HOW CHILD WELFARE LEADERS CAN SUPPORT FAMILIES AND PREVENT FAMILY EVICTIONS

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CSH 30 Years of Supportive Housing Solutions
About This Brief

This brief reports on the impact of evictions on families and presents information on what child welfare and family support leaders and their communities can do now to prevent evictions for families, and the importance of immediate and long-term cross-sector prevention strategies. The brief includes a list of ten steps to advance a family eviction prevention plan aligned with broader shifts in child welfare policy and practice and efforts to build community-based preventative supports that strengthen families and keep children safe.

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About CSH

The Corporation for Supportive Housing (CSH) is the national champion for supportive housing, demonstrating its potential to improve the lives of individuals and families by working with communities to create more than 385,000 real homes for people who desperately need them. CSH funding, expertise and advocacy have provided $1 billion in direct loans and grants for supportive housing across the country. Building on 30 years of success developing multiple and cross-sector partnerships, CSH engages broader systems to fully invest in solutions that drive equity, help people thrive, and harness data to generate concrete and sustainable results. By aligning affordable housing with services and other sectors, CSH helps communities move away from crisis, optimize their public resources, and ensure a better future for everyone. Visit us at www.csh.org.
How Child Welfare Leaders Can Support Families and Prevent Evictions

Safe, stable, affordable housing is essential to the health and well-being of families from all walks of life. Children and youth who have a reliable place to call home are more likely to flourish in their development\(^1\) and be healthy later in life. Conversely, good health and childhood development are at risk for families who experience housing instability for any reason, including those facing eviction. With increased attention and new resources to provide family-centered services and prevent unnecessary entries into foster care, human services agencies are gaining a better understanding of the role housing plays in ensuring a family's stability, well-being, and mental and physical health.

Leaders in the child welfare and family support sectors do not need expertise in housing solutions or knowledge of housing resources for the families that come to their attention. Instead, a multi-sector strategy can support these leaders and help public agencies and providers augment their work with families facing multiple challenges. Critical aspects of a successful housing strategy include cross-system collaboration, data sharing, and aligning resources to prioritize families. A safe, stable and affordable home can serve as a platform for child and family well-being and delivering preventive services and other evidence-based practices, such as those included in state Family First Prevention Services Act (FFPSA) prevention plans. FFPSA provides a way for states to focus on prevention and planning, including helping to address housing instability in families through partnerships.

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\(^1\) Metis Associates (2010), Keeping Families Together: An evaluation of implementation and outcomes of a pilot of supportive housing models for families involved in the child welfare system.
Eviction is Everyone’s Issue: Impact of Eviction on Families, Communities, Systems and Property Owners

With the onset of the COVID-19 pandemic in early 2020 and the continuing economic slowdown across many industries, the potential and actual destabilizing impact of evictions will affect individual households and families, property owners and broader community viability for years to come. Temporary eviction moratoriums issued at the federal, state and local levels in response to significant income losses were designed to prevent homelessness and overcrowded housing situations resulting from evictions for non-payment of rent. These moratoriums have achieved their primary goals of reducing COVID-19 illness and deaths, and helped to delay the instability that would occur from evictions for many families across the country.

Cross-sector partners in communities must understand the impact that large-scale evictions will have as moratoriums are lifted and devise solutions that prevent and counteract these disruptions' detrimental effects on children and families. Child welfare agencies and partner service providers are essential and necessary collaborators in a community working to build solutions to a pending eviction crisis for families.

During the COVID-19 pandemic, state mandates such as ‘shelter-in-place’ and ‘quarantine at home’ spotlighted the devastating consequences for people without a place to call home and affirmed the value of stable housing as an essential component for public health, safety, and stability. Households and families confronting evictions face broad and immediate instability due to loss of housing and connections to community supports. In addition to the immediate impact, families who experience evictions face ongoing barriers to future housing due to screening of their past eviction records, potential of losing their employment due to instability, and negative credit scores long into the future. Studies conducted before the COVID-19 pandemic reported significant numbers of individuals and families in shelters who attributed prior evictions and ongoing barriers to affordable housing as contributing factors to homelessness. The compounding stressors of job loss and housing instability have consistently led to adverse effects on physical and mental health for all family members, increased negative financial impact across a lifetime, and poor educational outcomes for children.

