

The Value of Private Owner Participation in Supportive Housing Programs: A Case Study of the OAK Program

By: Richard Sherman in partnership with RenterCertification.org and Westlake Communities

Introduction

The intersection of housing stability and public health has never been more critical than in addressing the needs of individuals experiencing homelessness while living with a positive HIV status. The HIV Alliance's OAK (Outreach, Advocacy, and Knowledge) program represents an innovative approach to this challenge, implementing a housing-first model that recognizes stable housing as the foundation for all other interventions. For private property owners, participation in such programs offers unique opportunities to contribute meaningfully to community health outcomes while maintaining sound business practices and legal compliance.

This case study examines the benefits of landlord participation in supportive housing programs, exploring how these partnerships create value for property owners, tenants, and society at large, while recognizing the importance of maintaining compliance with fair housing regulations.

Understanding the Housing-First Approach

The housing-first model fundamentally shifts the traditional approach to homelessness by providing immediate access to permanent housing without requiring sobriety, treatment compliance, or other preconditions. For individuals living with HIV, this approach recognizes that housing stability is not just a social good but a critical public health intervention. The OAK program embodies this philosophy by working directly with landlords to secure housing placements for clients who might otherwise face significant barriers in the traditional rental market. These clients often do not qualify for traditional voucher based (Section 8) housing funds which restrict vouchers from being issued to individuals with recent criminal records, evidence of substance abuse or ongoing legal issues.

When an individual has a fixed address, they become locatable for medical appointments, case management services, medication intervention and benefit administration. The seemingly simple change to having an address represents a fundamental shift from survival mode to a foundation for health management and life stability. Often, support agency employees struggle to even locate a homeless individual to offer services or assist in medical treatment, this issue is compounded by the individual's reluctance to leave their possessions, even for a short time, for fear of their items being gone when they return.

Benefits for Participating Landlords

Financial Security, Risk Mitigation

Westlake Communities offers insight into why they have partnered with the OAK Program for Housing in a pilot project to provide housing to 5 groups of individuals who have been without housing for as much as a decade. *“Non-profit organizations can offer robust support systems that include rental assistance, damage deposits, and ongoing case management. The additional support that tenants receive from these agencies offers some measure of assurance of compliance with the rules and requirements of the lease while also offering a channel to address behavior challenges before they rise to the level of lease violations or evictions.”*¹

The presence of professional case managers also significantly reduces the administrative burden on landlords. Rather than navigating complex situations alone, property owners have access to trained professionals who can address tenant concerns, coordinate services, and intervene early when problems arise not only about behavior, but also challenges like utilities, pets, and guest behavior. This support system often prevents minor issues from escalating into major problems that could result in property damage or lengthy eviction proceedings.

Community Impact and Social Responsibility

Participation in housing-first programs allows landlords to make tangible contributions to addressing homelessness and improving public health outcomes in their communities. For many property owners, this opportunity to create positive social impact while maintaining profitable operations represents an ideal alignment of values and business objectives.

Impact on Individual Lives

Stable housing can make a dramatic difference for someone who has been experiencing homelessness, the simple act of having a key to their own space represents a fundamental shift in identity and adds stability that allows them to focus on their health and not simply where they are sleeping tonight. This change creates many benefits for both the individual and the broader community as a whole, while also ensuring that the support resources are used as efficiently as possible and not wasted to simply locate a homeless individual.

Medical Care Continuity

Perhaps the most critical benefit of stable housing for individuals with HIV is the dramatic improvement in access to medical care. When someone has a fixed address, they can establish relationships with healthcare providers, receive mail regarding appointments, and store medications safely. The difference between sporadic emergency room visits and consistent

¹ Richard Sherman speaking on behalf of Westlake Properties.

primary care cannot be measured solely in health outcomes – it represents the difference between HIV as a potentially fatal diagnosis and HIV as a manageable chronic condition.

Modern antiretroviral treatments can reduce HIV viral loads to undetectable levels, meaning individuals cannot transmit the virus to others. However, this requires consistent medication adherence and regular monitoring – both of which are nearly impossible without housing stability. Property owners who participate in programs like the OAK project for housing contribute to public health by providing a portion of the foundation necessary for effective HIV treatment.

Willingness to Engage with Services

When individuals have secure housing, they demonstrate dramatically increased willingness to engage with various services and opportunities. The security of knowing their possessions are safe, allows them to attend medical appointments, job training programs, mental health counseling, and substance abuse treatment without fear of losing everything they own.

This willingness to leave their living space for extended periods represents a fundamental psychological shift from survival mode to growth mode. Individuals can begin to invest in their future because they have a secure base from which to operate.

