

Preserving Affordability, Strengthening Community:

Evaluation of the Local Rental
Owners Collaborative Pilot
Phase (2021–2026)

APRIL 2026





Acknowledgments

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Executive Summary

For generations, “mom and pop” landlords in South Los Angeles have provided stability to neighbors facing economic hardship by offering below-market rentals. More than 75% of Los Angeles’s unsubsidized affordable housing units are owned by small landlords. These owners maintain their aging properties with limited resources and keep long-time tenants housed, not because it makes financial sense, but because they have a commitment to the community. Despite serving as the backbone of local housing affordability, they have been overlooked and pushed into financial instability, lacking access to capital and support.

The Local Rental Owners Collaborative (LROC) was created to change that. Over the course of five years, LROC has evolved from an ambitious pilot into a recognized model for preserving unsubsidized affordable housing also known as naturally occurring affordable housing (NOAH) through deep, sustained engagement with small-scale landlords in South Los Angeles. Through targeted capital and technical support, the pilot helped **52 owners stabilize 69 properties and nearly 200 rental units, prevented displacement for 288 tenants**, and established the foundation for an owner-driven preservation ecosystem. Through a groundbreaking partnership between Enterprise Community Partners (Enterprise), Coalition for Responsible Community Development (CRCD), and the Chan Zuckerberg Initiative (CZI), LROC was designed to address two pressing challenges. The first is the declining availability of affordable rental housing. The second is the systemic marginalization of small landlords who have historically maintained these units with minimal support.

From its inception, LROC prioritized equity and empowerment, demonstrating that preserving unsubsidized affordable housing is possible when services and capital are directed to stabilize the people who provide most of these units. LROC developed a comprehensive set of program offerings organized around two strategic pillars: Owner Services and Capital Support.

- **Owner Services:** this programming included intensive relationship-building, peer learning, technical assistance, financial coaching, and property needs assessments (PNA) to support landlords with building their capacity as mission-aligned housing providers.
- **Capital Support:** this programming included rental arrears assistance, repair grants, an innovative shared contracting model, and micro loan fund, aimed at preserving housing stability and extending the life of existing units.

This multifaceted approach enabled LROC to meet owners where they were, building lasting trust, and delivering capital and services in ways that were flexible, equitable, and responsive to community needs.

Stabilizing the Operations of Unsubsidized Affordable Housing Properties

LROC significantly reduced financial risk and foreclosure pressure for small rental property owners, helping them maintain long-term ownership. Eighty-one percent of owners reported that the program helped them avoid missing mortgage payments, and **35 % said it prevented their properties from going into foreclosure**, thereby protecting and strengthening generational wealth for LROC owners. Ninety-two percent shared that LROC helped them avoid a serious repair or financial crisis, and 87% said the funding significantly or completely reduced their financial distress. These outcomes were supported by targeted capital and operational assistance, including more than \$1.2 million in repair grants for critical habitability upgrades, a shared contracting model that coordinated electrical work across 40 buildings, and a micro loan fund offering low-interest financing for essential improvements. Together, these supports strengthened the operations of unsubsidized affordable housing properties and helped keep them stable.

Preventing Displacement and Preserving Long-Term Affordability

By reducing operational risks for owners, LROC directly strengthened tenant stability and protected long-term affordability. Rental arrears assistance totaling **\$750,000 prevented the eviction of 143 households**, allowing tenants to remain in their homes during a period of rising operational costs. This support gave owners the breathing room needed to continue offering below-market rents, even as insurance premiums, maintenance expenses, and broader financial pressures increased.

Building the Capacity of Small-Scale Rental Property Owners

LROC's combination of technical assistance, peer learning, and individualized coaching led to measurable growth in owner confidence and capability. More than 85% of owners reported that the program strengthened their commitment to maintaining below-market rents, and **92 % said they felt more confident in their role as landlords** because of the training and support they received.

The program completed detailed physical needs assessments for 58 properties, identifying more than \$5.6 million in repair needs and giving owners a clearer understanding of immediate and long-term capital requirements. LROC also piloted a shared contracting model that combined electrical work across 40 buildings under a single contract, saving owners significant time and stress by shifting procurement, contractor oversight, and permitting responsibilities to the program. These supports strengthened owners' capacity to make informed decisions and improve the condition and safety of their properties.

Owners described experiencing fewer financial crises, gaining better planning tools, and feeling a stronger sense of accountability to their peers, all of which contributed to their ability to maintain lower rents and prevent tenant displacement.

A Scalable Model for Preserving Unsubsidized Affordable Housing

LROC has established itself as a proven and highly replicable model for preserving unsubsidized affordable housing through deep, sustained support for small rental property owners. By directly engaging more than 52 community-rooted owners and stabilizing nearly 200 rental homes, LROC has demonstrated a clear ability to strengthen the operations of small properties, prevent tenant displacement, and build long-term owner capacity. The program's success shows that small landlords are not only essential partners in community stability but also critical to protecting naturally occurring affordable housing at scale.

To expand the reach of this model, future efforts should prioritize trust-building and peer leadership from the beginning, recognizing that strong relationships form the foundation of effective preservation work. Scaling will also require a broader set of capital tools, including flexible loans, pooled procurement approaches, and targeted grants that respond to the diverse needs of small owners. Long-term success depends on building institutional infrastructure that can endure beyond pilot funding cycles. Supportive public policies that reduce regulatory burdens and reward owners who commit to affordability will also be necessary to strengthen this ecosystem.

LROC has shown that preserving affordable housing is ultimately about investing in people. When small owners are treated as partners and equipped with the resources, knowledge, and community support they need, they become powerful forces against displacement, deterioration, and systemic inequity. This evaluation report captures not only what LROC achieved, but how it achieved it and why these lessons matter for the future of housing justice.





366 East 55 St.

Introduction

The Local Rental Owners Collaborative (LROC) was launched in 2021 as a pilot initiative to prevent displacement, protect and increase generational wealth, as well as preserve unsubsidized affordable housing units in South Los Angeles by supporting small-scale local rental property owners, primarily individuals and families who own fewer than 20 units and often live in the same communities where they operate. These owners' values are more community-oriented and often do not align with their corporate property owner counterparts.

The program was developed in response to rising displacement pressures, aging building stock, and mounting financial challenges that threatened the long-term viability of affordable homes in historically disadvantaged neighborhoods. While much public and philanthropic investment had been directed toward new housing production, LROC emerged from a recognition that preservation, particularly of unsubsidized affordable housing stock owned by small-scale local rental property owners, was equally critical to stabilizing communities and ensuring housing affordability. Unsubsidized affordable housing is also referred to as Naturally Occurring Affordable Housing (NOAH).

Affordable housing units that are unsubsidized are housing units that remain below market value without government subsidies. Small rental properties constitute a vital component of Los Angeles's affordable housing stock. **Seventy-six percent** of affordable unsubsidized units in Los Angeles County are owned

by small rental property owners. These homes often serve low-income tenants, including long-term Black and Brown residents, but are vulnerable to loss due to systemic disinvestment, regulatory complexity, and market pressures. Recognizing the importance of these properties to neighborhood stability and racial equity, LROC was created out to test an innovative, community-centered approach to preserve affordability by supporting the long-term success of small landlords.

Unlike many top-down preservation interventions, LROC was developed through extensive engagement with small rental property owners and was intentionally responsive to their lived experiences. The program paired technical assistance, community-building, and financial support in a model that evolved alongside participant feedback. Over five years, the initiative provided 52 owners with targeted capital and services, supported 69 properties and nearly 200 rental units, and laid out the groundwork for an owner-informed preservation ecosystem.

Why Unsubsidized Affordable Housing Preservation Matters

Small rental properties make up a significant portion of the unsubsidized affordable housing stock in cities like Los Angeles. These properties often rent at below market rates due to their age, size, and location, but without targeted investment and preservation strategies, they are among the most vulnerable to redevelopment, rent increases, or sale to larger investors. The loss of unsubsidized affordable housing units is a leading driver of displacement, especially in communities of color. Yet many small landlords lack access to the financial tools, technical assistance, and policy supports that are available to large developers or institutional landlords.

Challenges of Small-Scale Rental Property Owners in South Los Angeles

South Los Angeles has a long history of systemic discrimination that has limited wealth-building opportunities for BIPOC families. Small-scale rental property owners, often called “mom and pop” landlords, face challenges that are very different from those experienced by large corporate real estate investors.

Member Property Distribution, by South LA Zip Codes (N=28)

Zip Code	% of LROC Member Properties
90001 Florence-Graham	3.6%
90002 Watts	10.7%
90003 South Park/Florence	7.1%
90007 Exposition Park	3.6%
90008 Baldwin Hills	7.1%
90011 South Park/Florence	17.9%
90018 Crenshaw	10.7%
90037 Vermont Square	14.3%
90043 Hyde Park	14.3%
90044 Vermont Knolls	25.0%
90047 Vermont Knolls	14.3%
90059 Watts	3.6%
90062 Vermont Square	0.0%

Many LROC owners own rental property as a pathway to building and sustaining generational wealth. However, many struggle to maintain long-term ownership due to many challenges including:

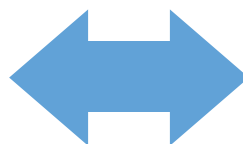
- **Financial strain from increased operating costs:** Rising costs for utilities, taxes, maintenance, repairs, and compliance make it difficult for small landlords to reinvest in their properties. Delayed repairs often result in code violations and property deterioration.
- **Regulatory complexity and bias:** Rapidly changing housing policies create compliance challenges that small landlords struggle to navigate without the resources of larger owners. Small-scale rental property owners often lack the capacity to advocate when regulations create financial hardship.
- **Limited financial assistance:** Small landlords have fewer private options for financing improvements or emergency repairs and lack the political resources to drive creation of government or community-based programs that will support small landlords.
- **Displacement pressures:** Economic and regulatory challenges often lead small landlords to sell to larger investors who convert homes to market-rate housing. This shift accelerates gentrification and displacement in historically BIPOC neighborhoods.

