



Article

Landlord Perceptions on Homelessness in Northern Utah

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Abstract: Homeless programs often rely on landlord engagement for successful implementation. However, there is very little research that examines landlord perspectives related to homelessness. Better understanding landlords' opinions and attitudes regarding those experiencing homelessness can inform program development and policy in the efforts to prevent and mitigate homelessness in the U.S. A 49-question survey was created and administered by social work faculty and students to landlords and property managers throughout the Bear River Region of northern Utah (N = 134). The survey contained a variety of questions that assessed landlord attitudes and knowledge toward those experiencing homelessness as well as their comfortability in renting to these individuals. Results revealed that landlords would like to help solve homelessness in their community, but they do not know where to start. Additionally, results showed that landlords' willingness to rent to individuals experiencing homelessness is dependent on contextual factors, such as having more information regarding the individual, their income, past rental history, and other factors. Finally, results showed that landlords had biases toward specific groups of individuals experiencing homelessness (e.g., landlords felt more comfortable renting to those with physical disabilities than those with substance misuse histories). Results are discussed in context of program, policy, and research implications.

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1. Introduction

Rates of homelessness in the U.S. have been steadily rising since 2014. The most recent data from the U.S. Department of Housing & Urban Development (2020) estimate that on a single night in January, 580,466 Americans were homeless and almost 40 percent of those were unsheltered. The COVID-19 pandemic has added significant layers of risk and complexity for individuals experiencing homelessness or who are at risk of homelessness. Although the Centers for Disease Control's Eviction Moratorium has prevented an estimated 1.55 million evictions across the U.S. (Rangel et al. 2021), the moratorium was recently lifted, and millions of renters are again at risk of losing their housing. With skyrocketing rents and a tightening rental market across the U.S. (Marcos et al. 2021), homeless service providers are experiencing immense challenges in helping their clients locate housing, despite massive federal injections of rental assistance dollars made available by the CARES Act (Flaming et al. 2021; U.S. Department of Housing & Urban Development 2020, 2021).

Homeless programs in the U.S. have evolved over the last decade as more and more states have adopted the "Housing First" model that aims to rehouse homeless households faster and with greater housing stability over the long term (National Alliance to End Homelessness 2019). This model recognizes that homelessness is traumatic to those experiencing it and costly to communities. Under Housing First, early intervention programs aim to move people rapidly out of homelessness (Culhane et al. 2011) through targeted case management and rental assistance (in some Continuums of Care, up to 24 months).

Eviction prevention programs are another early intervention that reduces the trauma of extended homelessness and offers emergency rental assistance, landlord mediation, and crisis supports (Gaetz and Dej 2017). The effectiveness of these programs is dependent on the client's ability to locate and secure rental housing in the private rental market. These programs often rely on the goodwill of landlords who are willing to work with case managers to house individuals and families experiencing homelessness. Landlords may be hesitant due to client challenges such as poor credit or eviction records; however, research shows that landlords are motivated to rent to homeless individuals for financial and prosocial reasons (Aubry et al. 2015). There is a general consensus that landlord engagement is a critical ingredient to homeless prevention and diversion efforts (Canham et al. 2019; Culhane et al. 2011), but there is little research that examines landlord perceptions of homelessness and their engagement in housing programs. A deeper understanding of landlord perspectives on this topic will lead to more data-driven landlord engagement interventions. Employing a mixed-methods, cross sectional survey approach, the present study examines the knowledge and attitudes of landlords related to homelessness, as well as their comfort and willingness to address homelessness in their community. The geographic focus of this investigation is the Bear River Region of northern Utah, where homelessness rose 400 percent between 2017 and 2019 (State of Utah Annual Report on Homelessness 2019).

2. Background

Lack of affordable housing is the key structural cause of homelessness, and the current housing affordability crisis in cities and towns across the U.S. is placing an unprecedented strain on homeless service systems (Glynn et al. 2021). A number of other factors may push individuals and families into homelessness or serve as barriers to their exiting homelessness. These barriers vary depending on the type of homelessness experienced. Chronic homelessness is defined in the U.S. as when an individual is literally homeless for more than a year or has experienced four or more spells of homelessness in the last three years, adding up to 12 months total (U.S. Department of Housing & Urban Development 2019). The most recent figures estimate that about 19 percent of homelessness in the U.S. is considered chronic (National Alliance to End Homelessness 2021). On the other hand, individuals who are situationally homeless and lack a fixed, regular, and adequate nighttime residence are homeless for shorter periods of time. Studies show that severe and persistent mental illness (SPMI), disability, domestic violence, substance use challenges, criminal backgrounds, and poverty can be both cause and consequence to homelessness (Metraux and Culhane 2006; Lee et al. 2017; Roschelle 2017; Schutt and Goldfinger 2009; Sev'er 2002; Timmer et al. 1994). Individuals who experience chronic homelessness often have a different and more severe set of challenges (e.g., substance use disorder, trauma), whereas individuals who experience situational homelessness may have fewer risk factors but still face immense challenges, particularly related to financial vulnerabilities (Nishio et al. 2017). Individuals who are chronically homeless typically are eligible for placement in permanent supportive housing, which provides a higher level of support services. Individuals who are situationally homeless may be eligible for early intervention programs, such as Rapid Rehousing (RRH), which provide short-term rental assistance until a household is stabilized (García and Kim 2020b). In either case, homeless programs rely on housing in the private rental market, and thus landlords are critical partners in homeless prevention and intervention.

