

# Rent Reporting Cohort Grant Invitation

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Project Overview

April 26, 2022




# About Kaiser Permanente

**OUR MISSION:** To provide high quality, affordable health care services and to improve the health of our members and the communities we serve.

**OUR VISION:** We are trusted partners in total health, collaborating with people to help them thrive and creating communities that are among the healthiest in the nation.

8,100 Staff and 1,259 physicians

deliver high-quality care to members & on the front lines of COVID-19 response





700K+ people

get care + coverage from Kaiser Permanente


8 regions


- Colorado
- Georgia
- Hawaii
- Mid-Atlantic States
- Northern California
- Southern California
- Northwest
- Washington






Washington state:

 700,000 members

 40 medical offices

 6 Core counties: King, Kitsap, Pierce, Snohomish, Thurston, and Spokane

# Moving upstream to address social factors impacting health

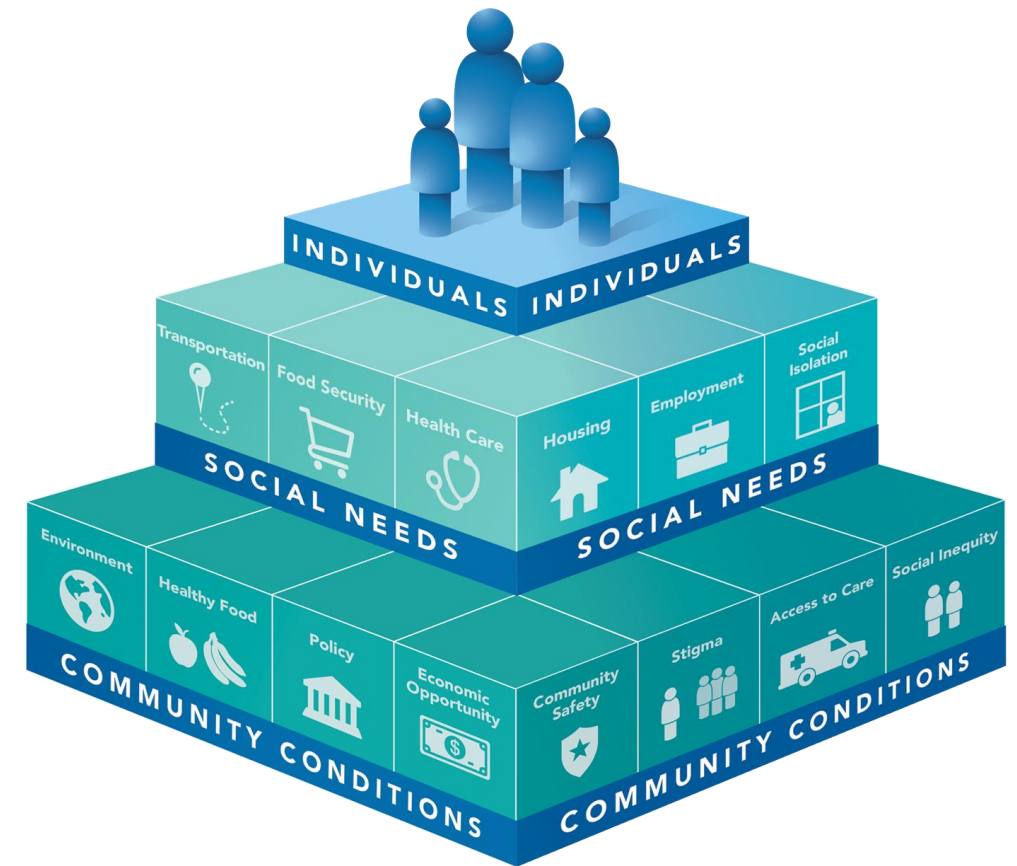
## Kaiser Permanente's commitment to Community Health

As the nation's largest nonprofit integrated health system, **Kaiser Permanente is mission-driven to improve health and wellbeing** in the communities we serve.