Trend of Gentrification Perceived, Over the Past 5 Years



67.9%

Reported overall increasing trend of gentrification



32.1%

Reported the same trend level of gentrification

THE **future**
ORGANIZATION

Perceptions of Property Ownership

While owners are motivated by community values and tenant stability, they also face complex challenges tied to affordability and compliance.

Key Takeaways:

- In 2023, 78% of respondents said they “often feel overwhelmed” managing their properties.
- By 2025, this number dropped to 54%, suggesting growing confidence and reduced isolation, likely due to increased access to services and peer support.
- Both years highlighted a strong emotional tie to community:
 - “I want to keep my building affordable, but it’s hard to do without help. We don’t have the tools bigger landlords do.” –2023 respondent
 - “I’ve learned so much from the group [LROC]. I don’t feel alone in this anymore.” –2025 respondent

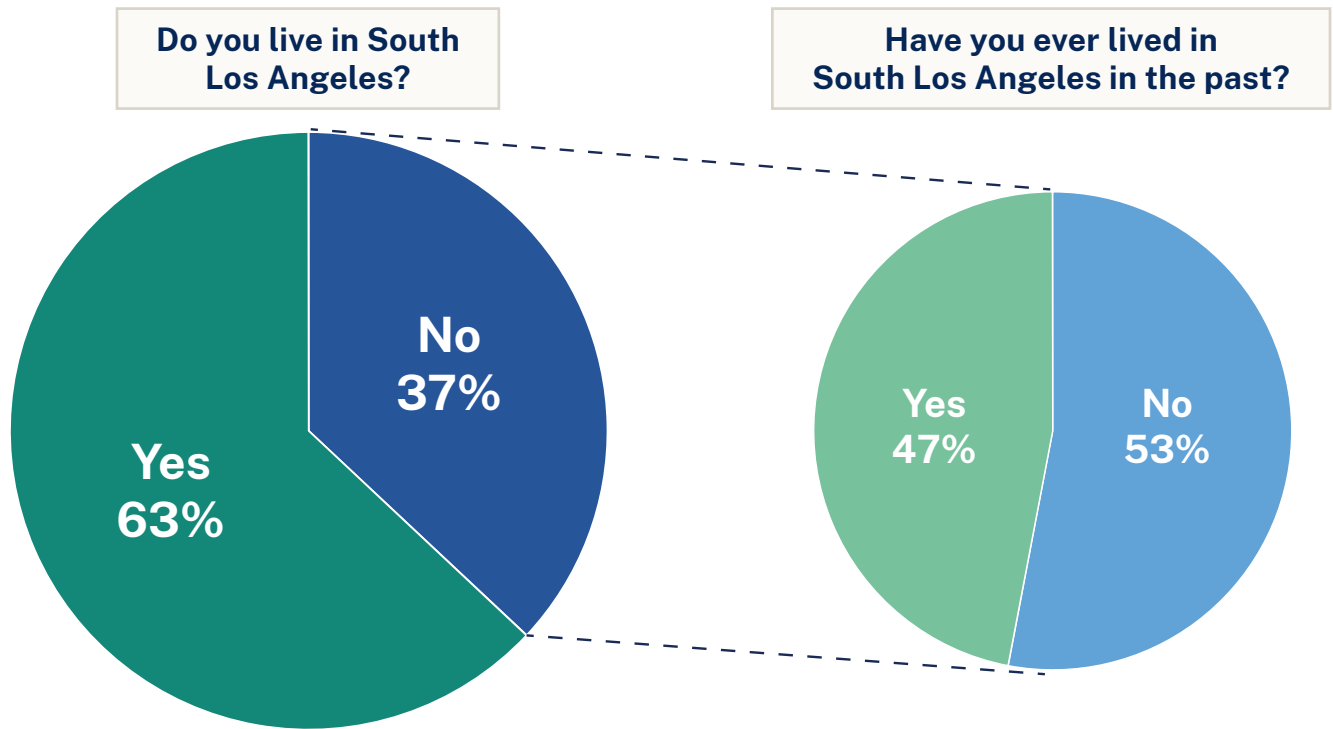


1935-1939 Obama Blvd.

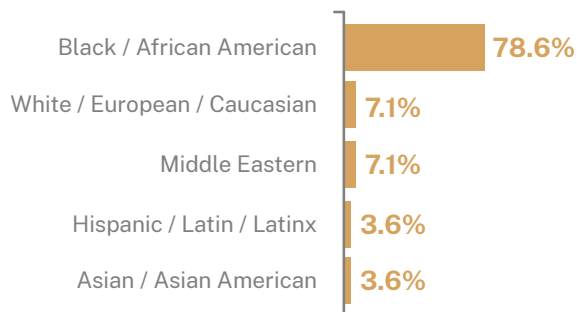
LROC Owner Profile

LROC is successfully engaging its intended population: community-rooted small owners who serve as critical stewards of unsubsidized affordable housing.

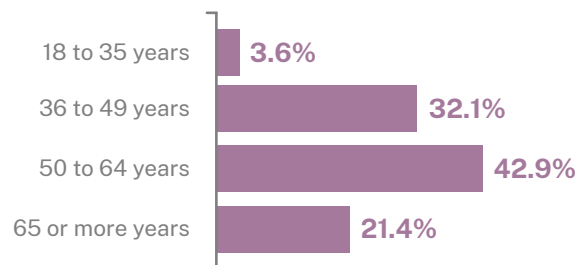
- Over 90% identified as BIPOC, highlighting LROC’s racial equity focus.
- The majority owned 2–4-unit properties, often inherited or held over decades.
- The majority live in the same neighborhood as their rental property with over 30% living within their building.



RACE AND ETHNICITY



AGE GROUP



GENDER IDENTITY





4079 Creed Ave

Program Design Principles and Values

Small-scale rental property owners are essential to community stability and housing affordability. The LROC program was intentionally designed to address the challenges faced by small-scale rental property owners. The LROC model was guided by a strong set of values and design principles that set it apart from traditional housing preservation efforts:

- Owner-Centered Design:** Owners have deep ties to South Los Angeles with 63% of owners currently living in South Los Angeles with 32% of owners residing in their rental property. Owners approach their role with a “double bottom line” value system; balancing community/resident stability with long-term profits and wealth retention. Program offerings were shaped by owner feedback and experiences, with many services emerging directly from expressed needs.
- Racial Equity and Anti-Displacement:** LROC prioritized landlords who historically lacked access to preservation tools and capital. Over 90% of LROC owners identify as BIPOC and 58% identified as female. Preserving their ownership was seen as essential to stabilizing tenant communities, maintaining housing affordability, and preventing displacement, while also maintaining community control and generational wealth.
- Flexibility and Responsiveness:** Program components were refined annually in response to emerging needs, shifting external conditions (e.g., COVID-19), and lessons learned from program implementation. Owners were engaged through regular surveys, interviews, meetings, and retreats. The program was heavily designed in response to owner input.
- Community and Peer Learning:** Rather than viewing ownership as an individual challenge, LROC fostered a collective model that allowed landlords to learn from one another and offer mutual support. Additionally, LROC strengthened community power by amplifying the voices of local BIPOC owners who are often excluded from or do not share the same values as traditional apartment owner associations.

Program Objectives

The initiative's core objectives were to:

- Preserve affordable rental units in South Los Angeles by supporting the financial and operational stability of small property owners.
- Strengthen owners' capacity to maintain their properties and access capital through education, peer learning, and technical assistance.
- Provide direct financial assistance through rental arrears, grants, and loans to reduce foreclosure risk and incentivize reinvestment in affordable housing.
- Test new preservation tools, including the shared contracting model, to determine replicable, scalable approaches that benefit both owners and tenants.
- Support generational wealth building and housing justice by helping owners retain their properties and pass them on to heirs or successors.



624 East 87th Street

Partners

The initiative was made possible through a pioneering partnership among four core organizations and several implementation partners.