2.1. Knowledge, Attitudes, and Experiences of Landlords

Despite the extensive literature that documents the challenges individuals experiencing homelessness face in the private rental market (e.g., Blosnich et al. 2020; Fleming et al. 2019; García and Kim 2020a; Hammel et al. 2017; St. Arnault and Merali 2019), there is very little research that examines landlord/property manager attitudes and knowledge, as well as how what they think and know translates to comfort and willingness to rent to

individuals and families who are homeless. Blosnich et al. (2020) found that one of the main barriers to landlords renting to program participants was not having knowledge about the program or voucher system. Regarding attitudes in the rental market, Furst and Evans (2017) found that landlords were generally less willing to rent to individuals with criminal histories (i.e., felony convictions) and were concerned about the abilities of tenants to pay rent and conceal their criminal history from other tenants. A recent study in Salt Lake County, Utah—less than two hours south of the community in this investigation—found that landlords who had fewer and/or smaller properties (i.e., those who do not have large complexes) are more likely to be sympathetic towards and to rent to individuals who are homeless and participating in RRH (García and Kim 2020b). Further, they were also more willing to accept partial payments from struggling families and individuals and even allow RRH tenants to miss payments, though those situations are discouraged by RRH case managers because they often result in eviction (García and Kim 2020b). No other empirical studies speak to landlord knowledge and attitudes about homelessness and housing programs and impact on renting practices.

Some previous studies—though still few in number—focus on landlord *experiences* with renting to those who are part of a homeless services program (e.g., RRH, PSH) which may affect future behaviors (i.e., decisions; Becker 1968, 1976). One study surveyed California landlords who rented to individuals transitioning out of homelessness and found that, while landlords enjoyed the consistent rental payment associated with housing programs, they experienced a number of challenges including confrontational tenants, unsanctioned subletting, drug use, property destruction, crime, and the need for a higher level of care (Kosh 2017). It is important to note that Kosh's (2017) study investigated landlord perceptions related to permanent supportive housing (PSH) programs—a type of housing program that is reserved for those individuals who are homeless with the most significant risks (e.g., SPMI and substance use disorder). As few studies are available in this area of investigation, international literature might also be considered. One study in Sweden interviewed landlords regarding their experience renting to people with mental illnesses (Aubry et al. 2015). Landlords expressed that they faced many difficulties with this population, ranging from housing units being mismanaged, tenants engaging in provocative and inappropriate behaviors, and tenants creating conflict with other tenants (Aubry et al. 2015). Because of previous negative experiences and attitudes towards people with challenging life experiences, social services staff often have to work diligently to negotiate and build rapport with landlords to find housing for clients in the rental market (Kennedy et al. 2016).

2.2. Landlord's Role in Homeless Service Systems

As PSH programs, specifically Rapid Rehousing (RRH), have expanded over the last decade, so too has the reliance on private rental market trends and actors to help address homelessness. Landlords and property managers are the primary entry point to housing, and homeless service providers and case managers report that landlord participation in housing programs is key to helping their clients locate and maintain housing (García and Kim 2020b). Housing service providers engage landlords in two key ways: relationship building and financial protections. Service providers can help reduce stigmas as they facilitate communication with tenants and work to identify possible problems that could affect their stay in the unit and relationship with their landlord (Kloos et al. 2002). On the other hand, financial protections for landlords may come in the form of double deposits, rental vouchers with a guarantee of on-time rental payments, damage protection for the rental unit, or other direct financial protections. A combination between strong relationships and financial protections for landlords can lead to a more successful landlord engagement program (U.S. Interagency Council on Homelessness 2018).

A number of distinct advantages exist for landlords who participate in housing programs. For example, advertising costs for landlords can be eliminated with immediate renter placement. Additionally, renters are educated on their rental agreement and topics,

such as budgeting and housekeeping. Often, formerly homeless tenants have the support of a case manager, and the housing program requires regular home visits to ensure the renter is feeling stabilized and supported in their homes (National Alliance to End Homelessness 2016). On the contrary, a number of disadvantages may exist for landlords who decide to participate in housing programs. For example, many programs limit the allowable rental rate to the fair market rental rate—a rate that may not keep pace with the broader market and thus present a profit loss to landlords. Further, landlords may experience hesitation to rent to individuals who are homeless due to possible inhibiting factors such as criminal history, mental health concerns, substance misuse, prior evictions, or poor credit due to hardships experienced while homeless (Kosh 2017; García and Kim 2020a, 2020b).

2.3. Study Purpose and Setting

In the U.S., like other countries, landlord engagement and participation are viewed as necessary components to successful Housing First and other homeless service programs in an effort to reduce homeless episodes for individuals and families (HUD Exchange 2021). Without private market rental units, RRH and other voucher type programs could not function. The few studies presented here report that landlords tend to avoid renting to individuals with life challenges. For those that have participated in homeless services programs, landlords report a mixed bag of benefits and trials that may dissuade them from participating in the future.

