

# Eviction Prevention: A Toolkit for Tenants and Service Providers

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This toolkit is for people with mental health conditions, substance use disorders, or co-occurring disorders living in community-based low-income housing and the service providers and organizations supporting them in their housing and recovery. Topics include upstream eviction prevention strategies, housing support services, landlord partnerships, rent payment tools, behavioral health strategies, legal tools, and service coordination. The toolkit provides essential information to support stable tenancies and avoid the trauma of housing eviction.

## **Eviction and Behavioral Health**

Eviction is a traumatic, catastrophic life event that can negatively affect a person's emotional and physical well-being for months and years. Furthermore, it is a common precursor to homelessness and complicates a person's ability to secure future rental housing.¹ Finally, there is growing evidence of a complex, interdependent relationship between eviction and behavioral health: people with untreated mental health or substance use conditions may be at significantly higher risk of facing eviction.² At the same time, the experience of being evicted can worsen existing behavioral health conditions, increasing substance use, depression, and suicide risks.³ Health and housing insecurity are deeply intertwined, and the relationship between behavioral health conditions and housing eviction is both bidirectional and mutually reinforcing. Because of these known risk factors, successful eviction prevention strategies can both avert homelessness and help support the recovery of people with behavioral health conditions.

# The Substance Abuse and Mental Health Services Administration's (SAMHSA) Dimensions of Recovery

<u>SAMHSA</u> explains "that a person's recovery is built on [their] strengths, talents, coping abilities, resources, and inherent values. It is holistic, addresses the whole person and their community, and is supported by peers, friends, and family members." SAMHSA outlines four major dimensions of recovery, all of which need to be supported through programming that works to serve people experiencing or at risk of homelessness with behavioral health conditions:

**Health:** Overcoming or managing one's disease(s) or symptoms—for example, abstaining from alcohol, illicit drug, and nonprescribed medication use if one has an addiction problem—and everyone in recovery making informed, healthy choices that support physical and emotional well-being.



**Home:** Having a stable and safe place to live.

**Purpose:** Conducting meaningful daily activities, such as a job, school volunteerism, family caretaking, or creative endeavors, and having the independence, income, and resources to participate in society.

**Community:** Having relationships and social networks that provide support, friendship, love, and hope.

## What Do We Mean by Eviction Prevention?

Eviction is "the court-ordered removal of a tenant from the property where they reside," and "eviction prevention" is sometimes framed only as activities that impact the outcome of a legal eviction process. <sup>5</sup> This toolkit, however, imagines eviction prevention more broadly. We use the phrase "eviction prevention" to describe any activity that helps someone maintain a tenancy in the face of circumstances that might otherwise jeopardize the tenant's housing.

# **Key Competencies for Effective Eviction Prevention**

## Trauma-Informed Response

Homelessness is a traumatic experience—and a history of trauma can also compound challenges in exiting homelessness. Research shows that the rate of posttraumatic stress disorder (PTSD) among people experiencing homelessness is higher than that of the general population (27% compared to 4%). The PTSD rate among women experiencing homelessness appears to be even higher, with one study finding that nearly 38% met the criteria for past-year PTSD. Furthermore, Black, Brown, and Indigenous people experiencing homelessness may have also been exposed to a lifetime of race-based trauma. Therefore, it is critical that housing and homeless service providers offer trauma-informed and culturally responsive support, especially when tenants face an eviction threat or have experienced eviction.

Learn more about trauma-informed care from the Homeless and Housing Resource Center (HHRC) online course, <u>Trauma-Informed Outreach and Engagement</u>. For guidance on building a culturally responsive system of care, HHRC offers a detailed fact sheet, <u>Strategies to Build a Coordinated and Culturally Responsive System of Care for People with Substance Use Disorders who are Experiencing Homelessness</u>. The <u>National Culturally</u> and Linguistically Appropriate Services Standards may also be useful.

# Address Demographic Disparities in American Eviction Rates

Equity is a vital consideration when approaching eviction prevention work. In collaboration with the U.S. Census Bureau, the Eviction Lab reports that Black renters—and Black female renters specifically—face the most significant eviction risk. Households with children are particularly vulnerable; the eviction rate for adults living with children is more than double that for adults living without children. This disparity is so pronounced that the eviction rate for the nation's highest-income Black households with children is higher than the eviction rate for the lowest-income White households with children. The eviction crisis is largely a function of systemic racism, and eviction prevention practices that do not account for and address racial inequities will necessarily be less successful.



## Recovery Is Real

Recovery is central to supporting those with mental health and substance use disorders in achieving housing stability, health, and wellness. <u>SAMHSA's Working Definition of Recovery: 10 Guiding Principles</u> notes that for individuals to both achieve and sustain recovery, they must believe that recovery is possible and have hope that they can overcome both the "internal and external challenges, barriers, and obstacles that confront them. Hope is the catalyst of the recovery process."

## **Housing First Principles**

Housing First is a homeless assistance approach recognizing that people need a safe and decent place to live before they can fully engage with and benefit from services supporting their physical and behavioral health. Housing First prescribes that people experiencing homelessness be connected to stable housing as quickly as possible, without barriers or preconditions around sobriety or accepting treatment. One of Housing First's most essential features is choice; participants should be able to choose where they live and what supportive services they participate in. The National Alliance to End Homelessness Housing First Fact Sheet is a good resource for learning more.

## Harm Reduction Principles

Harm reduction puts people at the center of decision-making about their substance use. It incorporates a spectrum of strategies that may serve as a pathway to alcohol and drug treatment, acceptance of recovery supports, and access to and maintenance of housing. Rather than working solely to support reduced risk of substance use, harm reduction offers an entire continuum of supports to help individuals move from active use to lower-risk use, abstinence, recovery, health, and wellness if and when they are ready.

