

# HOUSING STABILITY COHORT

## Resident Communication Touchpoints

Communication is the cornerstone of trust building in the landlord-resident relationship. Stewards of Affordable Housing for the Future (SAHF)'s Housing Stability Cohort (HSC)<sup>1</sup> participants recognize that clear, accessible, and equitable communication through all stages of tenancy is a critical element of housing stability. Through discussions and resource sharing, the HSC identified at least three resident communication touchpoints that can be better leveraged to support housing stability.

1

Lease-Up and  
Orientation

2

Ongoing  
Outreach

3

Late Rent  
Notices

This brief describes each communication touchpoint and provides example documents that HSC participants use at each stage. The example documents highlight emerging best practices and ways in which housing operators can adjust existing systems to strengthen housing stability. The brief's example documents pull from the resident communication efforts of four HSC participating organizations: Preservation of Affordable Housing (POAH), Community Housing Partners (CHP), Eden Housing (Eden), and WinnCompanies (Winn).

<sup>1</sup> SAHF's Housing Stability Cohort is a unique interdisciplinary working group of property management, asset management, and resident services leaders. During the cohort's 18-month working period, they will produce resources for the field based on their expertise and housing stability data analysis. The full list of cohort participants and acknowledgments are included at the end of this brief.



STEWARDS OF AFFORDABLE  
HOUSING FOR THE FUTURE

# Trauma-Informed Principles

An overarching theme of effective resident communication is the use of trauma-informed principles. Based on their extensive work on the topic, POAH published an [online toolkit](#) for trauma-informed housing. POAH describes trauma as “an experience that is physically or emotionally harmful with long lasting adverse effects.”

Trauma-informed principles can be a helpful frame for building processes that center residents and foster trust. SAHF is increasingly seeing practitioners adopt these principles in their communications and other aspects of operations.

Several principles from POAH’s toolkit could apply to resident communication.

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## **Accessible language**

Make policies easy-to-understand for people with low English literacy (e.g., incorporate visuals, translate into multiple languages, write at a 3<sup>rd</sup>-grade reading level).

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## **Communicate with kindness**

Use language and tone that speak to, not at, residents. Avoid any language that may be interpreted as insulting or demeaning.

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## **Consider barriers**

Is this information easy to access and understand if English is not the resident’s first language? If the resident cannot read or write? If the resident has unreliable internet or is not tech savvy? If the resident cannot leave their home?

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# Lease-Up and Orientation

While the lease and other orientation materials are helpful in outlining both resident and landlord responsibilities, they can also give residents a sense of information overload. Lease documents are often several pages long and include legal language that can be unclear to some audiences. The lease-up process is further complicated in affordable housing where complex eligibility requirements are in place, such as income verifications and annual income recertifications.

To address these challenges, property management staff should consider conducting written and verbal walk-throughs of all lease requirements and exploring the use of a one-pager, summary document, or video briefing to help residents understand key terms of the lease.

Information in summary documents can highlight critical points such as resident requirements and landlord obligations, how to request maintenance, how to address disputes, and when and where to reach out for assistance.

## Move-In Packet

*POAH includes a broad overview of lease reminders and explanations in a resident move-in packet. Many of the same points are also included in the lease, but the move-in packet presents the information in a more accessible format using images and plain language. The packet includes "8 Important Things to Know about your Affordable Apartment Community," which provides such reminders as "Let us know if you have a pet, a guest or a car." Under some of the points, the packet explains why certain requirements exist. The plain language explanations included in the packet can help build trust and understanding between residents and property staff.*



## Welcome Kit

CHP provides residents with a physical welcome kit when they move in. There are four handouts in the kit, which come inside a tote bag. The four handouts include information on CHP, rent payment options, resident services, and maintenance. The index card sized handouts are focused on the resident's experience rather than on compliance reminders. CHP also has a webpage with many of these same resources at [www.chpwelcomehome.org](http://www.chpwelcomehome.org) for residents who prefer online communication.



## “Home Sweet Home” Notice

WinnCompanies includes a Home Sweet Home notice in resident move-in materials. The notice focuses on rent reminders and payment options (including online, by mail, and rent drop box on a weekly, bi-weekly, or monthly basis). The document must be signed by both the resident and property manager. While most of this information is also provided in the lease, the notice highlights rent payment options and ensures the resident understands their responsibility and avenues for payment.

Cohort participants often provide physical documents that residents can read at their own pace.

Providing reference materials that residents can access when needed helps mitigate the information overload often experienced at move-in.