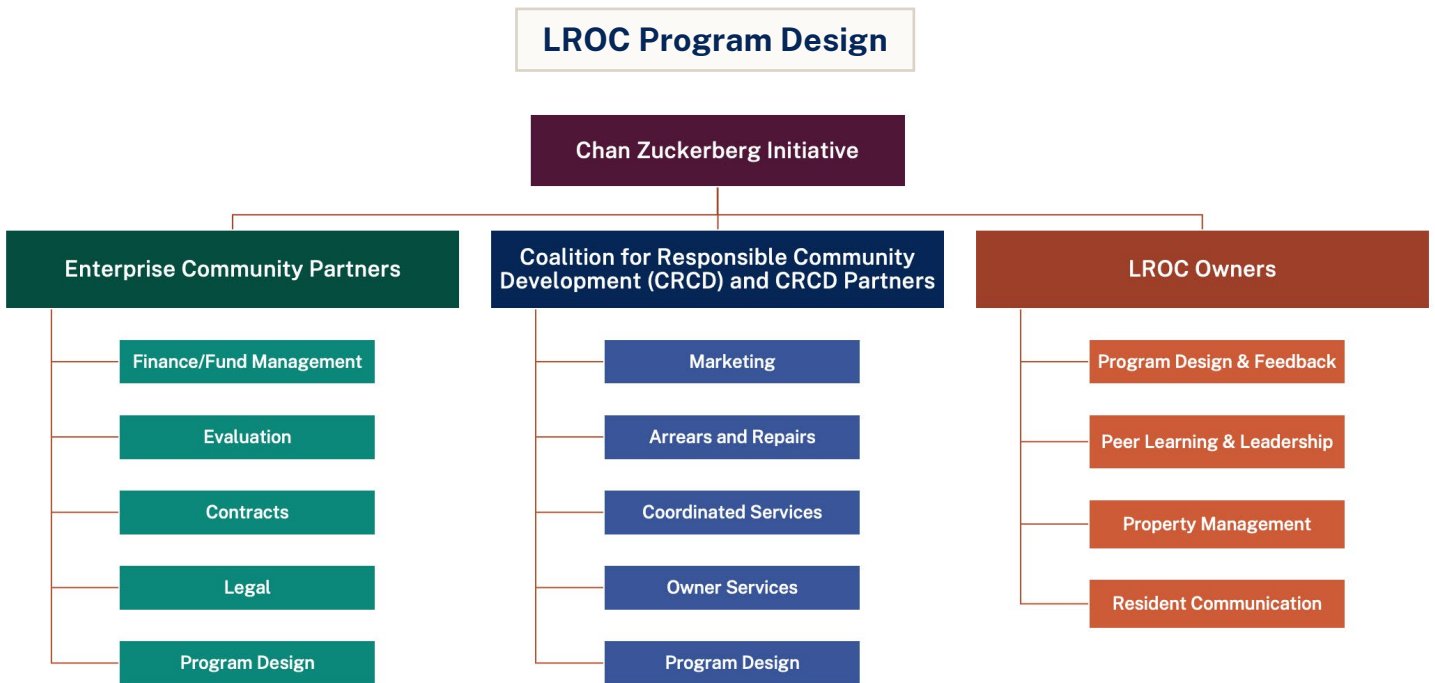
- The Chan Zuckerberg Initiative (CZI) was the visionary who provided \$5 million in foundational and flexible funding as well as strategic guidance to test a new model for unsubsidized affordable housing preservation rooted in equity, flexibility, and community-led solutions.
- Enterprise Community Partners served as the lead intermediary responsible for program and fund management, design, identifying the geographic location of focus, partner selection/coordination, fundraising, reporting and evaluation.
- Coalition for Responsible Community Development (CRCD) acted as the local implementation partner, leveraging its deep-rooted community relationships in South Los Angeles to conduct outreach, engage owners, deliver services, coordinate contractors, and manage day-to-day implementation.
- Avail, a Proptech firm, provided in-kind staffing support to adapt their technology platform for workflow processes, including application, verification, and fund transfers for arrears and repair grants. Additionally, Avail provided LROC owners with property management tools (e.g., lease templates and online platform) and educational content to help the owners operate their rental business in a more streamlined and efficient manner. Avail performed these functions through 2023.
- LROC Owners were viewed as core program partners – not just beneficiaries. Program offerings were shaped in partnership with owners. By listening closely to their feedback and learning from their day-to-day experiences, program offerings were crafted to help owners maintain their properties, support their tenants, and sustain long-term ownership.



5954 Arlington

- Two early implementation partners were critical to the program’s design: Forsyth Street Advisors and Evitarus. Forsyth Street Advisors supported program development through multiple brainstorming sessions and drafted the initial program concept. Evitarus facilitated four focus groups with small rental property owners to better understand their values and challenges related to operating and maintaining their buildings, as well as their interest in receiving additional information and resources.
- Occidental College served as an evaluation partner and conducted a comprehensive 2023 market analysis, providing key insights into ownership trends, property conditions, and the evolving dynamics of the small- to medium-sized multifamily housing sector.
- Additional early implementation partners included Roy + Patricia Disney Family Foundation and Ballmer Group who provided foundational funding and strategic guidance to Enterprise Community Partners. CRCD also received funding from the Weingart Foundation, Roy + Patricia Disney Family Foundation, and The Ralph M. Parsons Foundation.

Together, these partners sought to build a replicable, owner-centered preservation model that could preserve affordability, stabilize ownership, protect community-owned assets, and prevent displacement in rapidly changing neighborhoods.



Staffing

To achieve its program goals, LROC was supported by staff across CRCD and Enterprise, each providing specific expertise. The initial program set-up was completed by Enterprise staff. The early implementation phase included program design, identifying roles and responsibilities, and a procurement process to identify a community partner (CRCD). Once identified, Enterprise completed the subcontracting process for each partner, managed reporting requirements and compliance with grant terms. Staff capacity increased incrementally and propelled LROC into a fully functional program by 2022. In addition to dedicated staff at each of the implementing organizations, CRCD hired a full time Outreach Organizer and Service Support Coordinator in 2023 which was critical to building deeper, consistent touchpoints with owners.

Key Staffing Responsibilities

- **Coalition for Responsible Community Development (CRCD)**

- Project Director (0.25 FTE): Led program development and implementation.
- Construction Manager (1.0 FTE): Supported the Project Director with administrative and construction-related tasks.
- Outreach Organizer and Services Support Coordinator (1.0 FTE): Direct LROC owner engagement and support for the delivery of owner services.

- Consultant (0.5 FTE): Provided oversight, advised on program development, and ensured maximum impact.

- **Enterprise Community Partners**

- Senior Director (0.25 FTE): Advised overall program strategy and oversight, managed the LROC budget and maintained relationships with partners and funders.
- Associate Director (0.25 FTE): Oversaw project management, coordinated the implementation team, managed subcontracts and program evaluation.

6714 11th Ave.

Approach

Over the course of five years, LROC developed and refined a comprehensive set of services organized under two strategic pillars: **Owner Services** and **Capital Support**.

Owner Services

This pillar aimed to build knowledge, confidence, and long-term stability for participating LROC members. Recognizing that many small rental property owners operate without access to the networks, legal support, or technical tools of institutional landlords, LROC created a suite of support services focused on capacity-building and community connection.

Key program components included:

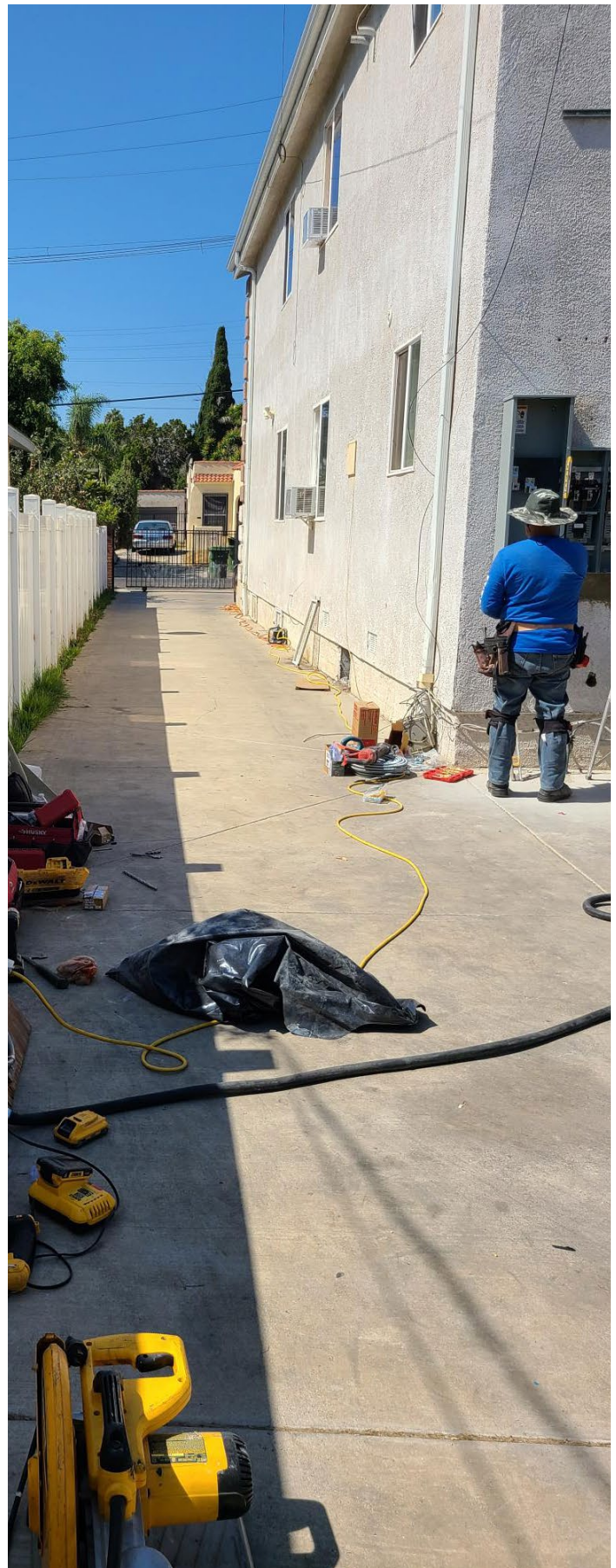
- **Outreach and Trust-Building:** Extensive in-person and virtual engagement during the early years helped establish trust and continual owner engagement has ensured the program was responsive to owners' real needs.
- **Peer Networking:** Owner retreats, meet-ups, and a Facebook group fostered community among participants and offered a space to exchange information and support. Owners provided input and discussion on program components at each retreat and through annual surveys, resulting in program priorities each year.
- **Monthly Owner Working Group:** A standing forum was established for key owners to lead discussions on critical issues, learn from one another, help shape program offerings, and engage with guest speakers and resources. Over time, this working group evolved into an LROC leadership body that addresses key program priorities and are building capacity to support future program management.
- **Quarterly Webinars and Monthly Newsletters:** Covered topics such as best practices in property and asset management, code enforcement, eviction protections, financial planning, and energy efficiency, tailored to local contexts of LROC owners.
- **Physical Needs Assessments (PNAs):** Free assessments conducted by qualified inspectors to help owners understand and plan for deferred maintenance, code compliance, and longer-term capital investments.
- **Financial & Legal Coaching:** One-on-one support with financial management, legal services and business planning, legal entity formation (e.g., LLCs and Trusts), succession planning, and generational wealth transfer.
- **Avail Property Management Tools:** Free access to the Avail platform that allowed LROC owners to list their units, screen tenants, and collect rent through the online platform.
- **Entity Planning:** Partnered with The Future Organization to engage LROC members, assess the feasibility of forming an independent organization, and draft a business plan.
- **Additional Services:**
 - **Photography:** Provided professional photography services to support rapid lease-up of vacant units.
 - **Video Trainings:** Released six training videos for LROC members on Section 8, evictions, insurance, investing, income tax, and 1031 exchanges.
 - **Policy Advocacy:** Advanced advocacy efforts on behalf of LROC owners.