Past research does not investigate the knowledge and attitudes of landlords towards homelessness and how these factors may impact their comfort levels and willingness to rent to individuals and families who are homeless. Consequently, the present study seeks to address four questions:

1. What level of knowledge do landlords have regarding homelessness in their community?
2. What are the attitudes of landlords regarding individual- to system-level blame and responsibility for homelessness?
3. What is the comfort level of landlords in regard to renting to at-risk tenants?
4. Does a landlord's knowledge, attitude, and comfort predict their willingness to rent to at-risk or homeless populations?

The setting of the present study is the Bear River region, which includes Box Elder, Cache, and Rich counties in northern Utah, which has a combined population of more than 177,000 residents (Lucero and Barker Tolman Shuler 2020). From 2017 to 2019, there was an increase of 400 percent of unsheltered individuals in the Bear River region compared to the nearly 75 percent increase across the state of Utah as a whole (State of Utah Annual Report on Homelessness 2019). In 2020, the unsheltered homeless count in the region was 56, fourteen times higher than the previous year (State of Utah Annual Report on Homelessness 2020).

3. Methods

Approved in November 2020 by the Institutional Review Board at Utah State University, this study was part of a collaborative, community-engaged research project with undergraduate social work students enrolled in a research methods course. Faculty and students worked together to design and implement the investigation over the course of a semester.

3.1. Participants

The participants of interest in this study were any landlords or property managers who owned or managed properties located in the Bear River region of northern Utah, which includes Box Elder, Cache, and Rich counties.

3.2. Sampling Strategies and Data Collection

Recruitment of landlord and property managers occurred in a few ways to maximize the potential sample. First, a publicly available list of landlords and property managers registered with the City of Logan, the largest city in Cache County, was obtained. This list included names, addresses, and phone numbers of approximately 2000 landlords or property managers in the area of interest. From this list, 600 names were randomly selected for participation. Using this list, research students were assigned eight to ten landlords or property managers to contact via phone about the present study. Students asked each landlord or property manager if they were interested in participating in the study. If amenable, students administered the survey via phone. If they were interested but did not have time, students either scheduled a time to call back to complete the survey or record their email address to send electronically. If “mail” was the best option, students confirmed the best mailing address, and a survey was mailed. For those who did not respond to the phone or email request, a survey was mailed to the address on the public list. Facebook was also used for recruitment purposes. An approved message about the study with the survey link was posted in several local Facebook groups twice during the data collection period. The data collection period lasted approximately eight weeks. Regarding incentives, at the conclusion of the survey, participants had the option of entering into a drawing for a business license renewal fee (\$50 value) or a gift card to a store of their choice. Three winners were chosen.

3.3. Measurement

A 49-question survey was developed for the present study. Participants took about ten minutes to complete the survey. The survey included demographic questions as well as questions related to landlord knowledge, attitudes, comfort, and willingness to help address homelessness. While most questions included answer sets (e.g., Likert scale), two open-ended questions provided participants an opportunity to elaborate. Key study variables are operationalized below.

Landlord knowledge. Landlord knowledge was measured using a sum score of three objective measures of local knowledge concerning homelessness: (1) extent of unsheltered homelessness in the region, (2) general growth rate of unsheltered homelessness in the region, and (3) knowledge that the local area lacks an emergency homeless shelter. Scores ranged from 0 = no correct answers to 3 = all correct answers. Thus, a high score reflected a greater depth of local knowledge concerning homelessness.

Landlord attitudes. Landlord attitudes were measured using four Likert-scale questions that focused on attitudes regarding individual- to system-level blame and responsibility for homelessness. In the multivariate portion of the analysis, only one item was used—“I believe that people who are experiencing homelessness are responsible for the situation they are in”—because the individual items did not perform as a reliable scale. This item was reverse coded so that higher scores indicate a more positive attitude toward individuals who are homeless.

Landlord comfort. Landlord comfort with renting to at-risk tenants was measured using a summary score of six items, each asking landlords, “Are you comfortable renting to someone who is homeless who also has (1) a documented psychiatric disability; (2) experienced domestic violence; (3) a history of substance abuse; (4) documented physical disability; (5) a felony or past record of convictions; and (6) a prior eviction”. If a landlord indicated they were not comfortable with any of the six at-risk tenants, they had a score of zero, and if they indicated they were comfortable with all six at-risk tenants, they had a score of six. Thus, higher scores reflect a wider range of comfort and openness to renting to homeless individuals with common accompanying risks.

Landlord willingness. Landlord willingness to rent to individuals experiencing homelessness was measured using seven items that asked landlords to rate their level of agreement from 1 = strongly disagree to 5 = strongly agree with statements such as, “I would

rent to an individual experiencing homelessness if they were gainfully employed". Reliability analyses indicated this scale was highly reliable ($\alpha = 0.853$). These items were summed to create a willingness scale with scores ranging from 7 to 35, higher scores indicating a more wide-ranging willingness to work with individuals experiencing homelessness if indicators of support or likely success were present.