Rebuilding Social Connections

Stable housing provides the foundation for rebuilding social connections and support networks. Having an address allows individuals to reconnect with family members, maintain friendships, and develop new relationships within their community. These social connections become additional protective factors that support long-term housing stability and overall well-being.

Societal Benefits- Public Health Outcomes

The public health benefits of housing-first approaches extend far beyond the individuals directly served. When people with HIV achieve viral suppression through consistent treatment, they cannot transmit the virus to others. This creates a powerful preventative effect that benefits the entire community.

Additionally, housed individuals are less likely to utilize expensive emergency services, reducing strain on hospital systems and emergency responders. The cost savings associated with reduced emergency room visits, psychiatric hospitalizations, and law enforcement interactions often exceed the cost of providing housing and supportive services.

Economic Impact

Stable housing enables individuals to pursue employment, education, and training opportunities that were previously inaccessible. As people transition from service recipients to taxpaying

community members, they contribute to the local economy while reducing the burden on public assistance programs.

The economic multiplier effect of housing stability extends to local businesses, as housed individuals become consumers of goods and services in their neighborhoods. This economic participation strengthens local communities and creates positive feedback loops that benefit everyone.

Community Safety and Stability

Neighborhoods with robust supportive housing programs often experience improved safety and stability. When individuals have secure housing and access to supportive services, incidents of public disturbance, petty crime, and other quality-of-life issues typically decrease. This creates safer, more stable communities that benefit all residents.

Legal Compliance and Fair Housing Considerations

While the benefits of participating in programs like the OAK for Housing are substantial, landlords must navigate these partnerships with careful attention to fair housing and anti-discrimination laws. The key to legal compliance lies in developing policies that modify processes based on third-party involvement rather than treating individuals differently based on protected characteristics such as age, race, national origin, medical status or family composition.

Developing Compliant Policies

Successful participation in supportive housing programs requires written policies that clearly outline how the landlord's standard procedures may be modified when working with non-profit partners. These policies should focus on the organizational relationship rather than individual characteristics of tenants.

For example, a compliant policy might state: "When working with supportive housing service organizations, we may accept alternative forms of income verification, allow flexible lease signing procedures, waive application fees and coordinate directly with case managers for tenant communications." This policy modification is based on the professional third-party relationship, not on any characteristic of the individual tenant and would thus be compliant with fair housing laws.²

Avoiding Discriminatory Practices and HUD Compliance

Landlords must be careful not to treat individuals living with HIV, or any other protected characteristic, differently from other tenants. The accommodation being made is for the involvement of the supportive organization, not for the individual's health status, disability, or other protected characteristic. Documentation should focus on the business relationship with the

² Each state has specific legal requirements and RenterCertification.org and Westlake Communities are not offering legal advice. Please consult an attorney specializing in housing compliance with any questions.

non-profit organization rather than any personal characteristics of the tenant. Rental agreements, communications, and file documentation should reflect the same professional standards applied to all tenants.

Housing and Urban Development (HUD) guidelines emphasize that reasonable accommodations must be based on disability-related needs rather than assumptions about individuals. When working with programs like the OAK Project, landlords should ensure that any modifications to their standard procedures are documented as business practices related to third-party organizational partnerships and not underlying assumptions about the individuals those organizations may serve.

Staff should understand that while they may coordinate with case managers and accept alternative documentation, they must maintain the same professional standards and legal protections for all tenants.

Training and Education

Staff training should encompass both the practical aspects of working with supportive housing programs and the legal requirements for fair housing compliance. Regular refresher training helps ensure consistent application of policies and procedures.

Understanding the unique challenges faced by individuals with HIV and experiencing homelessness can help property management staff provide appropriate customer service while maintaining professional boundaries.

Conclusion

Partnering with supportive organizations offer a powerful opportunity for landlords to create positive community impact while maintaining profitable and legally compliant rental operations. The positive change that stable housing creates for individuals extends far beyond the individual to benefit public health, community safety, and economic vitality.

The key to successful participation lies in developing clear, written policies that accommodate the involvement of professional non-profit partners while maintaining consistent, non-discriminatory treatment of all tenants. When implemented thoughtfully, these partnerships create value for all stakeholders.

As housing costs continue to rise and homelessness persists as a critical challenge, innovative partnerships between private landlords and non-profit organizations offer promising pathways forward. For property owners considering participation in such programs, the evidence is clear: these partnerships offer unique opportunities to contribute meaningfully to addressing one of our most pressing social challenges while building stronger, more sustainable rental businesses. The key lies in approaching these opportunities with proper preparation, legal compliance, and a commitment to treating all tenants with dignity and respect.