**ENTERPRISE COMMUNITY PARTNERS, INC.**

REQUEST FOR PROPOSALS

Housing as a Pathway to Justice

Baltimore and District of Columbia Landscape Assessment

2022

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# About Enterprise

Enterprise Community Partners, Inc. (Enterprise) mission is to make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all. Enterprise is the only national nonprofit that addresses America’s affordable housing crisis from every angle, combining 40 years of experience, thousands of local partners, and the expertise of over 1,100 employees nationwide. We bring together nationwide knowledge, policy leadership, partners, donors, and investors to multiply the impact of local affordable housing development.

**PURPOSE**

Housing as a foundational element of wellbeing has the potential to disrupt harmful cycles including interactions with the criminal legal system and recidivism. It presents the opportunity to make a true difference at the intersection of housing and criminal legal reform; an opportunity that is core to Enterprise Community Partners’ commitment of dismantling the enduring legacy of systemic racism in housing through increased access, as well as building platforms of upward mobility.

Criminal justice reform is the most pressing civil rights issue of our day. At the end of 2020, there were nearly 2 million people living in prison or jail in the U.S. It is estimated that more than three times that many people (more than 6 million) live under correctional control (i.e., living in jail or prison, on parole, or on probation). This is in addition to the 5 million formerly incarcerated people and the 100 million people with a criminal record living in the U.S. Moreover, the criminal legal system disproportionately impacts people with low-incomes and communities of color. This is driven in part by historical, discriminatory policies and discretionary processes throughout the U.S. criminal legal system – from disparities in policing practices and arrest, through pretrial bail decisions, to disposition, sentencing, and parole determinations. The impacts of legal system involvement are far reaching and extending across neighborhoods and generations - and can have particularly lasting consequences that make it difficult to access and afford housing. People with a history of justice involvement experience a range of barriers in the housing market, especially as it relates to housing discrimination, income instability, and family reunification.

Enterprise Community Partners, Inc. (Enterprise) has initiated a Request for Proposal (RFP) process to understand the landscape of policies, partners, resources, and connections between service providers supporting people with justice involvement and housing providers in Baltimore City and the District of Columbia.

**OVERVIEW**

Enterprise seeks a contractor to:

* Complete a landscape assessment of Baltimore City and the District of Columbia that details local policies, partner organizations and groups, public and private resources, and other connections to groups focused on serving people with justice involvement.
* Eligibility Requirements: Contracting firm must be located within Maryland, the District of Columbia, or Virginia and have expertise in racial equity and housing
* Period of Performance: September 2022 to April 2023

Other Important Dates: Monthly Community of Practice (duration of contract)

Section 4 Grantee Kickoff

Enterprise Training Academy Sessions

Local events scheduled within Enterprise residential communities

**HOW ENTERPRISE COMMUNITY PARTNERS WORKS**

Unmatched breadth, scale, and expertise across the entire spectrum of affordable housing…

# A screenshot of a computer Description automatically generated with medium confidence

…creating a positive feedback loop that does it all under one Enterprise.

# Project Overview

Enterprise is the largest owner and operator of affordable housing in the Mid-Atlantic. We own 111 housing communities, all but seven are managed by our property management division, Enterprise Residential. In 2018, teams across Enterprise were tasked with thinking through the history and existing practices of the resident services arm within this portfolio that could be expanded in the field with housing providers. The [cross departmental takeaways from 2018 are still relevant](https://enterprisecommunity.sharepoint.com/:w:/r/sites/EconomicMobility/Shared%20Documents/ECD/Economic%20Mobility%20+%20ECD%20Monthly%20Check%20Ins/Early%20Collaborations/CIS%20MINES%20SPECIAL%20TEAM_%20REPORT.docx?d=w782b5d239f8641379f487b5d69c8ea54&csf=1&web=1&e=KXRnRi) (Attachment 1). Some of those relevant themes identified by staff across Enterprise include:

* Multi-year service delivery among property managers with resident services
* Carve out role for housing operators to support upward mobility and wellbeing
* Operational schemes with staffing roles for implementation

Over the past 7 months, teams from across Enterprise have laid a solid foundation for this new initiative, Housing as a Pathway to Justice (H2J), including the framework and national scan to guide our efforts. Teams within the H2J Initiative have started to establish avenues for collaboration as a starting point to deepen our understanding of this area of intersection with housing and to achieve immediate aligned outcomes.