Capital Support

To complement owner services, LROC delivered flexible capital to help owners stabilize operations, preserve affordability, and avoid foreclosure or property loss. This included grant funding, direct relief, and loan products tailored to the realities of small property ownership.

Key program components included:

- **Rental Arrears Assistance:** Direct support to cover missed tenant rent payments during the COVID-19 pandemic, alleviating owner financial strain and supporting tenant housing stability.
- **Repair Grants:** Targeted funding for urgent health and safety repairs, particularly those related to habitability, accessibility, or code compliance.
- **Shared Contracting Pilot:** The Physical Needs Assessments (PNAs) identified critical repairs needed across the LROC properties. Based on the results on the PNAs, LROC tested a pioneering effort to reduce the cost and complexity of property upgrades through a shared contracting structure, enabling bundled electrical improvements across multiple buildings.
- **LROC Loan Fund:** Owners vocalized their need for a low-interest loan product they could access to make necessary capital improvements to their rental properties. The loan fund, launching in late 2025, is designed to provide longer-term, low-interest loans to owners needing financing beyond what grants could cover, including for minor rehabilitation or operational needs, at more affordable rates than personal credit cards or other private financial tools.



9128 Menlo Ave.



833 West 40th Street

Program Evaluation

This final evaluation report provides a comprehensive summary of the five-year LROC pilot program. It draws from both qualitative and quantitative data sources, including:

- Annual and cross-year owner surveys and follow-ups (2021–2025)
- In-depth interviews with property owners, CRCD and Enterprise staff and contractors
- Internal program documents, reports, and performance dashboards

The report includes an in-depth evaluation of the Shared Contracting Pilot, alongside broader findings and lessons learned from the Owner Services and Capital Support components. Together, these findings aim to guide the field of unsubsidized affordable housing preservation, inform strategies on how to stabilize local control of housing, and offer a replicable model for supporting small landlords in communities facing affordability crises.

Owner Services

The Owner Services pillar of LROC was designed to strengthen the operational, financial, and community capacity of small rental property owners in South Los Angeles. This comprehensive suite of supports recognized that many small landlords lack access to the resources, networks, and technical assistance available to real estate investment firms and larger property management companies. By building a platform for knowledge-sharing, peer connection, and individualized support, LROC sought to help owners preserve affordable housing, maintain property ownership, and strengthen tenant stability.

Over the five years, Owner Services evolved significantly, guided by continuous feedback loops, including annual surveys, working group discussions, and retreat recommendations. Owners consistently reported that these services not only improved their knowledge and confidence but also deepened their sense of connection to a supportive landlord community.

1.1 Outreach and Trust-Building

When LROC was first launched, the skepticism from potential owners hindered program enrollment, requiring an intentional strategy to build trust. The LROC implementation team initially projected that there would be 200 owners accepted into the LROC program. However, many property owners were hesitant to engage with a program tied to nonprofits or public agencies that also required sharing personal and property financial information, so outreach and relationship building became the foundation of the work. Although the website drew significant traffic early on, few visitors submitted applications.

In response, the LROC implementation team strengthened its branding, refined outreach strategies, and clearly distinguished LROC from other rental assistance programs by emphasizing its unique combination of emergency rental assistance, coordinated services, and grants for property repairs and energy efficiency upgrades. Newly recruited owners provided personal stories vouching for the integrity of the program.

The team played a key role in prioritizing personal connections. They made dozens of individual calls, organized virtual gatherings hosted by key community members, and attended community events to connect directly with owners. These efforts paid off, and the

program ultimately received 150 applications, with 52 owners approved to join LROC. Since its inception, LROC has been a closed cohort of owners; over 97% of LROC properties accepted into the program are currently part of the collaborative.

Outreach Methods Used

- **Canvassing** - The team conducted direct outreach in South Los Angeles through postcard mailers to landlords, door-hangers, in-person canvassing within the designated area, and distributing flyers at churches and community centers.
- **Word of Mouth** - Nearly one quarter of all applicants learned about the LROC program through word of mouth.
- **Social Media Marketing** - LROC leveraged Facebook marketing and generated more than 50,000 online impressions.
- **Community Presentations** - The program was presented to several community organizations, including the Minority Apartment Owners Association, Watts Labor Community Action, and the Small Property Owners Coalition. The team also followed up to schedule additional presentations.

- **Public Partner Engagement** - LROC collaborated with Council District 8 to jointly present the program to constituents and to include program details in weekly public sector newsletters.

As the program evolved, CRCDD recognized the need for a dedicated staff member to support LROC owners directly. In 2023, LROC hired an Outreach Organizer and Services Support Coordinator to fill this role.

This trust-centered approach delivers results. By the second year, more than 70 percent of owners had engaged in at least one service, a level of participation far exceeding typical small landlord involvement in similar preservation initiatives.

“ At first, I wasn’t sure if LROC was for me. But they called, checked in, invited me to small gatherings — and listened. That’s what convinced me they were different.”

–LROC OWNER



9501 Clovis Avenue

1.2 Quarterly Webinars and Newsletters

Quarterly webinars delivered targeted content on emerging needs. Between 2021–2025, topics ranged from navigating LA’s Rent Stabilization Ordinance to energy efficiency rebates and eviction protection updates.

Digital newsletters reinforced webinar content and added timely alerts, funding opportunities, and policy changes.

Survey data from 2025 shows:

- 84% of owners said webinars and newsletters were “very helpful” or “somewhat helpful” in managing their properties.
- 3 in 4 owners said they took a concrete action because of a webinar or newsletter (e.g., applied for a rebate, checked compliance status).

Additionally, the webinars offered a structured yet flexible space for owners to:

- Share real-world problem-solving strategies
- Exchange vetted contractor and vendor recommendations
- Engage with expert guest speakers
- Provide feedback that shaped new program components, including entity formation and the shared contracting pilot

Participation averaged 15–20 owners per session. The owners valued the two-way nature of the group, both learning from program content and influencing the direction of LROC.

1.3 Peer Networking

Peer connection was not incidental; it was intentional. LROC created multiple touchpoints for informal networking through the Owners Retreats (2023 & 2025) and WhatsApp and Facebook groups for real-time peer advice.

On average, 20 to 25 owners participated in the half-day retreats, which successfully achieved several important goals. The gatherings provided an opportunity for participants to get reacquainted and strengthen peer relationships, review LROC's prior year activities and impact, and receive updates on previously identified needs. They also offered space to plan for LROC's future while celebrating both past accomplishments and the path ahead.

“It’s nice to be in a room with other people who understand. I’ve learned just as much from other owners as from the formal presentations.”

–LROC OWNER

The Outreach Organizer and Services Support Coordinator facilitated the creation of the new dedicated Facebook page and WhatsApp channel, which owners have fully adopted and their main communication platforms to share information and request assistance from each other. These channels also allow LROC staff to monitor trends and needs, informing future program activities.

By 2025, 74% of owners reported feeling more connected to other landlords in their community, a major shift from baseline surveys where most described their work as “isolating.”

“Before LROC, I didn’t know other landlords personally. Now, I have people I can call for advice or just to talk through a problem.”

–LROC OWNER

1.4 LROC Working Group

The LROC Working Group formed in 2023 — grew to a total of nine members — as a natural progression of key owners committed to ensure LROC's long-term success. These owners are leaders within the membership and have become informal board members, offering guidance on LROC strategies, identifying webinar topics, advising pooled services, and actively participating in initiatives.

The working group meets monthly and alternates between in-person and virtual meetings. The in-person meetings fostered engaging, authentic conversations, but the virtual meetings had higher attendance across the board.

At the LROC retreats, the LROC Working Group members served as retreat ambassadors, hosting registration, and networking with fellow members.



LROC Retreat

1.5 Physical Needs Assessments (PNAs)

The PNAs were one of LROC’s most valued services. Conducted by qualified inspectors, they identified urgent repairs, compliance issues, and long-term capital needs. LROC paired PNAs with a quarterly webinar to understand their reports and begin to strategize for addressing immediate repairs. Many PNAs led directly to funded repair projects or participation in the shared contracting pilot, improving the quality and life safety of the properties for the residents.

“ The PNA was such a gift. I wouldn’t have known about the wiring issues until it was too late.”

–LROC OWNER

Lessons Learned

- The PNA strategy proved to be an effective model for shared contracting, fostering collaboration while generating valuable data to inform future program planning. It also presents a strong approach that could be replicated and adapted in other program settings.
- The scale of need exceeded the budgeted amount and proved to be more complex for a pilot, indicating choosing a simpler repair need may be better for a pilot. A dedicated source of low-cost funding is needed to assist small-scale property owners with maintaining their properties for residents’ safety and comfort without degrading affordability.

PNA Finding	% LROC Properties
Unsafe Electrical Wiring	86%
Need Main Electric Panel Replacement	75%
Need Electric Sub-Panel Replacement	70%
Roof Repair	53%
Sub-floor Repair	39%
Foundation Repair	37%



6714 11th Ave



9501 Clovis Avenue

1.6 Financial & Legal Coaching

At the 2023 LROC Owners Retreat, owners expressed interest in harnessing the collective power of the group to access legal support. In addition, due to previous surveys and the PNA exercise, the LROC team identified the need to provide financial services, so owners would be best prepared for ongoing stewardship of their properties.

A financial planner was contracted by LROC to provide individual financial planning services. Financial services office hours were launched in 2024 to offer guidance on best practices in personal and property level financial planning, tax planning, and accounting.

Services included:

- Cash flow and budgeting support
- Tax and accounting guidance
- Entity formation (LLCs, trusts)
- Succession planning and generational wealth transfer strategies

Lessons Learned

- Identifying the right partner to provide legal services proved to be challenging. Pro Bono and mission-driven legal providers are focused on tenant rights and typically do not want to work on behalf of landlords. There are plenty of non-mission oriented legal providers who want to work with landlords, but their values do not align with LROC program values or membership intentions to minimize displacement.
- Additionally, the attorneys we contacted stated that they would provide services directly to owners, representing them as clients, but that liability risks prevented them from providing general advisement to a group of owners. LROC owners often do not have the financial capacity to hire an attorney on their own and would benefit from a shared resource. Given this, the LROC team pivoted to provide broad webinars on legal topics. A concerted effort to create and maintain these legal relationships is needed in order to provide this resource to LROC members in the future.
- Only 15 owners took advantage of financial coaching support. Despite multiple attempts to market the availability of this service, there was no further demand for financial services as all initial needs were addressed.