#### Learn more:

- Website: National Harm Reduction Coalition [HTML]
- Website: Smoke Works [HTML]
- Fact sheet: Xylazine Basics: Overdose Prevention, Harm Reduction, and Wound Care [HTML] | HHRC
- Issue Brief: Methamphetamine and the Transition to Housing: Strategies to Support People to Thrive in Permanent Housing [HTML] | HHRC
- Webinar: Expanding Harm Reduction through Increased Syringe Access [HTML] | HHRC
- Webinar: <u>Addressing our Drug Overdose Deaths</u>: <u>Combined Strategies to Optimize Health, Wellness, and Recovery through a Culturally Responsive System of Care</u> [HTML] | HHRC
- Webinar: <u>Increasing Access to Treatment, Harm Reduction, and Recovery Community Organizations</u> [HTML] | HHRC

## Person-Centered Approach

Working to support people's inherent dignity is critical to building rapport. Many resources explain how to authentically involve people with lived experiences of homelessness and behavioral health care in co-



creating their service plans. Ideally, supportive housing provider staffing includes peer specialists who bring lived expertise to the supportive services team. Centering people in their service plans' development is one way to promote self-determination, but it is also important to honor someone's choice of where to live and whether they desire congregate or scattered-site settings. Housing that honors these choices can provide an opportunity for people to reclaim their autonomy. Providing people with choices—such as what neighborhood they would like to live in and even what colors and types of furniture they want—cultivates better relationships between providers and program participants.

At <u>Fountain House</u>, a community-led mental health nonprofit that operates over 400 units of supportive housing in New York City, people with mental illness can spend a night or two in an apartment before deciding to make it their home. Additionally, as a part of their move-in, they are granted a stipend for any furniture they choose. Tenants can then purchase the furniture independently or elect to have the assistance of their service coordinator or social worker.

This person-centered approach promotes a sense of ownership and belonging and strengthens rapport with tenants' supportive housing care teams. You can work with people to identify the geographic area in which they want to live and help them find housing in that area. Further, it is beneficial to role-model this empowerment method in front of prospective landlords so that they can see how to treat tenants with respect and dignity.

## **Effective and Innovative Eviction Prevention**

## Identify and Engage Tenants at Risk

One of the best ways to prevent eviction is to *identify* those most at risk and *respond* to potential challenges long before a tenancy is at risk.

**Identification:** It is impossible to know who will receive a future eviction filing. However, research can tell us who will most likely be served with an eviction notice based on demographic characteristics<sup>13</sup>:

- People with behavioral health conditions are at an increased risk of housing instability and exposure to potential eviction.
- Low-income renters are at a greater eviction risk than their higher-income peers.
- Black households are four times as likely to be evicted as White households, and Black households with children are at even greater risk.

It is essential to be aware of national trends around who is most at risk of eviction and to determine local and regional risk factors. Local demographic information on eviction rates can help communities identify patterns and craft responses to address them.

**Intervention:** These resources and models have been shown to help households maintain their housing stability and prevent eviction filings:

- High-quality supportive housing services
- Long-term rental assistance, like the <u>Housing Choice Voucher</u> or the <u>811 Project Rental Assistance</u> program



- One-time or short-term financial assistance to cover rental or utility arrears and short-term rental costs to help tenants stabilize at-risk tenancies
- <u>Culturally responsive</u> supportive housing services that consider the specific needs of Black, Indigenous, and People of Color (BIPOC) individuals and households with children

## Provide High-Quality Supportive Housing Services

## **ASSERTIVE COMMUNITY TREATMENT (ACT)**

High-quality supportive housing services can reduce eviction risk for people who have experienced multiple or lengthy homelessness episodes and who have untreated or undertreated behavioral health conditions. The original Housing First model used the <u>ACT</u> model of intensive, team-based service coordination offered in the tenant's community of choice. While providing this level of intensive supportive services through a single agency or program may not be feasible, eviction risk can still be significantly reduced if close coordination and collaboration between agencies offering the services outlined below occur.

ACT programming promotes self-determination, operationalized in a program participant's stated desire for support in an individual service plan. The team-based ACT approach directs a multidisciplinary team (including a combination of staff with mental health expertise, certified alcohol and drug counselors, peer providers, supported employment specialists, and a psychiatric prescriber) to work collaboratively so that multiple team members can support a program participant. This allows greater flexibility in responding to a program participant's needs on any given day. In the ACT model, care coordination is managed through daily team meetings to review emerging encounters with hospitals, jails, and detox facilities and ensure program participants can make their health and behavioral health appointments.

Team members deliver most services in a program participant's community where they are housed or working rather than in an office setting. Community-based services promote opportunities for team members to check in with property managers and to observe the conditions of a program participant's housing, thereby reducing risks that lease violations go unaddressed. By offering services in the community, team members can also support program participants in problem-solving and skill-building, thus assisting them in being good tenants and neighbors. Additionally, the team is responsible for a 24/7 crisis response so that when crises do occur, staff members who have a relationship and history with tenants may be more able to de-escalate situations before they result in full-blown crises and lease violations. The participant-to-staff ratio in this model is low, ideally with no more than 10 program participants/tenants to one care coordinator/team member.

#### PREVENTING SOCIAL ISOLATION

Supportive housing should also include programs and services to prevent and address social isolation, especially in scattered-site supportive housing environments. Social isolation and loneliness have independently been proven to increase the risk of significant mental and physical health issues by more than 25%. Social isolation increases the likelihood of depression and anxiety and self-harm and chaotic substance use risk. Services in supportive housing programs should strive to create and encourage



engagement in social activities with other residents and local community members. This can be established by

- Reserving space in community rooms and residential lounges
- Orienting residents to fitness rooms or exercise classes
- Facilitating community gardens or walking clubs
- Encouraging participation in youth groups, book clubs, cooking clubs, or other social groups and activities

#### SUPPORTED EMPLOYMENT

Integrating evidence-based <u>supported employment</u> programming into services offered to those living in supported housing is associated with improved functioning and quality of life. <sup>16</sup> It is important to people's recovery and effectively assists them in securing and sustaining meaningful and competitive work. <sup>17</sup> Employment can reduce social isolation and poverty while increasing a person's sense of purpose and belonging. These benefits may reduce an individual's eviction risk. Moreover, providers can support program participants in engaging with community college courses, attaining GEDs, or connecting with area vocational rehabilitation division offices that can cover the educational coursework costs.

