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Intervention Research for the Education and Empowerment of Families Experiencing Homelessness: Exploring Knowledge of Tenant Rights and Perceptions of Personal Empowerment

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Intervention Research for the Education and Empowerment of Families
Experiencing Homelessness: Exploring Knowledge of Tenant Rights and
Perceptions of Personal Empowerment

A Dissertation Presented to
the Faculty of the Doctor of Social Work Program of
Kutztown University|Millersville University of Pennsylvania

In Partial Fulfillment
of the Requirements for the Degree Doctor of Social Work

By Diane Joy Irish

May 2019

ABSTRACT OF THE DISSERTATION

Intervention Research for the Education and Empowerment of Families

Experiencing Homelessness: Exploring Knowledge of Tenant Rights and

Perceptions of Personal Empowerment

By

Diane Joy Irish

Kutztown University|Millersville University, 2019

Directed by Stephen W. Stoeffler

Family homelessness emerged as a social issue in the United States in the 1980s and has since established itself as a pervasive social problem. The issue of family homelessness is complex and multifaceted with multiple social, political, and economic contributing factors. Historically, society at large has been apt to attribute homelessness to individual faults and deficits, but the fact that family homelessness has only emerged and persisted as a notable social problem in recent decades hints at political and economic mechanisms at work that serve to complicate and perpetuate the problem. Tenant eviction is one such mechanism that appears to be a major contributing factor to housing instability and episodic family homelessness. Eviction has recently come under scrutiny by sociologists, economists, and attorneys at law but has received little, if any, attention from the field of social work. As social workers are mandated by their code of ethics to aid and empower vulnerable, poor, and oppressed populations, the potential role that insufficient knowledge of tenant rights and eviction play in compounding and exacerbating family homelessness demands investigation by the social work profession. This study explores

the potential of intervention with homeless families to provide information on tenant rights and responsibilities. The intervention is based in critical and empowerment theories and designed with the intention of raising critical consciousness among families experiencing homelessness. Findings from the study indicate that the intervention shows promise as a vehicle for empowering homeless families with knowledge and skills for successful tenancy. The social work field is encouraged to pursue further intervention research as a venue for empowering homeless families to effectively address their own needs.

Key words: family homelessness, eviction, critical theory, empowerment theory, intervention research

Signature of Investigator _____ Date _____

This Dissertation for the Doctor of Social Work Degree
by Diane Joy Irish
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Chapter 1: Introduction

Family homelessness is a pervasive and persistent problem in the United States since the 1980s. Families experiencing homelessness represent a third of the total homeless population in the United States (United States Department of Housing and Urban Development (HUD), 2018b). The complexity of family homelessness and the interrelated issues of housing insecurity and eviction combine to negatively impact childhood development, hinder school performance, contribute to unrelenting stress in the household, interfere with employment, disrupt effective parenting, create all-encompassing material hardship, give rise to mental health conditions, and result in poor physical health (Bassuk, E. L., DeCandia, C. J., Beach, C. A., & Berman, F., 2014; Desmond & Kimbro, 2015). The researcher hopes this dissertation serves as a call to action for the social work profession to develop and implement effective programming and strategies for preventing family homelessness from occurring and providing assistance to families who are impacted by issues of housing insecurity and eviction. An evaluation and assessment of the available literature will show that family homelessness, housing instability, and eviction are largely treated as independent issues with little connection linking them as factors contributing to the same phenomenon. The literature will also reveal a significant lack of empirical evidence supporting effective interventions to address such issues. Opportunities for educating and empowering families contending with ongoing housing insecurity and episodes of homelessness are worthy of consideration and suggested as a subject for intervention and study by the author. The social work profession is presented with an opportunity for leadership in advocating for effective policies and innovative approaches to addressing the needs of impoverished populations in meeting their most basic housing needs in the chapters that follow.

Scope of the Problem

The political, social, and economic implications surrounding the issue of family homelessness begin with something as basic as the definition of homelessness itself. Establishing a consistent definition of homelessness has been noted by some authors as a “fundamental and persistent problem” (Carpenter-Song, Ferron, & Kobylenski, 2016, p. 41). Delineating and quantifying the extent of the problem varies depending upon the source. On a given night in January in 2018 there were an estimated 180,413 people in 56,342 families experiencing homelessness in the United States (The U. S. Department of Housing and Urban Development, 2018). This number was determined by the United States Department of Housing and Urban Development (HUD) annual point-in-time (PIT) count in which those meeting HUD’s literal definition of homeless on a single given date were counted and totaled. HUD’s definition of homelessness includes families lacking a fixed, regular, and adequate nighttime residence. This definition can include families residing in an emergency shelter and transitional housing as well as families living in places not meant for human habitation such as cars, parks, abandoned buildings, bus or train stations, airports, and camping grounds (Bassuk, DeCandia, Tsertsvadze, & Richard, 2014). “Excluded from their counts are people that are in the hospital, incarcerated, living ‘doubled up’, or simply not visible to the people conducting the counts on the particular night of the survey” (National Law Center on Homelessness and Poverty, 2017, p. 8). Neither does the count include families living in motel rooms, staying in other precarious or substandard housing situations, who sought shelter but were turned away due to lack of capacity, or are on a waiting list to enter shelter. The attempt to do an accounting of all homeless people on a single specified date creates the very real possibility of overlooking or missing homeless families that should have been counted and excludes families that may have been homeless for any amount of

time in between one annual count and the next. HUD's PIT count is most likely an undercount of the number of families experiencing homelessness (Bassuk, DeCandia, & Richard, 2015; Gould & Williams, 2010; Grim, Gultekin, & Brush, 2015; National Law Center on Homelessness and Poverty, 2017).

Part Two of HUD's 2017 Annual Homeless Assessment Report (AHAR) revealed an estimated 478,718 people in 150,630 family households used an emergency shelter or a transitional housing program between October 1, 2016 and September 30, 2017. When a broader definition of homelessness is applied, as under the education subtitle of the McKinney-Vento Act, homelessness is expanded to include families sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason and those living in motels and hotels (National Center for Homeless Education, 2018). Under this wider definition 1,354,363 children identified as homeless were enrolled in U.S. public schools during the 2016-2017 school year (National Center for Homeless Education, 2017). While HUD reports a decline in family homelessness (HUD, 2018), the Department of Education claims that the number of homeless students has nearly doubled in the past decade (United States Department of Education, 2016). The National Law Center on Homelessness and Poverty states "It is important to have an accurate estimate of the number of people experiencing homelessness in this country if we want to enact effective laws and policies to address the homeless crisis" (2017, p. 6). When estimates are derived from inconsistent definitions or unreliable data collection (Grant, Gracy, Goldsmith, Shapiro, & Redlener, 2013; National Law Center on Homelessness and Poverty, 2017) it is exceedingly difficult to truly determine the extent of the issue. Such discrepancies have serious implications when allocating funds for services to meet the needs of homeless families.

A theme emerging in the literature on family homelessness is that of a continuum of experiences rather than a singular and definitive period of homelessness (Gould & Williams, 2010). Referred to as housing insecurity in the literature, the term refers to lengthy periods of time other than being literally homeless, in a family shelter, or initially re-housed. These periods of time are characterized by high residential mobility due to loss of income, disputes with landlords, child custody issues, divorce, inability to afford rent and a host of other circumstances (Carpenter-Song et al., 2016; Desmond, 2016). Such situations result in high rates of eviction among the renting poor with about 900,000 evictions taking place in 2016, affecting approximately 2.3 million people in the United States (Gross & Desmond, 2018). The high number of evictions seems indicative of underlying issues regarding a mix of unaffordable housing costs and workers unable to earn a livable wage. Once eviction has taken place and becomes a part of a family's housing history, opportunities for affordable housing and housing assistance become further restricted, resulting in downward mobility and the increased likelihood of living in substandard housing situations (Desmond, 2012).

Purpose of the Study

The purpose of the study detailed in the pages to follow is to explore what effect an educational intervention provided to adults experiencing family homeless will have on knowledge of tenant rights and perceptions of personal empowerment. Adults experiencing homelessness with their families often have housing histories complicated by previous evictions which present difficulties in securing housing for themselves and their families in a highly competitive private rental market. This study is the beginning stage of intervention research to explore whether such an intervention is of value to families experiencing homelessness.

Providing families experiencing homelessness with effective tools and strategies for obtaining and sustaining housing is important as family homelessness has become a persistent social problem at the same time as affordable housing has become scarce, the amount of government assistance remains insufficient, and the number of tenant evictions has grown to what is considered epidemic proportions (Desmond, 2016). Homeless and low-income families are in dire need of additional resources to successfully meet their housing needs (Bassuk, E. L., DeCandia, C. J., & Richard, M. K. 2015). Homelessness and eviction are addressed as primarily separate issues in the literature but there is recent indication that homelessness and housing insecurity, in which eviction plays a major role, are inexorably linked and part of a continuum of experience for the working poor and low-income families (Carpenter-Song et al., 2016; Gould & Williams, 2010). Holl, van den Dries, & Wolf (2016) acknowledge in their systematic review of eviction interventions that a great variety of practices are in use by numerous housing and homeless service providers, but such practices have not been subject to empirical study. This study seeks to contribute to the literature by developing intervention research which draws the connection between family homelessness and eviction while presenting a vehicle to be proactive in promoting successful tenancy as families are moving from shelter to new housing arrangements.

A Brief History of Housing Policy in the United States

Public policy and legislation allocating aid to homeless populations in the United States has its roots in English vagrancy laws, on which the nation's laws were originally based (Popple & Leighninger, 2011; Schmidt, 2017). Such laws were socially constructed to depict recipients of charitable aid as mischievous, burdensome, greedy, short-sighted, and a litany of other pejorative terms including criminal (Kyle, 2005). Homelessness continues to be attributed

largely to personal deficits with public policy strongly biased toward a view of homelessness as personal failure (Gould & Williams, 2010). Aid and assistance to those in need is distributed based upon perceived need, with some deemed worthy and deserving of help while others are not (Burnes & DiLeo, 2016; Kyle, 2005, Neale, 1997). Such policies infiltrate public opinion to the extent that families experiencing homelessness sometimes encounter social exclusion to the point that natural support structures such as family and friends will only extend assistance begrudgingly and unreliably; often in a manner where families receiving such help are made to feel like a burden and an inconvenience (Carpenter-Song, 2016). According to Burnes (2016), “The United States has always struggled with its attitudes about those experiencing homelessness” (p. 1). United States federal policies have not designated homeless families as a priority requiring immediate attention (Bassuk et al., 2015) and attention to the issue in government reports has diminished over the past 25 years (Grant et al., 2013). As Gould and Williams (2010) state:

At present, policy appears strongly biased toward a view of homelessness as personal failure, not a result of structural and economic factors. Consequently, policy attention and expenditures ignore relationships among employment creation (jobs and living wage policies), expansion of the low-cost housing supply, rent support, and possible non-market (i.e., public sector) solutions to problems associated with homelessness. (p. 171)

Housing policy in the United States, not yet a century old, began in 1933 with New Deal responses to the Great Depression when local, private, and charitable systems were unable to meet the level of need in their communities on a large scale nationwide. National housing policy is complex and comprehensive, addressing not only homelessness, but assistance to low-income

households and measures to promote homeownership as well. Table 1 details, in part, the evolution of United States housing policy over time by highlighting some of the more significant and interrelated developments.

As Table 1 shows, there was a fluster of policy action in the 1980s, when family homelessness began to emerge as a social issue. Former President Reagan is said to have been reluctant in signing the McKinney Act but did so due to political and public pressures stemming from the attention to homelessness issues being generated by the media (Kyle, 2005). While family homelessness has been receiving decreasing levels of attention, there is a growing body of literature establishing family homelessness as an increasing public health concern (Bassuk et al., 2014; Grant et al., 2013) magnifying the significance of the issue beyond that of housing needs. United States policies since Johnson's war on poverty have been described as "neglectful at best" (Nebehay, 2018). Policy decisions are often influenced by public opinion and political pressure, both of which ebb and flow in inevitable yet unpredictable patterns. Such fluctuations in political and public opinion are most likely what prompted former President George H. W. Bush to promise to fully fund provisions of the McKinney Act but not actually match appropriations to authorizations (Kyle, 2005). Policies pursued under the present Trump administration have been criticized by United Nations human rights investigator and New York University law professor Philip Alston for further increasing economic inequality, removing basic protections from the poorest of citizens, and cutting spending in areas that "...will essentially shred crucial dimensions of a safety net that is already full of holes" in his report to the United Nations Human Rights Council (Nebehay, 2018, para. 13).

