Eviction prevention programs

Eviction prevention programs provide financial assistance to help renters facing eviction stay in their homes.

These programs are generally designed for families who are being evicted due to nonpayment of rent during or following an unforeseen crisis, such as job loss or serious illness, rather than those who face more persistent affordability challenges. Jurisdictions may be interested in investing in eviction prevention to address concerns about displacement of low-income renters and also to avoid or reduce use of other more costly local services, like homeless shelters.

Approach

Eviction prevention programs typically provide short-term financial assistance that allows a household to maintain their housing during a difficult period. Programs provide assistance in the form of a grant that covers back rent owed, as well as court fees and late payment fees, where applicable. Programs may also provide caseworkers to eligible households to help them apply for government benefits and search for housing. Some also require or offer budgeting workshops and/or financial counseling for tenants receiving grants. These programs may be one tool of many that jurisdictions use to prevent evictions and encourage housing stability. Other eviction-prevention tools might include provision of legal services to tenants facing eviction, good cause eviction protections, or longer-term rental assistance. Local governments may choose to administer eviction prevention programs themselves, or they may provide support to non-profit agencies that provide these services.

Coverage

Eviction prevention programs often apply to eligible tenants living anywhere in a jurisdiction. However, a locality may choose to target or limit assistance to neighborhoods it deems particularly vulnerable to evictions, or to increase outreach around available assistance in these areas. Areas of focus may include neighborhoods where residents may be at risk of eviction because of redevelopment activity or zoning changes; areas that account for high rates of homeless or homeless shelter entry; or areas that have historically had high eviction rates.
**Eligibility**

Eviction prevention programs sometimes impose eligibility requirements related to household income. They often limit the number of times a household can access the services within a certain period of time (e.g., once a year). They also typically have caps on how much money they will pay towards rent, the effect of which can be to exclude households with higher rents from the program. Programs often also require that the household show the ability to pay the rent going forward.

In some cases, to establish risk of eviction for program eligibility, a household must have an eviction case pending against it in housing court. This requirement has been criticized because it means assistance comes relatively late, when stress, time and resources might have been saved if assistance were provided earlier. And, it may also mean that people who could have been stabilized by help from the program end up moving before those resources are available. On the other hand, without requiring proof of an eviction filing, it is hard to judge how to best direct limited resources.

**Examples**

- **Phoenix, Arizona** provides services to low income households, including eviction prevention and move-in assistance. Typically, eligibility for assistance is restricted to one time per 12 months. In 2011-2012, 1,761 households received rental assistance to prevent eviction.

- **Grand Rapids, Michigan** has an eviction prevention program that connects households facing evictions with caseworkers who help them access state emergency relief funds. If funding is received, the city agency pays the landlord directly. The tenant and the landlord need to sign a “stipulation” which incorporates the terms of the settlement, and the tenant’s credit rating is not affected.

- **Jacksonville, Florida** runs an Emergency Assistance Program that provides financial assistance to eligible households facing eviction due to unpaid rent, mortgage, or utilities because of an unexpected financial crisis. Participants in the program also complete a budgeting and money management workshop. Households are only eligible if they have incomes below 150% of the federal poverty line, and are not eligible for assistance if they received assistance from this program in the past 30 months.

- **New York City** passed legislation mandating that all low-income households facing eviction receive access to legal representation in housing court proceedings by 2022. The program has rolled out in 20 zip codes across the city.

- In **Pennsylvania**, the Philadelphia Bar Association began a pilot program to provide free legal services to low-income tenants in specific zip codes. The 2017 report calculates that approximately 3,196 additional tenants could have avoided
disruptive displacement arising from eviction if they had been represented.

**Related resources**

- The National Low Income Housing Coalition [Database of City and State Funded Rental Housing Programs](https://nlihc.org/databas) includes rental assistance programs.
- New York City has a range of eviction prevention resources, including financial assistance to avoid eviction. [New York City Department of Homeless Services, Rent Issues](https://www1.nyc.gov/site/hud/homeless-services-rent-issues.page) lists city-supported services available for households who have fallen behind on rent.
- [Home Start](https://www.wbaradio.org/content/home_start) is a non-profit organization that provides services to help stabilize households and prevent homelessness in the Greater Boston Area. To prevent homelessness, they provide emergency grants, money management training, housing search help among many others. Both public and private landlords have seen the benefits of eviction prevention services and so have helped with funding.