1.7 Entity Planning

In August 2024, LROC issued a Request for Proposals (RFP) to engage a consultant to support the LROC Working Group in exploring options for the program's future. The Future Organization (TFO) was selected based on its experience working alongside stakeholder groups to help clarify priorities and evaluate potential organizational models.

Through a series of working group meetings and a broader survey of LROC owners, members shared their priorities, interests, and considerations for a potential future entity. Twenty-eight owners responded to the survey, identifying key priorities such as grants for property owners, discounts on goods and services, advocacy and lobbying, access to low-interest loans, and opportunities for peer learning and connection.

Additional input was gathered through conversations with partner organizations and peer groups to provide context and examples of different organizational approaches. This information was shared with LROC owners to support informed discussion and decision-making.

At the LROC Owners Retreat in February 2025, findings and potential pathways were presented to owners, along with considerations related to structure, capacity, and long-term sustainability. LROC owners discussed these options and ultimately voted to pursue the formation of an independent 501(c)(3) nonprofit entity.

Lessons Learned

- Building consensus required supporting owners in balancing individual business needs with the broader, collective priorities of the group and the long-term sustainability of the network.
- While there is strong interest in establishing a new entity, some owners have expressed the need for additional support in areas such as leadership, fundraising, and organizational development. LROC continues to provide access to resources and technical assistance to help owners build the capacity needed to guide and sustain the entity moving forward.



600 West Florence Ave

1.8 Additional Services (Photography, Training Videos, Policy Advocacy)

As the program evolved, LROC members expressed interest in additional services that could address specific operational challenges and support long-term property sustainability. In response, LROC developed and delivered additional services aimed at strengthening owner capacity, improving property outcomes, and elevating owner voices in policy conversations. Some owners indicated that they wanted training videos on subjects important to them. Six videos were produced with the following topics: Section 8, Evictions, Insurance, Investing, Income Tax, and 1031 Exchange.

Owners identified the need for professional photographs of their units and assistance with marketing their units to accomplish faster turnover and lower vacancy rates. LROC provided photography services for those owners who had vacancies and requested that service.

The LROC program has intentionally worked to build trust between government agencies and property owners. As part of this effort, LROC convened a meeting between the Los Angeles Housing Department (LAHD) policy team and LROC owners to share policy recommendations focused on supporting small property owners and preserving affordability.

Key recommendations included:

Addressing Deferred Maintenance

- **Property needs assessments:** Provide small owners with property assessments to identify deferred maintenance and link them to resources (grants, low-cost repairs).
- **Financing for improvements:** Offer low-cost financing for life-safety and system upgrades; pair with short-term rent stabilization or eviction-prevention agreements.

Improve Property Operations

- **Dedicated or preferred vendors:** Contract directly with vendors and offer services at reduced cost for qualifying small owners.
- **Streamlined tenant placement:** Establish clear, efficient processes to match tenants with small properties, improving placement speed and communication. Small-scale landlords are generally open to all tenant types.

Application Design

- **Simple applications:** Streamline programs applications into short, tech-enabled applications and pair with 1:1 support for small owners much like is available for other small business types.

Incentives

- **Certification & incentives:** Develop a streamlined certification for mission-driven small owners to access incentives (e.g., energy rebates, tax exemptions).
- **Provide Funding:** Preferential funding or other incentives or sale to local owners and/or mission-aligned organizations.



941 East 52nd Place

Capital Support

The Capital Support pillar of LROC provides small rental property owners in South Los Angeles with direct financial assistance to stabilize ownership, preserve affordable units, and facilitate critical property improvements. Designed to be flexible and responsive to owner needs, this support included rental arrears grants, repair grants, a pioneering shared contracting model, and the development of an LROC loan program.

Across the five-year program, Capital Support proved to be one of the most impactful aspects of LROC. Owners consistently ranked it among the top reasons for joining and staying engaged, and survey data show that these resources significantly reduced the risk of foreclosure, helped avoid costly emergency repairs, and improved property quality for tenants.

All LROC owners who received capital support signed an affordability agreement to uphold LROC's mission of preventing tenant displacement. Under the LROC agreement, owners committed to:

- **Eviction protections:** Owners agreed not to initiate new eviction proceedings and to dismiss or halt any in-progress evictions once the owner was accepted into the program. Payments would only be disbursed after proof that eviction proceedings had been stopped.
- **Rent limits:** Owners agreed not to raise rents beyond CPI allowances for 12 months from the date of the Agreement. For rent-controlled units, allowable increases defaulted to ordinance limits.
- **Lease renewals:** Owners agreed to renew all tenant leases for units unless just cause could be demonstrated for non-renewal.

2.1 Rental Arrears Assistance

The Rental Arrears Assistance program was launched in 2021 at the height of the COVID-19 pandemic to address unprecedented rental income loss among small landlords. Many LROC owners saw rent collections drop sharply due to tenant unemployment and pandemic-related economic hardship, leaving them unable to cover mortgage payments, taxes, insurance, and repairs.

Key Results (2021–2022):

- Over **\$750,000 in arrears assistance** distributed directly to participating owners.
- **50%** of LROC owners reported that LROC helped them retain their properties, and they did not have to resort to selling. Almost half also reported that LROC helped them catch up on mortgage payments and **35% reported that LROC prevented their properties from going into foreclosure.**

- Stabilized **69 unsubsidized rental properties** during the most volatile market period therefore preventing the eviction of **143 renter households** in South Los Angeles.

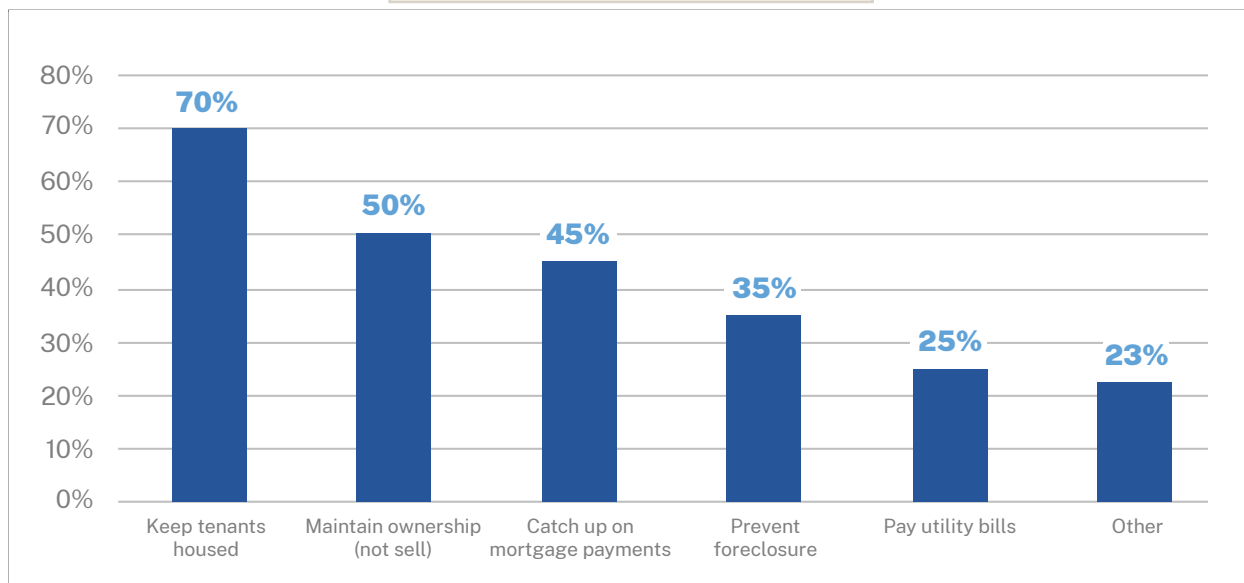
Survey data confirm the program's critical impact:

- **87% of recipients** said the arrears funding “significantly” or “completely” reduced their financial distress.
- **81%** said it directly prevented them from missing a mortgage payment.

“Without the arrears grant, I don't know how I would have kept my building. It bought me the time I needed to get back on my feet.”

–OWNER INTERVIEW, 2023

The LROC Program Helped:





Repair grant example

2.2 Repair Grants

Following the arrears stabilization phase, the focus shifted to providing repair grants to address small and large repairs. In the 2022-2023 workplan, LROC administered grants of up to \$30K to program participants. Forty-four owners participated, and LROC processed 66 repair grants totaling \$1,217,132. The repairs program leveraged an additional \$126,622 of owner funds and 192 units were stabilized as owners made critical repairs to the properties.

As with arrears deployment, repairs program uptake spread across seven months and required steady program communication and technical support to LROC owners. Avail maintained updated owner account information and processed payments expeditiously. As expected, LROC repair grants supported a wide range of work, from minor sprinkler and alarm repairs, pest control, and common area upgrades to larger projects such as sewer line replacement, roofing, and foundation repairs. The funding was structured to be both responsive to urgent needs and strategic in supporting long term asset preservation.

Ninety percent of participants reported that the LROC program enabled them to complete needed repairs to their units and buildings. While most participants (59%) did not have existing code violations, approximately half of those who did said that LROC repair grants helped

them resolve those issues. In addition, 56 percent of all participants reported that upgrades completed with LROC grants are expected to result in ongoing energy cost savings.

Repair grant administration followed a cost-reimbursement model, with two draw requests supported by submitted receipts and approval procedures aligned with those established under the arrears program.