Table 1

Timeline of United States Housing Policy Development

Administration

Year	Legislative Action	Impact
Franklin D. Roosevelt Administration		
1933	Federal Emergency Relief Act	*New Deal response to Great Depression *institutionalization of the welfare state *faced with political and business opposition
1937	Housing Act	*created the Housing Authority *established public housing
Truman Administration		
1949	Housing Act	*amended 1937 act to require localities to develop plans for urban redevelopment
Eisenhower Administration		
1954	Housing Act	*amended 1949 act *urban renewal projects displaced poor families in favor of attracting higher income families to inner cities
Johnson Administration		
1965	United States Department of Housing and Urban Development established	
1966	Demonstration Cities and Metropolitan Development Act (Model Cities Act)	*part of Johnson's War On Poverty *goal of concentrating public and private resources in a comprehensive five-year attack on problems of slums and blighted neighborhoods
Ford Administration		
1974	Housing and Community Development Act	*supersedes Model Cities Act and virtually all other neighborhood development acts *spending priorities determined at federal level with communities required to submit master plans specific to low-income housing
1976	Home Mortgage Disclosure Act	*attempted to eliminate practice of "redlining" where mortgage lending, insurance, and other necessary services were

being denied based upon the location of a property

* required financial institutions to report Loan Application Register information to the Federal Financial Institutions Examination Council

Carter Administration

1977 Community Reinvestment Act

*established principal that financial institutions are obligated to make loans in every part of its service area
*very few CRA challenges result in punitive actions against lenders but give community groups the ability to win concessions from lenders in form of negotiated settlements

Reagan Administration

1983 Federal Interagency Task Force on Food and Shelter for Homeless established under Department of Health and Human Services

*\$140 million appropriated for emergency food and shelter assistance
*\$70 million appropriated in 1984

1986 Human Services Reauthorization Act

*Community Services Block Grant program for initiatives affecting homeless families

Homeless Housing Act

*Emergency Shelter Grant program
*transitional housing demonstration program

Homeless Eligibility Clarification Act

*removed barriers in existing laws that prevented homeless persons from accessing many federal aid programs

State Comprehensive Mental Health Services Plan

*funded services to chronically homeless individuals with mental illness

Tax Reform Act

*Low Income Housing Tax Credit allowed federal government to encourage affordable housing without directly allocating federal expenditures
*provided tax credits to property developers with provision that they do not rent to anyone with income exceeding 60% of area median income
*accounts for most of new affordable

		apartment production
1987	Stewart B. McKinney Homeless Assistance Act	*Federal government's first major fiscal response to homelessness *omnibus law involving the supervision of nine federal agencies *created Interagency Council of the Homeless *established fifteen new federally funded programs and modified seven others
	Supplemental Appropriations Act	*companion legislation to McKinney Act
1988	Veteran's Benefits and Services Act	*companion legislation to McKinney Act
	Anti Drug Abuse Act	*companion legislation to McKinney Act
	Stewart B. McKinney Homeless Assistance Amendments Act	*reauthorized substantial parts of the act for two years
George H. W. Bush Administration		
1990	Cranston-Gonzalez National Affordable Housing Act	*decentralized housing policy *Family Sufficiency program linked housing assistance to social services *introduced Homeownership and Opportunity for People Everywhere (HOPE) program to increase supply of affordable housing
	Stewart B. McKinney Homeless Assistance Amendments Act	*many programs of the act amended and reauthorized
1992	Stewart B. McKinney Homeless Assistance Amendments Act	*reauthorized programs of the act
	Homeless Children's Assistance Act	*companion legislation to McKinney Act
	Homeless Veterans Comprehensive Service Programs Act	*companion legislation to McKinney Act
Clinton Administration		
1994	Improving America's Schools Act	*incorporated provisions of McKinney Act
	School-To-Work Opportunities Act	*incorporated provisions of McKinney Act
1998	Quality Housing and Work Responsibility Act	*housing equivalent to the 1996 Personal Responsibility and Work

Opportunity Reconciliation Act
 *tied workforce participation to housing benefits
 *mandated low-income tenants to take personal responsibility for moving into living conditions (ie. single family homes)
 *reduced percentage of public housing units for very low-income families by five percent

George W. Bush Administration

- 2003 American Dream Down Payment Assistance Act *goal of helping 40,000 families a year achieve homeownership
- 2008 Housing and Economic Recovery Act *eliminated American Dream Down Payment Assistance
 *response to subprime mortgage crisis
 *resulted in government conservatorship of Fannie May and Freddie Mac

Obama Administration

- 2009 American Recovery and Reinvestment Act *stimulus package in response to the Great Recession
 *invested \$14.7 billion in housing programs
- Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act *amended and reauthorized the McKinney Homeless Assistance Act with substantial changes
 *created Continuum of Care (CoC) program to consolidate HUD's competitive grant programs

Trump Administration

- 2018 Home, Together *Interagency Council on Homelessness Federal strategic plan to prevent and end homelessness
- 2019 appropriations legislation signed *HUD funding levels set for FY2019
- Homeless Children and Youth Act *currently under consideration by Congress
 *would unify definition of homelessness across federal programs

Sources: Karger & Stoesz (2006); Kyle (2005); SchoolHouse Connection (2019); United States Department of Housing and Urban Development (2019)

If homelessness is attributed to personal short-comings and individual failures, then its negative consequences might be considered a punishment justly deserved and administered. “Yet, such self-righteousness appears inconsistent with the numbers of children in homeless populations” (Gould & Williams, 2010, p. 171). The average age of a homeless person in the United States is nine years old (Gross & Desmond, 2018) and one would be hard-pressed to attribute homelessness to a child’s moral turpitude, however, federal housing policy draws a hard line in determining which homeless populations are deserving of assistance. For the past fifteen years federal policies have prioritized reducing the number of chronically homeless individuals and ending homelessness among veterans over increasing aid to families experiencing homelessness (Bassuk et al., 2015).

Statement of the Problem

Many factors combine to complicate family homelessness and the role that eviction plays in both homelessness and housing insecurity. Strategies and solutions to address these issues need to be comprehensive and solution-focused, yet approaches to date tend to draw from a limited repertoire of remedies. Government subsidies and other forms of financial assistance seem to be the standard antidote. This approach is short-sighted in that available funds are, and always have been, insufficient to meet the need and do nothing to address underlying issues fueling the problem or proactively work toward prevention and elimination. Case management and other social services can prove helpful for some families faced with homelessness or eviction, but such services can be exceedingly scarce due to funding constraints, are voluntary, and often time limited.

Policy addressing housing issues can be well-intentioned and look good on paper, but is vulnerable to the whims of political and public opinion, is subject to change, and is seldom

informed by the boots on the ground of those working closest with or impacted by the issue. Further, potential solutions to family homelessness call for paradigm shifts and significant political will to implement and fund (Thrush, 2018). Those experiencing homelessness and those that advocate for them are a politically weak population, historically speaking, and will be faced with many challenges in having their voices heard over more powerful entities whose interests are in direct opposition to the needs of those impacted by issues of homelessness. Establishing housing as a basic human right and instituting fair and equitable eviction court processes would have significant policy implications but would require concessions from the property owners and landlords who currently benefit from a summary process that greatly favors them (Schmidt, 2017).

Over-arching structural changes that would benefit families experiencing homelessness are perhaps a long way off, but the ground work can be laid out now by working with those impacted by the issues on a micro level. “Personal empowerment often becomes a link to the greater community and social change” (Stoeffler, 2018, p. 266). The key to effecting meaningful change may lie in intervention at the individual level to raise the consciousness of families struggling with homelessness, housing insecurity, and eviction regarding the mechanisms at work in society which are creating and maintaining their hardships. Once aware of the interconnected nature of these mechanisms, the people impacted by them need to be equipped with knowledge and other tools that will allow them to better navigate the existing system and self-advocate for change to improve their circumstances.

Significance for Social Work

Social workers, with their mission to advocate for and work with disadvantaged populations to improve their situation and living conditions, have a substantial role to play in

addressing issues of homelessness and eviction. While housing is an essential need of all people, it is not guaranteed as a right to citizens of the United States (Karger & Stoesz, 2016; Schmidt, 2017; Strauss, 2018) and assistance for government housing is not considered an entitlement to those in need (Karger & Stoesz, 2016). Families faced with homelessness, eviction, and social injustice issues connected to housing need the guidance, support, and advocacy of the social work profession to navigate the existing system of supports while working toward improvements in policy and service provision to effectively combat the challenges of securing and sustaining housing. Intervention research to develop new strategies and evaluate programs for remediating homelessness in the social work field at large is lacking and an area in need of increased attention from the profession (Thyer, 2010).

Ending homelessness is one of the twelve Grand Challenges for Social Work identified in 2016. The Grand Challenges for Social Work is a large-scale initiative to focus and synergize social work research, practice, and education over a ten-year period to make a significant impact on current and pressing social issues. Social workers are tasked with identifying and expanding proven interventions to alleviate homelessness (Williams, 2016). Educational interventions constructed from a critical theory stand point such as the one investigated by this study could prove valuable in raising awareness and consciousness of those effected by housing issues in ways that allow them to self-advocate and work effectively to improve their own circumstances. This study lays the ground work for further intervention research with families impacted by homelessness, housing insecurity, and eviction.

This dissertation will present a review of the literature pertaining to family homelessness and the interrelated issues of unaffordable housing, non-livable wages, housing instability, and eviction, in order to explore the social injustice of family homelessness through the lens of

critical theory. The literature review will reveal that family homelessness and eviction are not routinely discussed as issues related to one another. Additionally, statements are found in the literature identifying the need for empirical study of both family homelessness and eviction, indicating a gap in the current fund of knowledge to address these issues and examine effective strategies for intervention. An intervention to provide tenant rights education to families experiencing homelessness was developed by the author from an empowerment theory perspective and piloted with a small sample of adults residing in a family homeless shelter. The results of the pilot study are discussed with implications for further research and development.

Chapter 2: Literature Review

A literature review was conducted in preparation for dissertation to gather information, assess the current body of knowledge, and to identify where gaps exist in empirical evidence. Initially the search of the literature was broad, exploratory, and iterative in nature. Keywords such as family homelessness and interventions with families experiencing family homelessness were utilized to capture a wide variety of peer-reviewed articles for inspection. Articles from within the past 20 years were considered. In keeping with critical theory and analysis of the subject matter, search criteria narrowed to include terms that would locate material exploring systemic and structural issues impacting family homelessness. Two systematic reviews were located (Bassuk et al., 2014b; Holl, van den Dries, & Wolf, 2016) which were exceedingly helpful in establishing the unexplored nature of strategies to address family homelessness and the need for further research on effective interventions.

Review of relevant articles led to the inclusion of various governmental reports from HUD and the Interagency Council on Homelessness as well as reports generated by various national organizations such as the National Center for Homeless Education, National Low Income Housing Coalition, and National Law Center on Homelessness and Poverty. The 2016 systematic review by Holl et al. on interventions to prevent tenant evictions was what ultimately solidified the form this dissertation took. Firming up the theoretical framework for the intervention and study required a review of literature on critical theory, power, and empowerment. A search for peer-reviewed articles researching tenancy education as an intervention with families experiencing homelessness did not yield relevant results, further justifying the need for this study.

Family Homelessness

Research over the past three decades has documented the growth and persistence of family homelessness in the United States (Bassuk et al., 2015, Carpenter-Song et al., 2016, Fertig & Reingold, 2008). Family homelessness differs from the stereotypical image of the homeless individual living on the street. Families experiencing homelessness are far less visible and as a result have received less attention. Family homelessness is concerning for many reasons but perhaps the most compelling is that it involves children living without the benefit of a permanent or stable home setting. Homeless families with children under the age of 18 are found in every city, county, and state in the nation, including the District of Columbia, and constitute approximately 37% of the homeless population in the country (Bassuk et al., 2015). Substantial evidence suggests that families have become a permanent feature of the U.S. homeless population (Fertig, 2008). Families have become the “new face” of homelessness. As Carpenter-Song states:

These families endure at the margins of society, living with profound scarcity of material resources in a context of abundance, bearing intense loneliness wrought by rejection and isolation....Families strive to live ‘ordinary’ lives in the shadow of housing insecurity and grinding poverty. (2016, p. 50)

The effects of family homelessness are far reaching for both children and adults and include residential instability, unemployment, ineffective parenting, poor health, developmental and learning difficulties, and problems with social and emotional self-regulation, all of which make the issue of family homelessness a growing public health concern (Bassuk et al., 2014; Grant et al., 2013; Holl et al., 2016).