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2 Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality by Kathryn M. Leifheit, Sabriya L. Linton, Julia Rafalman, Gabriel Schwartz, Emily A. Benfer, Frederick J Zimmerman, Craig Pollack. American Journal of Epidemiology, 2021
3 As Pandemic Eviction Moratorium Ends, Households with Children Face Greater Risk of Homelessness - Child Trends
4 Protect Tenants, Prevent Homelessness, National Law Center on Homelessness & Poverty, 2018
5 The threat of home eviction and its effects on health through the equity lens: A systematic review; Social Science & Medicine, Volume 175, February 2017
Community resources across the country are stretched thin as they do their best to respond to the financial and health crises and the instability and trauma that evictions cause. The networks heavily leaned upon following evictions such as schools, homeless services or family and friends, are not sufficiently equipped to respond to such overwhelming need and are struggling to react quickly to deploy the new emergency resources available. Most significant for child welfare, education, and health systems are the impact evictions have across all family members. There are data linking eviction specifically to poor education and health outcomes among children.6

Despite decades of federal and local fair housing laws that seek to correct historical inequities and provide protections against housing discrimination based on race, ethnicity, gender and family status, data consistently show families and households of color are disproportionally impacted by evictions. For example, in Washington, DC7, 45% of eviction filings from 2018 occurred in just two wards with the highest concentration of Black residents. In addition, data from Wisconsin between 2009 to 2011 reveal higher eviction rates for single-female headed households and in neighborhoods with higher numbers of children8. These data also point to commonly named complaints or perceptions by landlords who rent to households with children, including noise, property damage, and lack of open space, all of which contributed to higher eviction rates for these households.

Also, parents who are victims of domestic violence are at increased risk for becoming homeless. With the spread of local ordinances9 that discourage and penalize victims from seeking police assistance, the Violence Against Women Act10 was updated to protect those facing the trauma of domestic violence against discrimination by landlords. Protections including prohibitions against terminating a lease due to a domestic violence incidence and obligations to provide alternate housing to those impacted significantly advance community efforts to protect vulnerable households from eviction. For more information, child welfare and service agencies can review the Safe Housing Partnerships website11 for information on housing resources to support survivors of domestic violence.

In reality, due to limited affordable rental options, many families are forced to rent properties in poor condition and still face the threat of eviction when and if they complain about conditions. Tenants with limited housing options may withhold rent to protest poor unit conditions, ignored requests for repairs, and general disinvestment by property owners. However, families may neither understand their rights nor the multiple

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6 Families with Children More Likely to Face Eviction, National Low Income Housing Coalition, May 2013.
7 Eviction in Washington, DC: Racial and Geographic Disparities in Housing Instability; Brian J. McCabe, Eva Rosen, Fall 2020.
8 Who gets evicted? Assessing individual, neighborhood, and network factors, Matthew Desmond, Carl Gershenson
9 Chronic Nuisance and Crime-Free Ordinances: (aclu.org)
10 Violence Against Women Reauthorization Act of 2013 and Implementation in HUD Housing Programs
11 Safe Housing Partnerships
steps in a formal eviction process. While some courts will consider non-payment of rent in protest of dilapidated unit conditions, experts working in the field emphasize that it is more effective to connect tenants with legal aid to properly document and mediate disputes with property owners for achieving better outcomes for tenants, court systems and even property owners. Successful (and inclusive) eviction prevention programs involve property owners and tenants sharing their perspectives in designing and implementing the solutions.

