



Landlord Mitigation Reserve



(LMR)

What is the purpose of the Landlord Mitigation Reserve Program?



- “The goal of this program is to encourage landlords to lease available units within their property to individuals in recovery and with a felony on their record that relates to their SUD.”



Landlord Mitigation Reserve



- Started due to numerous stories from people in recovery unable to rent/lease an apartment or house
- The ‘Scarlet **F**(elony)’ generally follows an individual for life. In many cases, people with a felony conviction are rejected by potential landlords as soon as a background check is complete.

Hierarchy of Needs



Maslow's hierarchy of needs

ROLES AND RESPONSIBILITIES

DMHA partnered with Indiana Housing and Community Development Authority (IHCDA) to address this issue:

DMHA

- Determining eligibility of individuals
- Maintaining a list of approved eligible individuals and sharing such list with IHCDA
- Collaborating with IHCDA on necessary programmatic changes and policy decisions

IHCDA

- Outreach to assist in recruiting eligible landlords
- Holding and operating the Fund (to potentially pay participating landlords)
- Receiving and processing claims from landlords
- Submitting payments for eligible reimbursements to landlords
- Reporting changes in the amount of the Fund to DMHA
- Maintaining this Policy
- Collaborating with DMHA on necessary programmatic changes and policy decisions



ROLES AND RESPONSIBILITIES CONT.

Eligible Individual (once approved by DMHA)

- Finding participating housing
- Entering into a lease agreement with an eligible landlord, including the LMR Program Lease Addendum
- Following the rules of the lease

Eligible Landlord

- Agreeing to reduce screening criteria, in order to house LMR clients
- Entering into a lease agreement with an eligible household, including the LMR Program Lease Addendum
- Complying with Indiana Code requirements for landlord responsibilities
- Complying with Federal and State Fair Housing and nondiscrimination requirements
- If applicable, submitting necessary claims to IHADA

LMR Participant Criteria - DMHA



- At least one felony on one's record related to prior SUD.
- No new charges or open warrants for at least one year (12 months).
- At least one year of consistent employment.
 - A gap of one month is allowable
 - This requirement will be waived for individuals unable to work due to a disability. Documentation may be requested if the disability is not readily apparent. Documentation may include an SSDI/SSI award letter or documentation from a knowledgeable professional stating the individual is unable to work due to a disability.

LMR Participant Criteria Cont.



- This requirement will be waived for individuals 60 years or older.
- At least one year of treatment and/or recovery.
- Maintained good standing with any criminal justice entities- probation, parole, work release, problem-solving courts.
- Documentation of all the above conditions.
- Note: Interested candidates can request approval with as little as 6 months' demonstrated employment and recovery. These requests are decided on a case-by-case basis.
- ****REMINDER - This is NOT a funding program****

LMR Participant Process



- <https://www.in.gov/fssa/dmha/addiction-services/landlord-mitigation-reserve-program/> ← Where to download the application form
- LMR Participant submits application and required documentation to DMHA LMR mailbox LMR@fssa.IN.gov
- DMHA LMR team reviews and accepts/denies. Denied applications will be reviewed with applicant and may require additional documentation.
- Accepted LMR Participants will:
 - Be notified by DMHA team
 - Receive signed LMR Certificate of Approval
 - Receive list of landlords who are approved in their area
- LMR Participant will present signed certificate to landlords to get started

RESOURCES



Landlord Mitigation Reserve Program-
<https://www.in.gov/fssa/dmha/addiction-services/landlord-mitigation-reserve-program/>