Despite the increase in families experiencing homelessness, there is little to be found in the literature on evidence-based practices and interventions for effectively addressing the problem. “Whenever evidence about outcomes is limited or lacking, untested generalizations, stereotypes, and biases tend to fill-in the gaps” (Bassuk et al., 2014, p. 458). Much of the research on family homelessness to date tends to be of a descriptive and exploratory nature (Brush, 2015, Carpenter-Song, 2016, Fraenkel, 2009, Holtrop, 2015). These studies attempt to define family homelessness and discuss the characteristics of homeless families while examining root causes and possible predictors of a family homelessness. Studies of this type establish the complexity of the issue and touch upon the lack of adequate assistance to resolve the problem. Most of these studies focus their attention on homeless single mothers, typically with two children. While single mothers may comprise the majority of families experiencing homelessness, to focus exclusively on them ignores the vast variety of familial units in homeless situations. In some studies, single fathers were intentionally excluded (Fertig & Reingold, 2008). No instances of grandparents or other family members raising children, same sex couples with children, or families with large numbers of children were found in the literature.

Other literature on the topic of family homelessness investigates the structural and systemic factors contributing to the issue (Fertig & Reingold, 2008; Friedman, Calano, Bingulac, Miller, & Zeliger, 2013; Gould & Williams, 2010). These studies highlight the inadequacies of the various mechanisms in place to assist homeless families and the lack of coordination between them.

Complexly related, structural root causes of family homelessness, such as unaffordable housing, low wages, and low-wage work conditions, exacerbate the problem and are

central precipitants for an unending flood of families seeking emergency shelter and other public and private emergency assistance. (Friedman et al., 2013, p. 1)

Authors of these studies hint at the need for a continuum of services to homeless families, the need for advocacy and effective policies for families experiencing homelessness, as well as the need for further empirical research to guide the allocation of resources to effectively address the problem.

Few studies found in the literature evaluate the effectiveness of interventions with homeless families (Bassuk et al., 2014). Those that do indicate a clear need for studies that are methodologically sound and employ statistical analysis of the results. Bassuk et al. (2014) searched ten electronic databases to identify studies reporting on the effectiveness of housing and service interventions for homeless families. Out of 868 records initially identified through electronic searches, only six unique studies ultimately met all the search criteria for analysis.

This systematic review highlights the underdeveloped and neglected nature of effectiveness research to end family homelessness, and explains the lack of evidence-based practices and interventions for these families and children....Without research-based knowledge of what works, we will remain unable to meet this challenge, and family homelessness will continue to threaten future generations. (Bassuk et al., 2014, p. 472)

Researchers who have explored the effectiveness of supports and interventions for homeless families acknowledge the importance of involving and empowering both service providers and service recipients in developing programs that will work. In their 2015 study, Grim et al.

observed that available resources are driven by policy mandates that cause service providers to struggle with delivering services within narrow funding boundaries:

Current policies are typically decided in a top-down approach with limited input from

service providers, mandate services that are unfunded or underfunded and require

compliance that strains existing resources, and place priority on services that are not

aligned with the needs of families experiencing homelessness. (Grim et al., 2015, p. 11)

Chaviano (2013) avers that existing programs serving homeless families "...may reflect stereotypes regarding families experiencing homelessness by administrative staff and not the actual needs of homeless families" (p. 41).

The full range of needs experienced by homeless families is not routinely assessed and results in inadequate usage of mainstream services in alleviating the problems faced by such families (DeCandia et al., 2015). If legislators are not well informed regarding the actual needs of homeless families they will produce policy and funding decisions that are not effective to those in need and reliant upon those policies and funds for assistance. This can become particularly troublesome when funding cuts are called for and policy makers are unaware of the effect their cuts will have on the populations who are dependent upon those funds. Research establishing best practices for intervening with homeless families is needed to inform policy development and funding allocations. The best source of information regarding effective interventions could very well be the homeless families and service providers working with them, but they are seldom consulted for input or feedback. (Bassuk et al., 2015; Davila & Greenstone, 2019; Grim et al., 2015; Pearlmutter, 2002)

HUD released the results of their three-year Family Options Study in October of 2016. The randomized controlled trial study examined the costs and effectiveness of their three housing intervention programs by assigning families ($n = 2,307$) in shelter programs priority access to housing subsidies, rapid re-housing, or transitional housing programs. While the study concluded that access to subsidies appeared to generate the greatest overall benefit to homeless families, it also found that families who were in shelter at the outset of the study were "...still not faring well 3 years later. About one-third had been homeless or doubled up recently, nearly one-half were food insecure, and incomes averaged less than two-thirds of the poverty threshold" (United States Department of Housing and Urban Development, 2016, p.11). In essence, interventions provided by HUD did not necessarily improve circumstances for the families who received them. Providing assistance to homeless families may have resulted in them no longer being counted as homeless under HUD's definition, but families remained at risk for repeated homelessness or other conditions of poverty. The Family Options Study is described as "a rigorous, experimental methodology" and was quantitative in nature (Bassuk et al. 2014). There does not appear to be an attempt to ascertain from participating families whether the HUD assistance programs were adequate to meet their needs or whether some other form of assistance would have been more beneficial; nor were providers solicited for input with regard to difficulties or challenges encountered in administering subsidies, transitional housing programs, or rapid re-housing assistance. It is interesting to note that the findings of the Family Options Study concluded rapid re-housing (temporary and short-term housing subsidies) to be an effective intervention for homeless families. The fact that rapid re-housing is also the least expensive federal response to family homelessness is not a detail to be overlooked. Rapid re-housing intervention allows for

quickly moving families out of shelter situations, wherein they are no longer counted as homeless, but lacks any strong evidence for effectiveness in the long term (Bassuk et al., 2015).

The Family Options study joins with other literature in establishing the essential nature of housing subsidies in resolving family homelessness (Bassuk et al. 2015, Desmond, 2016; Grant et al., 2013). This stance is troubling given that federal funding for housing has decreased dramatically, falling more than 20% between 1995 and 2007 (Desmond, 2012). In 2014 “the federal government provided only about 17,000 Section 8 vouchers to meet the housing needs of hundreds of thousands of families experiencing or vulnerable to homelessness” (Bassuk et al., 2015, p. 7). The concern over HUD affordable housing contracts not being renewed prior to the 35-day partial government shutdown from December 22, 2018 through January 25, 2019 further illustrates this point (Jan, Hernández, Dawsey, & Paletta, 2019). Three quarters of families who qualify for such subsidies never receive them either due to inadequate funding or restrictive eligibility criteria (Desmond, 2012; National Low Income Housing Coalition, 2017; Thrush, 2018).

Rather than increase funding allocations, homeless counts are routinely manipulated to downplay the need to match available resources (Bassuk et al., 2015). Testimony from the 1987 House of Representatives hearings for the Urgent Relief for the Homeless Act explicitly stated not to include people in doubled up housing in order to lower the number of officially designated homeless people who would be eligible for housing assistance (Grant et al., 2013). Another example comes from the 2013 PIT count:

...people in Rapid Rehousing (RRH) were separated from the Transitional Housing (TH) classification and were no longer included in the homeless count. Therefore the reported

number of homeless people declined from 2012 to 2013 even when there was no actual change in homeless population. (National Law Center on Homelessness and Poverty, 2017, p. 6)

Definitional problems determining who is to be considered homeless persist to current day. Federal policy continues to be dictated by available resources and the problem is downsized to meet the allocation of funds such as relying upon the numbers of homeless generated by the HUD PIT count as opposed to the numbers indicated by the expanded definition of homelessness under the McKinney-Vento act (Bassuk et al., 2015). Homeless families have not been designated as a priority in federal policy, with housing resources and attention focused on chronically homeless and homeless veterans in recent years (Bassuk et al., 2015; Toro & Carlson, 2016). Less attention has been given to the problem of family homelessness in the literature and media as well, even as the numbers of homeless families continue to rise (Grant, 2013).

Unaffordable Housing

Families faced with homelessness are additionally challenged by housing costs that are too high. The HUD guideline for affordable housing is that housing costs should not exceed 30% of household income, but many families are paying 50% or more of their income toward housing costs. In the United States there are 19 million families classified as severely cost-burdened in that 50% or more of their income is spent on housing costs (Joint Center for Housing Studies, 2017). The HUD Section 8 housing voucher program enables 2.1 million low-income families to obtain housing in the private rental market that they otherwise would not be able to afford (Thrush, 2018). Low-income families who do not receive rent subsidies are in competition with

renters of all incomes in a market where there is not enough rental stock to meet demand. The National Low Income Housing Coalition (2017) indicates a shortage of 7.4 million affordable and available rental homes for low-income renter households and construction of new affordable rental housing lags far behind the existing need (Thrush, 2018). The Obama administration proposed a \$200 million per year program to fund construction of new affordable housing units but was unable to initiate it for five years due to opposition of Republican lawmakers (Thrush, 2018). Rental construction for high-wage earners has increased by 36 percent since 2001 while construction of affordable units has decreased by almost 10 percent (Thrush, 2018).

Non-livable Wage

The national average minimum hourly wage required to afford a two-bedroom apartment at fair market value is calculated to be \$21.21, which is \$13.96 more than the federal minimum wage of \$7.25 (National Low Income Housing Coalition, 2017). The Obama administration attempted to raise the federal minimum wage in 2014 but was faced with Republican opposition despite otherwise strong support for the measure (Kinkade, 2018). Many states have opted to raise their minimum wage above the federal minimum, however these states also have higher housing costs. As a result, even in states where the minimum wage has been raised the rate does not keep pace with fair market rental costs. Table 2 shows the minimum wage and the two-bedroom housing wage for all fifty states and the District of Columbia.

Table 2

Minimum wage vs. housing wage state by state

State	min. wage	2BR housing wage
Alabama	\$7.25	\$14.65
Alaska	\$9.89	\$24.80
Arizona	\$11.00	\$18.46
Arkansas	\$9.25	\$13.84
California	\$12.00	\$32.68

Colorado	\$11.10	\$23.93
Connecticut	\$10.10	\$24.90
Delaware	\$9.25	\$21.85
District of Columbia	\$14.00	\$34.48
Florida	\$8.46	\$21.50
Georgia	\$7.25	\$17.53
Hawaii	\$10.10	\$36.13
Idaho	\$7.25	\$15.44
Illinois	\$8.25	\$20.34
Indiana	\$7.25	\$15.56
Iowa	\$7.25	\$15.01
Kansas	\$7.25	\$15.67
Kentucky	\$7.25	\$14.40
Louisiana	\$7.25	\$16.63
Maine	\$11.00	\$18.73
Maryland	\$10.10	\$29.04
Massachusetts	\$12.00	\$28.64
Michigan	\$9.45	\$16.85
Minnesota	\$9.86	\$18.82
Mississippi	\$7.25	\$14.51
Missouri	\$8.60	\$15.46
Montana	\$8.50	\$16.13
Nebraska	\$9.00	\$15.66
Nevada	\$8.25	\$18.59
New Hampshire	\$7.25	\$22.32
New Jersey	\$8.85	\$28.17
New Mexico	\$7.50	\$15.89
New York	\$11.10	\$30.03
North Carolina	\$7.25	\$16.35
North Dakota	\$7.25	\$16.44
Ohio	\$8.55	\$15.25
Oklahoma	\$7.25	\$15.41
Oregon	\$11.25	\$21.26
Pennsylvania	\$7.25	\$19.53
Rhode Island	\$10.50	\$19.96
South Carolina	\$7.25	\$16.38
South Dakota	\$9.10	\$14.33
Tennessee	\$7.25	\$15.74
Texas	\$7.25	\$19.32
Utah	\$7.25	\$17.77
Vermont	\$10.78	\$22.40
Virginia	\$7.25	\$23.69
Washington	\$12.00	\$26.87

West Virginia	\$8.75	\$14.10
Wisconsin	\$7.25	\$16.52
Wyoming	\$7.25	\$16.46

Sources: Economic Policy Institute (2019) and National Low Income Housing Coalition (2017)

Eighteen states maintain the federal minimum wage of \$7.25 per hour. Minimum wage in other states ranges from \$7.50 to \$14.00 per hour, with the District of Columbia being highest (Economic Policy Institute, 2019). The hourly wage that would be required to afford a two-bedroom apartment at fair market value as calculated by the National Low Income Housing Coalition (2018) ranges from \$13.84 to \$36.13. In Arkansas, where the two-bedroom housing wage is lowest, they have raised the minimum wage to above the federal minimum, but at \$9.25 per hour it is still too low to comfortably afford rent. In Hawaii, where the two-bedroom housing wage is highest, they have raised the minimum wage to \$10.10 per hour which is well above the federal minimum but woefully insufficient to meet housing costs.

