



Eviction Prevention:

Tips for Effective Resident Engagement

I. What is eviction prevention?

Eviction prevention involves working with residents individually to identify why they are at risk of losing their housing, what resources they can access to help, identifying and implementing a plan for the immediate crisis, and planning for prevention of future crises. The most frequent reason for loss of rental housing is a financial crisis leading to the inability to pay the rent.

The goal of eviction prevention is continued housing stability. Eviction prevention services are most often provided by resident services coordinators, property managers, case managers, housing counselors and social service providers.

II. How is eviction prevention unique in times of COVID-19?

Housing stability is even more critical during the COVID-19 pandemic. The core of eviction prevention remains the same, with some exceptions:

- Eviction prevention services are now being provided remotely via the phone or online. This makes connecting with residents more complex and time-consuming, as well as adds new challenges to building trusting relationships.
- There is new terminology being discussed, and there is confusion and variability in what these terms mean.
- The resources available to support people are frequently changing and vary by city, county and state. Staying on top of the evolving environment is critical to providing effective services.
- There are many more people experiencing hardship and job loss, requiring more resources from eviction prevention providers.



Ideally, a provider would reach out to all residents in a building of focus, even those residents who have not caught anyone's attention as having a financial challenge. This helps build a relationship so that if residents do run into challenges, they already will have established that you are a trustworthy resource.

- With eviction moratoriums in place, it is tempting for renters to approach rent payment as a deferrable expense.
- Organizations, individuals and property owners who have not traditionally provided eviction prevention services will be called on to do so in order to avoid large numbers of residents losing their housing. These providers are learning how to provide a new service while responding to a high level of demand.

III. Early intervention and prevention

The most important strategy for eviction prevention providers is being proactive in reaching out to residents and offering your assistance. Ideally, a provid-





er would reach out to all residents in a building of focus, even those residents who have not caught anyone's attention as having a financial challenge. This helps build a relationship so that if residents do run into challenges, they already will have established that you are a trustworthy resource.

Realistically, many providers do not begin their outreach to residents until an expected rent payment is not made. Generally, even if payment is not made by the due date, it is still possible to stabilize people's housing.

IV. The steps to eviction prevention

Step 1. Property manager first outreach: The property manager notifies the resident that they are late on rent and informs them about when assistance would be available to ensure continued housing stability. The property manager gives the resident contact information for the eviction prevention provider and gets permission for the eviction prevention provider to contact them. The property manager then passes on contact information to the eviction prevention provider.

(Please note: Service-provider organizations not operating within a housing community may begin eviction prevention work at step two.)

Step 2. Gathering the story: The eviction prevention provider contacts the resident and hears the resident's story about their finances. The eviction prevention provider collects information on COVID-19-specific resources the resident has already secured. The eviction prevention provider delivers basic resident education on eviction moratoriums and the importance of addressing payment challenges early. The two parties identify a time for follow-up discussion.

The action plan may include:

- Applying for additional resources for which the resident is eligible;
 - Reviewing the resident's current bills and together identifying which bills might be deferred and how to do this, along with developing a priority order in which to pay bills;
 - Contacting the property manager together to identify a payment plan; and
 - Planning how the resident will pay the following month's rent.
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It's critical to understand early on whether the resident lives in housing where their rent varies based on their income or if their rent is fixed regardless of what they earn. For those receiving rental assistance, they should immediately report income changes to their property manager (or rental assistance administrator) to have their monthly rent payment adjusted.

Step 3. Research: The eviction prevention provider completes research on residents' specific situation and gathers resources to assist the resident, including any COVID-19-specific resources the person has not accessed yet. (This might be the place to close the loop on COVID-19 resources the person hasn't accessed yet.)

Step 4. Action plan: The eviction prevention provider and resident work together to identify a plan of action. This plan of action may include:

- Applying for additional resources for which the resident is eligible;
- Reviewing the resident's current bills and together identifying which bills might be deferred and how to do this, along with developing a priority order in which to pay bills;
- Contacting the property manager together to identify a payment plan; and
- Planning how the resident will pay the following month's rent.

Step 5. Follow-up: The eviction prevention provider and resident follow up as many times as needed to work together to implement the plan of action. The eviction prevention provider should consider opportunities to connect the resident with longer-term employment or financial services.

V. Communication methods

Many property management companies and eviction prevention providers are finding it helpful to send out frequent communication, in a variety of formats, about the importance of staying caught up on rent.