#### **EMPOWERING TENANTS TO UNDERSTAND THEIR RIGHTS**

Being a good tenant requires people to understand their rights and responsibilities. The tenants you support may be well-versed in their rights and responsibilities, or this information may be new to them. If someone is new to having their own lease, try using the checklist below. It is important to review this list with an individual at the beginning of their housing, at regular intervals, and any time an issue arises that may compromise their tenancy. Revisiting the list regularly may also help service providers modify an individual's service plan by identifying specific areas of challenge. For example, if a tenant is having difficulty adhering to the visitor policy, what additional supports might help them better follow the policy requirements?

## Orienting Tenants to Rights and Responsibilities of Renting

### **Understanding the Lease**

- Review the lease with the tenant, translate it into simple language, and allow time for the tenant to ask questions.
- Review important dates, such as when the rent is due and when inspections will be scheduled.
- Discuss the lease language on "quiet enjoyment" with the tenant and ensure they understand the requirements.
- Review the visitor policy and ensure the tenant understands that only people on the lease may live in the unit.
- Discuss what it means to be a good neighbor and how important it is to get along with other residents.



## **Building Relationships**

- Support the tenant in introducing themselves to neighbors and property management staff.
- Provide concrete strategies about how to respond if disputes arise.

### **Payment of Rent**

- Confirm that the tenant's income is sufficient to pay their monthly rent and that any applicable subsidy administration has properly documented their income.
- Ensure that the tenant understands how much rent must be paid, on what dates, and to whom.
- Discuss the specific logistics of rent payment, including how to write a check or secure a money order and where to deliver payment.
- Connect the tenant to financial literacy and money management resources. Offer representative payee services if appropriate.

#### **Unit Maintenance**

- Ensure that the tenant understands apartment living's health and safety requirements (e.g., safe cooking, safe smoking, appropriate use of appliances)
- Make sure that the tenant understands and can meet reasonable standards of household cleanliness. Secure housekeeping support if appropriate.
- Verify that the tenant knows how and when to make maintenance requests and how to contact the landlord about needed repairs.
- Ensure the tenant understands annual unit inspection timelines and expectations.

## **Build Strong Partnerships with Landlords**

Landlord engagement is a powerful tool to help households avoid eviction and maintain stable housing. Landlords are a supportive housing provider's "second client," and successful landlord relationships require active engagement, just like relationships with program participants. Some programs may use a supportive housing landlord liaison, whereas others may build landlord engagement into their community-based staff members' roles and responsibilities. Regardless of which staff members are responsible for them, the following activities are key to building and sustaining successful relationships with landlords:

- **Engagement**—Reach out to industry partners and individual property owners to engage potential landlords. Listen to landlord concerns and assess their needs. Provide incentives and assurances to address their needs and recruit additional partners.
- **Trust brokerage**—Assure landlords who may be anxious about renting to formerly homeless individuals. Explain your programs and services. The best landlord support is good tenancy support. Follow through on your promises and commitments.



- **Responsiveness**—Ensure that landlord calls receive a rapid response. Create policies for maximum response times and determine how landlord calls will be covered when the designated staff contact is not at work.
- **Regular check-ins**—Send thank you notes to new landlords after they house a participant. Schedule a regular check-in call with each household's landlord. Host an annual appreciation event for landlords who stick with the program.

For more information on building strong partnerships with landlords, see the HHRC Toolkit, <u>Effective</u> Property Management Engagement Strategies.

As stated above, the best landlord support is good tenancy support. The key to building and maintaining strong landlord relationships is providing support services to help tenants keep their units in good condition, pay their rent on time, and allow neighbors to engage in the property's "quiet enjoyment." Use the checklist below to help your supportive housing providers enhance their partnerships with landlords.

#### LANDLORD PARTNERSHIPS

#### Incentives

- Provide financial incentives like lease-signing bonuses, increased security deposits, and risk mitigation funds to reimburse damages.
- Provide nonfinancial incentives, such as quick referral processes, comprehensive tenancy education and support, proactive check-ins to prevent and resolve tenancy issues, and mediation to prevent eviction.

### Rent Payment

- If your agency makes rental assistance payments, ensure the check-cutting process is clear and effective.
- Ensure that the tenant understands how much tenant rent must be paid, on what dates, and to whom. Offer representative payee services if appropriate.

### Rapid Response

- Identify a single point of contact for landlords to call and define how these calls will be triaged daily.
- Establish written policies on timelines for responding to landlord inquiries and share the policy with landlords you work with. Respond to landlord calls quickly.

#### Collaboration

- Provide letters of support from behavioral health or supportive housing providers, explaining the services available to supportive housing tenants and providing contact information for provider staff.
- Ensure that the tenant and service provider are included in initial and annual housing inspections to create shared understanding and accountability around the standards that units must meet.
- Work in partnership with landlords to support tenants and avoid eviction. Collaborate with landlords and tenants together to resolve any problems that arise.



• Seek to secure a Release of Information between tenants, your program, and the landlord so that all parties know that they must be responsive when urgent and emergent issues arise.

# Mitigating Nonpayment of Rent Risks

Nonpayment of rent is a common reason for eviction filing. Tenants who struggle to consistently pay their rent on time and in full may benefit from targeted support to assist them in making—or catching up with—rent payments. These supports can be an essential way to stabilize and preserve an at-risk tenancy and can include

- Assistance with budgeting and managing income and expenses, including working with landlords to establish <u>repayment agreements</u>
- <u>Landlord mitigation funds</u> and flexible financial assistance to cover rental arrears, utility arrears, and short-term rental costs to help tenants stabilize at-risk tenancies
- Provision of representative payee services when appropriate and requested by the tenant
- <u>Moving On</u> strategies to help tenants whose rental assistance resources are time-limited move into permanently affordable housing. Ensuring that tenants in rapid rehousing or other short- or mediumterm rental assistance programs can transition to a long-term subsidy prevents them from struggling to pay their rent after the time-limited assistance ends

For more about tenant resources in your locale, visit the <u>Just Shelter</u> website, select your state, and find a list of organizations offering tenant-rights-related legal services and support.