4. Data Analysis

Using SPSS (V.26), descriptive statistics were generated for participant characteristics as well as single items within sum scales. Additionally, a correlation analysis was conducted to examine the bivariate relationships among study variables, and a linear regression analysis was conducted to examine how study variables predicted the target variable, landlord willingness. Because responses to the open-ended question, "What are the resources that you are aware of for individuals experiencing homelessness...", were short, the responses were categorized and then quantified into counts; participants often named more than one resource.

For the qualitative analysis (i.e., one question; "What would you need to know in order to feel comfortable renting to an individual who was homeless?"), an initial codebook was developed with predetermined topics. Then, two authors engaged in first and second cycle coding (Saldana 2016). Descriptive coding—assigning "labels to data that summarize in a word or short phrase" (Miles et al. 2019, p. 65)—was used in the first cycle coding. The second cycle coding method was pattern coding (Miles et al. 2019). Authors used the codes from the first cycle to group into a smaller number of categories, which led to the pattern identification. Authors coded independently and then reconciled differences through discussion.

5. Findings

5.1. Sample Profile

Of the 134 landlords who completed the survey, most were white with a mean age of about 54 years old. The sample was nearly half male and half female, with less than one percent indicating they were nonbinary. On average, participants had been landlords for almost 15 years, owning around 19 properties with a median of 2 properties. Almost a third indicated they had a family or friend who had been homeless. Table 1 provides the demographics of participants.

Table 1. Demographic characteristics of participants. This table provides the demographic characteristics of landlords who participated in the present study.

<i>Demographic Characteristics of Participants (N = 134)</i>	
Characteristic	% [M, SD]
Age	[53.83, 15.02]
Race	47.5
Asian or Pacific Islander	3.2%
Black or African American	0.8%
Hispanic or Latino	1.6%
White	91.2%
Other	3.2%
Gender	
Male	50%
Female	48.4%
Nonbinary	0.8%
Prefer not to respond	0.8%
Years as Landlord	[14.77, 11.96]
Number of Properties	[18.52, 60.15]
Experience with Homelessness	
Was homeless at some point themselves	7.3%
Has friend or family who has been homeless	33.1%

5.2. Quantitative Findings

Descriptive results. Two items were used to assess perceived knowledge and three items were used to assess factual knowledge of homelessness among landlords. Overall, landlords scored in the middle of the five-point scale for perceived knowledge for both items. More tellingly, only about a third of the sample answered one or more of the factual knowledge items correctly. In terms of attitudes, landlords tended, on average, to endorse more favorable views of individuals experiencing homelessness. For example, more landlords disagreed that individuals experiencing homelessness should be able to remove themselves from the situation without help from the government. Landlords were asked about their comfort level in renting to an individual experiencing homelessness and one of six different challenges. Overall, landlords were more comfortable renting to individuals with a physical disability or who had experienced domestic violence and least comfortable renting to someone with a prior eviction or someone with a history of substance misuse. As it relates to landlord willingness to rent to individuals experiencing homelessness, landlords tended to agree on the whole that they would be willing to rent to individuals experiencing homelessness if certain protections were in place. For example, among all of the items, if a renter had a rental voucher/government assistance or they were gainfully employed, landlords agreed most strongly that they would be willing to rent to them. See Table 2 for descriptive results of each item.

Bivariate results. The correlation results illuminated a number of significant bivariate relationships among study variables. Most notably, the older a landlord was, the less comfortable they were with renting to tenants with multiple challenges and the less willing they were to rent to individuals even with risk mitigation options (e.g., rental voucher). Similarly, the more negative a landlord's attitude was about individuals experiencing homelessness, the less comfortable they were with renting to tenants with multiple challenges and the less willing they were to rent to individuals even with risk mitigation options. Conversely, the more properties a landlord operated, the more comfortable they were with renting to tenants with multiple challenges. Finally, the more comfortable they were with renting to tenants with multiple challenges, the more willing they were to rent to individuals with protections in place. See Table 3 for full results.

Table 2. Landlord knowledge, attitude, and willingness to help subscales. This table provides the subscales and respective items from the survey related to landlord knowledge, attitude, and willingness to help address homelessness. ^a For factual knowledge questions, participants were asked about the extent of homelessness and the rates with which it is increasing/decreasing; they were presented with four multiple choice answers. Additionally, their knowledge about whether or not an emergency shelter existed in the community was tested; percentages for each factual knowledge item indicate the percent of the sample that answered each question correctly. ^b Landlord comfort response categories were 1 = not comfortable, 2 = comfortable, and 3 = it depends, I would need more specific information. Only percentages that indicated “comfortable” are noted in the table.