# Scope of Work and Deliverables

Enterprise seeks a contractor to:

* Develop a regional landscape analysis that functions as a briefing document with sections and content that can be pulled out and translated to external facing presentations and materials.

Specific sections to include:[[1]](#footnote-2)

* 1. **Overview:**

Housing conditions and policies can make involvement with the criminal legal system more likely. Alternatively, housing can also disrupt these harmful cycles and prevent involvement with the criminal legal system by providing alternatives to incarceration and supporting reentry from incarceration. Define the needs a housing provider can achieve at the intersection of housing and the criminal legal system in Baltimore City and the District of Columbia. And in doing so, increase shared knowledge on the ways housing overlaps with the criminal legal system within Baltimore City and the District of Columbia

* 1. **System mapping in Baltimore City and the District of Columbia:**

Build shared language across Enterprise’s cross division H2J Initiative on the historical and ongoing intersection of housing and the criminal legal system. Emphasizing the relationship with neighborhoods and residential communities in Baltimore City and the District of Columbia that have overlap with Enterprise’s portfolio of self-managed residential communities. System mapping in Baltimore City and the District of Columbia include system-adjacent partners or unique partners, cross sector partnerships for program delivery, ongoing data collection, tracking, and monitoring.[[2]](#footnote-3)

* 1. **Overview of Programs, Policies, Services, and Funding Specific to Housing and Re-Entry Service Deliver**y**:[[3]](#footnote-4)**

Four-part outline with circumstances of the jail and prison systems applying data on the 1) scale and demographics of those released from prison and jails annually, 2) information on the geographies where individuals are imprisoned, and 3) where they reenter communities, including 4) an overview of the reentry process, particularly, as it relates to housing. Programs and services, policies, and an accompanying system map with funding overview of housing and re-entry service delivery in Baltimore City and the District of Columbia.

* 1. **Case Studies on Delivery Models: [[4]](#footnote-5)**

Service models supporting people with justice involvement in Baltimore City and the District of Columbia that can provide a roadmap of peers and partners and practices currently working at the intersection of housing and the criminal legal system in Baltimore City and the District of Columbia. Examples of social impact housing provider models finding a sustainable balance between the realities of acquiring, owning, and managing residential communities and achieving long term resident impacts through supportive service models. Informing ongoing learning and practice through pilots launched in Baltimore City and the District of Columbia, which embeds social impact principals such as those within the Mobility Mentoring Model. A financially sound delivery model that helps promote a sustainable balance and be particularly useful given the additional constraints put on by policy, regulatory compliance, and the financing environment that erect additional barriers to serving people with past arrest or conviction records.

* 1. **Spectrum of Best Practices:**

Across five interconnected areas of focus that is inclusive of theory/research and programmatic/implementation examples

* + 1. ongoing tracking and evaluation of outcomes applying standard and mixed research methods (e.g., quantitative, qualitative, use of arts & culture to track, monitor, and application of a variety of mediums and participatory practices to pull in lived experience narratives)
    2. assessing risk factors for property management and asset management
    3. work arounds to treating and addressing risk factors at the intersection of housing and the criminal legal system in Baltimore City and the District of Columbia
    4. cross jurisdictional challenges at the intersection of housing and the criminal legal system in Baltimore City and the District of Columbia
    5. opportunities for a housing provider to fill housing and service-related gaps in the ecosystem serving people impacted by the criminal legal system who are re-entering communities after incarceration.
  1. **Cross Sector Collaborations with a Healing Centered Approach:**

Identify local cross sector collaboratives, non-traditional, and unique partners incorporating a healing centered approach for serving people impacted by the criminal legal system. Examples of a healing centered approach could look like and not limited to:

* + 1. Healing in relationships by listening and building trust
    2. Healing with money by investing in community priorities and compensating people
    3. Healing for community by celebrating local cultures, understanding context and history, and investing in the leadership of community members
    4. Healing in policy by bringing an anti-racist lens to criminal justice reform
    5. Healing in housing systems by using creative and participatory processes to prioritize resident voices and those with justice involvement, creating structures for leadership by those with lived experiences, and design that contributes positively to the health and well-being of people with justice involvement

**APPLICATION**

**Task 0. Project coordination**

***September 2022 – April 2023***

Meet with the cross departmental H2J core team (planning team) on a bi-weekly basis to share project updates and identify emerging resources to support implementation. Identify and reflect on the landscape for internal and external criminal justice reform partners and advocates (i.e., organizers or those with personal experience along with friends, family, and children of those with past criminal or arrest records). Share section drafts and outlines for review throughout the project based on a predetermined and agreed upon schedule.

