be influenced by personalities rather than a numbers based credit or criminal check.

- 82 percent of all managers check landlord references. The percentage is slightly higher for non-profits/PHAs than private landlords: 80% of privates and 88% of non-profit/PHAs.
- Non-profits and PHAs also consider a longer time frame when contacting previous landlords. They normally look back an average of 6 years, versus private landlords who look back 4 years on average. Non-profits and PHAs also call more landlords on average than private managers.

## Credit Check

This was the next most often used tool by landlords. Non-profits use this slightly more often and consider a longer timeframe when running a credit check. Surprisingly, more than half the managers do not excuse medical bills when considering past credit.

- 54 percent of all managers run some form of a credit check. The percentage is again slightly higher for non-profits/PHAs than private landlords: 53% of privates compared to 59% of non-profits.
- Again, non-profits and PHAs consider a longer time frame when running a credit history. Non-profits and PHAs look back 6.4 years on average, while private landlords look at 4.3 years.
- For the 7 managers who use a specific credit score as a threshold, it was 602. The one non-profit who used this uses 569 while the six other private landlords averaged 608.
- 41% of all managers excuse medical bills when running a credit check. This was the same for all types of managers. Only one other PHA manager allowed “anything except housing.” Private landlords were more forgiving and the following # allowed these late or missed payments:

Utility bills	Car payments	School loans	Credit cards	Bank lines of credit	Anything except housing
2	3	10	2	1	0

## Criminal Background Check

This was the least used tool surveyed.

- 42 percent of all managers check an applicant's criminal background. Non-profit/PHA landlords use this tool much more heavily (71%) than private landlords (34%) although when asked how far back they consider, the private landlords looked over 8 years while non-profit/PHAs looked at only 7 years.
- While only 42% of managers check criminal backgrounds regularly, another 25% of private landlords check it if there's another concern.

Type of Crimes	Private	Non-profit and/or PHA
Fraud	44% Maybe/Timing 37% No	65% Maybe/Timing
Forgery	51% No	59% Maybe/Timing
Vandalism	42% No 34% Maybe/Timing	65% Maybe/Timing
Mischief	53% Maybe/Timing	59% Maybe/Timing
Drug use (if applicant is now in treatment or recovery)	49% Maybe/Timing 20% No	65% Maybe/Timing
Battery	58% No	47% Maybe/Timing 29% No
Burglary	63% No	59% Maybe/Timing

## Order of Operations

- The major difference in the chronological order of activities managers use when considering an application is that for-profit landlords check criminal histories last (mainly because so few do check them) while non-profits and PHAs do that second, right after contacting the most recent landlord for a reference. Also, non-profits and PHAs check the credit later than private landlords.

### Private Landlords:

1. Credit check
2. Landlord reference
3. Older landlord references
4. Criminal check
5. Other references

### Non-Profit/PHA Landlords:

1. Landlord reference
2. Criminal check
3. Older landlord references
4. Credit check
5. Other references

## Reasons for Denial

- The top two reasons for denying an applicant for non-profit/PHA managers was poor landlord references (71%) and criminal background (53%). The top reasons for private managers were also poor landlord references (61%) and insufficient income (41%).

## Incentives for Risk

Most managers chose that they *might* consider each incentive. Some overarching themes from the chart below are that non-profits/PHAs did not rule out any incentives completely (except one PHA and that was because their tenants already have rental assistance). Also, non-profits and PHAs were more likely to say they would utilize an incentive than private landlords overall.

Incentive Offered	Even with this incentive I would <b>NEVER</b> allow someone who does not meet my criteria	<b>I MIGHT</b> consider accepting applicants if this incentive were available	<b>YES</b> , I would allow unqualified applicants if this incentive were available	I am <b>UNSURE</b> if this incentive would sway me to accepting an unqualified applicant
A financial risk pool where financial losses could be reimbursed (to cover vacancy costs/damage loss/legal expenses)	7% Private 0% Non-profit/PHA	47% Private 53% Non-profit/PHA	15% Private 24% Non-profit/PHA	10% Private 12% Non-profit/PHA
A case manager who met with the tenant in their apartment regularly	12% Private 0% Non-profit/PHA	47% Private 59% Non-profit/PHA	8% Private 29% Non-profit/PHA	14% Private 12% Non-profit/PHA
If the tenant had rental assistance (such as Section 8)	7% Private 6% Non-profit/PHA	41% Private 35% Non-profit/PHA	24% Private 29% Non-profit/PHA	10% Private 12% Non-profit/PHA
If the local social service providers agreed to work with the tenant for at least 1 year	10% Private 0% Non-profit/PHA	44% Private 59% Non-profit/PHA	5% Private 18% Non-profit/PHA	25% Private 18% Non-profit/PHA
If the local social service agency signed the lease and monitored the tenant regularly	7% Private 0% Non-profit/PHA	44% Private 47% Non-profit/PHA	22% Private 35% Non-profit/PHA	10% Private 12% Non-profit/PHA