Housing Instability

The majority of families eligible for housing assistance never receive it (Desmond, 2012, 2016). Those unable to obtain housing assistance must navigate the private rental market with limited affordable housing stock. Presently there is not a single state in the nation with adequate available rental housing stock for low-income families or where a person working 40 hours per week at minimum wage can afford to rent a home at fair market value. Competition in the private rental market, unaffordable housing, and non-livable wages are all factors that combine to make maintaining safe and adequate housing a hardship for those in poverty and the working poor. When housing is difficult to sustain the likelihood of losing housing to eviction or inability to afford the rent is increased.

Friedman et al. (2013) state, “When families lose their housing, they commonly move in temporarily with friends or relatives. These arrangements are rarely stable or permanent” (p. 2). Ethnographic studies detailing the lived experiences of homeless families describe multiple and repeated incidents of residential instability interspersed with stays in family shelters (Carpenter-Song et al., 2016; Desmond, 2016). One family participating in Carpenter-Song’s 2016 study moved fifteen times between March 2010 and January 2014.

We have found that homelessness appears to be episodic, but housing insecurity among families in the study is chronic, with all families continuing to exist on the edge of homelessness....families facing “homelessness” or “housing insecurity” are not categorically distinctive populations. (Carpenter-Song et al., 2016, p. 49)

Both studies described at length the painstaking and time-consuming nature of locating affordable housing, with Desmond (2016) commenting on how lack of access to child care, transportation, a phone, or the internet made the search for housing much more difficult than it would have been otherwise.

Friedman et al. (2013) observe that families faced with housing insecurity due to not being able to pay the rent are more likely to experience energy and food insecurity as well, and are twice as likely to forgo health care for their children than families not prone to housing insecurity. Additionally, eligibility and coverage gaps exist for assistance programs that might alleviate housing insecurity for low-income families. Eligibility gaps exist when families make too much to qualify for assistance but have too little income to pay all their bills. Coverage gaps occur when low income families are eligible for services but do not receive them due to administrative burden, insufficient funding, or abrupt changes in assistance levels. Temporary

Assistance to Needy Families, Section 8 housing assistance, and child care assistance programs were said to have high eligibility gaps and food stamps, childcare assistance, and Section 8 housing assistance had wide coverage gaps (Friedman et al., 2013). For these families attempting to maintain unsubsidized housing in the private rental market, eviction is a common and often repeated experience.

Eviction

Landlord-tenant laws in the United States are based upon archaic English common law that was then adopted by the British colonies (Schmidt, 2017). Over time states have enacted statutes to supplement common laws, but eviction remains strongly rooted in the application of centuries old law to modern landlord-tenant relationships (Schmidt,2017). Today's landlord-tenant law comprises a mélange of health and safety regulations, consumer law, fair debt collection practices, contract law, fair credit reporting laws, and protections from discrimination (Schmidt, 2017).

Even so, in years past eviction was a rare occurrence. During the Great Depression communities would rally in support of families being evicted, large crowds would assemble, and eviction riots would break out. Today millions of evictions are filed in the United States every year (Desmond & Kimbro, 2015). Over two million eviction proceedings were filed in the United States in 2016 with an estimated 900,000 of those filings resulting in an eviction judgment. The number of people evicted every year exceeds that of people killed in car accidents, arrested for drug offenses, or dying from drug overdoses. Add to this the fact that eviction occurs both formally and informally:

...there are a hundred and one ways for landlords to get a family out....Sometimes landlords pay a family to leave. Sometimes they change their locks, or take their door off....so those evictions aren't even captured in these numbers that we have, which means the estimates that we have are stunning, but they're also too low.... This is a problem of enormous scope and consequence (Gross & Desmond, 2018, para. 7, 13).

The deleterious effects of eviction are very much the same as those of family homelessness and housing insecurity, yet eviction is essentially treated as though it were a separate and unrelated topic in the literature. Eviction is a direct and significant cause of family homelessness (Holl, van den Dries, & Wolf, 2016) yet discussion of eviction in the literature is lacking.

The exploration of eviction intervention as a preventative measure for family homelessness is largely ignored. A systematic review of Holl et al. (2016) searched English language publications from January 1985 to May 2012 and revealed a total of seven publications that met their search criteria; three of which studied the effectiveness of interventions, while the other four were descriptive studies. Interventions discussed in the publications varied greatly, making comparison difficult. The three effect studies looked at interventions providing financial counseling, intensive case management, and legal support. Financial counseling and legal support seemed to be effective within the limitations of the study but there was an insufficient evidence base to determine whether intensive case management was effective as an intervention or not. The four descriptive studies detailed interventions involving mediation, financial aid, case management, and emergency loans. The authors acknowledge that there are numerous programs and interventions in practice to prevent eviction without any publication of their methods or effectiveness and therefore were not discussed. In the closing comments the authors indicate a great need for further research and study on the topic. The interventions that were discussed in

the literature appear to be cost effective with potential cost savings in the thousands per evicted household, but require further study. Interventions to prevent eviction and its implications for homeless populations is decidedly understudied and relatively unexplored (Desmond, 2012; Holl et al., 2016, Schmidt, 2017).

Poor renting families often encounter restricted access to housing resources, livable wages, and assistance from governmental entities which could remedy the factors contributing to housing insecurity, eviction, and homelessness. This lack of access elevates these matters to the level of social justice issues. Those concerned with egalitarianism must explore these issues and advocate for effective solutions to alleviate the suffering of the families impacted by them. While evidence shows that tenants with legal representation fair far better in eviction proceedings than those who do not, the vast majority of tenants are unrepresented in eviction hearings (Desmond, 2016; Schmidt, 2017). Schmidt (2017) points out that in the state of Nebraska there are simply not enough attorneys licensed in the state to cover representation of both parties in each eviction action given the sheer number of cases filed. The call to action for the social work profession seems clear as it is the mandate of social workers, “to enhance human well-being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty” (National Association of Social Workers, 2017, p.1). It answers this call through a distinctive approach that focuses, “attention to the environmental forces that create, contribute to, and address problems in living” (NASW, 2017, p. 1). The social work profession is well-positioned to critically evaluate the societal mechanisms at work regarding housing instability, eviction, and family homelessness and put forth recommendations for improvement, advocating for the true needs of those affected and suffering.

Theoretical Framework

Many explanations of homelessness oversimplify the issue and approach the matter atheoretically (Neale, 1997). To do so diminishes the severity of the problem and makes it more amenable to rationalizations emphasizing individual flaws as the underlying cause rather than larger structural issues. This study was built upon the framework of both empowerment theory and critical theory for a more nuanced analysis of family homelessness, housing insecurity, and eviction issues.

Power. Before one can discuss empowerment of disadvantaged populations, an examination of power dynamics in general is warranted (East, 2016). This section will explore the concept of power as presented in Stephen Lukes' *Power: A Radical View*, first published in 1974 with a second edition issued in 2005. Lukes offers a conceptual analysis of power incorporating the development of theories by Marx, Gramsci, Foucault and others while presenting his own assessment of the topic. Lukes admits that the concept of power has long been unsettled in the social and political sciences and asserts that his view boosts the idea of power to a level that lends itself to empirical study in ways that previous theory has not (Lukes, 2005). Lukes' view of power avers "...that power is real and effective in a remarkable variety of ways, some of them indirect and some hidden, and that, it is at its most effective when least accessible to observation" (2005, p. 64). A full philosophical and theoretical discussion of power is beyond the scope of this dissertation, but Lukes' work will be roughly summarized in the following paragraphs.

The over-arching question fueling Lukes' analysis of power is how is willing compliance to domination secured? Karl Marx's ruling elite model of power serves as a starting point for many discussions of power and it is with Marx that Lukes begins. Marx's thesis of a dominant

ideology establishing a ruling class in society puts forth a concept of power in which power is exercised actively and intentionally over those who are less powerful. Lukes picks up this line of thought in relation to two works that were discussed at great length in the 1950s and 1960s; *The Power Elite* by C. Wright Mills (1956) and *Community Power Structure: A Study of Decision Makers* by Floyd Hunter (1953). Mills would add to the discussion on power that being in a position of power is as important, perhaps more important, than the actual exercise of power. The reputation of having power can allow certain individuals to obtain strategic command posts within social structure when decisions are made with regard to that social structure. Lukes draws attention to Mills' point that actually making decisions that affect society is less important than being in a position to do so; in this sense power is a capacity, regardless of whether that capacity is actually exercised or not (2005, p. 5, 12). To this Hunter would add that those who have the capacity to make decisions in society, the policy-makers, have an established set of practices at their disposal. Demands for change to these established practices are often not strong or persistent enough to disrupt the decision-making processes. Individuals with less power have no voice in policy determination; they may have something to say but it goes unheeded. Discussion of any issues that do not have the approval of those in power is stifled and in this way a pattern of manipulation becomes fixed and obedience to decisions becomes habitual.

Power as conceptualized by Marx, Mills, and Hunter is what Lukes refers to as the one-dimensional view of power. The one-dimensional view "...involves a focus on *behavior* in the making of *decisions* on *issues* over which there is an observable *conflict* of (subjective) *interests*, seen as express policy preferences, revealed by political participation" (Lukes, 2005, p. 19). A number of critics responded to this view of power concerned with who prevails in decision-making. In his work *Who Governs?*, Robert Dahl (1961) introduced the notion that decision-

making power is distributed pluralistically; different actors and different interest groups prevail in different issue areas. Dahl would assert that there was no overall ruling elite, but that there were different individuals or groups in society that would prevail over diverse key issues. Dahl and other pluralists added to the discussion of power that individuals and groups within society could utilize their resources to exert influence on the decision-makers to maximize their interests over others. Lukes' (2005) main critique of pluralism and the one-dimensional view of power is that it does not allow for less obvious ways in which systems may be biased in favor of certain groups and against others (p. 39). Lukes maintains that interests of the less powerful might be unarticulated or unobservable and that people might actually be mistaken about, or unaware of, what their interests truly are (2005, p. 19).

What Lukes refers to as the two-dimensional view of power consists primarily of a qualified critique of pluralism and the behavioral focus of the one-dimensional view. The two-dimensional view of power embraces Lukes' acknowledgement of the less obvious manifestations of power and is supported by the works of Matthew Crenson, Antonio Gramsci, Eric Elmer Schattsneider, Peter Bachrach and Morton S. Baratz among others. This view acknowledges that power is not solely reflected in the concrete decisions made by those in power but also by limiting decision-making to noncontroversial matters, restricting the scope of the political process to only those issues that are not harmful or offensive to those in power, and creating or reinforcing barriers to the public airing of policy conflicts, thus preventing those not in power from bringing forth issues that may be detrimental to the status quo. The two-dimensional view encompasses both the decision-making and nondecision-making actions of policy-makers and those in power. Nondecision-making provides those in power a means by which demands for change in the existing allocation of benefits and privileges in the community

can be suffocated before they are even voiced, kept covert, or killed before they gain access to the relevant decision-making arena (Lukes, 2005, p.22-23).

Lukes asserts that power is at work in such a way as to secure the consent of those with less power and prevent conflict from arising. To support this assertion Lukes refers to the works of Schattschneider, Bachrach and Baratz, which bring the idea of mobilization of bias into the discussion of power. The concept of mobilization of bias suggests that political and power structures in society are inclined to favor the exploitation of certain kinds of conflict and the suppression of others. The mobilization of bias changes the proverbial rules of the game systematically and consistently to benefit certain groups of people at the expense of others by suppressing conflict and confining the scope of decision-making to relatively safe issues. Those in power utilize the mobilization of bias to constrain the choices of those with less power, thereby securing their compliance to the status quo (Lukes, 2005, p. 83). Lukes extends this thought by drawing from the writings of Gramsci and his notion of cultural hegemony whereby the consent of dominated and oppressed people is engineered by those in power to the extent that dominant ideology and values become internalized by those subjected to them. The socio-political order, while recognized as unequitable, is accepted and becomes viewed as the only viable option. Resistance to the status quo seems futile and subordinates become immobilized by the dominant ideology (Lukes, 2005, p. 145).

Pluralists such as Bachrach and Baratz presume that power is exercised in situations where conflict exists, making conflict essential to the discussion of power. Lukes (2005) asserts that to concentrate on this highly visible and obvious aspect of power renders an incomplete picture of power relations and ignores a crucial point that power can be utilized to prevent such conflict from arising in the first place. Lukes' three-dimensional view of power examines the

decision-making capacity of those in power as well as their control over the sociopolitical agenda. The three-dimensional view sheds light on how the powerful prevent people from having grievances by shaping perceptions and preferences in such a way that the status quo is not questioned. It is Lukes' position that no concept of power is adequate if it does not acknowledge this type of power (2005, p. 29). The three-dimensional view illustrates how power is utilized to work against those with less power by misleading them, distorting their judgement, and concealing their real interests (Lukes, 2005).