Schedule of Deliverable(s)

* September Week #4: Kickoff virtual bi-weekly meetings via Zoom with the H2J Planning Team
* October: Section I
* January: Section II
* February: Section III
* March Week #3: Section IV and V
* March Week #5: Final Landscape Analysis of Baltimore City and the District of Columbia (two reports following Sections I-V format outlined below)

**Task 1. Landscape Analysis of Baltimore City and the District of Columbia Overview (Section I)**

***September 2022 – October 2022***

Conduct a literature review focused on Baltimore City and the District of Columbia.

An overview of needs a housing provider can achieve by responding to the following prompts:

1. Outline the context of the jail and prison systems with data on the scale and demographics of those released from prison and jails annually, including any information on the geography of where individuals are imprisoned and where they reenter communities.
2. Provide an overview of the reentry process particularly as it relates to housing.
3. How does the criminal legal system in Baltimore City and the District of Columbia impact housing outcomes across the housing bundle (i.e., housing stability, housing affordability, housing quality, neighborhood context, and assets that build wealth)?
4. How do regional and local housing factors impact people with criminal legal involvement, their families including children, and neighborhoods? Such as the historical and ongoing disproportionate impact of the criminal legal system on Black families and communities, that we see embedded in other areas of enforcement as it relates to housing being a factor for involvement with the criminal legal system.
5. What compelling information should a housing provider at Enterprise’s scale (owner and operator of rental residential properties across jurisdictional boundaries) know about the criminal legal system in Baltimore City and the District of Columbia?

Interim deliverable(s)

* September: Working draft of Section I – Landscape Analysis Overview
* October: Section I (final or near final)

**Task 2. System Mapping and Interviews (Section II)**

***October 2022 – January 2022***

Through a combination of qualitative data through informant interviews and supplementary research, this task will focus on the following questions:

1. Who are the key players (public and private sector) at the intersection of criminal legal system reform and housing in Baltimore City and the District of Columbia?
2. How are housing stakeholders currently overlapping with criminal legal system reform?
3. Where and how are criminal legal system stakeholders already partnering with the housing sector (if at all) in Baltimore City and the District of Columbia?
4. Who is currently focused on serving people with past involvement with the criminal legal system, their children, families, and communities?
5. What supports are currently available specifically for children coping with an incarcerated parent or caregiver?
6. What supports are currently being provided to cope with family and friends who are incarcerated?
7. Are there geographic areas of concentration within Baltimore City and the District of Columbia that have a higher share of children with an incarcerated parent, caregiver, or other type of family member?
8. To date has there been any engagement of the broader community regarding housing people with past arrest or conviction records? And if so, what has been response(s)?

These interviews will also deepen our understanding of prompts raised under Task 1.

Develop an informant interview list. This list will include stakeholders from the Enterprise Training Academy along with internal and external stakeholders working on criminal justice reform (or adjacent topics). Some interviews may be combined as small group discussions. Facilitate up to fifteen interviews/discussions.

Interim deliverable(s)

* October: Interview list
* November: Interview protocols (inclusive of questions generated to understand lived experiences of individuals moving through these systems in Baltimore and the District of Columbia)
* December Week #2: Synthesized two-page summary of resident needs from annual survey data providing greater understanding of residents within ECD’s portfolio in Baltimore City and the District of Columbia
* December Week #3: Synthesized three-page summary of housing denials over a three to five-year period providing broader context to local housing market conditions and housing options in Baltimore City and the District of Columbia
* January: Working draft of Section II – System mapping in Baltimore City and the District of Columbia (final or near final and inclusive of synthesized summaries plus interview protocols)

Questions and interviews from the national landscape focused on the systems and institutions impacting housing outcomes for people involved with the criminal legal system; additional questions will be needed and generated to understand the lived experiences of individuals moving through these systems in Baltimore and the District of Columbia.

