

Tips and Tricks for COVID Rental Assistance

by Jen Brewerton, Vice President of Compliance, Dominium

Like every other owner or management agent of multifamily housing in the country, we at Dominium have been focused on our business and operations during this pandemic crisis. We even gave it a name, "Dominium's Race to Recovery." Now, with billions of dollars available for sorely needed rental assistance for our residents, our Race to Recovery includes a focus on helping our residents apply for rental assistance across the 22 states in which we operate.

To date, our residents have received \$482,402 in rental assistance toward their unpaid rent, with \$1.9 million in rental assistance currently in the process of being approved and/or disbursed. That is well more than 1,000 homes saved!

We have certainly learned a lot along the way, including the following tips and tricks that we hope you will find helpful.

Rental Assistance and Collections Expectations – Advice for a Management Company

- 1. Be a champion for rental assistance by being an expert! Know the resources available to your residents and share the details with them.
- 2. Consider hosting a Resident Resources page on your website. Check out <u>our version</u>, and type in the community name "Windy Ridge," as an example.
- 3. Use your connection, reputation and trust to connect with your residents and help them protect their housing.
- 4. Connect daily with residents who owe one or more months of rent. Continue reaching out until they are on a payment agreement or have a rental assistance guarantee.
 - Knock on doors, make phone calls and send emails.
 - Be available! Answer your door and your phone, and respond to emails
- 5. Be a counselor. Ask questions and help your residents understand the impact if they choose not to apply for rental assistance. Ask if you can apply on their behalf.
- 6. Consider paying commissions to site teams based on their rental assistance success rate.



Consider drafting a script for your site teams to use when working with residents. Here is a sample script we provide our community managers as a support tool when working with residents on their unpaid balances during COVID-19:

Tip: Review the resident's file before picking up the phone. Look for employment and income sources. Know the exact balance due.

Greeting and Trust Building

"Hi (Resident Name), this is (Your Name) calling from the (Property Name) Management Office. I am calling to check in. How are you doing?"

Purpose for Call

"There is a balance on your rental account of (balance amount). I want to check in to see how I can help you find resources to get this balance paid so we can protect your housing. With the most recent relief bill, there are more opportunities than there have been before to get rent caught up so an eviction can be avoided. "

Ask Questions

"Have you already applied for any rental assistance programs on your own?"

If "Yes":

- Through which agency?
- Have you been approved?
- How much do you anticipate receiving?

If "No":

- "I can help you identify which resources you may be eligible for."
- Are you still working at (Employer Name)?
 - o Have your hours been reduced?
 - o How much do you make per month on average?
- Are you receiving unemployment?
 - o How much do you make per week in unemployment?



- Are you available to come to the office on (date) at (time) so I can help you submit an application?
 - o If they say no, "Would you give us permission to apply on your behalf?"

Offer a Payment Agreement

"If you enter into a reasonable payment agreement, and payments are made on time, our collection calls will stop."

Closing

"We value you as a resident, and I appreciate you taking the time to talk to me about this. We are here to help in any way that we can so that you don't lose your housing."

If residents are unwilling to apply for assistance or say they don't need to pay because of the moratoriums:

"The eviction moratoriums will end, and in the meantime, you will have accrued thousands of dollars in past due rent that will be really hard to pay off. An eviction will ruin your credit and rental history, making it nearly impossible to find housing in the future. Applying for rental assistance now will avoid that. If you are not willing to apply for it yourself, are you willing to give us permission to apply on your behalf? We want to protect your housing."

Jen Brewerton is vice president of compliance for Dominium and has been in the industry well more than 20 years. At more than 35,000 units, operating in 22 different states, Dominium is one of the nation's largest and most innovative affordable housing development and management companies. Since 2017, Dominium has averaged adding 7,000 affordable housing units a year through resyndication or new construction. Brewerton is responsible for determining and implementing all affordable program policy and procedures for Dominium. She can be reached at jen.brewerton@Dominiuminc.com.