Lukes (2005) draws upon the writings of Michel Foucault in establishing his three-dimensional view of power. Lukes draws attention to Foucault's connection between power and knowledge and the sociopolitical strategies and mechanisms employed to control and produce behavior. Those in power are in a position to control information via oppressive stereotyping and spinning of information in the mass media. Ultimately, those in power can determine what counts as knowledge and what the dominant interpretation of the facts will be. In this way subordinates can actually become unaware of what their own interests actually are due to mystification, repression, and a lack of an alternative ideology. This aspect of power is what allows the prominence of one issue to drive out another even if the other issue would better serve the collective good. Other things being equal, the people may prefer pursuing the collective good but if that does not serve the agenda of those in power, it will not be acted upon. Lukes (2005) concludes that compliance to domination is secured by those in power controlling what people choose to care about and how forcefully they articulate those cares, thereby stunting the political consciousness of the public.

The exercise of power is readily apparent with regard to housing issues, the minimum wage, and eviction procedures. Without strong, persistent advocacy and lobbying, such as that

possessed by the National Rifle Association and pharmaceutical and tobacco lobbyists, actions to advance low-income housing, increase the minimum wage, or modify landlord / tenant law can be silenced and given limited attention. When legislators and governmental agencies such as HUD seek to manipulate the data informing policy and allocations of funding (Grant et al., 2013; National Law Center on Homelessness and Poverty, 2017) it is because they have the power to do so. Real estate developers, property owners, and landlords are likely to oppose tax reform that would affect their bottom line or changes in the law that would complicate their ability to manage their property and they are better equipped to do so compared to low-income renters who are not as well informed or lack the means to organize effectively and obtain proper representation to have a voice in such matters. Those unfairly impacted by these issues can benefit from the increased understanding and consciousness raising that can lead to personal, group, and community empowerment to improve oppressive circumstances.

Empowerment. Empowerment theory is predicated on the notion that a change in beliefs and attitudes results in a sense of critical consciousness and contributes to the participation of individuals in social change (Gutierrez, 1995). It is guided by principals of social justice and an understanding of oppression (East, 2016). Empowerment is a process of increasing personal power, or at least decreasing feelings of powerlessness, and access to resources so that an individual or group of individuals can improve their situation (Gutierrez, 1995; Rogers, Chamberlin, Ellison, & Crean, 1997). Social work has a long history of drawing from empowerment theory to inform practice and has often used it as a bridge connecting micro and macro level interventions (East, 2016). Empowerment methods can incorporate many levels of client involvement and have become a way of thinking about developing programs, policies, and services (Gutierrez, 1995). Empowerment practice strives to teach oppressed populations that

“...overcoming powerlessness is a process that can be learned and enacted” (East, 2016).

Empowerment theory presents a framework for addressing problems of powerless populations and mediating the role powerlessness plays in creating and perpetuating social problems (Gutierrez, 1995).

Critical consciousness is considered a prerequisite to social action (Freire, 2011). There are three psychological processes that occur in the development of critical consciousness: group identification, group consciousness, and self and collective efficacy (Gutierrez, 1995). Group identification occurs when an individual identifies areas of common experience, concern, and fate with others. Group consciousness occurs when members achieve an understanding of power and status differentials, powerlessness as a source of problems, and the connection between personal problems and social structure. Self and collective efficacy occurs with the realization that people, both individually and as members of a group, are capable of effecting change in one’s life and the social order (Gutierrez, 1995).

Gutierrez (1995), in one of the first studies to identify how the empowerment process occurs, found that group discussion and problem-solving processes contribute to the development of consciousness and the likelihood of collective solutions to individual problems. “The empowerment perspective is one way the social work profession can reconcile the often competing goals of individual casework and social change. This reconciliation can result in a vital practice integration of the personal and the political” (Gutierrez, 1995, p. 236). Promoting self-efficacy is the cornerstone of empowerment interventions by helping people to change their response to their environment, recognize the political, social, and economic realities impacting their difficulties, and developing skills and resources to meet their needs (East, 2016).

The intervention piloted in this study was designed from empowerment perspective and intended to raise critical consciousness of participants, foster problem-solving abilities, and provide them with knowledge, skills, and resources to better meet their own needs in a challenging rental market. The intervention was designed to be delivered in a group modality in order to facilitate the development of group identification and collective efficacy.

Critical Theory. Critical theory derives from the grand narrative of Marxism. Marxist theory embodies an insistence that hidden cultural factors disguise and subsequently render unnatural economic means of production as seemingly natural and normal. Marxism also addresses the idea of alienation and false consciousness; the unconscious estrangement from oneself determined by one's class or position in society (Sim & Van Loon, 2001). These primary concepts laid the groundwork for critical theory to emerge from the Frankfurt School, whose members shared a common interest in Marxism. The theory is multidisciplinary, drawing from the fields of psychology, sociology, economics, and politics, and distinguishes itself from its predecessors with a commitment to a moral concept of progress and emancipation (Farganis, 2011). Critical theory aims to reduce or eliminate oppression and aspires to be an emancipatory practice to alleviate the suffering of people resulting from cultural, political, social, and economic arrangements, practices, and institutions (Kyle, 2005). Critical theorists take the standpoint that knowledge should be put to use to achieve a just and democratic social order (Farganis, 2011).

All critical theories share two goals; ending or reducing oppression by replacing oppressive institutions and policies with ones that are unoppressive, or at least less oppressive, and empowering the oppressed to take part in overcoming their oppression (Kyle, 2005). Kyle

(2005) cites Stephen Leonard in framing three requirements for applying critical theory which are to (1) provide an account of how present circumstances are responsible for oppression, (2) provide an alternative vision the oppressed can embrace as their own, and (3) promote self-understanding of the people affected.

In considering issues of eviction, housing insecurity, and family homelessness, there are indications of systemic power imbalances serving to maintain the status quo rather than move toward improvement. Non-livable wages paired with unaffordable housing create a multitude of working poor devoting an unsustainable percentage of their income toward housing costs, leaving little for any other expenses. Such a predicament prevents poor renters from focusing their energy and effort on much of anything beyond paying rent and puts them at high risk for eviction and housing instability.

Secondly, the landlord / tenant relationship is rife with power imbalances in favor of the landlord (Carpenter-Song et al., 2016; Gross & Desmond, 2018). The property owner is in control of the housing resources, which are in extremely high demand, and thus has the power to determine who will be permitted access to those resources and how much they will cost. Landlords are not obligated to accept tenants with housing subsidies and often reject subsidized tenants in favor of other renters who can pay more (Thrush, 2018). Landlords ultimately have the power to force their tenants out of rental property via a court system in which they have more experience, standing, and knowledge of the process than most tenants as well as means to obtain legal counsel to assist in these processes, which the tenant, in most cases, does not. When a housing court program in the South Bronx provided legal assistance to 1,300 families facing eviction between 2005 to 2008, eviction judgments were avoided 86% of the time (Desmond, 2016). This high percentage represents 1,118 families that were not evicted when they had legal

representation in eviction proceedings. The fact that eviction judgments were not handed down in these cases makes suspect the vast majority of eviction filings over that three year period which arguably did not present just cause for forcing the tenants from their home; yet if they had not had legal counsel they very well could have been. In eviction proceedings the landlord in the case typically has legal representation 90% of the time, while 90% of the tenants facing eviction do not (Desmond, 2016).

Thirdly, housing policy and subsequent funding appropriations are determined utilizing manipulated definitions of homelessness, restrictive criterion, and inconsistent, unreliable data to determine the level of need. Presently the amount of funding allocated to serve homeless populations only addresses approximately 25% of the identified need through its programming and subsidies (Bassuk et al., 2015). This creates a situation where those in need, including the service providers looking to serve them, clamor for insufficient resources for assistance, exerting their energies and efforts within the system as it exists rather than advocating for policies and resources that would more effectively address the problem. This imbalance of power is what Stephen Lukes refers to as hegemonic power; an insidious form of power which maintains the status quo by enticing and compelling those in need to pursue what is made available to them rather than seek and pursue what they actually need (Rogers, 2012).

Lastly, the political will to effect meaningful change appears to be lacking (Bassuk et al., 2015; Thrush, 2018). Homelessness and eviction are persistently presented as problems caused by individual flaws and character defects rather than the result of economic and systemic conditions. This creates an environment in which it is acceptable to restrict assistance and deny resources for alleviating the problem. Yet Gould and Williams' 2010 study strongly supported the theory that family homelessness is related to economic conditions and called for better

polices and a more equitable economy as a means of combating the problem and its accompanying social ills. The limited amount of information in the literature pertaining to eviction provides preliminary empirical evidence that interventions to prevent the eviction of families may be cost effective, costing less than providing shelter programs to homeless families, with the possibility of substantial savings to tenants, landlords, and the surrounding community (Holl et al., 2016).

To further complicate matters, substantial financial resources are extended to those not in need of assistance. If providing affordable housing and allocating more funds to alleviate family homelessness and housing insecurity were purely a question of funding, Desmond (2016; Gross & Desmond, 2018) firmly establishes that the money is available if the will is there to direct it toward helping the renting poor. The federally funded Housing Choice Voucher Program, serving over 2.1 million US households, allows landlords to overcharge voucher holders with government funds covering the expense. This results in the program costing billions of dollars more than it should. Not only does this unnecessarily deny assistance to numerous other families that could benefit, but prohibiting such overcharging could actually serve all poor families in the nation without any additional spending (Desmond, 2016).

US tax code gives property owners an advantage over renters with mortgage interest deductions at great expense to the nation. The spirit behind the mortgage interest deduction is to encourage homeownership and establish a stable tax base through property and school taxes assessed of property owners. The intent of the tax code, however, is corrupted in situations where landlords and other property owners acquire multiple properties and rent them out to low-income tenants for whom ownership is not a realistic option. These tenants bear the burden of funding

the property owners' taxes when they are factored in to their monthly rent payments without enjoying the benefit of mortgage interest deductions or other advantages of ownership. "In short, homeowners, especially wealthier homeowners, receive four times as much in federal housing subsidies as do those who rent... Those who need the least help get four times as much as those who need it most" (Burnes, 2016, p. 3). The year Desmond was conducting his research in Milwaukee, the United States spent approximately \$41 billion on direct housing assistance but more than four times that (\$171 billion) on homeowner tax subsidies; more than the entire budgets of the Departments of Education, Agriculture, the Interior, and Justice combined (Gross & Desmond, 2018).

The literature suggests that there are more effective and less expensive means to address family homelessness, housing insecurity, and eviction than currently in use but indicates a need for action and advocacy to combat the apparent lack of political will to pursue policy change that would enable wide-spread implementation of such remedies (Bassuk et al., 2015; Desmond, 2016; Gould et al., 2010). At the same time, the current policies subsidize the overcharging of rent by landlords via housing vouchers and maintain tax deductions that benefit property owners, extending them privilege and advantage over low-income families. These acts of government stand in contradiction of one another, leaving one to assume that there are forces at work to maintain the status quo in order to benefit certain individuals at the expense of others.

The fact that housing subsidies are considered essential for resolving family homelessness is repeated throughout the literature (Bassuk et al., 2015; Desmond, 2016; Grant et al., 2013; United States Department of Housing and Urban Development, 2016) and is concerning on a number of levels. As previously discussed, not nearly enough subsidies are made available to those in need of them. Even if funding and availability of housing subsidies were increased to

satisfy the need, to make subsidy the essential factor in housing low-income families creates and fosters dependency on a flawed and imperfect system while keeping the imbalance of power between those that control housing resources and those that need them intact. As Kyle (2005) states, "...if a policy design presents welfare aid recipients as passive agents dependent upon public assistance, then aid recipients may indeed come to behave that way....Therefore, critical examination of the way that rhetorical portrayals and social constructions of the homeless affect the self-perceptions of homeless persons and the views of non-homeless persons is a necessary step toward empowering the homeless." (Kyle, 2005, p.14)

When welfare interventions such as subsidized housing are viewed as the solution to unaffordable housing, no consideration is then given to the capitalist structures that caused housing to be unaffordable in the first place (Warkentin & Sawatsky, 2018). Subsidizing housing costs to artificially make it affordable to low-income families does nothing to address the root causes of the issue. Should funding for subsidies be cut or otherwise lost to the tenant family, the housing immediately becomes unaffordable again if the issues of inflated fair market values, non-livable wages, and other economic conditions are not addressed effectively. This difficulty became readily apparent with the recent partial government shutdown. HUD was criticized for not renewing affordable housing contracts before the shutdown began December 22, 2018, jeopardizing both the budgets of property owners and the housing stability of low-income tenants (Jan et al., 2019).