**Task 3. Programs, Policies, Services and Funding Overview Specific to Housing and Re-Entry Service Delivery Research (Landscape Analysis Section III)**

***October 2022 – February 2023***

Conduct supplementary research and summarize answers to the following questions:

1. Building on the national scan on federal reforms and those specific to the Department of Housing and Urban Development (HUD), what state and local policies shape the criminal justice reform landscape in Baltimore City and the District of Columbia?[[5]](#footnote-6) What are typical state and local policies shaping and intersecting this landscape? How do these policies perpetuate barriers or leverage opportunities for people with past arrest or conviction records?
   1. Consider a cross-section of policies with an emphasis on housing:[[6]](#footnote-7)
2. health
3. disability rights
4. human services
5. criminal legal system reform
6. education – school discipline or education-based diversion programs
7. employment – real and perceived risk
8. housing – real and perceived risks, higher interactions with the criminal legal system for specific groups like those living with mental illness or substance dependency, a disability, veterans, LGBTQ+, or youth as it relates to local enforcement of homelessness, health and safety code violations, nuisance ordinances that stipulate behavior
9. How are housing programs and resources (e.g., vouchers and local portability policies, COVID-19 emergency response and recovery waivers to housing programs, rent relief and eviction prevention efforts including and not limited to those that are exclusionary of past involvement with the criminal legal system, ongoing rental market conditions and shifts (high-cost regions or lower quality options) supporting people involved with the criminal legal system and their communities currently?[[7]](#footnote-8)
10. What defines systemic disparities in housing policy, programs, and funding gaps for people pre- and post-release? Based on these definitions, what systemic disparities are apparent in housing policy (e.g., leasing requirements), programs, and funding gaps for people pre- and post-release?
11. What types of activities can housing practitioners pursue to advance justice related outcomes for communities, families and individuals with justice involvement? How does this differ by type of actor (municipalities, developers, housing authorities, lenders, property managers, nonprofits/service providers etc.)? What funding sources can sustain these activities?
12. How can “criminal offenses” be assessed in a manner that shift away from punitive practices, internalize strategies that are trauma informed, grounded in healing, are based on modern standards for offenses, and reflect recent changes in policies, for example revised definitions or criteria for offenses? Or are there opportunities to clarify the distinction between having past involvement with the criminal legal system and a routine offender within one of ECD’s residential communities? Provide documented evidence on risk and possible productive alternatives to assessing risk. Provide understanding of risks based on the nature of the offense and the lookback period, along with two to three alternative best practices to mitigating circumstances and incorporate the risk mitigation that can be achieved through supportive service provision. How can a housing provider assess the risk of a potential tenant and resident? How can a housing provider or service provider mitigate risk through internal policies, operations, and practices?
13. What strategies and resources, for example the [Mobility Mentoring Model Bridge Assessment](https://ascend-resources.aspeninstitute.org/resources/empath-bridge-to-self-sufficiency/) tool, can help capture the spectrum of needs and people who qualify as having previous involvement with the criminal legal system?
14. What types of internal process supports are needed for staff to operationalize with adequate budget and staffing support that begins to shift practices across sectors among ECD’s diverse portfolio of units with varying resident experiences?
15. What process requirements are necessary for setup, targeting beneficiaries and resources, and ongoing expectation of owners and operators of housing to understand of concepts of human development, ongoing impact of living with trauma, and its connection to experiences of poverty?

The feedback from interviews under Task 2, coordination with the H2J core team (planning team), along with other Enterprise staff, and other activities broadly, such as the H2J training academies and community of practice, or ECD community events will be leveraged to support this research.

Interim deliverable(s)

* December: Working draft of Section III – Programs, Policies, and Funding Overview Specific to Housing and Re-Entry Service Delivery
* February: Section III (final or near final)

**Task 4. Case Studies on Delivery Models and Best Practices (Landscape Analysis Section IV and V)**

***November 2022 – April 2023***

Case studies will be less than a page in length and may include an overview of the example, who was involved, how it was funded (if applicable), scope of services, what capacities were needed to make it happen, and outcomes achieved (to the extent this information is available). Identify three to five best practice housing models in the Baltimore City and the District of Columbia region that have proven successful positive outcomes in housing and supportive services for people with past or conviction records. Identify the critical partners, funding sources, and success metrics with supportive strategies to unite property management and resident services under one umbrella that centers residents through its functions, processes, and accessibility by adopting practices and protocols that emphasize trust, relationships, and partnerships with residents.