Through our resources, reach and partnerships, we are **uniquely able to look upstream to deliver beyond health care and meaningfully address the social needs and community factors** that contribute to total health.

Kaiser Permanente is **fast-tracking efforts to broaden the scope of our care and services to address all the factors that affect people's health**, including having a safe place to live, enough money in the bank, healthy meals and meaningful social connections.

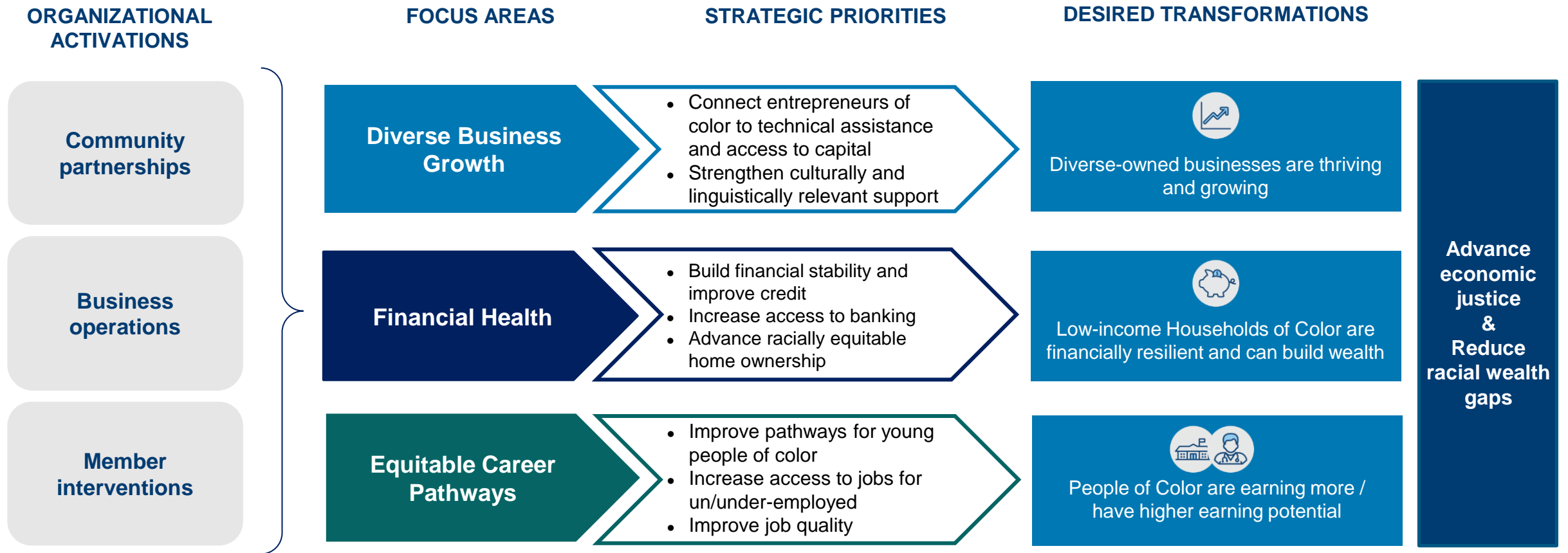
**Now is a time when our commitment to health and our values compel us to do all we can to create more healthy years for everyone.**