In his seminal work, *Pedagogy of the Oppressed*, Paulo Freire terms this type of situation as "false generosity" (2011, p. 44). In instances where families in need receive assistance, governmental agencies can refer to their compassion and efforts to alleviate the suffering of

homeless families while not acknowledging the 75% of those eligible who do not receive assistance or working to remediate the structural issues that create homelessness to begin with. Freire would assert that there is no intent on behalf of such governmental entities to address the underlying root causes of family homelessness. As Freire states:

Any attempt to “soften” the power of the oppressor in deference to the weakness of the oppressed almost always manifests itself in the form of false generosity; indeed, the attempt never goes beyond this. In order to have the continued opportunity to express their “generosity”, the oppressors must perpetuate injustice as well. (2011, p. 44)

In considering the actions of the current United States administration with regard to policy impacting its poorest citizens, U. N. human rights investigator Philip Alston has gone on record as stating “...the persistence of extreme poverty is a political choice made by those in power”. (Nebehay, 2018). A critical analysis of housing policy and the resulting funding allocations to address family homelessness indicates that the political will to eliminate or remediate issues of family homelessness and housing insecurity does not in fact exist and that government programs ostensibly created to solve these problems are ultimately designed to fail.

Rationale for Intervention Research Design

The review of literature reveals that eviction is rarely discussed in direct connection with family homelessness. The modicum of literature addressing eviction prevention has focused attention on tenants at imminent risk of eviction and those appearing in housing court because an eviction filing has already occurred. In their systematic review of the published studies on

interventions to predict eviction, Holl et al. (2016) revealed a wide variety of approaches serving different populations, making comparison between the studies problematic. Target groups for the various studies consisted of tenants with specific at-risk behaviors (hoarding, anti-social behavior) or tenants who were about to be served with eviction notices, had already been served such notices, or were already appearing in housing court for eviction proceedings. The Pro Bono Project Against Homelessness in New York City literally chose their participants directly from tenants waiting in line at the Clerk's Office of the Manhattan Housing Court. The various interventions to prevent eviction that were put in place in these studies included intensive case management and supports, financial counseling, mediation, legal advice, and emergency loans or other temporary financial assistance. Each published study showed the potential for effectiveness and cost savings in preventing eviction from occurring. It remains unclear, however, how substantial these effects were in the long term.

For any research into early interventions to prevent evictions, it is difficult to determine whether or not a household would really be evicted if the intervention had not taken place. Furthermore, if evictions were averted, it remains unclear whether evictions were really prevented by these interventions, or merely postponed. (Holl et al., 2016, p. 544)

In these published studies, the crisis of eviction has already been set in motion or is soon about to be. As the authors indicate, there is no telling whether such interventions do much to remediate underlying causes of eviction or whether these tenants would soon be in need of assistance again to prevent an eviction.

Housing and social service agencies provide many programs and supports that are not ever discussed in the literature or examined empirically (Holl et al., 2016), yet there is a great need for evidence to support effective practices. The interventions that are discussed in the

literature appear to be potentially cost effective but require further study before they can capture the interest and attention of policy makers and funders. Eviction prevention and its repercussions for homeless populations is understudied and requires further exploration (Desmond, 2012; Holl et al., 2016, Schmidt, 2017). Most of the examined interventions tend to focus on financial or legal assistance without providing tenants new tools or skills that would help them to avoid eviction either in their current circumstances or in the future. The extant literature does not attempt to answer the question whether an intervention to educate homeless families on tenant rights and empower them to handle difficulties while renting has the potential to enable low-income renters to be successful tenants as this study does.

Intervention research is the process for developing new intentional change strategies when no clear evidence base currently exists (Fraser et al., 2009). Intervention research in the field of social work at large is said to be lacking, with only 15% of contemporary social work research being aimed at evaluating social work interventions (Thyer, 2010).

The failure of the social work profession to focus more on interventive studies has been commented on extensively by many leading authorities. Numerous individuals have explicitly urged the field to conduct more studies on the outcomes of social work practice, claiming that such interventions have a far more practical and valuable impact on the field and client services than do descriptive or explanatory research (Thyer, 2010, p. 19).

Tenant rights education holds the potential to mitigate some degree of the inherent power differential between landlords and tenants. If tenants are aware of their rights and more

knowledgeable about the eviction process, it would become more difficult for a landlord to unofficially evict a family or successfully obtain an eviction judgment in court without sufficient grounds to do so. Providing educational intervention to instruct homeless families on their rights as tenants presents an opportunity for research study. Information regarding tenant rights is readily available in print, via the web, and through interactions with caseworkers but whether at-risk populations avail themselves of this information is not necessarily known. Direct instruction of this information may very well be taking place in a number of programs, but such interventions have not been empirically studied, documented, or published in the literature (Holl et al., 2016). This study explores the preliminary effectiveness of an educational intervention through a pre-experimental pretest-posttest design. Pre-experimental research designs are major investigatory tools in beginning inquiries into the causal effects of specific interventions (Thyer, 2010).

This intervention research study draws from aspects of community-based participatory research (CBPR) techniques as a way of developing intervention and gathering data that are comprehensive and complex. CBPR is an approach to research well-suited for maximizing understanding of the needs of a target population while providing community members and stakeholders with a clear platform to shape resources and solutions that are meaningful to members of that community. Conducting research using CBPR principles further enhances the potential of increasing the uptake and sustainability of interventions developed in the process of inquiry and increases partner collaboration, engagement, and trust (Grim et al., 2015).

This study employed a design that collected both quantitative and qualitative data. Quantitative data collection allowed for the generation of expedient results and produced data for analysis to provide a preliminary indication of whether the intervention was successful in

teaching tenant rights and eviction procedure to a target population of families experiencing homelessness. To further investigate the intervention qualitative methods were used to gather information beyond what statistical analysis could reveal. CBPR is a natural fit for qualitative lines of inquiry in social work (Padgett, 2017). By collecting and analyzing both quantitative and qualitative data the researcher was able to achieve richer understanding of the potential effectiveness of the intervention than would have been possible by either method alone. Quantitative methods did not prove sophisticated enough for this study to be considered mixed-methods but the data were still triangulated to add value to the overall findings. This line of inquiry allowed the researcher to more fully ascertain and understand what aspects of the intervention were meaningful, valuable, and applicable to the participants experiencing homelessness as a family.

Summary

A review of the literature shows the intersectionality of unaffordable housing, non-livable wages, housing instability, and eviction and their impact on families experiencing homelessness. Critical theory allows for applied analysis of these various factors and reveals the structural nature of family homelessness. This study was designed and implemented from an empowerment perspective and presented an intervention that may enable families experiencing homelessness to understand how they are being oppressed by the status quo, the underlying causes of their situation, and ways in which they may work toward meaningful improvement of their circumstances.

Chapter 3: Methodology

The intent of this study was to empirically explore the effect of an educational intervention on knowledge of tenant rights and perception of personal empowerment among adults residing in a family homeless shelter. The study further explored whether there was any perceived relationship between knowledge of tenant rights and feelings of personal empowerment.

Research Questions

The study was guided by the following three research questions:

1. What effect will an educational intervention have on the level of knowledge and understanding of tenant rights among adults in families experiencing homelessness?
2. What effect will an educational intervention have on feelings and perceptions of personal empowerment among adults in families experiencing homelessness?
3. Is there a perceived relationship between knowledge of tenant rights and feelings of personal empowerment?

Research Design

The research comprised the beginning stages of intervention research with homeless families. Interventions to combat the high number of evictions taking place in the United States and elsewhere have been called for in the literature (Desmond, 2014; Holl et al., 2016). Systematic literature reviews pertaining to both family homelessness and eviction have

established that little empirical evidence exists to substantiate effective interventions addressing these issues (Bassuk et al., 2014; Holl et al., 2016). This research study hoped to answer that call.

Interventions consist of purposeful actions intended to alter behavior, improve outcomes, or reduce risk by either lowering vulnerability or strengthening protective factors (Fraser et al., 2009). The researched intervention sought to alter the behavior of homeless families seeking tenancy, improve the likelihood of successful tenancy, and reduce the risk of future eviction with increased knowledge of tenant rights. The research explored whether such intervention could render adults in homeless families less vulnerable by creating a sense of empowerment to serve as a protective factor in landlord / tenant relations.

The research was a pre-experimental pretest/posttest design. Both quantitative and qualitative data were collected. Quantitative data were obtained by administering a participant questionnaire to collect demographic information, a fifteen item pre/posttest developed by the researcher to assess knowledge of tenant rights, and use of the Making Decisions Empowerment Scale (Rogers et al., 2010) administered prior to intervention and again at the conclusion of the intervention.

Qualitative data were collected via direct observation and focus group discussions conducted with participants after the completion of all three workshop components of the intervention. Focus group discussions were audio recorded and transcribed for analysis by an independent transcription service.

Intervention

The intervention materials were designed by the researcher and entitled The Tenant Rights Toolbox. A copy of the Tenant Rights Toolbox facilitator manual is contained in

Appendix L. There are many programs in use similar to the intervention such as Keys To Good Tenancy (Family Promise & National Association of Realtors, 2018), Ready To Rent (Norman, 2015), and Rent Well (Transition Projects, 2017) as well as an unknown number of other curricula and case management approaches utilized routinely with homeless families and other at-risk populations. These programs conduct program evaluations, surveys of their participants, and maintain records of individuals who have completed the instruction, but no indication of empirical evidence could be found in the literature. This study contributes to current body of knowledge by researching an intervention of this type.

In developing The Tenant Rights Toolbox the researcher sought input from a variety of sources, including persons connected with Keys To Good Tenancy and Ready To Rent. The majority of the intervention materials were adapted from the *Self-Help Handbook for Tenants*, printed and distributed by North Penn Legal Services. The *Self-Help Handbook for Tenants* previously existed as *The Right Stuff About Renting*, once identified as a promising practice by the Healthy Communities Institute (2004). The entire intervention manual was reviewed by a Magisterial District Judge who discussed the manual at length with the researcher prior to implementation.

The intervention contains three instructional modules presented in three separate sessions. A facilitator manual was drafted detailing the content of the intervention and is included in the appendix in its entirety. The presentation of the intervention is designed to incorporate different methods of instruction to accommodate a number of learning styles. In addition to direct instruction there are audiovisual materials, examples of tenant paperwork for participant reference, and infographics. Participants are led through exercises to practice putting requests for repairs and other actions by landlords into writing. Participants are encouraged to

participate in discussion with the facilitator and each other throughout the intervention to relate the intervention material to real world experience, engage in problem-solving, and foster opportunities for relationship building and mutual aid.

Module one consists of material pertaining to locating and securing affordable and sustainable rental housing. In this module participants discuss what percentage of their income should be devoted to housing costs, problem-solve ways in which they might supplement their income if needed, and view two brief videos. The first video details the process of inspecting a potential rental property for damage or other issues prior to signing the lease. Participants are provided with an example inspection checklist they could utilize for such an inspection to review. A copy of this checklist is then included in the “toolbox” of materials participants are provided at the conclusion of the intervention for their future use. The second video features an attorney discussing various aspects of a typical residential lease. Participants are provided with a copy of a sample lease in conjunction with this video and discuss the importance of understanding what they are agreeing to by signing the lease as well as conversations they may want to have with their potential landlord to negotiate or amend aspects of the lease prior to signing it. A copy of the sample lease is also included in the “toolbox” provided at the conclusion of the intervention.

The second module addresses handling difficult situations that may arise while renting and ways participants might handle such situations that will not put them in jeopardy of violating their lease agreement and therefore in danger of eviction. The implied warranty of habitability is reviewed in this section so that participants are aware of landlord responsibilities regarding what must be provided and maintained in all residential rental properties. Other situations discussed include having conflicts with other tenants, needing to add people to the lease, talking to the

landlord if tenant experiences financial difficulty, requesting needed repairs and maintenance, paying for repairs and deducting the cost from the rent, putting rent in escrow, terminating the lease, and return of the security deposit. Participants review a number of sample letters requesting repairs and needed actions from landlords and then practice writing such letters utilizing prepared fill-in-the-blank versions of letters. All sample letters and fill-in-the-blank letters are later provided to participants in the “toolbox” at the completion of the intervention.

