

# COVID-19

## Homeless System Response: Strategies for Eviction Prevention

The severe economic impact of COVID-19 has created a tremendous need for housing assistance for low-income people. Federal, state, and local governments have responded with resources available for homelessness prevention. Households seeking shelter are the most likely to experience homelessness, while households who are facing eviction in the next 30 days are less likely to experience sheltered or unsheltered homelessness. The recent study by the U.S. Department of Housing and Urban Development (HUD) on [market predictors of homelessness](#) indicates overcrowding has the highest anticipated effect on homelessness, followed by unemployment, and then evictions. Before implementing an eviction prevention program, communities should consider their system design and where eviction prevention fits into a larger [homelessness prevention strategy](#).

This document is intended to help communities quickly identify strategies to prevent evictions and keep people connected to stable housing whenever possible. Connecting households at risk of housing instability with problem-solving tools and other mainstream anti-poverty programs will increase their stability and safety while decreasing the likelihood they will have to enter the homeless system in the future. Targeted financial assistance can effectively and efficiently assist populations at the greatest risk for homelessness due to evictions. Community partnerships can strengthen universal and targeted eviction prevention programs, improve overall system performance, and help identify and reach out to marginalized groups.

### Planning for Eviction Prevention

Nationally, landlords have been or are still under a [wide variety of federal, state, and local moratoriums](#) on evictions, late fees, and penalties related to nonpayment of rent. As those moratoriums are lifted or expire, communities should anticipate a rising demand for eviction prevention assistance as the COVID-19 outbreak continues and unemployment remains high. This rise in demand coincides with communities planning to implement federal allocations of [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#) funding including Community Development Block Grants (CDBG-CV) and [Emergency Solutions Grants \(ESG-CV\)](#), in addition to [state and local funding for rental assistance](#). Programs such as CDBG-CV, ESG-CV, Supportive Services for Veteran Families (SSVF), and Temporary Assistance for Needy Families (TANF) may be good sources of eviction prevention for *target* populations where there is a high likelihood the households being served will experience homelessness.

Section 4024 of the CARES Act imposed a temporary moratorium on evictions due to nonpayment of rent for 120 days from March 27, 2020, and applies to federal housing programs including [ESG, Continuum of Care \(CoC\), HOME, Housing Opportunities for Persons with AIDS \(HOPWA\), Public Housing, and Housing Choice Vouchers](#). Tenants and landlords may not know whether the CARES Act moratorium or other state and local moratoriums apply to their property. Communities should prioritize education and communication addressing [tenant concerns](#), current restrictions, applicability, and time periods for proactive communication with landlords, tenants, and providers. Communities with [landlord engagement systems](#) should ensure all providers are collaborating on this communication campaign. Regular communication with landlords, especially a landlord advisory group, can inform emerging vacancy trends and provide data on pending eviction actions and prevalence of tenants shorting or not making rent payments.

The following actions allow for design of an effective and efficient eviction prevention system:

- Engage with an inclusive group of stakeholders to plan your eviction prevention strategy. This group should include people with lived experience of homelessness as well as people of color.
- Ensure eviction prevention programs first include cross-system collaboration to connect people with eviction prevention services including [tenant resources](#), [tenant-landlord guides](#), [legal representation](#), and [mediation services](#) before action reaches courts.
- Collect, review, and analyze data such as eviction rates by zip codes or demographics of households under court-ordered evictions (or, if that data is unavailable, examine demographics for existing eviction

prevention programs) to identify geographic concentrations or disparate impacts of evictions to inform targeting and outreach.

- Advocate for limited or reduced public access to housing eviction records.
- Create and use a [screening tool](#) to identify those [individuals and families at high risk of homelessness](#) to efficiently target your resources.
- Inventory and consolidate existing services with coordinated intake and access, typically via a central portal or hotline.
- Invest in increased capacity for existing housing counseling, public education, and direct outreach to tenants with eviction filings.
- Establish essential components such as on-site services available before and on the day of eviction proceedings, financial assistance, childcare, and staff trained in tenant-landlord law, and match funding and staff to each.

## Targeted Prevention

If financial assistance for eviction prevention is offered universally, many more households will be eligible for assistance than can be served. Communities should determine how to prioritize eligible households who are at the highest risk and to incorporate this [prioritization into local coordinated entry systems](#). Target financial assistance for eviction prevention to households who face significant structural barriers that make the loss of housing more likely. Use local and national data to identify households at higher risk of homelessness, target resources to neighborhoods and communities with significant overrepresentation in your homeless system, and provide housing and income assistance to high-risk households. Targeting strategies can promote racial equity by enabling a community to target populations that are disproportionately more likely to experience homelessness.