Interim deliverable(s)

* January: Working draft of Section IV and V – Case Studies on Delivery Models and Best Practices
* March Week #3: Section IV and V (final or near final)

Final deliverable(s)

* March Week #5: Draft Landscape Analysis of Baltimore City (Sections I-V)
* March Week #5: Draft Landscape Analysis of the District of Columbia (Sections I-V)
* April: Two final reports

**Period of performance**

September 2022 – April 2023

# Budget

Include applicable budget information:

* Amount of funding available: $60,000
* Anticipated number of awards: 1
* Proposed budget types: Fixed Price

# Proposal Materials

Responses should include the following materials:

1. Cover letter with a brief description of the applying organization and a primary point of contact name, title, address, telephone number, and e-mail address.
2. Are you applying as a team with another consulting firm?
3. Small, Minority and Women’s Business Enterprises

* Minority Business Enterprise?
* Native American Business?
* Small Business?
* Women-Owned Business?
* Veteran-owned small business?
* Service-disabled veteran-owned small business
* SBA certified small, disadvantaged business
* SBA certified 8(a) firm
* SBA certified HUBZone firm

1. Narrative on qualifications to include the contractor’s qualifications to conduct the scope of work activities, expertise, knowledge, and experience. Please identify primary areas of expertise and speak to the team’s experience/knowledge of affordable housing and criminal justice reform.
2. Narrative (4-page summary) of contractor’s proposed approach, including:

* Projected timeline for the scope of work activities tied to project deliverables. If not in line with the proposed timeline in the RFP, please expand on the reasoning.
* A detailed budget proposal for each task tied to project milestones or deliverables.
* Labor rate or price listing rates for all individuals that will work on the project.

e. Resumes and bios for everyone on the team, including information about experience with similar projects and professional qualifications.

f. Based on the past projects identified in the qualification section, attach samples of completed work (no more than three).

g. Based on the past projects identified in the qualification section, attach current contact information of clients for whom similar services were provided (no more than three).

# Selection Criteria

Applicants will be evaluated on the following characteristics:

Enter selection criteria and percentages here. Below is an example of selection criteria that can be used. Make sure the percentages add up to 100%.

1. Qualifications – 20%
   * The applicant has the qualifications necessary to successfully complete the scope of work.

* The applicant has prior experience working on similar projects.
* The applicant has prior experience working with similar organizations.
* Other Qualification criteria identified in Proposal Materials Section.

1. Approach – 20%
   * The proposal demonstrates an understanding of the project objectives and desired results.
   * The proposal illustrates an approach to the scope of work that will likely lead to successful results.
   * The proposal illustrates the contractor’s ability to successfully execute the proposed approach.
2. Work Plan - 20%
   * The proposal adequately details project activities and milestones, or deliverables, associated with each stage of the scope of work.
   * The proposal includes a detailed timeline.
   * The work can be completed within the required project timeline.
3. Experience and Past Performance– 20%
   * Demonstrated expertise as evidenced by professional certifications, accreditations, or industry recognition.
   * Quality of submitted work samples.
   * Past relevant experience and performance of similar projects.
4. Budget – 20%
   * The proposal includes a detailed budget for each stage of the scope of work.
   * The proposed costs are reasonable.

In addition, Enterprise may contact references to confirm quality of work and a history of responsiveness and effective communication skills. As part of the selection process Enterprise may schedule one to two virtual interviews to provide understanding to the Housing as a Pathway to Justice Initiative and our cross divisional teams supporting this work within Enterprise Community Partners. This will be the core group are part of ongoing project bi-weekly check ins for the duration of the project. Proposals will be evaluated using the weighted criteria identified above.

Enterprise, in its sole discretion, may request proposal interviews or presentations by meeting with all applicants to clarify or negotiate modifications to proposals. However, Enterprise reserves the right to make an award without further discussion of the proposals submitted. Therefore, proposals should be submitted initially on the most favorable terms, from both technical and price standpoints, which can be proposed.

# Submission Instructions

**Proposals are due by 11:59 PM eastern standard time on Friday, September 16, 2022.**

**Inquiries concerning this RFP should be directed to Enterprise point of contact, Program Director Anna Ravindranath, via email at** [**aravindranath@enterprisecommunity.org**](mailto:aravindranath@enterprisecommunity.org) **no later than Wednesday, September 14, 2022.**

Applicants must submit full proposals through SlideRoom, the online system used for this opportunity. To start your application, please use SlideRoom by clicking on the link below: <https://enterprise.slideroom.com/#/permalink/program/68673>

IMPORTANT: SlideRoom automatically saves Applicants’ work as they go. That means the work will be saved even if an Applicant loses their internet connection or has computer problems. Applicants can log in and out as often as needed to complete their proposal.  However, once an Applicant submits their bid, they cannot return to make any edits. Submissions received outside of SlideRoom or after the deadline will not be accepted.