## Mediating the Risks of Behaviors that Jeopardize Housing

People with behavioral health conditions may experience symptoms that interfere with their ability to always fulfill the responsibilities in their lease agreements. Thus, service coordinators and peer service providers must be continuously alert for potential violations specific to maintaining the tenant's unit and being a good neighbor. Even if a tenant's rent is consistently paid, their impairment due to active substance use or undertreated mental health symptoms can, if unattended, result in disruption to the community within which they are housed. Examples of behaviors that can result in evictions include inviting one's friends or partner to temporarily live in the unit, responding loudly to internal stimuli (thoughts or hallucinations), experiencing drug- or alcohol-related impairment, or undergoing withdrawal symptoms.

By maintaining close contact and providing community-based support to tenants in supportive housing, staff can be prepared to discuss behaviors that may increase the eviction risk and can boost supportive services promptly to be responsive to both tenants' and landlords' needs. Targeted support to help tenants whose behaviors jeopardize their housing can include the following strategies.

• **Mediation between the Tenant and Landlord or Neighbors:** The easiest intervention is almost always a conversation. Work with the tenant, the landlord, and neighbors, if needed, to identify behaviors that have been problematic for them. Determine whether or not a <u>reasonable accommodation</u> may be necessary. Work with all parties to develop a plan to navigate challenges and avoid or mitigate future



- disturbance. Put the plan in writing and ensure all parties are committed to compliance. It may be helpful to check in regularly to solicit updates about the plan and pivot or adjust if necessary.
- Assess the Tenant's Receptivity to Accessing Behavioral Health Treatment or Harm Reduction Strategies: Treatment services for residents of supported or permanent housing are never required, but for those who are under-engaged (or unengaged) in mental health or substance use treatment, the eviction risk may be a motivating factor in receiving such services. Assess the tenant's willingness to receive services that may treat symptoms and behaviors that put their tenancy at risk. Additionally, discuss which harm reduction interventions might reduce behaviors that increase the eviction risk. For example, is the tenant willing to use a lower dose of a substance that produces behavioral health symptoms or to use substances in places and at times that are less likely to interrupt their neighbor's quiet enjoyment of their property? Alternatively, or additionally, explore if additional support from a Recovery Community Organization, the faith community, or family and friends could be helpful. During emergency scenarios where a tenant is experiencing a crisis, call 988.
- Facilitate an Amicable Move before Legal Action is Initiated: Sometimes, despite everyone's best efforts, a housing situation is not a good fit. If the landlord, tenant, and service provider agree that a particular housing environment is unsuitable for the tenant, the tenant and landlord may mutually agree to terminate the lease amicably without a legal eviction or lease-breaking violation. Service providers can help facilitate this process by mediating discussions between the tenant and landlord, negotiating the lease termination, and assisting the tenant in securing more appropriate housing.

#### Learn more about behavioral health supports in housing:

- Webinar: Methamphetamine and the Transition to Housing: Strategies to Support People to Thrive in Permanent Housing [HTML] | HHRC
- Online course: Supporting People Who Use Methamphetamine [HTML] | HHRC
- Issue brief: <u>Treatment, Housing, and Outreach Support for Individuals with Psychotic Disorders</u> [HTML] | HHRC

# **Legal Resources for Eviction Prevention**

Despite all best efforts at upstream eviction prevention, including long-term rental assistance provision, high-quality targeted supportive services provision, comprehensive landlord engagement, and flexible crisis intervention and support, some low-income tenants with behavioral health conditions will still be threatened with or receive an eviction notice. This may occur even in cases where a tenant has not done anything wrong. Not all eviction filings are due to tenant violations. Sometimes, landlords initiate informal or illegal evictions against their tenants.

Whether an eviction notice is lawful or predatory, it is important to ensure that the tenant has access to legal services and support to help them navigate the eviction filing, preserve their tenancy, and avoid a return to homelessness. Legal resources for eviction prevention can include financial assistance, legal aid and representation, and court navigation services.



## **Understand the Eviction Process**

State and local laws, local court regulations, and the language in each specific lease determine the rules of eviction. Tenants and advocates must read leases carefully and understand the laws governing their local jurisdictions. Nevertheless, the process has some common features that are usually applicable to most people and situations.

- **Notice:** Typically, landlords must give tenants a notice to quit before they may be evicted. The notice should explain why the landlord wants to evict them, how to prevent the eviction (e.g., by paying outstanding rent balances), and the date by which the tenant must respond before the landlord takes additional action.
  - In most places, landlords must wait for a set period after issuing a notice to quit before moving forward with the next steps for an eviction. This gives tenants and those who support them time to address the issues identified in the notice, work collaboratively with the landlord on a solution, or agree to leave voluntarily. Laws vary by state, and supportive housing providers must be familiar with the process in their state and how to find case information online or by phone.
- **Court Proceedings:** In most places, when the response time outlined in the notice to quit has passed, the landlord will obtain a court order for eviction. Some cities or states have specialized <u>housing courts</u> focusing only on housing-related cases and disputes between tenants and landlords. Other communities rely on their regular civil court system to respond to eviction filings.
  - During the court hearing, the landlord and the tenant are each expected to present their side of the case. The landlord or their lawyer will present evidence and arguments in favor of eviction. The tenant and advocates can also present their evidence and arguments. When the evidence has been presented, a judge decides whether the tenant will be evicted and whether they must pay the landlord any money. If the judge upholds the eviction, their ruling will include the date the tenant must leave the apartment. The court process may be very procedural and fast. Engaging with legal aid as early as possible is vital to ensure tenants are well-prepared for the hearing.
- Eviction: In most states, once a judge has ruled in favor of eviction, the tenant must move out of their apartment by the day the judge has determined. If the tenant is still in the unit on the formal eviction date, a local law enforcement officer may come to the apartment to remove them, their family, and their belongings.