Collecting and analyzing data for the local community will help shed light on the causes and impact of evictions. Child welfare and family support leaders can build data partnerships that create the capacity to examine eviction records of filings, court orders, and eviction patterns related to geography, property owner, household type, ethnicity and race. These data can be valuable in designing solutions that respond to immediate family needs and address present conditions or misinformation. Further comparative cost analysis between the community’s investments in eviction prevention or employment training compared to costs for shelter programs or family separation could reveal opportunities to redirect resources to address ‘upstream’ conditions. Data sharing across housing and child welfare systems can be effective in identifying a family in crisis early, as well as strategies to coordinate and streamline comprehensive services.

The Significance of Housing Instability on Family Well-being

The 2020 Adoption and Foster Care Analysis and Reporting System (AFCARS) Report indicates housing instability was a precipitating factor for a child’s removal for at least 10% of foster care cases during the fiscal year 2019. The results are consistent with previous AFCARS reports. The numbers reported in AFCARS are likely undercounted as jurisdictions also do not uniformly track and report on housing indicators. While most states

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12 Eviction processes will vary by jurisdiction, and generally include a notice to quit, eviction filing, court process, and an enforcement of eviction order resulting in the family forced to leave the property.
13 The AFCARS Report FY 2019, ACYF, Children’s Bureau
do not allow children to be removed from their families solely because of a lack of stable housing, an unfortunate reality in many jurisdictions is that poverty-related issues such as housing instability alongside additional challenges can affect child placement decisions. Yet issues related to poverty and housing instability are not the same as child abuse or neglect and should not necessitate a response of family separation. Instead, child welfare and family support leaders can stabilize the family unit by responding to housing and other economic support and service needs, which allow families to address their challenges, safely care for their children, and thrive. Children and youth who have a reliable place to call home spend fewer days in foster care, experience a reduction in subsequent abuse and neglect cases, reduce their risk of subsequent homelessness, and increase their school attendance.

Further research documents housing instability caused by non-voluntary and abrupt moves can be distressing for children as they experience parental stress, a general breakdown of routines and feelings of insecurity. This ‘environmental confusion’ can elevate the child’s stress levels and negatively impact their cognitive and emotional development. While housing instability is not specifically identified among the original Adverse Childhood Experiences (ACEs), children facing housing insecurity are more likely to experience multiple ACE exposure. According to a 2015 study, “children at risk for neglect were significantly more likely to be from families experiencing housing unaffordability and housing instability, and their mothers reported higher maternal stress”.

### Financial Impacts, Disinvestment and Negative Repercussions for Communities

A comprehensive strategy to prevent community evictions incorporates a clear understanding of the social, environmental and economic forces that may trigger evictions. One of the most prevalent reasons for eviction filings includes non-payment of

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14. What do we know about the impact of homelessness and housing instability on child welfare-involved families? (2019) Casey Family Programs
18. The Negative Effects of Instability on Child Development: A Research Synthesis, Urban Institute
19. Homelessness & Adverse Childhood Experiences, ACEs Fact Sheet, NHCHC
rent, as documented in a review of court records in Milwaukee, Wisconsin (92%). Local communities receiving federal community development and housing resources are required to report regularly to the U.S. Department of Housing and Urban Development (HUD) on ‘cost burdened’ households in their communities – those paying more than 30% of their income towards their housing costs. Analysis of this data shows that low-income renters are more ‘severely cost-burdened’ and are paying more than 50% of income towards housing costs; leaving limited resources for other necessities. It is not surprising that low-income renters with limited savings have difficulty navigating economic hardship due to employment changes, loss of childcare, or even a minor health event, and are at greater risk of falling behind on their rent and facing eviction. Pre-pandemic data from Washington, DC eviction filings noted typical past due rents at the start of the eviction process were approximately $1,200, and in 12% of the filings, the back rent owed was as little as $600. National statistics as reported by the Eviction Lab also show pre-COVID trends mirror these local findings, while, early reports are documenting increases in past due rents post COVID.

As communities explore prevention and solutions to evictions, it is important to recognize that the eviction financial impact is not solely experienced by the household or families.