Our vision for impact

# Economic opportunity national strategy

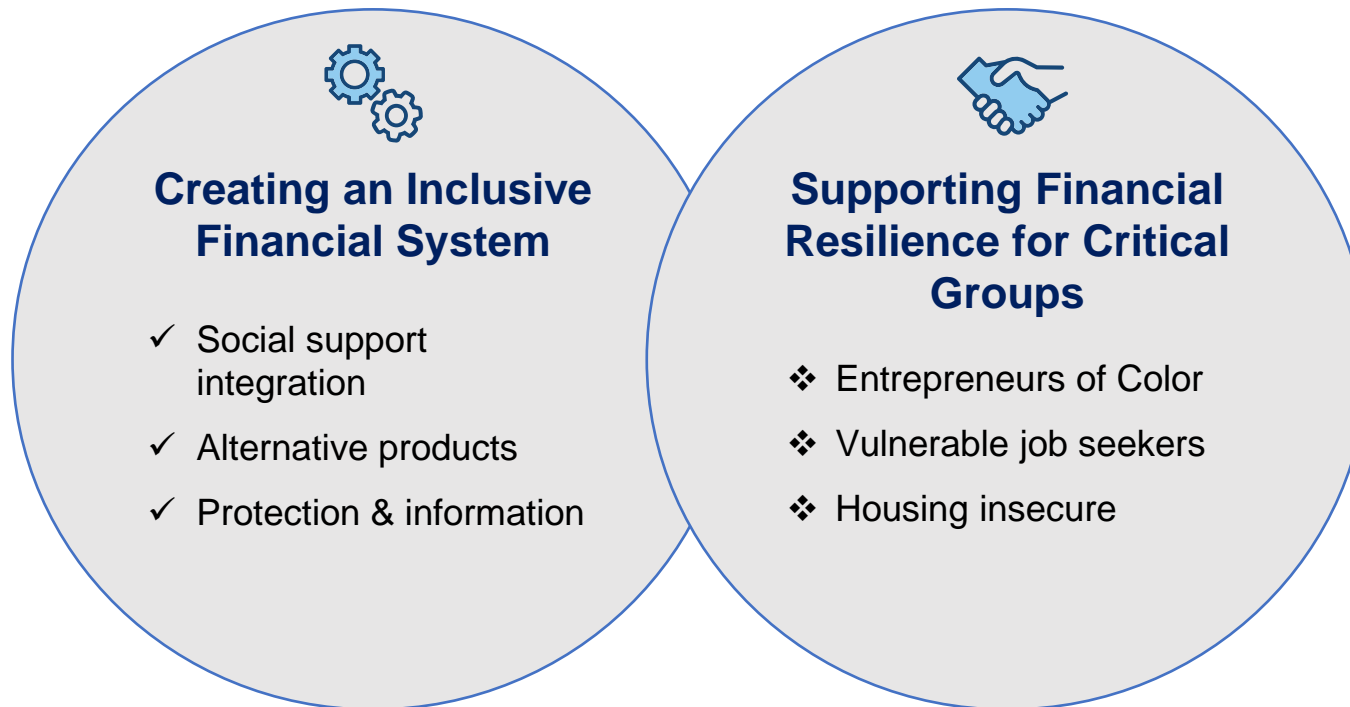
Economic Opportunity is foundational for overall health. Our strategy seeks to **advance economic justice and reduce racial wealth gaps** across our communities at systemic and individual levels.



# Financial Health: Community Partnership Approach

**Goal:** Increase low-income individuals' and households' financial resilience and support them to build wealth

Our approach seeks to build robust inclusive financial health ecosystems in KP communities, and to increase financial resilience of critical populations through improved access to financial coaching, opportunities to build credit, and increased access to safe, fair, anti-racist credit sources.



## National Partners



Scaling evidence-based, equity-centered financial coaching.

- Embedding financial coaching into social services ranging from housing placement, job training, food pantries, and others.
- Serving **150+ community-based organizations** across KP markets to enhance and embed financial coaching in their offerings.



Scaling effective credit-building interventions and products.

Serving **60-80 community-based organizations** in KP markets to:

- Integrate credit-building curriculum within entrepreneur support programs
- Introduce rent-reporting in affordable housing properties
- Build industry alignment around safe small dollar lending products

+ Advocating for policies that advance the above.