## Seek Legal Aid and Representation

Providing low-income tenants with free or low-cost legal representation is a proven way to reduce evictions nationwide. Supportive housing providers may want to partner with a landlord-tenant attorney who can be available when legal representation or consultation is needed.

Across the country, it is estimated that only 10% of tenants have legal representation, compared to approximately 90% of landlords. Without legal representation, most tenants lose their cases and are ultimately evicted. Meanwhile, tenants with legal representation win or settle their cases favorably 96% of the time. Pepresented tenants are also twice as likely to maintain their housing or benefit from additional

time to find their next housing solution. Put simply, tenants with an attorney are far more likely to avoid having an eviction on their record.

The National Center for State Courts provides an <u>interactive map</u> to help you find housing-related legal aid services in your area.

#### BARRIERS TO TENANTS APPEARING IN COURT

Getting to court is half the battle: Five in ten tenants do not appear for eviction cases.

#### Common barriers:

- Confusion about when and where to appear, what is required, or who makes decisions
- Childcare
- Disability
- Finding transportation
- Time off work or school
- Distance to travel
- Public health concerns

## **Use Court Navigation Resources**

Court navigation services and self-help centers offered inside the courthouse can significantly level the playing field for low-income tenants facing an eviction trial. Providers use the formal court process to give tenants and landlords the time, information, and resources to resolve their housing disputes in the least harmful way possible.

#### **SLOW DOWN THE PROCESS**

"Eviction courts" have come to be defined by their high volume, quick pace, lack of tenant engagement, and systemic power imbalances. Over 3.5 million eviction cases are filed each year.<sup>20</sup> These courtrooms and their staff are overburdened and under pressure to process an enormous number of cases daily. The larger the docket, the faster a judge must move through cases. Resources and services such as legal aid support and court navigation can slow down the eviction process by

- Giving tenants more time to access available resources in their community
- Increasing the likelihood that the landlord will receive payment for past-due rent
- Creating opportunities for both parties to avoid eviction proceedings' significant time, energy, and costs
- Allowing tenants more time to locate their next housing solution if an eviction cannot be prevented

If the tenant has a court hearing, it is essential that they appear. If the tenant does not appear in court, the landlord will automatically be granted possession of their residence.



## How Can My Community Create More Time in the Eviction Legal Process?

- Service providers can create a court-based eviction diversion program with legal and holistic support services, including
  - Financial assistance
  - Free or low-cost legal advice or information
  - On-site prescreening services for local rental assistance programs
  - Help for tenants with applying for financial assistance, public benefits, and other mainstream programs
  - Mediation services for tenants and landlords
- State courts are within their ability to
  - Require landlords to provide the tenant's phone number and email with an unlawful detainer filing, allowing court staff to contact the tenant before their court date to share resources and offer mediation
  - Include information about court navigation services and other available programs with the summons mailed to the tenant
  - Assist in scheduling a meeting with a court navigation service provider before the tenant's court date
  - Pause or "continue" a case if a rental assistance application is pending
  - Use the initial court date as a pretrial conference or meeting to inform the tenant and landlord of available resources

## Understand Your State's Landlord-Tenant Laws

Landlord-tenant laws are established to protect both tenants' and landlords' legal rights. They outline both parties' rights and responsibilities and can help resolve disputes. These laws cover many of the landlord-tenant relationship's aspects, from security deposits to landlord access to a rental property. Tenants and landlords who understand and act upon their rights and responsibilities are less likely to use state courts to resolve their disputes.

These laws vary significantly by location, which prompted Congress to direct the Legal Services Corporation (LSC) to perform a study to better understand the differences in laws and procedures across the country. LSC partnered with the Center for Public Health Law Research at Temple University's Beasley School of Law to create the <u>Eviction Laws Database</u>. This comprehensive online tool allows users to explore their communities' legal eviction process.

# Supporting Additional Legal and Nonlegal Needs

Housing courts can serve as a point of connection to a wide range of legal and supportive services for households facing eviction. The immediate legal aim of the housing court is maintaining a tenant's housing.



However, tenants often face interconnected legal and nonlegal needs that could prevent them from keeping their housing, even after the immediate threat to their housing has been alleviated.

## Interconnected Legal Needs

According to an LSC report, most low-income households (an estimated 62%) faced more than one civil legal problem in the past year. About two in five households (approximately 39%) faced five or more, and an alarming one in five (20%) experienced 10 or more civil legal problems in the past year.<sup>21</sup> Households that have dealt with eviction issues are disproportionately likely to have experienced multiple civil legal problems in the past year.

To prevent future returns to court, legal aid and pro bono organizations can leverage the space and time they spend meeting with tenants to help address some of the most common civil legal needs other than housing:

- Consumer issues (e.g., difficulty paying medical debt, disconnected utilities, harassment from creditors, falling victim to a scam)
- Health care (e.g., difficulty getting insurance to cover necessary care, being billed incorrectly for medical services, difficulty accessing necessary health care from providers)
- Income maintenance (e.g., difficulty accessing benefits to supplement income and meet basic needs, including food stamps, disability benefits, Temporary Assistance for Needy Families, and unemployment benefits)
- Family law and safety issues (e.g., domestic violence, problems collecting or paying child support, divorce)

## Nonlegal Needs

Providers can also help a household by working together to address nonlegal needs that may prevent a household from stabilizing their living situation. These include

- Accessing health care
- Affording childcare
- Providing food to family members
- Addressing children's educational needs
- Obtaining transportation
- Receiving job assistance
- Benefitting from financial counseling



## Coordination of Care

In most cases, the level of supportive services an agency can provide may not be as intensive as the <u>ACT</u> model described above. However, care coordination across partner systems can reduce undertreated behavioral and physical health conditions impairing a tenant's ability to abide by their lease agreement. By working to secure releases of information for tenants information (including from their behavioral healthcare providers, primary care providers, criminal legal system partners, sponsors, and recovery community support providers), you will be better able to serve the whole person.