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20 Families with Children More Likely to Face Eviction, National Low Income Housing Coalition, May 2013
21 Novak Djokovic Foundation, Eviction is a perfect storm for Children
22 Eviction Prevention and Diversion Programs: Early Lessons from the Pandemic; Mark Treskon, Solomon Greene, Olivia Fiol, Anne Junod, April 27, 2021
23 Eviction in Washington, DC: Racial and Geographic Disparities in Housing Instability
24 US Rental Arrears - COVID-19, Surgo Ventures
The costs for property owners in the eviction process can also be high, including legal fees, lost rent and repair or upkeep costs to re-rent a housing unit. Comparing these expenses, which are estimated between $2,542 and $12,988 per unit, to past due rents reinforces the merit of mediation and rental assistance for avoiding evictions.25

Evictions can lead to a significant loss of affordable housing in communities.26 Many communities are directing federal and local financial resources to keep low-income families housed, and sustain the economic feasibility for property owners and the viability of the community’s rental housing market. The American Rescue Plan Act (ARPA) 2021 provides significant supplemental federal resources to states, tribes, counties and local jurisdictions to address housing instability and service needs. For more information about the opportunities ARPA provides for child welfare, family support, human services and housing agencies to partner with housing and services resources to develop housing solutions for families, see CSH Policy Brief: Leveraging the American Rescue Plan’s Housing Resources to Help Families.

Cross-Sector Partners Promote Housing Stability for Families

Communities that work for housing stability and eviction prevention are foundational to supporting thriving families. A community-designed eviction prevention program is most effective when it reflects and elevates the community partners' local conditions, resources, and capacity. Child welfare and family support leaders should:

- Find the key partners that bring negotiation and mediation expertise, financial resources, education, and support services to address both root causes and impacts of evictions across the community. These partners are typically drawn from legal advocates, government agencies, housing advocates, property owner and tenant associations, and judicial system representatives.
- Expand eviction prevention partners beyond traditional housing and homeless systems to include family support, health, education and child welfare professions. These partners bring added perspective, outreach and resources. Also, the COVID-19 pandemic offered lessons for community partners to take forward. National and local lessons include tenant education and outreach on rights and responsibilities under the eviction moratoriums, rental assistance payments made on behalf of tenants, proactive engagement between tenants and property owners to implement rent adjustment and payment plans for rent arrears, and an authentic coordination of services.

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25 The End of the National Eviction Moratorium Will Be Costly for Everyone, Urban Institute
26 The Financial Cost and Benefits of Establishing a Right to Counsel in Eviction Proceedings Under Intro 214-A
• Involve families with lived experience as foundational partners who can improve outreach and trust to address prevalent barriers in connecting tenants to resources. The outreach language should be family-friendly, easily understood and proactively answers common questions.

• Increase the accessibility of resources for families. Communities reduce access barriers by making such resources easily available by using a cell phone or making a phone call, especially for those without computer access and those who may face challenges in completing detailed computer forms. Use plain language and avoid governmental jargon.27

A Tenant-led Covid-19 Response in Kansas City

A tenant organized and led a group in the greater Kansas City area, created a tenant hotline and an incident reporting system, compiled community resources and tenant rights information, created an organizing toolkit and leads advocacy efforts, and launched a mutual aid fund.

27 Why Do We Make Things So Hard for Renters? - The New York Times
Ten Things to Do Now to Prevent Evictions for Families

The following are ten steps for a community to advance a family eviction prevention plan aligned with broader shifts in child welfare policy and practice and efforts to build community-based preventative supports that strengthen families and keep children safe.

Assess what eviction prevention looks like in your community today.

1. Determine the status of eviction moratoriums or other local mandates. Federal, state and local moratoriums and mandates are rapidly changing. Communities are working quickly to put protections in place and assemble collaborations and resources.

2. Connect with current legal aid, tenant advocacy organizations, and courts to assess existing efforts. Understand and identify the partners involved, their roles, available resources, gaps in the system, and determine the need for additional resources. Find rental assistance programs for your location via the Consumer Financial Protection Bureau.