<i>Landlord Knowledge, Attitudes, Comfort, and Willingness to Help Subscales.</i>		
Subscales and Items	M	SD
<i>Perceived Knowledge</i>		
I am well-informed about the issue of homelessness.	2.81	1.029
I am aware of the resources available for individuals experiencing homelessness in the region.	2.69	1.037
<i>Factual Knowledge ^a</i>		
On a single night in January 2020, I believe that __ individuals were identified as homeless (sleeping somewhere not fit for human habitation) in the Bear River Region homeless count.	6.8%	
I believe that rates of homelessness in the Bear River Region are rising by __ %.	0%	
Is there a homeless shelter in the Bear River Region?	30.1%	
<i>Attitudes</i>		
I believe individuals experiencing homelessness should be able to get themselves out of this situation without external help from the government.	2.26	1.015

I believe that people who are experiencing homelessness are responsible for the situation they are in.	2.76	0.919
I believe that the majority of people who are homeless are good people who have fallen upon hard times.	3.65	0.810
I believe if I help individuals who are experiencing homelessness, I will be enabling them rather than helping them.	2.43	0.933
Landlord Comfort^b		
Are you comfortable renting to someone who is homeless who also has...		
A documented psychiatric disability	11.6%	
Experienced domestic violence	57.9%	
A history of substance abuse	10.7%	
A documented physical disability	68.6%	
A felony or past record of convictions	11.6%	
A prior eviction	9.1%	
Landlord Willingness		
As a landlord, I would rent to someone who has previously been or is currently homeless.	3.55	0.851
I would accept vouchers that showed government assistance as a partial form of payment from a renter.	3.89	0.706
I would rent to an individual experiencing homelessness and who has an eviction record, with the promise that they are receiving help from service providers.	3.32	0.893
I would rent to an individual experiencing homelessness and who has an eviction record, if I knew there was someone I could call if I ran into issues with the tenant.	3.48	0.929
I would rent to an individual experiencing homelessness and who has an eviction record, if the tenant has a representative payee.	3.54	0.768
I would rent to an individual experiencing homelessness with low credit if they showed the potential to improve it.	3.56	0.723
I would rent to an individual experiencing homelessness if they were gainfully employed.	3.95	0.552
I would rent to an individual experiencing homelessness if they had a positive rental reference.	3.72	0.661
I would like to help solve homelessness but don't know how to help.	4.66	1.704

Table 3. Correlation statistics. This table provides the Pearson correlations among the independent and dependent variables in the study.

Pearson Correlation Statistics among Study Variables								
	1	2	3	4	5	6	7	8
1 Age	-							
2 Number of Properties	−0.118	-						
3 Years as Landlord	0.570 **	0.011	-					
4 Experience with Homelessness	−0.142	−0.042	−0.128	-				
5 Attitudes	0.059	0.055	0.140	−0.060	-			
6 Comfort	−2.86 **	0.237 **	−0.045	0.122	−0.210	-		
7 Willingness	−0.195 *	0.049	0.063	0.132	−0.183 *	0.448 **	-	
8 Knowledge	0.163	0.072	0.239 **	0.125	−0.219 *	−0.157	0.043	-

Notes. * $p < 0.05$, ** $p < 0.01$.

Multivariate results. As shown in Table 4, a number of independent variables predicted landlord willingness to rent to individuals experiencing homelessness ($R^2 = 0.284$, $F(1, 122) = 5.33$, $p = 0.000$). None of the demographic variables were associated with the dependent variable, willingness to rent. A landlord's personal experience with homelessness was positively associated with willingness to rent but only marginally so. Comfort with renting to risky tenants was positively associated to a landlord's willingness to rent to someone experiencing homelessness, such that the more tenant challenges a landlord

endorsed being comfortable renting to, the more likely they were to be willing to rent to individuals experiencing homelessness. Attitudes toward individuals who are homeless were negatively related to the willingness to rent; when landlords agreed that individuals who are homeless are responsible for their circumstances, they were less willing to rent to individuals who are homeless. Finally, knowledge of local homelessness was not associated with willingness to rent.

Table 4. Linear regression analysis. This table provides the statistics for the linear regression analysis predicting landlord willingness to rent to individuals experiencing homelessness. Variables in model were verified at Student's *t* and all assumptions of linearity and homoscedasticity were met. Multicollinearity was not present, indicated by appropriate VIF values.

<i>Linear Regression Analysis Predicting Landlord Willingness to Rent to Individuals Experiencing Homelessness</i>					
Variable	<i>B</i>	<i>SE(B)</i>	<i>Beta</i>	<i>t</i>	<i>p</i>
Intercept	21.235	2.334		9.099	0.000
Age	−0.040	0.034	−0.129	−1.188	0.238
Gender (female)	−0.681	0.779	−0.075	−0.873	0.384
Number of Properties Owned	−0.008	0.006	−0.109	−1.256	0.212
Years as Landlord	0.058	0.041	0.151	1.404	0.163
Personal Experience with Homelessness	1.357	0.816	0.144	1.662	0.099
Comfort with Renting to At-Risk Tenants ***	1.365	0.297	0.409	4.599	0.000
Attitudes toward Individuals who are Homeless *	0.844	0.423	0.170	1.995	0.049
Knowledge of Homelessness	−0.252	0.682	−0.031	−0.369	0.713
<i>R</i> ²	0.284				
<i>F</i>	5.33 ***				

Notes. SE = standard error; * $p < 0.05$, *** $p < 0.001$.