Key Results (2021–2023):

- Over **\$1.2 million** in repair grants were disbursed.
- **66 properties** funded critical repairs.
- Leveraged an additional **\$126,622** in owner investment toward repair work.
- Top funded repairs: plumbing (48%), roofing (34%), electrical (32%), kitchen and bath (34%), accessibility improvements (10%).

Survey data from 2025 show:

- **97% of owners** rated the repair grant as “very helpful” or “somewhat helpful.”
- **83%** reported the repairs improved tenant satisfaction and retention.

Lessons Learned

- Even with the repairs program, trust building was required to enroll members. Owners needed one-on-one support and reassurance that city code violations would not be triggered as a result of the repair work, and that reimbursements would be paid.
- LROC owner data consistently shows that small owners do struggle to stay on top of repairs and maintenance. The owners who charge lower rents struggle more. Early research for LROC cited this dynamic, which the program has confirmed.
- The owners' frequent request for a "trusted vendor list" initiated collecting owner referrals with strict release of liability language from LROC. This lesson influenced the Shared Contracting program by vetting experienced licensed and bonded contractors for that program component.
- Assessing change in operating expenses beyond self-reporting proved difficult. And, importantly, the operating expense environment has remained volatile with rising energy costs, insurance, supplies, and labor rates. Although some owners reported savings due to repairs grants, later feedback suggests that savings achieved were offset by rising costs in other areas. To measure operating expenses, due to energy efficiency interventions or otherwise, a program must have an explicit, upfront plan and data collection agreement with participants (many of whom do not track their expenses) and in some cases, tenants.

“ I could never have afforded to do this level of work without the grant. It saved my property from falling further into disrepair.”

–LROC OWNER



Repair grant example

2.3 Shared Contracting Model

The Shared Contracting Model was one of LROC's most innovative pilots and a highlight of the Capital Support pillar. The model bundled electrical upgrade work for the majority of owners and sought bids from qualified contractors. One contractor was selected and entered into a single, large-scale contract with CRCD. This collective approach aimed to reduce costs, streamline implementation, encourage contractors to work on small properties, and improve quality control.

Rationale:

Small property owners often faced higher per-unit costs when contracting individually due to smaller job sizes, limited bargaining power, and higher administrative overhead. Shared contracting leveraged economies of scale, bulk purchasing, and unified project management to address these inefficiencies.

Assumptions:

- Utilizing one general contractor would save on total costs and reduce the time required to complete the project
- The original total budget was \$1,400,000, with a 12-month timeframe for completion
- Total project savings were projected at 10%
- Using experienced CRCD project management staff would increase efficiencies in communication and implementation

Process:

CRCD served as the lead project manager for the electrical shared contracting initiative, which provided electrical upgrades identified as a top priority through the LROC Property Needs Assessments (PNAs). CRCD bundled participating properties into a single procurement package and issued a Request for Proposals (RFP), which drew multiple bids. One contractor was ultimately selected to complete

upgrades across the properties. Throughout the process, CRCD remained the primary point of contact, with the outreach coordinator working directly with owners, and the assistant project manager and project director coordinating with the selected general contractor, utility providers, and public entities.

Key Results (2024-2025):

- 40 buildings were included in the shared contract
- The bid resulted in a \$1,700,000 total project budget and a 24-month timeline
- A total of \$1,247,476 in property upgrades had been completed, with an additional \$255,365 in progress
- Average cost savings were estimated at 10% compared to individual contracting

The model reduced owner administrative burden by consolidating contracting, permitting, and inspection processes, saving owners significant time. The electrical upgrades reduced fire hazards, which in turn lowered property insurance premiums and operating costs for LROC property owners, enabling them to maintain below-market rents. Additionally, the upgrades positioned properties to reduce their carbon footprint by supporting the installation of solar panels, energy-efficient appliances, and eligibility for decarbonization rebates.

High satisfaction was reported among participating owners:

- **88%** said the shared contracting model saved them significant time.
- **82%** said they would participate in a similar model again.

“It was such a relief not to have to negotiate and manage the contractor myself. I saved money and so much stress.”

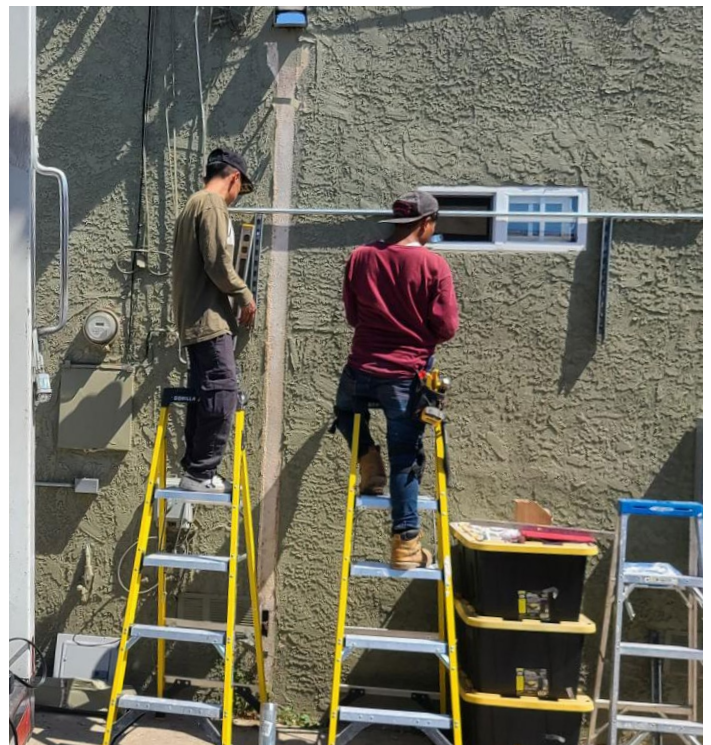
–LROC OWNER

Lessons Learned:

- The scope of work had to remain flexible to accommodate tenant needs and unanticipated costs. The original interior electrical work required the temporary, paid relocation of tenants, which triggered involvement from the city’s housing department to ensure proper standards were met for each property. This increased costs and timelines to levels that would have been prohibitive for completing the program. Additionally, because the results of the electrical upgrades were not immediately visible to tenants, some felt their relocation was unnecessary, highlighting the importance of clear and proactive communication between owners and tenants.
- Due to challenges with tenant relocation and permit delays, the LROC team, in consultation with the general contractor, reassessed the scope of work and decided to focus on completing exterior electrical upgrades for occupied units only. Interior upgrades continued for vacant units, and the team advised owners to update subpanels during turnover periods when units were vacant.
- The original project contract achieved the 10% cost savings goal established for the pilot, compared to bidding 40 separate projects individually. However, change orders to accommodate unforeseen circumstances — such as additional repairs required before city approval — totaled \$75,520. The \$100,000 contingency was fully spent, and additional resources were identified to close out the project.
- Key factors contributing to success included owner readiness, effective tenant communication, and upfront coordination. Providing owners with detailed project timelines improved participation and satisfaction.
- Although shared contracting was intended to ensure smooth execution with minimal delays, unforeseen factors extended the program’s completion by 16–18 months. These factors included inspection schedules, corrections, and changes in requirements. For future implementations, selecting a less complex repair project for shared contracting is recommended.
- Having a trusted intermediary (CRCD) with project management experience in construction processes removed significant barriers to owner participation.
- This model proved replicable for other high-cost upgrades, such as roofing, plumbing, and solar installations, but may not provide adequate cost savings for interior work that requires resident relocation.

“ The scale allowed us to negotiate better material prices and dedicate a full crew for months without jumping between small jobs.”

–CONTRACTOR



3001 Edgehill Drive

2.4 LROC Loan Program

The LROC Loan Program was launched in the second half of 2025 in response to owner demand for flexible, affordable financing to complement grants. While rental arrears, repair, and shared contracting grants addressed immediate needs, loans provided a tool for small-scale rehabilitation, compliance upgrades, and other owner needs. The LROC loan fund had been identified as a key need by LROC owners to address challenges in accessing capital and as an alternative to using high-cost personal credit cards.

Program Design:

- Low-interest term loans targeted small-scale property owners.
- Loans were administered through CRCD's Community Loan Fund.
- Intended uses included minor rehabilitation, code compliance, and PNA-identified capital needs.

While still in its early stages at the close of the five-year program, the loan program received strong support from owners:

- 76% of owners expressed interest in using the loan program for future repairs.
- Top anticipated uses included roofing, structural work, and accessibility improvements.

Lessons Learned

- The CRCD Community Loan Fund had been established as a small business lender. The question of whether LROC owners qualified as small businesses was affirmatively answered. The LROC Loan Fund became a subset of CRCD's lending. Uses of the loans could include capital improvements, but to remove barriers for LROC owners, the loans were not recorded against their properties, nor did the fund take personal property (cars, personal homes, equipment, etc.) as collateral.

- Many LROC owners would not have qualified under a traditional loan underwriting process. While owners were sometimes organized as a family trust or LLC, they did not manage their finances in a way that could be easily underwritten as small businesses. For example, they often lacked business financial statements (balance sheet, P&L, and statement of cash flows), may have lacked collateral, and were often unprepared to personally guarantee a loan. Offering a simplified application form, conducting webinars, and providing application technical assistance proved essential to ensuring the use and repayment of the loan product by LROC owners.

“ Grants are wonderful, but sometimes you need a bigger pool of money to really fix things right. Having a loan option we can actually qualify for is huge.”

– LROC OWNER

Overall Impact of Capital Support

Capital Support interventions collectively:

- Preserved nearly 200 affordable units across South Los Angeles.
- Stabilized owner finances during economic shocks.
- Funded critical repairs that improved safety, habitability, and tenant satisfaction.
- Piloted an innovative contracting model with proven cost savings and scalability potential.
- Laid the foundation for a long-term capital access pipeline through the emerging LROC Loan Program.

Owners repeatedly credited these interventions with keeping them in business, preventing displacement of tenants, and enabling them to continue offering affordable rents.