Memorandums of understanding (MOUs) can help specify cross-partner integrated care meetings' frequency and facilitate the sharing of individual tenants' service plans and contact information across programs, coordinate communication about tenants' calendared appointments, and lay out an agreed-upon protocol for urgent and emergent issues. The California Department of Housing and Community Development has developed a <a href="mailto:sample MOU">sample MOU</a> for permanent supportive housing partnerships. If you partner with a health or behavioral healthcare organization that works with many of your supportive housing tenants, a data use agreement may be helpful to track emerging themes in the tenant population that lead to evictions.

# **Next Steps**

This eviction prevention toolkit offers a variety of resources to help tenants understand their rights. Using it, behavioral health and homeless service providers can hone their knowledge about the continuum of supports that can stabilize tenants and prevent and respond to evictions in a timely and holistic manner. Share this resource broadly with your network of supportive housing operators, property managers, and health and behavioral healthcare providers working with people who are exiting homelessness. You can share this toolkit through agency and network newsletters or write a blog about it. Create a cross-partner working group to review which resources and approaches you want to incorporate and develop an action plan for operationalizing them. Use this toolkit to help inform focus groups with community members receiving your services and seek their input on improving your system. Include it in your efforts to seek additional funding from government and philanthropic entities to enhance your continuum. By further using this toolkit in program design, operations, and evaluation, you and your partners can improve services and support quality and not only prevent evictions but also promote opportunities for the people you work with to achieve the four dimensions of recovery, as outlined by SAMHSA: Health, Home, Purpose, and Community.



# Appendix I. Acknowledgments and Methodology

The Homeless and Housing Resource Center would like to thank the Technical Assistance Collaborative for contributing their expertise to this resource. Ayana Dilday Gonzalez, Rachel Post, Matthew Leslie, Arvind Sooknanan, Natalie Goodman, Juanita Spotted Elk, and Sarah Huelskoetter authored this toolkit.

This eviction prevention toolkit could not have been produced without the valuable contributions of our key informants, who generously participated in interviews with the writing team at the beginning of 2024 (see interview guide in Appendix 1 and summary of the key informant interview analysis in Appendix 2). Most of our key informants identified as having lived expertise of homelessness, as tenants of very low-income and supportive housing, as people with behavioral health conditions, or as professionals working within the homeless services system. Specifically, we want to thank the following key informants:

Name	Affiliation	Geographic Locale
Brandy Anderson	Acceptance Recovery Center	Athens, GA
Dusty Figueroa	Central City Concern	Portland, OR
Andrea Hood	Central City Concern	Portland, OR
Sara Huelskoetter	Former Pathways to Housing DC case manager and eviction court case manager	Columbus, OH
Immanuel Laidlaw	GA Balance of State CoC board member	Atlanta, GA
Randy McCoy	Abt Associates	Omaha, NE
Ebony Morlte	GA Balance of State CoC board member	Atlanta, GA
Juanita Spotted Elk	WA State Lived Experience Coalition	Seattle, WA
Shandi Stoner	Housing Solutions	Tulsa, OK

Further, we want to acknowledge the valuable feedback from Juanita Spotted Elk and Sara Huelskoetter, who generously reviewed the toolkit and offered edits before its finalization. As an emerging best practice, key informants and reviewers not employed by a community-based organization were compensated for their valuable time and knowledge at \$150 per hour.

In addition to using the findings from the key informant interviews, the authors developed this toolkit using two other types of information. One source was our collective subject matter expertise, representing a combined 50 years of designing, implementing, operating, and evaluating a housing and behavioral health service continuum focused on meeting the holistic needs of people experiencing episodic and chronic homelessness. The authors also drew on relevant research and publications. Readers are encouraged to explore and share with partners the resources linked throughout this toolkit to strengthen their abilities to offer best eviction prevention practices.

# Appendix II. Eviction Prevention Toolkit Key Informant Interview Protocol

Thank you for your time and for meeting with me to participate in this interview. You were identified by SAMHSA's Homeless and Housing Resource Center and the Technical Assistance Collaborative as an individual whose perspective would be valuable to better understand the content to include in an HHRC eviction prevention toolkit. to be accessed by homeless service and behavioral health providers. PRI, which operates the HHRC, contracted with the Technical Assistance Collaborative, a nonprofit organization dedicated to helping our nation's human services, health care, homelessness, and affordable housing systems to implement policies and practices that empower people to live healthy, independent lives in the communities they choose. The resulting key informant interviews and other published resources will be used to develop the referenced toolkit.

We want to assure you that the information and feedback provided today will be used only to develop the HHRC eviction prevention toolkit, and your contributions as a key informant will be acknowledged and appreciated in this publication. Additionally, we may ask you if we can quote you in the toolkit.

Do you have any questions or concerns you would like to share before we begin?

#### **Ouestion 1:**

Can you please introduce yourself by name, pronoun, gender, and race and describe your affiliation and experience in addressing eviction prevention among those who are exiting homelessness and have behavioral health concerns?

#### **Ouestion 2:**

What upstream practices help prevent evictions and/or identify those who are at risk of evictions? (Probe for tenant/supportive service interventions, landlord interventions, legal/housing court interventions.) Are there any best practices related to this question that address the needs of Black, Brown, and Indigenous or other marginalized populations? Which key resources/guides/publications/websites would you recommend we feature in this toolkit that are specific to reasonable accommodations?

#### **Ouestion 3:**

What would you want users of this toolkit (homeless service and behavioral health providers) to understand about tenant rights and protections? Are there any best practices related to this question that address the needs of Black, Brown, and Indigenous or other marginalized populations? Which key strategies/resources/guides/publications/websites would you recommend we feature in this toolkit that are specific to tenant rights and protections?

#### **Ouestion 4:**

What would you like this toolkit's users to understand about reasonable accommodations? How do you (or your staff or the programs you fund/oversee) use reasonable accommodations in your work? Are there any best practices related to this question that address the needs of Black, Brown, and Indigenous or other marginalized populations? Which key strategies/resources/guides/publications/websites would you recommend we feature in this toolkit that are specific to reasonable accommodations?