Methods of communication may include:

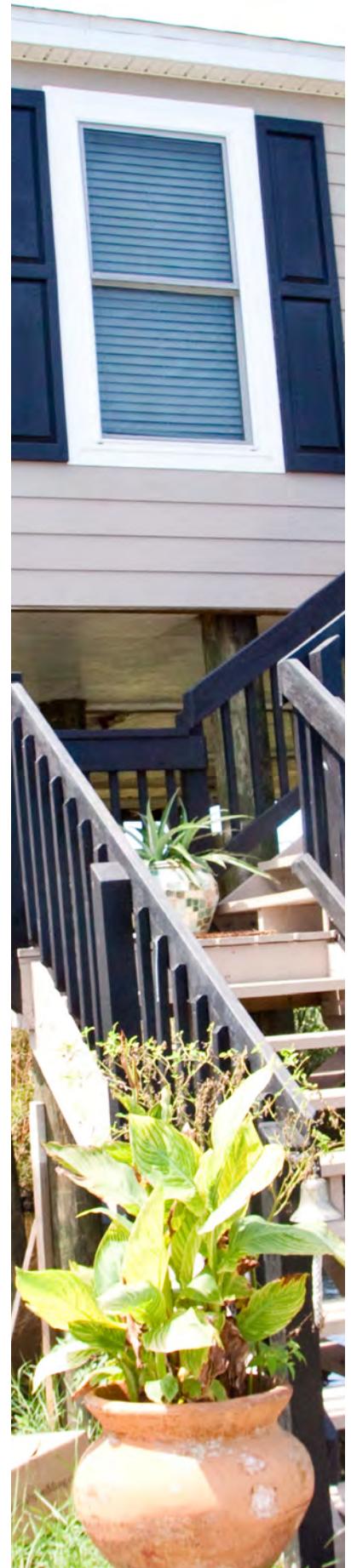
- Mail;
- Email;
- Phone (internet-based phone numbers assist with keeping eviction prevention provider personal number private); and
- Video chat/conferencing.

Be sure to think about data privacy implications when exploring new communication methods.

When supporting a resident with applying for resources online, eviction prevention providers have used the screen sharing functions of video conferencing. This allows the eviction prevention provider and the resident to walk through the application process together.

An additional communication consideration is how the eviction prevention provider, resident and property manager all communicate together. Residents should be encouraged to share letters from the property manager with the eviction prevention provider. Communication between all parties is critical.

Generally, in eviction prevention services, the eviction prevention provider and resident communicate with the property manager together via a joint call, or the resident communicates directly with the property manager, receiving coaching from the eviction prevention provider in advance. This method of communication helps build the resident's self-advocacy skills.





VI. Partnership between eviction prevention provider and resident

Relationship-building is critical to providing effective eviction prevention services. A few considerations:

- The stress and uncertainty caused by the COVID-19 pandemic can be overwhelming. Be sure to create manageable steps in action plans. Recognize that moving forward with an action step could be more time consuming than it had been previously.

While this official notice may be necessary from a legal and property perspective, the service provider should engage in a tone of positive problem-solving.

- Be aware of the language you use in letters. When reaching out to a resident for the first time, your goal is to get them to respond. Often, the approach in rental housing is to send residents very official letters notifying them their housing is at risk. This can result in the resident feeling helpless and cause them to retreat from trying to solve the problem. While this official notice may be necessary from a legal and property perspective, the service provider should engage in a tone of positive problem-solving.

Don't promise residents that they will be eligible for certain resources before you complete your research. Work hard to give out correct information.

- When building a new relationship, be sure to spend the beginning of the interaction engaging in less formal discussion. Consider that part of building trust is doing what you say you will. Don't promise residents that they will be eligible for certain resources before you complete your research. Work hard to give out correct information.

VII. Definitions

The terminology around options for renters can be confusing and lead to misunderstanding. Some of these terms are complex because they mean different things based on the state or city in which they are being referred. As providers research local options, they should pay close attention to the specific meaning of these phrases for resources in their communities.

Rent freeze: Most often, this refers to cities that have passed laws that rent cannot be increased during the COVID-19 crisis. Rent is still due on a monthly basis.