5.3. Qualitative Findings

The qualitative portion of the survey examined the information that landlords wanted to know in order to feel comfortable in renting to people who were homeless. Figure 1 illustrates the coding tree created through the two-cycle coding process, with the number in the parentheses indicating how many times the code appeared. The pattern coding led to two main categories of information that landlords wanted about potential renters: (1) traits of the renter and (2) renter's past and present circumstances.

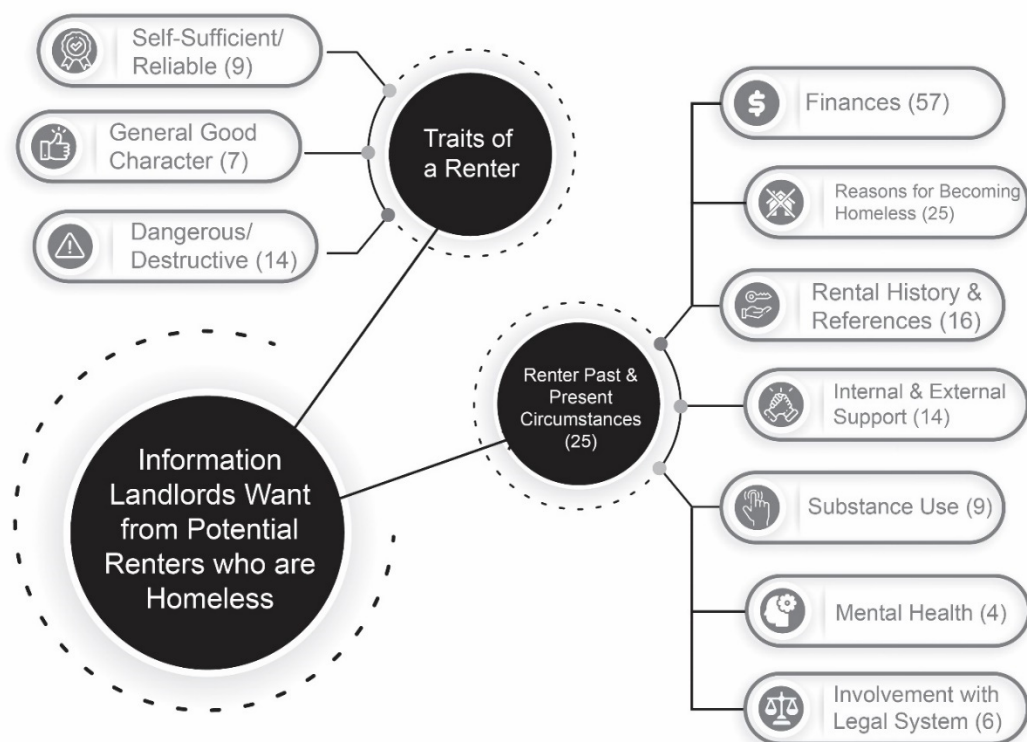


Figure 1. Coding tree. Figure 1 illustrates the coding tree created through the two-cycle coding process, with the number in the parentheses indicating how many times the code appeared.

5.4. Traits of the Renter

Some landlords desired information that was linked to the character and/or personality of a renter. More than half of the responses under this category were connected to self-sufficiency or reliability. Landlords were concerned with ability and willingness to follow through with rent payments: “I would want to know that they could pay rent...it’s not about the homelessness or really anything that they have done in the past if they are a renter that are improving themselves” (Participant 2). Some landlords were interested in the attitude of the renter towards their situation, such as Participant 16 who said they needed “evidence of significant personal effort to take advantage of opportunities to change their circumstance”. Others vaguely noted that, simply, potential tenants should have “good character”, such as being honest or trustworthiness, but in most cases the definition of good character was not clear. However, a few landlords mentioned wanting to meet face-to-face to make a judgement. Of all the character-related responses, several landlords expressed apprehension connected to individuals who were homeless being destructive and dangerous, and they wanted to protect their property and other tenants.

5.5. Renter’s Past and Present Circumstances

Most of the landlord responses about information they wanted were associated with the potential renter’s past and present life circumstances, including finances, rental history and references, employment, internal and external supports, past legal involvement, substance misuse, and mental health. A quarter of respondents wanted to know, in general, the reasons or circumstances that led to the potential renter’s homelessness: “The circumstances that led to the homeless situation are key. Why were they homeless? What’s their story?” (Participant 79). More specifically, many—nearly half of all respondents—said that finances, such as income and credit score, were the most important factor. Substantially fewer landlords wanted to know about rental history and good references as well as internal (e.g., family and friends) and external (e.g., government or nonprofit

programs) supports. An even smaller number mentioned substance use, legal system involvement, and mental health history: “I would need to know whether they have a mental illness, and if so, whether it is under control...” (Participant 28).

5.6. Knowledge of Community Resources

Table 5 provides a count of the community resources described by participants to assist individuals who are homeless. Many landlords mentioned government programs, especially Bear River Association of Governments (BRAG) which provides a number of housing-related programs, but other programs were geared more towards food assistance (e.g., WIC, SNAP). Another organization cited frequently was CAPSA. Among other services, CAPSA is the only emergency shelter in Cache County, with a focus on helping individuals who have experienced domestic violence, sexual abuse, and rape in the local community. An organization with a similar mission exists about 30 min south of Logan (the main city in Cache County), but it was mentioned by only one participant as a resource. The resource mentioned third-most frequently was churches and, more specifically, the Church of Jesus Christ of Latter-Day Saints, as it is the predominant religious affiliation in the region and state. Finally, of the 116 participants in the qualitative portion, 48 either noted that they did not know any resources or left the question blank, which may indicate lack of knowledge.