**Submission Deadline: September 16, 2022, 11:59 PM EST.**

All costs incurred in the preparation of a response to this RFP are the responsibility of the applicant and will not be reimbursed by Enterprise.

By submitting a proposal, applicant commits to the terms and conditions outlined in this RFP. Requests for exception to any terms or conditions must be submitted with the proposal. Enterprise reserves the right to deny requests for exception to any terms and conditions. Requested exceptions will be factored into Enterprise’s consideration of award.

Schedule and information about notification of selection:

* Response due by September 16th 11:59PM EST
* Selection announcement via email by September 23rd 12:00PM EST

# Applicable Requirements

**Resources for System for Award Management (SAM)**

The System for Award Management (SAM) is a free web site hosted by the federal government that consolidates the government-wide award reporting systems into one system. SAM streamlines processes, eliminating the need to enter the same data multiple times, and consolidates hosting to make the process of doing business with the government more efficient. The website and information on how to create a user account is found at <https://www.sam.gov/SAM/>.

To receive an award, contractors must not have active exclusions or delinquent federal debt and may not be currently debarred, suspended, proposed for debarment, or declared ineligible for awards by any federal agency.

Additionally, all contractors must make sure that any subcontractors receiving federal funds that are aware that they must have a DUNS number and be registered in SAM in order to be in compliance with federal reporting requirements.

**Federal Funding Accountability and Transparency Act (FFATA)**

Contractors must comply (as applicable) with FFATA and provide necessary information to enable Enterprise to comply with FFATA reporting requirements. Please visit <http://www.fsrs.gov> for more information.

# Attachments

Attachment 1: CIS MINES Special Team Recommendations

1. An example of the type of breakdown Enterprise is seeking can be found in the [Analysis of Violence Reduction, Re-Entry, and Youth Development (Landscape Analysis) Services in the District](https://nicjr.org/wp-content/uploads/2021/06/DC-LandscapeAnalysisReport.pdf), conducted in partnership with the Public Welfare Foundation and the National Institute for Criminal Justice Reform (NICJR). Enterprise is seeking a landscape assessment of Baltimore City and the District of Columbia that details local policies, partner organizations and groups, public and private resources, and other connections to groups focused on serving people with justice involvement. [↑](#footnote-ref-2)
2. Partners could include reentry support entities like Return Home and the DC Reentry Action Network and necessary data protocols practices to track models and demonstrate impact. [↑](#footnote-ref-3)
3. Assess if programs offered are achieving goals through the collection of baseline data and a predetermined form of measurement. Assess services to identify activities offered to the reentrants that may not be structured in a manner that supported ongoing tracking. Building on past research efforts providing a breakdown of policies in the District of Columbia, Maryland, and Virginia. [↑](#footnote-ref-4)
4. Examples of the types of case studies to highlight include models co-created by Return Home and St. Ambrose Housing Aid Center in Baltimore City. [↑](#footnote-ref-5)
5. For example, the recently published memorandum for the Office of Fair Housing & Equal Opportunity, Fair Housing Assistance Program Agencies, and Fair Housing Initiatives Program Grantees on the [Implementation of the Office of General Counsel’s Guidance on the Application of Fair Housing Act Standards to the Use of Criminal Records by](https://www.hud.gov/sites/dfiles/FHEO/documents/Implementation%20of%20OGC%20Guidance%20on%20Application%20of%20FHA%20Standards%20to%20the%20Use%20of%20Criminal%20Records%20-%20June%2010%202022.pdf)

   [Providers of Housing and Real Estate-Related Transactions](https://www.hud.gov/sites/dfiles/FHEO/documents/Implementation%20of%20OGC%20Guidance%20on%20Application%20of%20FHA%20Standards%20to%20the%20Use%20of%20Criminal%20Records%20-%20June%2010%202022.pdf). [↑](#footnote-ref-6)
6. Consider the intersectional experiences and network further explained by the housing bundle [framework for economic mobility](https://www.enterprisecommunity.org/impact-areas/upward-mobility#:~:text=Enterprise%20built%20on%20that%20framework,that%20builds%20assets%20and%20wealth.) for the legal framework identified under the federal Fair Housing Act and local fair housing policies for protected classes. [↑](#footnote-ref-7)
7. Inclusive of rent relief efforts focus on people with justice involvement or rent relief efforts that are not exclusionary of individuals with justice involvement. [↑](#footnote-ref-8)