# National Rent Reporting Pilot

## Credit Builder's Alliance – Recommendation up to \$50,000 (2 years)

Seeking to bring more housing providers into the fold, Kaiser Permanente and Credit Builders Alliance are teaming up to provide grant funding and technical assistance that will support affordable housing providers in implementing robust rent reporting programs. This grant opportunity offers the resources and support needed to build staff knowledge, create a sound implementation plan, pull and review credit reports, and report rental payments to the credit bureaus. We're looking for forward thinking housing providers ready to pave the way towards making rent reporting a standard for all residents of affordable housing.

### Eligibility

We are seeking affordable housing providers that:

- Own and/or operate affordable housing
- Have the staff capacity to implement. This includes a designated point person to oversee the project, and resident service staff and/or property management staff that are willing to take on resident outreach and enrollment responsibilities.
- Are willing and able to coordinate with property management staff to ensure that rental payment data can flow to a rental servicer company.
- Are committed to investing in rent reporting as a long-term strategy (beyond the initial grant period)
- Are interested in building staff knowledge on credit issues
- Can commit to actively participating in community of practice and tracking grant outcomes

### Purpose of the Funding Opportunity

Kaiser Permanente is partnering with [Credit Builders Alliance](#) a national nonprofit that supports organizations to integrate credit-building opportunities for low- to moderate income individuals. Together they will support affordable housing providers to implement to implement rent reporting into their service delivery. The goals are:

- Reduce credit invisibility among residents of affordable housing
- Equip housing provider staff with knowledge they need to support residents to build credit and achieve financial goals
- Spur a community of practice that utilizes and builds upon best practices for rent reporting implementation
- Scale rent reporting as a key credit and asset building strategy among Kaiser Community Partners

# Request for Application

## National Rent Reporting Cohort



- Cohort calls: Housing provider staff will participate in monthly community of practice meetings for the first year. and quarterly in the second year
- Individual TA calls: Housing provider staff will participate in monthly individualized calls with a CBA technical assistance provider.
- Credit as an Asset (CAAA) Training: Housing providers will enroll one staff in CBA's six-week CAAA course in Fall 2022 or Spring 2023. CAAA is an interactive You can learn more about CAAA at: <https://cbatraininginstitute.org/credit-as-asset/>
- CBA Access Set Up: If applicable, housing providers will credential to pull credit reports through CBA's Access program.
- Technical configuration: CBA will help housing providers understand their options, to identify and connect with a rental service company that is a best fit.
- Ongoing Renter Enrollment & Support
  - As part of the TA, CBA will work with housing provider staff to develop a resident engagement and enrollment plan.

### Types of Organizations to be Funded

Affordable housing providers with the capacity to integrate rent reporting as a key component of support to residents.

### Activities and Time Commitments

While the grant term will take place over the course of two years, the grant activities and commitments will be most intensive during the first six months of program set up. During this time, CBA will conduct monthly trainings and individualized technical assistance calls to support housing providers in making timely key decisions around the technical elements of program set up. Housing providers will participate in a community of practice on a monthly basis in the first program year and on a quarterly basis in the second year. Housing providers must have at least one staff member in attendance for training and TA meetings but are welcome to include multiple staff.

	Grant Month																							
Grant Activity	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Cohort Calls (1hr/mo)	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Individual TA Calls (45 min/mo)	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Credit as an Asset Training* (6 sessions)				■	■	■	■	■	■															
CBA Access Set Up	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Technical Configuration			■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Ongoing Renter Enrollment & Support																								

\*Timing will vary depending on the grant start date. The training include 6 sessions, once a week.

## National Rent Reporting Cohort

### **Timeline:**

RFA Issuance: April 26, 2022

**Applications Due: June 3, 2022**

Funding Notification: Mid-July

### **Award Information:**

Number of Awards: Up to 5 grantees across WA state

Award Amount: \$50,000 total over two years; \$25,000 per year for two years

### **Grant Info Session:**

Thursday, April 28<sup>th</sup> at 10:00 am

### **Contact:**

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