Groups or populations that have a particularly high risk of homelessness include:

- Households living in neighborhoods where a high percentage of residents lived before experiencing homelessness;
- Individuals with criminal justice histories;
- Households that moved frequently in the past year;
- Households with children younger than 2 years old; and
- Households involved with child protective services.

Further targeting or prioritization can prevent evictions from leading to homelessness. Households with low incomes (typically below 30 percent or 50 percent of Area Median Income) facing an eviction that puts them at risk of an emergency shelter stay or needing to reside in an unsheltered location include:

- Households who have eviction proceedings initiated;
- Households who make a housing hotline call for assistance;
- Households who are losing their homes or have an eviction threat and recently lost employment in a sector impacted substantially by COVID-19 shutdowns;
- Individuals who exit institutions like detention, jails, prisons, or hospitals; and,
- Individuals who age out of foster care.

## Partnerships

The following community partners should be engaged in design and implementation of an eviction prevention system. Collaboration is crucial for successful targeted strategies. Many people at the highest risk of homelessness do not seek help or are ineffective at receiving assistance due to various barriers. Key partners will be the first ones to know whether someone is at risk for homelessness. These partnerships can also avoid encouraging other systems to reduce their level of care because of the existence of an eviction prevention program (e.g., a prison or hospital may fail to conduct adequate discharge planning and simply refer clients to your prevention program).

- Your local court system may already have an eviction prevention program in collaboration with your local legal aid or bar association or volunteer attorney program.
- Social service providers, immigrant and refugee organizations, childcare providers, and landlord and tenant associations have data as well as connections to people at risk of eviction or in unstable housing.

- Continuum of Care-funded providers and community action agencies typically have some form of eviction prevention funding.
- ESG recipients—either state or local government agencies—fund eviction programs.
- Faith-based organizations, as well as churches, temples, or other places of worship, often serve as the front door for families or individuals facing homelessness.
- Funders, such as state TANF, child welfare, and foster care, can bring funding to the table as well as data.
- United Way and local foundations can also contribute anti-poverty resources and connections to political leadership.

## Community Examples

- [Baltimore County COVID-19 Eviction Prevention Program](#)
- [City of Grand Rapids Eviction Prevention Program](#)
- [Columbus and Franklin County, OH IMPACT Community Action Rent/Mortgage Assistance](#)
- [Eleventh Judicial Circuit of Florida Tenant Resources](#)
- [Franklin County Ohio Self Help Resource Center](#)
- [Good Shepherd Mediation Program Landlord-Tenant Mediation Brief](#)
- [Montgomery County, MD Landlord-Tenant Handbook](#)
- [New York City Eviction Prevention and HomeBase](#)
- [Philadelphia Mayor’s Report Taskforce on Eviction Prevention and Response](#)
- [Predicting and Preventing Homelessness in Los Angeles](#)
- [Virginia Legal Aid for Evictions](#)
- [Your Way Home Montgomery County Eviction Prevention and Intervention Coalition](#)
- [Washington State Targeted Prevention Eligibility Screening](#)

## Resources

- [Changes to Coordinated Entry Prioritization to Support and Respond to COVID-19](#)
- [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#)
- [COVID-19 Eviction Moratoria by State, Commonwealth, and Territory](#)
- [Economic Return on Investment of Providing Counsel in Philadelphia Eviction Cases for Low-Income Tenants](#)
- [Five Things to Consider When Investing ESG in Homelessness Prevention](#)
- [HUD Flyer on Addressing Tenant Concerns Regarding Rent and the Temporary Suspension of Evictions for Nonpayment of Rent](#)
- [HUD: HOPWA Program CARES Act Eviction Moratorium FAQs](#)
- [HUD: How Does the Federal CARES Act Eviction Moratorium Impact the ESG and CoC Programs?](#)
- [HUD: Public and Indian Housing FAQs for Public Housing Agencies](#)
- [Landlord Engagement Systems](#)
- [Market Predictors of Homelessness: How Housing and Community Factors Shape Homelessness Rates Within Continuums of Care](#)
- [NLIHC State and Local Rental Assistance Tracker](#)
- [Understanding ESG-CV Homelessness Prevention Assistance Eligibility During Eviction Moratoria](#)
- [SSVF Homelessness Prevention Screening Form](#)
- [Housing Trust Fund CARES Act Eviction Moratorium FAQs](#)