Eviction moratorium: The CARES Act passed by Congress in March 2020 prohibits evictions for 120 days, but it only applies to renters in properties secured by federally backed mortgages. To learn more about the eviction moratorium in the CARES Act: <https://www.nhlp.org/wp-content/uploads/2020.03.27-NHLP-CARES-Act-Eviction-Moratorium-dSummary.pdf>

And for a list of properties covered by the eviction moratorium outlined in the CARES Act: <https://nlihc.org/federal-moratoriums>

Most states also have passed additional eviction moratoriums, and cities have enacted specific rules and guidance. It is especially important the eviction prevention provider understand the laws in all the geographies they serve. The Eviction Lab's policy tracker is helpful: <https://evictionlab.org/covid-eviction-policies/>.

Rent hold-off agreement: A rent hold-off agreement is similar to a payment agreement where the resident and property manager/landlord develops a written agreement outlining the terms and timeline for repaying back-owed rent. If this repayment timeline extends past an existing eviction moratorium, and the resident defaults on the agreement, they may be at risk of eviction. A rent hold-off agreement is generally legally binding.

Property owner/developer: The property owner or developer is the group that owns the real estate. This group hires the property management company. Sometimes the property owner is also the property management company.

Property manager/property management: The property owner may hire a property management company to do the day-to-day business of the property including collecting rent. The property manager is an employee of the property management company and is generally a resident's first point of contact for rent challenges.

Landlord: This term is used more often in smaller rental housing settings. The landlord is often the property manager and property owner.

Rental assistance/rent relief: Rental assistance or rent relief is a source of funding to help individual households afford housing costs such as rent and security deposits. Rental assistance is generally provided on a monthly basis and is income-based. As an individual's income changes, so does their rent relief eligibility. Most rental assistance is through government sources, but some nonprofit organizations have short-term rental assistance programs.

As providers research local options, they should pay close attention to the specific meaning of these phrases for resources in their communities.

Economic income payments/stimulus checks: A one-time payment from the federal government for income-eligible U.S. citizens and U.S. resident aliens as legislated in the CARES Act. Economic impact payments are informally referred to as "stimulus checks."

Unemployment insurance: Unemployment insurance (UI) benefits provide a temporary partial wage replacement to workers who become unemployed through no fault of their own. Unemployment insurance is applied for through the state. The federal CARES Act has authorized an additional \$600





per week of UI benefits. This additional federal benefit is administered at the state level. To learn more about your state's UI policies and procedures, visit: <https://www.dol.gov/newsroom/releases/eta/eta20200402-0>

VIII. Resources and online tools

Rent relief

- Start to search for rent relief resources through your state housing authority <https://www.ncsha.org/housing-help/> or local public housing authority https://www.hud.gov/program_offices/public_indian_housing/_pha/contacts.
- Large property management companies may have rent relief options on their website
- Many local foundations have COVID-19 emergency funding for individuals and organizations.

Food

- School district: Many schools are distributing meals to children under 18. Check with your local school district.
- SNAP: The Supplemental Nutrition Assistance Program, or SNAP, is a supplemental nutrition assistance program for low-income individuals and families
 - Eligibility: https://www.benefits.gov/benefit/361#Eligibility_Checker
 - To find location to apply: <https://www.fns.usda.gov/snap/state-directory>
- WIC: The Special Supplemental Nutrition Program for Women, Infants and Children, (WIC) is a supplemental nutrition program for those who are income eligible.
 - Eligibility: <https://www.fns.usda.gov/wic/wic-eligibility-requirements>
 - To apply: <https://www.fns.usda.gov/wic/wic-how-apply>
 - USDA: The U.S. Department of Agriculture operates a National Hunger Hotline, which is available from 7:00 a.m.-10:00 p.m. Eastern time. For assistance, call 1-866-3-HUNGRY.

Utilities

- Funding for utilities may be available through energy assistance programs. To find your local provider of energy assistance: <https://liheapch.acf.hhs.gov/db/states.php>.

Unemployment

<https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/Find-Unemployment-Benefits.aspx?newsearch=true>

Economic impact payments

<https://www.irs.gov/coronavirus/economic-impact-payment-information-center>

Mental health

<https://www.nami.org/Support-Education/NAMI-HelpLine/COVID-19-Information-and-Resources>

For more information on eviction prevention program design see:

“Eviction prevention programming (EPP): Best practices review Feb 2015”

<https://www.issuelab.org/resources/22482/22482.pdf>

“An eviction prevention program toolkit” <https://member.nw.org/programs/HomeOwn/Documents/Financial%20Capability/Eviction%20Prevention%20Toolkit.pdf>

** Please note that this link is only available to NeighborWorks network organizations.*



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