LROC Retreat

Understanding Owner Experience and Program Impact

This section provides a cross-cutting synthesis of owner perspectives gathered through the 2023 and 2025 LROC Owner Surveys. By aggregating and comparing owner feedback across two major survey cycles, this section offers a holistic view of how owners experienced the program over time, what aspects were most impactful, and where additional support was needed. These insights ground the findings in the lived realities of program participants and help to contextualize the evolution of arrears and repair funding, and financing tools. In particular, the survey data demonstrate how the trust, knowledge, and peer support built through Owner Services laid the foundation for deeper engagement with LROC’s capital interventions. Many owners who initially participated in webinars or working groups later applied for grants, took part in the shared contracting pilot, or expressed interest in the emerging loan program. This trajectory, moving from education and relationship-building to financial stabilization, reflects the sequencing and integration of LROC’s model.

The following comparative analysis highlights owner demographics, perceptions of ownership, levels of engagement, and reported program impacts. It draws from more than 80 total responses across two survey years and includes visual data, narrative highlights, and direct owner quotes to illuminate how LROC supported small landlords in preserving affordability, improving their properties, and remaining in their communities.

Survey Response Overview

The 2023 and 2025 owner surveys captured input from a diverse group of small rental property owners active in the LROC program:

- **2023:** 41 total responses
- **2025:** 39 total responses

While individual participation varied across years, both samples reflected a strong cross-section of engaged owners who had received a mix of technical assistance, grants, and services.

Shift in Ownership Confidence, 2023 vs. 2025

One of the key indicators of LROC's impact was the extent to which it improved participating landlords' confidence in navigating ownership responsibilities and sustaining their properties. In the 2025 owner survey, a strong majority of respondents reported feeling more equipped and empowered as a result of their involvement in the program.

- **85%** of surveyed owners said that LROC **“significantly” or “somewhat” increased** their confidence in property ownership and management.
- This included improvements in navigating city regulations, identifying reliable contractors, managing repairs, and making long-term financial plans.

While the 2023 survey did not include a question specifically on confidence, qualitative responses and interview themes suggest that this was an area of gradual growth. Owners who were newer to the program at that time shared feelings of isolation and uncertainty. By 2025, those sentiments had largely shifted to ones of increased clarity, support, and community connection.

This progression reflects not just individual owner growth, but the success of the program's owner-centered design, with ongoing support systems, trust-building, and shared learning models that positioned owners as partners in preservation.

Owners in both 2023 and 2025 surveys attributed clear and meaningful benefits to their participation in LROC.

Key Outcomes Across Both Years:

- **96%** in 2025 and **91%** in 2023 said the program helped them **“better understand how to preserve their property.”**
- **92%** of 2025 owners reported that LROC **“helped them avoid a serious repair or financial crisis.”**
- In both years, over **85% of respondents said LROC strengthened their commitment to offering below-market rents** for the long term.

These results suggest that LROC's dual approach, pairing education and community-building with flexible capital, delivered tangible outcomes aligned with the program's objectives.

Owner Services Engagement

Owner engagement in the LROC program's service offerings grew stronger over time. Owners not only participated in more offerings by 2025 but also rated them more highly.

Service Component	2023 Engagement	2025 Engagement	Change
Monthly Working Group	63%	74%	▲ 11%
Webinars/ Newsletters	72%	84%	▲ 12%
Peer Meetups / Retreats	46%	74%	▲ 28%
PNAs	51%	69%	▲ 18%
Financial Coaching	19%	38%	▲ 19%

Narrative Highlights:

- In 2023, many owners reported initial skepticism toward formal services.
- By 2025, repeated exposure, peer validation, and consistent responsiveness led to higher utilization and satisfaction.

“ The PNA was eye-opening. I didn’t know how much I needed until they showed me.”

–OWNER, 2023

Summary

The comparative analysis of the 2023 and 2025 LROC Owner Surveys reveals a powerful arc of increasing owner confidence, satisfaction, and stabilization. As the program matured, so did the depth of engagement and the clarity of benefits reported by participants. The data reinforce LROC’s foundational theory: that when small rental property owners are trusted, resourced, and connected, they become critical partners in preserving affordability and community stability.



LROC Retreat



LROC Retreat

Lessons Learned and Recommendations

The five-year implementation of the Local Rental Owners Collaborative yielded a wealth of insight into how to support small-scale rental property owners in preserving unsubsidized affordable housing and preventing displacement in historically disinvested neighborhoods. Through an iterative, owner-informed approach, the program tested a variety of interventions with a particular emphasis on racial equity, flexibility, and deep community engagement. The following lessons and recommendations synthesize what worked well, what challenges arose, and how future efforts can build on LROC's learnings to deepen impact and scalability.

What Worked Well

Many program components proved particularly effective in achieving LROC's objectives.

- 1. Owner-centered approach:** First and foremost, the owner-centered design approach was central to LROC's success. The owners were not just recipients of support; they were co-creators of the program. Their feedback directly shaped offerings such as the monthly working group, financial coaching, and the shared contracting pilot. This responsiveness helped establish trust and ensure alignment between services and real-world owner needs.

through arrears grants, repair funding, and the shared contracting model stood out as a high-impact component. Owners consistently ranked these interventions as the most helpful and tangible aspects of the program. In several cases, these supports directly prevented foreclosure or allowed owners to make repairs they had deferred for years. Early in the program, arrears disbursements were managed through a tri-partner draw process that included a formal memo summarizing requests, approvals, exceptions, declines, and amounts owed to owners. This structure allows for efficient partner coordination, on-time performance, verifiable data collection, and accounting.
- 2. Flexible funding sources:** Across the board, the program benefited from dedicated funding sources that allowed a range of uses without burdensome compliance or lengthy process in order to meet the needs of owners as they changed and were refined. Flexible capital delivery, particularly

- 3. Building trust through staffing, partnerships, and peer engagement:** Building trust was foundational to the program, given the long history of the community being undervalued and subjected to predatory practices and unrealized promises. Strengthening this trust required both dedicated staffing and consistent, community-rooted engagement. Initially, the program was supported by staff working on other projects; however, LROC transitioned to dedicated staff in 2023, improving responsiveness, communication, and follow-through with owners. Peer connection also played a critical role — working groups, information networks (Facebook), and owner retreats created spaces for relationship-building. CRCD's role as a trusted, community-based partner was essential in maintaining engagement and delivering services effectively.
- 4. Building Leadership:** Identifying members who demonstrate a commitment of the LROC values and organizing them for focused discussions which builds leadership capacity and a stronger program.

Challenges and Adaptive Strategies

Despite LROC's successes, several challenges emerged during implementation. One consistent issue was owner hesitancy and mistrust, particularly in the early years of the program. Many small rental property owners in South Los Angeles had prior negative experiences with public programs or were unfamiliar with nonprofit actors. Overcoming this required time-intensive outreach, repeated follow-ups, and high-touch relationship-building. LROC responded by investing heavily in one-on-one engagement and providing multiple low-barrier entry points to participation.

Administrative burden was another challenge, both for owners and for the program team. Owners who operate their rental properties in addition to their full-time occupations often struggle to complete applications, secure documentation, or meet compliance requirements, especially repair grants. The additional program goal of creating operating efficiencies through property management technology and decreasing energy costs proved not to be feasible for similar reasons, owners did not have the time to commit to implementing new technology or reporting. In response, CRCD and Enterprise developed simplified processes, provided hands-on technical assistance, and extended timelines where feasible. The shared contracting model emerged partly as a solution to this challenge, streamlining procurement and reducing owner paperwork.

A final challenge is securing and deploying sufficient capital for larger-scale needs. While grant offerings are highly valued, some owners require deeper investment for major rehabilitation or long-term stabilization. The loan program is a promising step in this direction, but it launched late in the initiative timeline and is not evaluated as part of this report. Future programs can learn from LROC and plan for earlier deployment of loan products or more flexible capital tools that meet small owners where they are.



1251-1253 E 43rd Pl

Key Takeaways for Replication

LROC's model offers several key lessons for other communities seeking to preserve unsubsidized affordable housing units through small landlord engagement. First, trust-building is not an ancillary activity; it is foundational. Programs must allocate sufficient time, staff, and resources to build credibility with historically excluded owners before expecting high levels of participation.

Second, peer learning and mutual aid can be just as powerful as technical assistance. Many owners gained confidence not through formal training alone, but by hearing from peers with similar challenges and solutions. Programs that foster peer networks are more likely to see sustained engagement and leadership from within the owner community.

Third, coordinated capital delivery multiplies the program's impact. LROC's combination of technical assistance, repair grants, and innovative contracting created a feedback loop where owners were able to understand their property needs (via PNAs), access resources (grants/loans), and execute improvements (shared contracting). The integration of these tools, not any one in isolation, drove the most significant outcomes.

Lastly, flexibility and iteration must be built into the program model. LROC's ability to adapt, from shifting repair scopes to adding financial coaching — was made possible by its flexible funding and collaborative management approach. This agility allowed the program to remain relevant and responsive to evolving owner needs and external conditions.

Recommendations for Future Iterations and Next Steps

Building on five years of learning, the following recommendations are offered for future program design and investment in small owner preservation:

- 1. Start with Trust and Build Slowly:** Programs should invest in long-term, relational outreach strategies, including hiring culturally competent staff, offering gifts and gift cards for participation, and creating space for informal engagement.
- 2. Create Peer Leadership Structures:** Consider formalizing owner leadership roles (e.g., peer mentors, advisory boards) to sustain engagement and share ownership of the program model.
- 3. Expand and Integrate Capital Tools:** Develop a continuum of funding — from small grants to flexible loans — with streamlined application processes and technical support. Begin deployment early and consider using intermediaries to manage risk and build trust.
- 4. Streamline and Scale Shared Contracting Models:** Build a shared contracting pilot by expanding the model to include other high-cost upgrades like solar, HVAC, and seismic retrofitting. Invest in shared procurement platforms or intermediaries to manage implementation.
- 5. Embed Evaluation and Learning:** Continue to integrate feedback loops, after-action reviews, and annual surveys to guide real-time adjustments and document emerging best practices.
- 6. Advocate for Policy Alignment:** Use evaluation findings to inform local and state policies that reduce administrative barriers for small landlords, expand preservation incentives, and promote equitable housing outcomes.