#### Question 5:

What key strategies do you recommend we include specific to supporting tenant-driven housing retention in this toolkit? Are there any best practices related to this question that address the needs of Black, Brown, and Indigenous or other marginalized populations? Which key resources/guides/publications/websites would you recommend we feature in this toolkit that are specific to housing retention?

#### Question 6:

If not yet discussed, what information should TAC include in the toolkit about eviction prevention that is related to a tenant's behavioral health symptoms? Are there any best practices related to this question that address the needs of Black, Brown, and Indigenous or other marginalized populations? Which key resources/guides/publications/websites would you recommend we feature in this toolkit that are specific to prevention of eviction for reasons related to behavioral health symptoms?

#### Question 7:

What best practices are you aware of in the kinds of community-based housing supports that are helpful to individuals experiencing relapses? Are there any best practices related to this question that address the needs of Black, Brown, and Indigenous or other marginalized populations? Which key resources/guides/publications/websites would you recommend that we feature in this toolkit that are specific to supporting individuals to maintain housing upon relapse?

#### Question 8:

What information would you recommend the toolkit include about the availability of and partnerships with recovery housing operators? Are there any best practices related to this question that address the needs of Black, Brown, and Indigenous or other marginalized populations? Which key resources/guides/publications/ websites would you recommend that we feature in this toolkit that are specific to working with recovery housing operators?

#### Question 9:

What information would you recommend the toolkit include about partnering with landlords to transition tenants out of housing before being evicted? Are there any best practices related to this question that address the needs of Black, Brown, and Indigenous or other marginalized populations? Which key resources/guides/publications/websites would you recommend that we feature in this toolkit that are specific to landlord engagement and transitioning tenants out of housing when an eviction is unavoidable?

#### Question 10:

What information would you recommend the toolkit include that is specific to how to calculate the need and fund community-based supportive services, landlord incentives, risk mitigation, legal supports, and other eviction prevention tools and strategies? Are there any best practices related to this question that address the needs of Black, Brown, and Indigenous or other marginalized populations? Which key resources/guides/publications/websites would you recommend we feature in this toolkit that are specific to this topic area?

#### Question 11:

Is there anything more you would like to share about this issue?



# Appendix III. Summary of the Eviction Prevention Toolkit Key Informant Interviews

# Overview of the Key Informant Interview Process and Participants' Background

From January through February 2024, TAC conducted seven (7) virtual key informant interviews with nine (9) participants. The participants represented service and/or housing providers and/or people with lived experience and expertise (PLE).<sup>22</sup> Many of the interview participants deliver an array of housing, homelessness, and/or substance use recovery services.

The key informant interviewees, or participants, included

- Five (5) participants (N = 5 or 56%) who self-identified as PLE
- Six (6) participants (N = 6 or 67%) who reported having professional experience in the fields of housing, homeless services, mental and/or behavioral health, substance use, and/or recovery services
- Seven (7) participants (N = 7 or 78%) who identified as female, and two (2) participants (N = 2 or 22%) who identified as male
- Two (2) participants (N = 2 or 22%) who were youths or young adults<sup>23</sup>
- When asked, four (4) participants identified as White (N = 4 or 44%). The remaining participants identified as Black, Jamaican-American, Native American, or Pacific Islander or did not respond

Each interview lasted 75–90 minutes, with approximately five (5) minutes spent explaining the process at the beginning. The remaining time was spent answering questions developed by TAC. TAC designed interview questions to capture best practices related to housing retention and eviction prevention strategies, especially for tenants with behavioral health conditions. Participants were assured that their responses would be de-identified.

## Summary of Key Informant Insights

This section presents interview participants' responses in three (3) primary categories, supported by insights from participants.

#### BARRIERS TO HOUSING STABILITY

Six (6) participants (67%) identified possible barriers tenants may experience that can affect their housing stability, including the barriers listed in Table [1].

Table [1]: Tenant Barriers

Tenant Barriers	Key Informant Insights
Disparate impacts on specific populations, including BIPOC <sup>24</sup> , people with disabling conditions, and other historically marginalized communities	<ul> <li>Seven (7) participants (78%), including four (4) PLE, identified that BIPOC experience disproportionately impacted housing-related barriers and challenges.</li> <li>A number of participants highlighted the broad-reaching impacts of racial disparities on homelessness, housing, and/or housing retention. For instance, one (1) participant (11%) and PLE mentioned the education and wealth gap between BIPOC and White populations, which must be addressed to decrease the disproportionate homelessness and eviction risk experienced by BIPOC.<sup>25</sup></li> <li>Another participant (11%) and PLE remarked on the need for improved financial literacy among BIPOC, young people, and other marginalized populations.</li> <li>Two participants (22%) explained the need to address implicit and explicit biases that can negatively affect BIPOC renters, including biases among landlords/property owners.</li> <li>As one participant (11%) and PLE reported, tenants with disabling conditions and BIPOC, in particular, can benefit from legal representation, including reasonable accommodations.</li> </ul>
Reasonable accommodation process	<ul> <li>One (1) participant (11%) and PLE shared that reasonable accommodation documentation requirements and timelines are typically very inflexible. They can be burdensome or inaccessible to tenants for a number of reasons. Additionally, reasonable accommodations related to mental and/or behavioral health can be uniquely challenging to document and verify.</li> <li>The same participant and PLE urged systems and programs to embed more flexibility within the reasonable accommodation process (e.g., offer accessible extensions, enhance language access/translation service availability, and address technology barriers).</li> <li>Four (4) participants (44%), including three PLE, specifically mentioned reasonable accommodations for pets/emotional support animals.</li> </ul>
Trauma and/or domestic violence histories	<ul> <li>One participant (11%) and PLE pointed out that tenants with histories of trauma and/ or domestic violence can face unique barriers to accessing services, including distrust of service providers and safety and privacy concerns about attending in-person appointments. Several other participants noted the need for trauma-informed services more broadly.</li> </ul>

Other barriers identified by one (1) participant (11%) and PLE included threats to keeping families with dependent children intact and technology access.