The third and final module of the intervention presents information about the eviction process. Participants review lawful cause for eviction versus the practice of self-help evictions sometimes carried out by landlords. An infographic representing the steps of the eviction process is provided to participants for their review as well as an example of an eviction notice. These materials are included in the “toolbox” later provided to participants for future reference. Discussion is conducted explaining the notice landlords are required by law to provide to tenants and the court process. The importance of attending the eviction hearing is emphasized and what documentation tenants should be prepared to present to the court in response to the eviction filing is reviewed.

Upon completion of the intervention all participants are provided with a certificate of completion and an expanding file folder containing all handouts and materials from the three modules of the intervention. The file also contains a copy of the *Self-Help Handbook for Tenants* and information about fair housing laws. The expanding file provided to participants includes labeled sections for them to store their signed lease for their next rental and a section for filing receipts for payment of rent and other expenses as well as copies of letters sent to the landlord and any other important documents. The expanding file and its contents is the “toolbox” for

exercising their tenant rights in future rental situations that participants are given at the successful completion of the intervention.

Independent Variables

The study includes the following independent variables:

Demographic information. Participants completed a questionnaire at the start of the intervention to provide demographic information. The information provided included age, level of education, employment status, household members residing in shelter with them, housing situation leading up to shelter admission, number of moves in the past year, and total number of evictions or involuntary moves. Demographic information for the study sample is summarized in Table 4.1. The information collected by the questionnaire is what is typically found in the data in support of unaffordable housing and non-livable wages in relation to housing and homelessness issues. Number of moves and evictions information was collected to see if was in keeping with literature detailing homelessness, housing insecurity, and eviction as a continuum of experiences as opposed to a singular event.

Family homelessness. As discussed previously, defining homelessness is problematic, inconsistent, and often excludes or underrepresents families and children. For the purposes of this study family homelessness shall refer to at least one adult responsible for the care of at least one minor child who has met the criteria for homelessness and therefore admittance to a family shelter facility subject to HUD's guidelines for federal funding. The family's level of need is assessed by HUD's Continuum of Care Program using the Prevention / Re-Housing Vulnerability Index – Service Prioritization Decision Assistance Tool (PR-VI-SPDAT) in order to be found eligible for shelter care, having received a score resulting in a strong recommendation for financial and case management supports. Families receiving this

recommendation are placed on waiting lists until shelter space becomes available to them. All participants in this study met HUD's definition of family homelessness and eligibility for services.

Tenant Rights Toolbox. The Tenant Rights Toolbox is the intervention piloted in this study. The intervention entails direct instruction of three modules on tenant rights to adults residing in family homeless shelters who volunteer to participate in the study. Instruction is to be provided by the researcher in a group format at the shelter facility where the participants reside. Instruction for each module was approximately two hours in length with no more than one module taught per day. Scheduling and timing of the instructional sessions was coordinated with the assistance of the shelter director and case management staff.

The manual for the intervention details differentiated instruction to accommodate a variety of learning styles. Instruction consisted of a variety of lecture, discussion, video presentation, handouts, and review and practice of newly acquired skills and strategies. Presentation of the intervention was a natural fit with existing programming offered to shelter residents and was in keeping with the nature of other life skills and educational sessions routinely made available to families in the facility such as budgeting and parenting classes.

Expert review was sought in the development of the intervention manual and other materials. The perceptions and opinions of the family homeless shelter director and case management staff, lawyers and advocates for the homeless, and a magisterial district judge who routinely hears eviction cases was sought and collected through informal interview, e-mail communication, and personal meetings. The input received from these encounters was documented via e-mails and field notes maintained by the researcher. The intervention manual

and materials were adjusted and modified in response to the data collected prior to its utilization with homeless family participants in the study.

Dependent Variables

The research study considers two dependent variables.

Knowledge of tenant rights. Tenants are not always aware of their rights and responsibilities when renting an apartment or home. This lack of knowledge can invite violation of the terms of the lease agreement and other landlord / tenant conflicts that can result in eviction of the tenant from the home. The Tenant Rights Toolbox intervention curriculum operationalizes tenant rights in to three essential categories of knowledge; (1) understanding the contents of a lease agreement; (2) rights, responsibilities, and recourse available to tenants while they are renting; and (3) specifics of the eviction process. Knowledge of these content areas was assessed via the administration of pre- and posttests. Further, participant perceptions of the knowledge gained and usefulness of the intervention content were collected via focus group discussion and analyzed qualitatively for themes pertaining to knowledge of tenant rights.

Empowerment. The second dependent variable considered in this study was that of personal empowerment. The construct of empowerment is typically lacking a consistent definition when discussed in the literature. For the purposes of this study, empowerment was defined and operationalized by utilizing the framework for understanding the imprecise concept of empowerment developed by Rogers and her team in their 1997 study (Rogers, Chamberlin, Ellison, & Crean). Rogers et al. utilized a CBPR approach in working with a consumer research advisory board to arrive at a consensus regarding the definition of empowerment that would be relevant to consumers in the mental health system so that they could then work together on

developing an instrument to measure it. Their work resulted in a three-pronged framework for understanding and defining empowerment as a construct. The first prong involves self-esteem, self-efficacy, optimism, and control over the future. This can be thought of as being similar to the idea of an internal locus of control and the belief that one can be in control of the events taking place in their lives. Second, empowerment must involve actual feelings of power, or at least decreasing feelings of powerlessness. Often this involves increasing financial resources as United States society links income and earning potential to actual power. Third, empowerment implies the ability and willingness to harness anger into action. This aspect of empowerment can transform victims of oppression into individuals capable of activism on their own behalf and possibly toward collective action to improve social injustice issues.

Rogers and her colleagues determined personal empowerment to be a modifiable outcome variable (Rogers et al. 2010). This study followed Rogers et al. (2010) framework for understanding empowerment and utilized the Making Decisions Empowerment Scale resulting from their study. Permission to utilize the Making Decisions Empowerment Scale was obtained directly from Dr. Rogers via e-mail and phone communication. The Making Decisions Empowerment Scale was completed by participants at the start of the intervention and again when the intervention was completed. Further, participant perceptions of empowerment were collected via focus group discussion and analyzed qualitatively for themes pertaining to self-efficacy, feelings of power, and use of anger as a motivating force.

Setting

A family shelter and transitional housing program with facilities in Northeast Pennsylvania agreed to participate as a cooperating agency for conducting the research. On average, the shelter provides assistance to approximately 125 families every year. Seventy

percent of the families served are able to transition to stable housing situations. The shelter is the only program in the area that will shelter intact families of any composition, providing them with an apartment style unit complete with private bathroom facilities and a full kitchen. Twenty-five such units are available to shelter families experiencing homelessness while they receive intensive casework and other services to remediate homelessness and obtain sustainable housing situations. Families at the shelter move in to the agency's transitional housing program as openings become available. The transitional program is 24 months in length and allows adult family members to pursue further education and secure employment at a livable wage. Families served by the agency represent a variety of ethnicities and racial backgrounds. In the past calendar year 68% percent of the families served were Hispanic, 16% black, 12% white, and 4% identifying as multiple race or other. Many families served by the shelter have evictions on their record, presenting a barrier to obtaining affordable housing.

Guiding principles of the program are intensive and effective case management, in-house programming, and referrals to appropriate services. The shelter operates with a minimal staff of ten people, including the shelter director, a Family Resource Center coordinator, three counselors, an administrative secretary, and four caretakers. The shelter was understaffed the entire time that the intervention was being provided. The shelter operates in an urban setting and must observe various security measures to maintain a safe environment for both employees and residents. The physical facility is housed in a number of row home structures built in the early 1900s. Upkeep and maintenance of the aging buildings is a constant challenge and expense. There have been numerous capital campaigns over the years to allow for expansion and renovation.

Funding constraints make it exceedingly difficult for the shelter to institute much by way of new initiatives. They do, however, maximize the use of their facility and program for the benefit of their residents and the surrounding neighborhood. Current renovations are underway to one apartment unit in the shelter in order to make it ADA compliant to better serve families affected by disabilities. Grant funds were secured for the express purpose of making these renovations.

The shelter's parent organization coordinates and supplies all the food banks in the region. The shelter facility is a distributing food bank location providing food not only to their resident families, allowing them to conserve their cash and SNAP resources for when they are rehoused, but also as a service to the neighborhood where many families and individuals are food insecure. The food bank at the shelter provides food to 225 people every month.

The shelter offers a Family Resource Center for their residents. The center has computers with internet access available and a combination of staff and volunteers to assist with resume writing, job applications, housing searches, homework assignments, and benefit applications. Guidance is provided on essential life skills such as budgeting, healthy relationships, and parenting. The shelter's Family Resource Center was the venue for the Tenant Rights Toolbox intervention and was a natural fit with similar programming already offered to residents of the shelter.

Recently the shelter had to consider and implement a policy change regarding the length of stay for shelter residents. Historically, the length of stay was limited to 60 days. This was proving to be an insufficient length of time given the lack of affordable housing and the non-livable wages from minimum wage and other low paying jobs. A longer stay was found to be necessary for families to successfully obtain sustainable housing situations. After investigation

and consideration by the governing board, the length of stay was extended to 90 days subject to the progress and motivational level of the resident family. The progress of all families is assessed at the 45 day mark to ascertain if they are making adequate progress and demonstrating sufficient effort toward remediating their homeless situation. If the family is not found to be making sufficient progress or utilizing the shelter's programming to the best of their ability, they can be asked to leave the facility at that point. If the family is found to be making sufficient progress, their stay will be extended and re-evaluated at 15 day increments in order to keep the family on track for being able to successfully leave the shelter to a stable housing situation within the maximum 90 days.

The shelter is funded by a variety of revenue streams consisting of federal, state, local, and private monies. The majority of their budget comes from private grants and donations. With the exception of private donations from community members, each funding source has criterion and requirements for obtaining and continuing financial support. The shelter has been able to develop a strong relationship with the city and county housing authorities. The shelter's reputation and history in the area are of great value in obtaining needed funds. They are fortunate to have a skilled grant writer to help them in obtaining new sources of funding and maintaining long-standing supporters. The shelter enjoys community support in the form of partnerships, in-kind donations, and volunteers.

As a recipient of funding from the United States Department of Housing and Urban Development, the shelter participates in the Continuum of Care Program. The Continuum of Care Program

promotes community-wide commitment to the goal of ending homelessness; provides

funding for efforts by nonprofit providers and State and local governments to quickly re-house homeless individuals and families to minimize trauma and dislocation; promotes access to and effective utilization of mainstream programs; and optimizes self-sufficiency among individuals and families experiencing homelessness” (U.S. Department of Housing and Urban Development, para. 1).

As a member of the HUD Continuum of Care, the shelter participates regularly in meetings of their Regional Homeless Advisory Board to network and share information and resources with other homeless service providers in the area.

Sampling and recruitment procedures

The researcher employed convenience sampling to select and recruit adult participants experiencing family homelessness and residing in the family homeless shelter or associated transitional housing program. Potential participants were made aware of the study through the posting of flyers (Appendix D) and the availability of pamphlets (Appendix E) providing information on the nature of the project and the expectations for participating in the research. The researcher presented information about the research at a resident’s meeting at the shelter facility and answered questions about the project. The researcher met with the shelter director on a number of occasions and spoke with shelter staff and potential participants explaining the nature of the research and expectations for participation. Kutztown University awarded the researcher a Graduate Student Grant which allowed the researcher to provide incentives to participants to successfully complete all aspects of the research. Additional smaller incentives were offered at the conclusion of each module presentation and distributed via random drawing.

Ethical Considerations

Research participants were encouraged to take part in the Tenant Rights Toolbox intervention to avail themselves of the potential benefits pertaining to knowledge of tenant rights and increased feelings of empowerment. To this end, incentives were offered for participation and successful completion of the intervention. This raises the ethical consideration of whether such incentives were coercive in obtaining and maintaining participant involvement in the research. This concern was addressed by emphasizing the voluntary nature of participating in the research at multiple points throughout the intervention.

Numerous residents at the shelter facility showed no interest in participating in the research. Through the duration of research, one potential participant indicated an interest in participating but took no further action to do so, one listened to the reading of the informed consent but opted not to sign, one signed consent but did not attend any of the intervention components, and two participants began the intervention but did not complete it. The fact that numerous residents did not participate and five potential participants engaged on some level with the intervention but did not complete it serves as an indication that the incentives offered were not coercive in regard to participation in the study.