7. Explore Long-Term Infrastructure: As demonstrated by the launch of CRCD's loan fund, long-term infrastructure is critical to sustaining owner support. CRCD also leveraged its existing small business assistance center to provide technical assistance. Small property owners are often unserved because they do not fit the traditional framework for small business assistance and are also not considered affordable housing providers. Future efforts should consider how to further institutionalize technical assistance and capital delivery beyond pilot funding cycles for this owner type.

8. Pathway for Property Transfer to Mission Aligned Owner: There is currently not a system through which these property owners can sell their properties and retain affordability for future residents. In cases where owners desire to sell, a system should be created to identify another local owner or mission-driven developer to purchase buildings from owners who are ready to sell, ensuring that unsubsidized affordable properties are not lost due to market pressures.

In closing, the LROC initiative demonstrated that when small rental property owners are resourced, trusted, and connected, they can serve as powerful allies in the fight for housing affordability and community stability. These lessons can and should inform a new generation of preservation efforts across the country.



LROC Retreat

Partners in Preservation:

A Story of Community,
Capital, and Trust
through LROC



3545 Chesapeake Ave

Introduction: A Model Rooted in Relationships

In the wake of the COVID-19 pandemic, small rental property owners in South Los Angeles were facing cascading challenges: lost income, mounting repairs, and an isolating regulatory landscape. The Local Rental Owners Collaborative (LROC) emerged not as a lifeline, but as a partnership, grounded in the belief that small owners are key to preserving affordable housing when they are trusted, resourced, and supported.

Launched in 2021 by Enterprise Community Partners in collaboration with the Chan Zuckerberg Initiative and Coalition for Responsible Community Development (CRCDD), LROC was more than a program; it was a learning ecosystem. Owners weren't just recipients; they were co-designers, informing each new intervention through working groups, pilot testing, and candid feedback. Over five years, this commitment to partnership reshaped not only owner trajectories, but the local preservation field.

“I Would Have Lost My Building”: Financial Stabilization Through Flexible Capital

At the program's outset, LROC responded swiftly to the economic precarity brought on by the pandemic with a Rental Arrears Assistance Program.

Between 2021 and 2022:

- **\$750,000** was distributed directly to participating owners
- **143 renter households** avoided eviction
- **69 properties** were stabilized with a **97% property retention rate**
- **94% of tenants** remained housed

One owner reflected:

“ Without the arrears grant, I don't know how I would have kept my building. It bought me the time I needed to get back on my feet.”

—OWNER INTERVIEW, 2023

According to the 2023 survey:

- **87%** said the funding *significantly or completely* reduced their financial distress
- **81%** said it directly prevented them from missing a mortgage payment

As economic needs shifted, LROC expanded into Repair Grants, funding 66 projects across 44 owners, totaling \$1.2 million, and stabilizing 192 units. Owners leveraged an additional \$126,622 of their own capital, a testament to their continued investment when paired with flexible support

“Now I Have People I Can Call”: Tackling Isolation with Intentional Connection

In early interviews, owners described their experience as solitary and stigmatized:

“**Before LROC, I didn’t know other landlords personally. Now, I have people I can call for advice or just to talk through a problem**”

–OWNER INTERVIEW, 2023

To address this, LROC designed **intentional peer connection points**, including:

- Monthly Working Groups with rotating in-person and virtual formats
- Owners Retreats (2023 & 2025) attended by 20–25 participants
- WhatsApp and Facebook groups for real-time advice and referrals

By 2025, **74% of owners** reported feeling more connected to other landlords, a stark contrast to the program’s baseline, where many used the word “isolating”

“They Called, Checked In, and Listened”: Building Trust through Owner-Centered Design

LROC’s evolution was shaped by owner feedback at every turn. In 2023, CRCD hired a dedicated Outreach Organizer and Services Support Coordinator, which accelerated trust-building and expanded access to services:

- **Webinars and Newsletters** were rated “very or somewhat helpful” by **84%** of 2025 survey respondents
- **75%** reported taking a *concrete action* as a result (e.g., applying for a rebate or verifying compliance)

“**At first, I wasn’t sure if LROC was for me. But they called, checked in, invited me to small gatherings – and listened. That’s what convinced me they were different.**”

–OWNER INTERVIEW, 2023

Service uptake and satisfaction increased dramatically:

Service	2023 Use	2025 Use	Change
Monthly Working Group	63%	74%	+11%
Webinars/ Newsletters	72%	84%	+12%
Peer Meetups/ Retreats	46%	74%	+28%
Physical Needs Assessments	51%	69%	+18%
Financial Coaching	19%	38%	+19%

One of the most eye-opening moments came during the launch of the PNA program:

“**The PNA was eye-opening. I didn’t know how much I needed until they showed me.**”

–OWNER INTERVIEW

“I Didn’t Know How to Navigate All This Until LROC”: Confidence as a Leading Outcome

By 2025, LROC wasn’t just stabilizing properties, it was transforming owners into preservation leaders:

- **85%** of owners said LROC *significantly or somewhat increased* their confidence in ownership and property management
- **92%** said it helped them *avoid a serious repair or financial crisis*
- **96%** said it helped them *better understand how to preserve their property*
- Over **85%** said LROC strengthened their commitment to offering *below-market rents long-term*

From fear of code violations to proactively planning capital improvements, owners evolved.



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Los Angeles, California

Conclusion: A Blueprint for Community-Led Preservation

LROC's story is one of trust over transactions. Across five years, the program demonstrated that small landlords, when supported with flexible capital, peer connection, and technical assistance, can be powerful partners in housing preservation.

The program's key insight is simple but transformative: **preservation doesn't begin with properties. It begins with people.** Owners, organizers, and program leaders alike built a preservation model not just for South Los Angeles, but hopefully for any city seeking to align equity, affordability, and community voice.

Appendix - Evaluation Methods

The evaluation of the Local Rental Owners Collaborative (LROC) program was designed to provide a comprehensive understanding of its implementation, impact, and lessons learned over a five-year period (2021–2025). A mixed-methods approach was employed to capture both the breadth of program outcomes and the depth of participant experiences, with data collected and analyzed across the program’s two strategic pillars: Owner Services and Capital Support. The methodology was guided by principles of utilization-focused and equity-centered evaluation, aiming to elevate the voices of small landlords and community partners while supporting continuous learning and accountability.

Evaluation Design

The evaluation was structured to answer the following overarching questions:

1. How and to what extent did the LROC program support small rental property owners in preserving affordability and maintaining ownership of their rental properties?
2. What were the experiences of key stakeholders (owners, community partners, and contractors) in engaging with LROC’s core program components?
3. What lessons emerged regarding the design and implementation of owner-centered preservation strategies?
4. How can the LROC model inform scalable approaches to unsubsidized affordable preservation in similar markets?

To address these questions, the evaluation utilized four primary data sources:

Data Collection Methods

1. Surveys (2021–2025)

Annual and longitudinal surveys were administered to participating property owners to track changes in their perceptions, needs, challenges, and outcomes. The surveys included both closed- and open-ended questions to capture quantitative metrics and qualitative insights.

Survey topics included:

- Experiences with LROC program components (e.g., webinars, technical assistance, grant funding)
- Owner confidence in navigating property management and regulatory compliance
- Financial and operational challenges (e.g., rent arrears, building repairs)
- Perceived benefits of participation and satisfaction with services

The 2025 survey served as the capstone survey for the program and included a broader range of questions related to the overall value, effectiveness, and equity of the program.

2. In-Depth Interviews

Semi-structured interviews were conducted in 2023 and 2025 with a purposive sample of LROC stakeholders to gain deeper insights into program implementation, collaboration, and impact.

Interviewees included:

- **Property Owners (n=4):** Representing diverse geographies and experiences within the program
- **Prospective and Selected Contractors (n=2):** Offering perspectives on the shared contracting pilot
- **CRCD Staff (n=4):** Capturing the local implementation experience

- **Enterprise Program Staff (n=2):** Documenting internal program insights and evolution

Each interview followed a tailored guide aligned with the respondent's role in the program. Interviews lasted between 45–65 minutes and were conducted via video conferencing or phone. Participants received a stipend for their time.

3. Document Review

The evaluation team reviewed more than 20 internal program documents including:

- Funder Reports
- Program concept overviews, playbooks, and logic models
- Performance dashboards and implementation trackers
- Capital assistance records (grants, loans, repair disbursements)
- Meeting notes, webinar agendas, and newsletters

These documents provided crucial context on program goals, activities, adjustments over time, and key milestones achieved.

4. Secondary Analysis of Program Metrics

Where available, the evaluation analyzed administrative and program data collected by Enterprise and CRCD to complement survey and interview findings. Metrics reviewed included:

- Number of owners engaged and retained
- Units preserved and supported
- Disbursement of capital (grants, loans, repair funding)
- Participation in owner services (working groups, webinars, financial coaching)
- Results of Property Needs Assessments

Data Analysis

Quantitative survey data were analyzed using descriptive statistics to summarize patterns in owner responses across time. Trends were explored to identify shifts in satisfaction, outcomes, and perceived benefits. Comparative analysis between the 2023 and 2025 survey cohorts was conducted to assess program evolution and impact.

Qualitative interview transcripts and open-ended survey responses were coded thematically using a centralized codebook developed from the scope of work, interview protocols, and emergent findings. Themes were refined through an iterative process, with attention to consistency, stakeholder voice, and relevance to the evaluation questions.

Document data were synthesized using content analysis to trace the evolution of program components, identify lessons learned, and triangulate stakeholder perspectives.



About Enterprise Community Partners

Enterprise is a national nonprofit that exists to make a good home possible for the millions of families without one. We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves. Since 1982, we have invested \$92 billion and created 1.1 million homes across all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands – all to make home and community places of pride, power and belonging. Join us at [enterprisecommunity.org](https://www.enterprisecommunity.org).