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of Lamoille County

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LIFT

Landlord Insurance for Tenants

What led to creating the fund? How was it started?

Homelessness is an obstacle to individual and family's health and economic success in the Lamoille Valley. The *Housing First* approach has become widely recognized as an evidence-based intervention (Atherton & McNaughton Nicholls, 2008) to alleviate co-occurring conditions including mental health challenges and substance use disorder.

The Lamoille Valley currently enjoys a strong *Housing Solutions Team, Continuum of Care, and Community Health Team/adult Local Interagency Team* all dedicated to ameliorating homelessness in the region. Unfortunately, certain individuals and families have become unable to obtain stable housing due to prior evictions, damages, legal fees, and unpaid rents. These individuals and families have an uphill battle before them to make up for past mistakes and reclaim their place as successful members of the community. Even after they have done the work to make permanent housing a sustainable option, housing remains unreachable. This proposal would help them to overcome past problems and current obstacles by finding housing where they will be in a supportive situation by both service providers and landlords willing to participate in the Risk Pool Initiative.

Who is currently leading the effort and who provides the funds?

The LIFT fund is currently administered by the Executive Director at United Way of Lamoille County (UWLC). LIFT will be privately funded and launched in 2019.

How is the fund managed/staffed?

The LIFT risk guarantee is held by the UWLC and administered by the Executive Director. The LIFT Review Team is comprised of key stake holders from the Lamoille County, and a representative from the UWLC.

What is covered by the fund?

The LIFT risk GUARANTEE fund may be used for unpaid rent; unpaid utilities billed in the Landlord's name that are the Participant's responsibility under the terms of the Lease; damages beyond normal wear and tear that exceed the Participant's Security Deposit; trash removal at move-out; disposal of Participant's possessions left behind in the property; and court fees, reasonable attorney's fees and sheriff's service fees if it is necessary for the Landlord to evict

the Participant from the property. Claims are limited to \$5,000 beyond the value of the tenant's security deposit.

How do landlords participate?

Landlords are identified and invited by the UWLC or partner agency to participate in the LIFT program. Landlords willing to participate sign a one-year contract and lease addendum with UWLC which details the program, the costs covered by the risk GUARANTEE, and the procedures for claims against the fund. While the MOU is in effect, other participants can be housed by that landlord by lease addendum if mutually agreed upon. MOUs do not automatically apply to all the Landlords current or future tenants.

How do agencies/providers participate?

The LIFT program is currently available to clients of UWLC. Referrals from the local Housing Solutions Team and Partner Organizations are invited to apply on a case by case basis.

How do tenants participate?

LIFT participants are identified and referred by the UWLC or sponsoring case manager from a partner organization. The LIFT Review Team determines eligibility based on program criteria. Participants receive a LIFT orientation and sign a Participation Contract. Pictures of the rental unit are taken at time of move in.

How and by whom is it paid out?

The LIFT risk GUARANTEE is managed by the UWLC. The program involves regular monthly check-ins with the participant via the case manager and with the landlord. Claims against the fund are made by the landlord to the Executive Director and paid by UWLC in accordance with the Landlord MOU and lease addendum. No claims will be paid if the landlord moves to evict without attempting to resolve the issue with the tenant, Lead Case Worker and UWLC.

Research:

The LIFT program is based on programs in other communities that have proven effective in opening doors to households who may not otherwise be successful in acquiring/re-acquiring housing. The majority of communities have had few to no claims, and successfully reduced the number of evictions in their communities.

Example:

In Chittenden County, the 4 year period covering 2013 through 2016:

# Households Enrolled	33
# Individuals Housed	129
Average Annual Household Enrollment	8
Peak Concurrent Enrollment	14
Low Guaranty	\$2,505
High Guaranty	\$5,743
Average Guaranty	\$4,076
Total Guaranty Payout	\$10,327
# Households w/Claims	10
Average Claim	\$1,032
Low Payout	\$188
High Payout	\$3,585
Average Payout across all Households	\$312.94
% Claims with Rent Issues	97%
% Claims with Utility Issue	2%
% Claims with Damage Issue	1%
# Participant Households with Eviction	0