Whether posting reminders around the building or providing residents with a physical welcome packet, making information easily accessible appears to be a best practice.

Multifamily housing owners may expect residents to already know when and how to pay their rent, but these assumptions can set residents up for failure. The rules of rent payment vary from property to property and even according to state – including the amount and timing of late fees, whether the residents can pay with a check or if they must pay online, and where residents can reach out for help if they anticipate falling behind on rent. Misunderstandings about rent payments can set low-income residents behind and put their housing stability at risk. Cohort members have addressed rent payment issues by proactively explaining how to pay rent or seek assistance when needed.



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# Ongoing Outreach

In the time span after move-in and during a normal resident tenure, HSC participants engage in a variety of touchpoints with residents that constitute emerging best practices in ongoing outreach efforts.

Proactive communications can help prevent or intervene in rent arrearages or other lease violations before they escalate into a crisis.

## Rent Reminders

On-time rent payment is crucial for housing stability. Housing owners may assume that residents will remember when to pay their rent each month or reach out for assistance if they anticipate being unable to pay. Using a trauma-informed perspective, though, owners can consider the additional challenges their residents – especially those with low incomes – may be experiencing. Residents may be pre-occupied with other stressors including employment issues, compliance with government assistance requirements, childcare, medical expenses, and additional day-to-day challenges. In the same way that mortgage, insurance, and utility companies send invoices to their customers each month, rent reminders are a simple way to help residents prepare to pay their rent on time.

## Monthly Rent Reminders

POAH staff provide rent reminders to residents in at least two ways: (1) Posting flyers around the building with clear and accessible language. POAH provided an example that includes rent reminder messages in both English and Spanish which was deemed appropriate for the population of residents at the property. (2) Sending a [written notice](#) to remind residents when rent is due and how to reach out for assistance. The notice includes an [attachment](#) with information on obtaining local rental assistance. POAH properties generally send these reminders on a monthly basis.

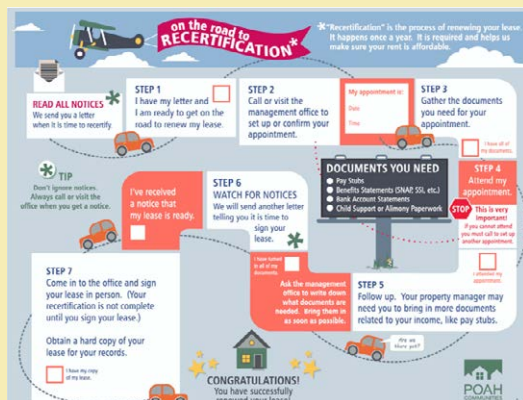


## Resident Hotlines and Community Meetings

Both Eden Housing and CHP offer hotlines and email accounts that residents can use to reach out to resident services staff with any concerns. When residents call the hotlines, they can leave a message that staff will later review and direct to someone who can further assist. Eden's Resident Services Coordinators (RSCs) and Community Manager (CMs) jointly host community meetings throughout the year. These in-person or hybrid meetings allow time to check-in with residents and provide resources related to housing stability, such as food insecurity assistance and financial literacy along with property updates.

## “Road to Recertification” Checklist

To help improve compliance with recertification, POAH provides a checklist called “on the road to recertification.” The checklist is designed as a roadmap with seven steps that residents can check off when completed. Using trauma-informed principles, the checklist uses plain language to explain why certain steps are important, such as “Step 7: Come into the office and sign your lease in person (Your recertification is not complete until you sign your lease).”



## Resident Services

Resident services staff can support proactive housing stability efforts by being available to assist residents and supporting resident engagement, education, and efforts to ensure compliance with lease requirements. Property management and resident services staff can establish partnerships that allow them to work together toward housing stability goals. In addition to more targeted eviction prevention efforts, resident services staff may also offer a variety of other outreach and services that support overall housing stability, such as financial literacy training. These programs and resources are voluntary.

## Recertification

For residents in Dept. of Housing and Urban Development (HUD)-assisted housing and many Low-Income Housing Tax Credit (LIHTC) properties, recertification is an opportunity to review requirements and ensure rent charges are accurate according to household income. Cohort members expressed that due to the complicated recertification process, it can be challenging to help residents through interim and annual recertifications. Clear explanations of when and how to recertify can prepare residents to successfully complete the process.