3. Expand expertise and voices within eviction prevention planning efforts. Cast a wide net of potential partners with expertise and/or an ‘interest at stake’ in the eviction crisis. Develop a plan to bring diverse voices into active participation, and secure ‘a seat at the table.’

Identify existing and new resources to address a coordinated and comprehensive eviction strategy.

4. The potential for new resources exists with community partners that are currently expanding efforts to address the repercussions resulting from evictions. Obvious partners are housing and Continuum of Care homelessness assistance organizations, community action agencies, legal assistance and the justice system. New partners include: property owners’ associations, health systems, schools, family resource centers, parent councils and child welfare agencies. Ensuring families have access to high quality legal representation can improve eviction outcomes.

5. Examine the costs associated with an eviction to identify where an infusion or redeployment of financial resources will aid the prevention effort. Explore how to combine funding to complement efforts and fill gaps based on eligibility criteria.
The American Rescue Plan Act of 2021 and the previous CARES Act of 2020 include housing and service funding allocated to state and local communities so they can address housing instability, services, rental assistance, and housing quality.

Public Benefits such as TANF, emergency/general assistance – state/county human/social services agencies may be available or have the flexibility to support housing stability or guide partners through grants or sub-contracts that can provide vital supports to tenants facing eviction.

3 Build and strengthen partnerships in your eviction prevention program.

- Educate partners on the true costs of evictions on families, property owners and the broad community, and how evictions impact each organization’s mission and clients. Task each organization with identifying the specific role they can contribute to a comprehensive program and collectively explore eligibility criteria to determine how to blend resources to address gaps.

- Build on trusted relationships to share information. Eviction is not just about the investment of financial resources. Community partners like child welfare case managers with trusted family access play a key role in identifying risks and connecting families to available resources.

- Include families in planning and design. Families with lived expertise can expand support partner understanding of information gaps, effective outreach strategies, barriers to accessing support, and strategies specific to families’ circumstances.

4 Educate, support and empower families.

- Confirm the steps property managers and service providers are taking to help tenants understand their rights and responsibilities long before a delinquent payment or landlord dispute occurs. As part of the tenant move-in process (and at other meetings and events), property and service managers can review lease provisions with tenants to emphasize responsibilities: 1) rent payment, 2) safety and cleanliness, 3) procedures, and 4) being a good neighbor/community member.

- Help families build the skills that are necessary for them to stay housed. Service providers work with tenants to access resources like childcare and job training, manage financial resources, and develop conflict resolution strategies.
• Engage families in policymaking and service delivery. Incorporating the voice of tenants and families into an eviction prevention strategy will help develop a program that addresses their needs and responds to barriers they experience. However, a seat at the table is not enough. It is equally important to build trust in the design and implementation process. Provide the support for peer specialists and tenant associations to advocate for tenants and increase the capacity for tenants to advocate for themselves. The Birth Parent National Network has resources to encourage and engage parents in policy and planning.

• Connect families to eligible services and concrete supports, including income supports, direct cash payments, financial resources, public benefits, tax credits and help families build assets and savings. Refer to: Communications and Outreach Strategies to Bring Awareness to Residents about Eviction Prevention Programs - National League of Cities

5 Identify risk factors for housing instability.

• Community agencies and service providers can work proactively with property owners to help them understand the barriers to housing that face many low-income families. Develop programs that minimize housing entry screening criteria but also mitigate risk for owners. Wrap-around services, landlord call centers, funding for security deposits and risk funds have been successful in helping families stay housed.

• Screen families for housing instability, including risk factors that could lead to housing loss or eviction. Schools, child welfare agencies, health providers and others working with children, youth and families, can work with housing experts to screen for housing instability and connect tenants to legal supports and services before a serious problem develops.

• Design and deliver screening tools that are sensitive to families’ needs and vulnerabilities. It is important to gain honest input to design supports for families. However, overly aggressive questioning can cause distrust and delay the assistance families need.
6 Determine the housing resources in the community to support eviction prevention.