Table 5. Community resources known to landlords. This table shows the resources available to individuals who are facing or are homeless in the Bear River region as named by participating landlords.

<i>Community Resources for Homelessness Known to Landlords</i>	
Resource	Response Count
Government programs (e.g., BRAG, WIC, SNAP)	52
Did not know or left blank	48
Nonprofits (e.g., CAPSA, food pantries)	45
Churches (e.g., Church of Jesus Christ of Latter-Day Saints)	22
Mental health providers (e.g., Bear River Mental Health)	5
Transportation to another city	4
Family support	2
Friend support	1
211	1
Campground	1

5.7. Limitations of the Present Study

The findings of the present study should be considered along with their limitations. First, the survey was created specifically for this study as no existing measures were identified. Due to time restrictions, the survey was only piloted with a few service providers and no landlords. While the survey generated useful data, some of the items and scales (e.g., knowledge) had low reliability. Future iterations of the survey should be tested with the population of interest and refined for optimum utility.

The response rate of the study is unknown as social media outlets were used as part of the recruitment strategies. While social media is useful in expanding reach, there is no way to know how many potential participants were reached and, of those, how many responded. Similarly, the primary method—the mailing lists of landlords—was focused on Logan City and Cache County, and thus minimal information was available about the remainder of the Bear River region (i.e., Box Elder and Rich counties), relying on social media to fill the gap in this segment of the population which was mostly unsuccessful. Moreover, the diversity of the sample is minimal. Forthcoming studies should incorporate recruitment methods to diversify the types of landlord respondents.

6. Discussion

Minimal empirical research exists on the perspectives of landlords related to homelessness and housing solutions. Accordingly, the present study focused on landlords in the Bear River region (BRR) of northern Utah, uncovering their knowledge and attitudes towards homelessness while also assessing their comfort and willingness to rent to homeless or housing insecure populations. Key findings indicate that most landlords have minimal knowledge of the issue of homelessness or homeless services in their community. Further, landlords had a neutral to positive attitude towards people who experienced homelessness, and the more negative their attitude was, the less comfort they had with renting to them. Participants in this investigation were willing to rent to individuals who were homeless, even with riskier profiles, especially when external support was available and the renter demonstrated self-reliance (e.g., a steady income).

6.1. Knowledge and Attitudes

Though landlords play an important role in addressing homelessness, no other studies exist that examine the knowledge of landlords related to this issue. The participants in the present study knew little about homelessness in their community. In fact, very few were able to estimate the number of individuals who were homeless or the rate with which homelessness is increasing in the BRR. More alarming is that almost two out of three landlords were unaware if the area had a homeless shelter, and more than 40 percent were not able to name any local resources in the essay question. Some respondents were aware of the main organizations that provided housing services in the BRR, but several named non-housing resources such as food pantries. As Utah is a highly religious state where more than half of the population are members of the Church of Jesus Christ of Latter-Day Saints (Joint Economic Committee—Republicans 2019), many respondents mentioned the LDS Church as a resource for individuals and families who were homeless. With no previous research to compare, it is unknown if these findings parallel other areas in the U.S., though a need exists to expand this literature. This finding is troubling for a number of reasons, but particularly related to homeless prevention, landlords who have tenants on the cusp of eviction are not able to share potential options to help avoid a homeless episode. Further, also being unaware of the issue and resources indicates that the landlords in this study are likely not participating in local housing programs.

The lack of knowledge among landlords about homelessness and available resources dictates an opportunity for human service providers, government officials, and local scholars to build awareness. Though data are available on homelessness and housing solutions (e.g., Lucero and Barker Tolman Shuler 2020, for the BRR), they are not being communicated effectively to landlords and property managers. However, more research is needed to best understand the methods in which landlords will best consume the information.

With attitudes of landlords about homelessness in this investigation, the overall consensus was more positive than expected, given previous research about negative experiences of landlords with homeless services programming (e.g., Aubry et al. 2015). More landlords than not believed that individuals needed help to avoid homelessness—from the government and themselves as landlords—and that help was not considered an enabling act. This finding was further substantiated in the multivariate analysis; believing people were responsible for their homeless situation meant that landlords were less willing to rent. This finding corresponds with research that, in the U.S., public attitudes have become more sympathetic toward individuals who are homeless over the past 30 years (Tsai et al. 2017). In the BRR, specifically, since the landlord population is leaning towards a positive outlook on those who are homeless, they may be even more receptive to learning about the social issue and how they could help address it. As it was found that negative attitudes decrease comfort levels in renting to individuals who are homeless, local awareness campaigns utilizing multi-method dissemination could assist in altering attitudes and dispelling myths about homelessness, which seem to be prominent: “Having an opinion and having an informed opinion are two different things. On the issues of

housing and homelessness, there is as much misinformation as good information” (Bergthold and Chandorkar 2020). Undoubtedly, further investigation with a broader scope is necessary to understand how landlord attitudes impact their rental decisions and identify evidence-informed ways in which attitudes can be shifted.