## ADDRESSING TENANT BARRIERS THROUGH SUPPORTS

There was a strong agreement among participants that tenants can benefit from engagement in critical systems of support and crisis responses at every phase of their tenancy, including before their transition into housing. A variety of strategies and supports emerged to address tenant barriers and housing retention.



## Table [2]: Key Informant Insights by Tenant Supports

	Table [2]: Rey Informant Insignts by Tenant Supports
Tenant Supports	Key Informant Insights
Need for case management/ service coordination	<ul> <li>There was general agreement among participants, including all PLE, that case management can be instrumental to supporting housing stability and preventing eviction at every phase.</li> <li>Some participants (56%), including two PLE, recommended designating a "housing liaison" or "housing navigator" or incorporating such functions into case management. Participants specifically identified the following functions: support housing search, develop relationships with landlords/property owners and act as a point of contact, mitigate tenancy concerns, and identify eviction prevention resources (including emergency rental assistance funds).</li> <li>Four participants (44%), including one PLE, recognized the need for person-centered, individualized service plans to proactively address concerns and develop contingency plans if concerns arise. More granular suggestions for individual service plans included an evaluation of housing retention barriers, relapse prevention and relapse response plans, identification of emergency contacts and social supports (e.g., sponsors, peer recovery mentors, spiritual counselors), development of client-centered goals with desired outcomes, and related short-term and longer-term connections to resources.</li> <li>Two participants (22%), including one PLE, shared that case management should support tenants with income maximization and financial stability.</li> <li>Multiple participants, including one PLE, noted the value of offering case management on an ongoing basis and, in some cases, offering longer-term stabilization services.</li> <li>Per two (2) participants (22%), including one PLE, case management should ideally include communication around the tenant's lease, property policies, and tenancy rights to help ensure compliance and stability.</li> <li>One participant (11%) recommended that service providers should hire and engage staff that are representative of the community being served.</li> </ul>
Need for ongoing tenant education and engagement	<ul> <li>Several participants, including five (5) PLE, highlighted the need for accessible, clear information for tenants on a number of topics, including housing program guidelines, tenant responsibilities, tenant rights and protections, fair housing, reasonable accommodations, and resources. Some participants explicitly shared that case managers should offer the above list.</li> <li>Overall, participants wanted to see more strategies offered to tenants navigating local, state, and federal housing laws.</li> <li>One (1) participant (11%) and PLE mentioned the importance of education for housing subsidy recipients, in particular, because subsidy programs can have strict and often confusing policies and procedures (e.g., recertifications and interim rent adjustments).</li> <li>Four (4) participants (44%), including three PLE, mentioned educating tenants specifically on reasonable accommodations.</li> <li>Two (2) participants (22%), including one PLE, brought up language access/translation services in this context.</li> </ul>



Tenant Supports	Key Informant Insights
Need for community partnerships that strengthen systems of support	<ul> <li>There was a general acknowledgment among participants that strong community partnerships can be beneficial at any phase of the tenancy. Participants mentioned partners, including recovery housing providers, school systems, legal aid providers, local shelters, community health clinics, and behavioral health care operators.</li> <li>Five (5) participants (55%), including two PLE, identified recovery housing as a valuable model of supported housing for those who desire housing operated as a sober environment. Partnering with high-quality certified recovery housing providers can be a valuable resource and offer support for sustained recovery for those choosing it.</li> <li>Four participants (44%), including three PLE, shared that recovery housing can support tenants in maintaining sobriety and engaging in related supports.</li> <li>One (1) participant (11%) and PLE noted the importance of supporting those living in recovery housing to attain financial stability (including via employment) and encouraged partnerships with employers that accept those with criminal legal histories.</li> <li>One participant (11%) suggested building "strong networks of support" across organizations and sectors. To illustrate, they shared an example in which legal aid counsel and/or emergency rental assistance specialists were co-located in housing court to enhance access to support.</li> </ul>

### SERVICE PROVIDER EDUCATION AND TRAINING NEEDS

Across the interviews, six (6) participants (67%) mentioned the need for education and training targeted to the service provider and/or housing staff. See Table [3] for key informant insights related to critical training needs that relate to service providers' ability to deliver eviction prevention supports.

Table [3]: Key Informant Insights by Service Provider Education and Training Needs

Education and Training Needs	Key Informant Insights
Conflict resolution and housing crisis mitigation	<ul> <li>Two (2) participants (22%), including one (1) PLE, identified the need to train staff on conflict resolution, housing crisis navigation, and eviction prevention service delivery.</li> </ul>
Diversity, equity, and inclusion	<ul> <li>Three (3) participants (33%), including one (1) PLE, delved into this training need and suggested a number of more specific topics, including racial equity principles, the history of racism, White supremacist culture, anti-racism, cultural competence, cultural humility, and cultural stigmas.</li> <li>Two (2) participants (22%) specifically mentioned the need to train recovery housing operators on equity and inclusion, cultural humility, and historical and race-based trauma.</li> </ul>
Substance use	• Four (4) participants (44%), including three (3) PLE, recommended training staff on addressing substance use disorders, substance use impacts, relapse prevention, overdose prevention, stages of recovery, and harm reduction.
Trauma-informed approach	<ul> <li>Two participants (22%), including one (1) PLE, mentioned the importance of trauma- informed training, especially for recovery housing operators, to become adept at managing crises and behavioral health incidents.</li> </ul>



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- PLE refers to people with lived experience and expertise, deep knowledge, and understanding resulting from firsthand life experience, in this case, with homelessness and/or substance use.
- 23 Youth and young adults in this context are unaccompanied individuals under 25 years of age.
- 24 BIPOC refers to Black, Indigenous, and People of Color.
- There is a growing body of research documenting long-standing disparities in eviction risk and rates, including some analyses published by the Eviction Lab. Some data presented by the Eviction Lab illustrate that eviction filing and eviction rates are significantly higher for Black renters compared to White renters, despite the latter's share of eviction filings and eviction judgements being considerably higher than Black renters' share of the renter population.
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