- Review resources available from the American Rescue Plan to prevent evictions and help families pay back rent and utilities. Partner with state and local Public Housing Agencies or Housing Finance Agencies to understand the rental assistance funding levels and criteria available to support low-income families. The Family Unification Program (FUP) is a federal rental assistance program administered by public housing authorities specifically designed to support child welfare-involved families. Other programs, rapid rehousing or emergency rental assistance, may also aid households at risk of eviction.
- Leverage resources from multiple partners to address housing insecurities and eviction preventions. Communities have developed Flexible Housing Pools utilizing investment resources from public and private partners to support move-in costs, security deposits and repairs benefiting tenants and property owners.

7 Engage property owners, directly or through housing partners, to prevent or mitigate evictions.

- Community partners often provide mediation and legal advocacy to negotiate with property owners to prevent eviction and allow the family to stay. Support tenants in negotiating a payment plan or pay what is owed. Studies show that engaging with landlords before the legal filing process begins can effectively reduce evictions.
- Connect tenants with legal counsel to address property condition disputes. Legal actions and mediation on behalf of tenants is generally more effective for generating property improvements and protecting their tenancy.
- Continue supports to the family with housing case management services. Supportive services can provide assurances to a landlord and mitigate future challenges.
- If it is not possible for the family to remain in their current housing, negotiate for a mutual rescission of the lease in lieu of eviction. Negotiated agreements that facilitate a move while keeping the eviction off the tenant’s record could help prevent the long-term impact of eviction on the family stability, future housing options and financial status.
Engage with courts systems as vital partners in an effective eviction prevention program.

- Courts can design alternate processes to address evictions. Examples of court interventions include designating special housing courts and officials acquainted with eviction prevention strategies, mandating evidence of mediation before eviction filings and hearings, promoting access to tenant counseling, and the investment of funding and human resources.

Prioritize new or planned family strengthening and child welfare prevention/intervention resources to support housing stability and eviction prevention.

- Leverage the Family First Prevention Services Act (FFPSA) and other child welfare services. Incorporate strategies and programs that recognize housing stability as a key element to keeping families safely together and facilitating timely and successful family reunification.
- Ensure families get the concrete supports they need to remain whole or to reunify successfully. Such supports may include direct payments to property owners for up to the full balance of the rent arrears, pay outstanding balances to prevent the shutoff of utilities, and facilitate access to high-quality legal representation.

Share and utilize data to design and direct programs

- Collecting and analyzing eviction data for the local community will help understand the causes and impacts of evictions. Cross-sector data analysis will highlight eviction patterns, equity and racial disparities, and impact on families with children to inform solutions that address long-standing barriers and change the negative trajectory for families.
- Identify opportunities to redirect resources to address ‘upstream’ conditions’. A cost analysis of a community’s investments in solutions like eviction prevention or employment training compared to costs for shelter programs or family separation will highlight opportunities to redirect resources to address pre-conditions for preventing evictions.
- Data sharing across housing and child welfare systems can be effective in identifying a family in crisis early for deploying strategies to coordinate and streamline comprehensive services.
Additional Resources

- Letter Regarding Rental Assistance for Landlords and Tenants – HHS - ACF
- A Head Start for Eviction Prevention - Urban Institute
- What Strategies Prevent Tenant Evictions? - Urban Institute
- System Transformation to Support Child and Family Well-being: The Central Role of Economic and Concrete Supports - Chapin Hall at the University of Chicago
- What do we know about the impact of homelessness and housing instability on child welfare-involved families? - Casey Family Programs
- Born Evicted: Eviction During Pregnancy Worsens Birth Outcomes and Child Wellbeing - Eviction Lab
- Homeless Families Research Briefs - HHS, ACYF
- Leveraging the American Rescue Plan's Housing Resources to Help Families - CSH
- The Eviction Lab
- COVID-19 Homeless System Response: Strategies for Eviction Prevention - HUD
- Responding to Homeless Families Needs During the COVID-19 Crisis - NAEH
- Comprehensive Step-by-Step Guide for People At Risk of Eviction - USICH
- Rental Housing Counseling and Eviction Prevention - HUD
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