6.2. *Comfort and Willingness*

Findings related to landlord comfort and willingness in renting to individuals with expressed challenges (e.g., substance misuse, mental illness) mostly aligned with previous research that is closely related to this topic (e.g., Furst and Evans 2017). In the present study, landlords were least comfortable renting to people who had prior evictions and challenges with substance misuse, though they were more comfortable in housing people who were homeless related to physical disabilities or domestic violence. Further explained in the qualitative items, some landlords were worried about damages to their properties, particularly from those with a previous record of substance misuse and mental health history—similar to experiences reported by landlords in Aubry et al. (2015). In the current investigation, comfort of landlords to rent to tenants with multiple life challenges translated to an increased willingness to rent to these same individuals. Moreover, most participating landlords noted in the essay question that their concerns about renting were generally about the ability of the tenant to consistently pay rent and be self-sufficient (i.e., their financial situation) rather than focusing on other parts of their personal histories (i.e., past legal involvement). The findings also demonstrate that landlords are especially willing to rent to individuals who are homeless and may also have personal challenges in their background if risk mitigators or financial protections are in place (e.g., rental vouchers).

As limited research exists concerning landlord comfort and willingness, expanding this area of investigation with larger samples and in other geographic settings is critical to understanding the relationship between these two constructs as well as identifying other factors that might increase comfort in renting, which, perhaps, may lead to willingness to rent to individuals and families who are homeless with life challenges. Because the present study indicates that finances are a key concern, creating landlord engagement initiatives and supports could improve landlord attitudes, increase comfort levels, and strengthen willingness to rent to those who are homeless and housing vulnerable. In Canada, Employment and Social Development Canada (ESDC) has an organized effort to build strong relationships and increase engagement among landlords in their Housing First programs (Employment and Social Development Canada 2017). ESDC promotes program elements such as guaranteed rent, flexible dollars (e.g., paying a utility bill), mitigation fund (e.g., legal fees), and insurance (e.g., tenant insurance; 2017). Additionally, having a staff person that is dedicated to being a liaison for landlords between them and the agency is also viewed as an important aspect of homelessness and housing programs (Employment and Social Development Canada 2017). In the U.S., HUD provides similar guidance, although, on the surface level, it does not seem as coordinated and sophisticated (e.g., HUD Exchange 2021). Certainly, these landlord engagement efforts are occurring in the U.S. (e.g., Miami-Dade County, (HUD Exchange n.d.)). Still, little empirical evidence exists regarding how these activities affect landlord knowledge, attitudes, comfort, and willingness to rent to homeless and housing-vulnerable populations. Gathering this knowledge can guide Housing First programs in the U.S. in evidence-supported directions to increase landlord engagement and rental housing availability, especially in areas where stock is already low (e.g., Utah).

7. Conclusions

As the COVID-19 pandemic emerged and persisted, the U.S. was reminded of the frail housing system for the country's most vulnerable populations. With rising levels of poverty, the number of individuals and families who are homeless and housing unstable continue to inflate, dictating the need for housing programs to assist. Social service programs addressing homelessness, especially those using the Housing First approach, rely on the private rental market to find suitable and permanent shelter for clients. However, this also means that landlords must be amenable to collaborating with these programs and welcoming clients as tenants. While the importance of landlord engagement is clear, research examining the perspectives of landlords about serving individuals and families who are homeless and have life challenges is sparse. Seemingly, governments are pressing organizations to adopt landlord engagement strategies with minimal empirical evidence to support practices. Therefore, the present study delved into the knowledge and attitudes that landlords possess about individuals who are homeless. Additionally, the investigation examined their comfort and willingness to rent to these same individuals and explored factors that might be associated with increasing or decreasing willingness. The geographic area of focus was the Bear River region of northern Utah, which has experienced dramatic increases in homelessness in the past decade along with a reduction in available affordable housing.

Findings reveal that landlords had minimal knowledge about homelessness and available resources in their community. Opportunities exist in the Bear River region of Utah—and likely other areas of the U.S.—to build awareness and dispel myths around this social problem in ways founded in evidence. Landlord attitudes towards individuals who were homeless were neutral to positive, which was unanticipated, though this finding indicates that a solid foundation exists to build on for collaboration and engagement with landlords. Attitudes, in particular, were associated with levels of comfort—the more positive attitude, the more comfort one felt towards renting to individuals who were homeless with life challenges. Further, more comfort leads to increased willingness to actually rent to these same people. Risk mitigation and program supports also reinforce willingness to rent. Present are circumstances to engage landlords, build fruitful relationships, and thus increase housing stock for Housing First clients. Nonetheless, a pressing need remains for empirical knowledge on the best practices in landlord engagement. The findings of the current investigation are a call to policymakers and housing organizations to support and embark on additional research to increase understanding and build evidence related to landlord involvement in Housing First programs. Rather than adversaries, landlords are needed to be partners in the effort to end homelessness—one family, one individual at a time.

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