Recertification is another touchpoint during a resident's tenancy when property staff has the opportunity to remind residents of lease requirements and available assistance. Even if a resident chooses not to engage with property staff throughout the year, HUD-assisted residents generally must meet with staff to conduct recertifications. Cohort members have leveraged this touchpoint to check-in with residents at least on an annual basis. For non-HUD assisted housing, a comparable touchpoint is annual lease renewal.

## Housing Stability Notice at Recertification

WinnCompanies provides a Housing Stability Notice to residents both during move-in and the lease renewal and/or recertification process. Both residents and the property manager must sign the notice annually. Although the notice is tailored to unit type and household circumstances, it typically includes discussion points such as rent payment options, property management and resident services contact information, overview of the collections process, financial hardship review process, local mediation services, and other resources.

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# Late Rent Notices

If a resident falls behind on rent, there is a window of opportunity when site staff or third-party organizations can intervene effectively to prevent an eviction for non-payment. Well-crafted late rent notices are a critical part of this intervention.

Notices that include information about how to contact property management and resident services staff, set up repayment plans if they are available, and search for rental assistance are best practices among cohort members. Owners can attempt to provide the resident with potential avenues for housing stability when lease violations or nonpayment occurs.

The language in late rent notices and other documents in the rent collection process sometimes includes jargon that is not universally understood. In addition to asking residents to reach out to management for assistance, cohort participants also attempt to contact residents via phone or in-person to connect with them beyond sending a late rent notice. Contacting residents to discuss late rent or lease violations can help ensure that residents understand their situation and are aware of their options. Several cohort participants said their on-site staff are required to make at least three attempts to contact a resident before moving forward with an eviction.

## Late Rent Assistance Options

*As part of its Housing Stability Program, WinnCompanies uses a late rent notice that includes options for assistance. In plain language, the notice explains that residents can reach out to management for help with conducting interim recertifications, accessing rental assistance, obtaining a representative payee, or establishing a repayment plan. The notice attempts to maintain trust with residents by outlining multiple ways management is ready to assist with payment challenges and urging the resident to reach out.*

## **Housing Stability Support Plan and Eviction Prevention Checklist**

*Eden Housing uses a [Housing Stability Support Plan](#) in response to lease violations, including missed rent payments. If a resident receives a late rent notice or lease violation, the site's Resident Services Coordinator (RSC) will work with the resident to identify goals, resources, and action items to address the challenge or issue. As a final support process, Eden has developed the [Eviction Prevention Checklist](#) to document the reason for eviction and to ensure resident services has made at least 3 attempts to offer services and support prior to starting the eviction process.*

## Housing Stability Cohort Participants

SAHF's Housing Stability Cohort is a unique interdisciplinary working group of property management, asset management, and resident services leaders. The full list of HSC participants include:

**BRIDGE Housing\***

**CommonBond Communities\***

**Community Housing Partners\***

**Eden Housing**

**Mercy Housing\***

**National Church Residences\***

**National Housing Trust\***

**Preservation of Affordable Housing\***

**Prospera Housing Community Services**

**The Community Builders\***

**The NHP Foundation / Operation Pathways\***

**Volunteers of America\***

**WinnCompanies**

*\*Designates a SAHF member*

Eden Housing and Prospera Housing Community Services are members of the Housing Partnership Network ([HPN](#)), a business collaborative of 100+ housing and community development organizations, which provides additional support and insights to the HSC's work.

*The example documents linked in this brief are not intended for use as templates. Exact duplication should be avoided.*

# A Resident-Centered Way Forward

Cohort members have identified how strategic and consistent resident communication is important throughout the cycle of a tenancy from lease-up through move-out. Clear communication is a significant piece of a resident-centered management strategy. This brief provides tested examples of how multifamily housing owners can communicate with residents during at least three touchpoints: lease up and orientation, ongoing outreach, and late rent notices. The most effective approaches center residents and provide clear information in the context and circumstances in which the residents live.

While there are broad principles that can guide owners as they shape their communications—including using a trauma-informed lens—owners should tailor their efforts according to property, resident demographics, and local laws.



## About SAHF

Steward of Affordable Housing for the Future (SAHF) is a national collaborative of twelve nonprofit affordable housing developers that collectively own and operate more than 149,000 affordable homes across the country. Our mission is to advance the creation and preservation of healthy, sustainable, affordable rental homes that foster equity, opportunity, and wellness for people of limited economic resources.

*SAHF thanks JPMorgan Chase & Co. for its generous support. Unless otherwise specifically stated, the views and opinions expressed in this brief are solely those of SAHF and do not necessarily reflect the views and opinions of JPMorgan Chase & Co. or its affiliates.*