Informed consent. Signed informed consent was obtained from all participants prior to beginning the intervention. The consent was read aloud by the researcher with each participant either individually or in small groups. Participants were encouraged to ask questions about any aspect of the research that they did not understand or wanted clarification on prior to signing the consent. Participants were reminded routinely of the voluntary nature of their participation in the research. Refer to Appendix A for the informed consent form approved by the university institutional review board.

Protections of vulnerable populations. Possible vulnerable populations identified in association with the research were pregnant women, individuals with a mental disability (mental health conditions), and individuals involved with the criminal justice system such as those under the supervision of probation or parole. Participants were not asked to disclose if any of these conditions applied to them but were made aware of the above categories of vulnerable populations and were asked to carefully consider whether they wished to take part in the study if any those conditions applied to them prior to signing informed consent for research.

Confidentiality. To protect confidentiality, participants in the intervention selected a pseudonym to use for identifying themselves on all paperwork associated with the intervention subsequent to the informed consent. Participants quoted in the study are referred to only by the pseudonyms they selected. Anonymity was explained to participants and they were given potential names to choose from based on gods and goddesses from ancient Egyptian mythology. Allowing participants to choose their own pseudonyms is in keeping with participatory research practices. Participants were provided with a visual posing the question, “Which Egyptian God or Goddess are you...?” and asked to choose which name they wanted to be referred by for the study. (Appendix F) Using names of gods and goddesses was intended to connote, in some small way, a sense of power to those taking part in the study. Participants were free to utilize another name of their choosing if they did not want to select one from the list offered. Two participants provided their own pseudonym.

Expectations for maintaining confidentiality within a group setting were reviewed with participants. Participants were advised to exercise caution and not share personal information in group discussions if they were not comfortable with the possibility of it being repeated by another participant outside of the workshop presentations.

Positionality statement. In qualitative research it is customary for the researcher to address the issue of insider bias through reflection and interrogation of one's beliefs, values, and moral stance regarding the study in a positionality statement. The researcher is a data collection tool in the qualitative research process and must be assessed for validity as would any other assessment instrument utilized in research (Creswell, 2013). This intervention and study were entirely developed, designed, and implemented by the researcher, including the administration of assessment tools and focus group discussions. While this brought the researcher very close to the data and allowed for direct observation of participant interaction with the intervention, it would be foolhardy to expect that the researcher's involvement did not have some impact or influence on participants.

As a white woman pursuing my education at the doctoral level, I was very aware that I would most likely be perceived as coming from a place of privilege to study participants residing in a shelter situation. While I have been fortunate enough to never experience a level of homelessness necessitating emergency shelter, over the course of my life I have lived in doubled up situations for brief periods of time on two occasions, moved seventeen times, have been a recipient of free school lunches, have qualified for school and work programs due to being of low socio-economic status, have been impacted by both divorce and domestic violence, and owe the bulk of my education to a combination of scholarship and grant programs. These experiences earlier in life give me a bit of a common frame of reference for some of the issues families experiencing homelessness are faced with, but study participants would have no way of knowing this; nor do they need to know. That I was able to utilize my doctoral dissertation as an opportunity to explore a possible means for assisting families impacted by homelessness provided me with a venue to give back now that I am enjoying the benefits of improved

circumstances at this juncture in my life and I was pleased to have that opportunity. Approaching the study from a place of community based participatory research allowed me to work collaboratively with participants, present myself as an ally as well as researcher, and acknowledge the worth of their life experiences and the value of their contributions in shaping the intervention at this early stage of development so that future participants might benefit from their wisdom.

While I have never worked exclusively with families experiencing homelessness, I have had frequent opportunities to intervene with families in homeless situations over the course of my twenty-four year career in social work and human services. My own perceptions and opinions of homelessness have evolved and changed over time, moving from a tendency to place blame or responsibility for homelessness on individual or personal traits to seeing the systemic nature of the issue. It is only by working directly with families experiencing homelessness and gaining some first-hand knowledge of the complexities inherent in resolving homelessness that I have been able to achieve this realization. Those who have not had these experiences do not often reach this perspective, unless they have occasion to work closely with those impacted by the issue. As I have come to know people experiencing homelessness, including the participants in this study, I am often impressed and awed by their fortitude, their resourcefulness, and their resilience in the effort to better their circumstances. I wish that those who are quick to judge and stereotype could meet and know the many people I have encountered in homeless situations over the years; their opinions might then change.

My choice to conduct this study with this population was a conscious decision and endeavor to explore ways to effectively help families experiencing homelessness and take the opportunity to put social work into action along with people directly impacted by the issue. I

have a high degree of interest in the issues impacting families experiencing homelessness and endeavored to compartmentalize and be as objective as possible in the examination of the data resulting from piloting the intervention. I am hopeful that the intervention shows promise of being a sound and helpful tool for helping families in homeless situations but am open to the possibility that this might not prove to be the case at all and am committed to assessing the design and structure of the intervention as objectively as possible. Should this intervention ultimately prove ineffective, then there is no value in pursuing it further. To do so would be a waste of precious time and resources and would benefit no one; all would be better served by moving on to explore new and different approaches. Maintaining this mindset was conducive to objectivity and allowed me to approach the data with integrity and present the findings with the intention of providing trustworthy information on which to base further exploration of the intervention.

In examining and compiling information from the piloting of this intervention I looked for opportunities to let the data speak for itself. Utilizing direct quotes from participants detailing their experiences with the intervention was a way to put some distance between me as the researcher and the data resulting from the study. Using direct quotes allowed me to quite literally give a voice to the participants and let them speak their own truth.

Instrumentation

Participant questionnaire. Participants completed a questionnaire developed by the researcher at the start of the intervention to provide demographic information (see appendix). Items on the questionnaire were designed to collect demographic information for descriptive statistics of the sample including age, gender, race, ethnicity, employment status, education level, family members residing in shelter with them, living situation immediately preceding shelter

entry, number of moves in the past year, cause of homelessness, and total number of evictions or involuntary moves experienced. Questionnaire items were designed to solicit information relevant to family homelessness as supported by the literature (East, 2016; Rogers et al., 1997).

Pre/Posttest. Prior to receiving the first module of the intervention participants completed a pre-test developed by the researcher on knowledge of tenant rights to obtain a baseline level of knowledge on tenant rights and responsibilities (see Appendix G). The fifteen-item multiple choice test was designed to assess participant knowledge in all three areas addressed by the intervention. The test included five questions corresponding to each module of the intervention in random order to probe participant knowledge of rights and responsibilities of both landlord and tenant, recourse available to renters in landlord / tenant disputes, and eviction proceedings.

Test items pertaining to the first module of the intervention addressing securing sustainable housing and understanding the legalities of the lease agreement encompassed the following material:

- The percentage of monthly income that should be spent on housing costs.
- The amount of money a landlord can charge as a security deposit.
- How much notice must be provided prior to moving out of rental housing.
- Items to check when inspecting the rental unit prior to signing a lease.
- Late fees that landlords can charge for delinquent payment of rent.

Test questions relevant to the second module of the intervention addressing recourse of the intervention who experience difficulties while renting encompassed the following material:

- Provisions of the Fair Housing Law.
- What landlords must provide in rental units as per Implied Warranty of Habitability.
- Under what conditions a landlord may enter rented property.
- Addressing difficulties with other tenants.
- Actions tenants can exercise if the landlord fails to make necessary repairs.

Test questions relevant to the third module of the intervention addressing eviction procedures encompassed the following material:

- Shared responsibilities for the return of the security deposit.
- Valid reasons for legal eviction.
- Avoiding illegal “self-help” evictions
- Eviction court procedures
- Implications of eviction for tenants of subsidized housing

All participants in the intervention were English speaking and did not indicate any need for assistance in reading or comprehending test items. The researcher offered to read the test instrument aloud in all instances; all participants declined this offer. Participants were free to ask questions for clarification purposes and vocabulary was defined if necessary. The same instrument was administered in the same manner as a post-test at the completion of the third module to generate a second set of participant scores for comparison. Pretests and posttests were scored to reflect the percentage of questions answered correctly by each participant.

Making Decisions Empowerment Scale. Participants also completed the Making Decisions Empowerment Scale prior to starting the intervention module and again at the completion of the third module. This instrument was administered to participants by the

researcher in the same manner as the pre-/post-tests to assess the construct of personal empowerment. The Making Decisions Empowerment Scale was developed by E. Sally Rogers, Sc.D., Executive Director and Research Professor at the Center for Psychiatric Rehabilitation at Boston University and her team with the purpose of constructing and validating a scale to measure the construct of personal empowerment that could be utilized in a variety of settings (Rogers et al., 1997). The scale comprises 25 items rated on a four-point Likert scale ranging from strongly agree to strongly disagree. The scale was developed in collaboration with a consumer research advisory board in keeping with CBPR principles to create a meaningful evaluative tool by involving constituents representative of a target population. The researcher was granted permission to use of the Making Decisions Empowerment Scale in this study by Dr. Rogers via e-mail communications and a phone conversation on July 26, 2018.

The Empowerment Scale has been found to have high internal consistency ($\alpha = .82$, $n = 1,827$) and be a reliable, valid measure of the construct of empowerment (Rogers et al., 2010). When tested for known-groups validity, the scale was shown to be able to discriminate among groups of respondents (Rogers et al., 1997). Psychometric testing "...results suggest that the Empowerment Scale measures a construct that is substantively different from recovery, hope, and quality of life and yet is related to these constructs" (Rogers et al., 2010). Use of the total Empowerment Scale score is recommended over subscale scores, as they appear to be less robust (Rogers et al., 2010). Responses to the 25 item scale were summed and averaged to arrive at a score for each participant at pretest and again at posttest.

Focus group discussion guide. Participants took part in focus group discussions after the completion of all three intervention modules to provide qualitative data pertaining to their experience with and perception of the intervention. Participants in focus groups can stimulate

comments from others that otherwise might have gone unsaid or change their views on issues they may have expressed differently in an individual interview (Rubin & Babbie, 2017). Padgett (2017) notes one advantage of focus groups can be the elicitation of insights stimulated by the group dynamic and that group interviews can be useful in community-based studies. Additionally, focus groups were utilized to help facilitate group identification. Gutierrez (1995) established that group discussion contributes to the development of critical consciousness.

Focus group discussions were facilitated by the researcher asking open-ended questions utilizing a semi-structured discussion guide (Appendix J). Focus groups contained two to six participants and were 20 minutes to two hours in length. Focus group discussions were digitally audio recorded for transcription and qualitative analysis. Transcription services were obtained through GoTranscript.com.

Data Analysis

The first stages of intervention research require the piloting of intervention materials and assessing the feasibility of the intervention within the target population under controlled conditions (Fraser & Galinsky, 2010). The research design allowed for merging qualitative inquiry with quantitative evaluation to achieve a more meaningful interpretation of the results than could be achieved by either method alone (Rubin & Babbie, 2017). Analysis of demographic information provided via the participant questionnaire at the start of the intervention was performed to obtain descriptive statistics of the sample. This produced means and percentages pertaining to specific traits of the participant sample including household composition and housing history.

To answer the first research question of the study, what effect will an educational intervention have on the level of knowledge and understanding of tenant rights among adults in

families experiencing homelessness, quantitative measures were used to assess baseline knowledge of tenant rights prior to the start of the intervention and changes in that level of knowledge at the conclusion of the intervention via a pre/posttest design utilizing an instrument developed by the researcher. To answer the second research question of the study, what effect will an educational intervention have on feelings and perceptions of personal empowerment among adults in families experiencing homelessness, scores collected from the Making Decisions Empowerment Scale were analyzed to assess any changes in the level of empowerment among participants following intervention. Quantitative data collected was entered in to the Statistical Package for the Social Sciences 24 (SPSS) and analyzed for significance utilizing the Wilcoxon signed ranks test.

Participants provided qualitative data in focus group discussions led by the researcher using a semi-structured discussion guide (Appendix J). Focus groups occurred after prolonged engagement with the research participants and the researcher. Each participant had interacted and collaborated with the researcher for at least six hours over three encounters by virtue of completing the intervention modules. Padgett (2017) states in phenomenological approaches prolonged engagement as a validation strategy is made easier by the closeness of the researcher-participant relationship and helps to ameliorate respondent bias. Such closeness of the researcher to participants in the study adds to the value and accuracy of the study (Creswell & Poth, 2018). This data was used to augment, corroborate, and triangulate the quantitative data provided to answer the first two research questions as well as answer the third research question of the study, is there a perceived relationship between knowledge of tenant rights and feelings of personal empowerment? Focus group discussions were recorded and transcribed for analysis. Transcription services were obtained through www.GoTranscript.com. The researcher was aided

by NVivo 12 Plus in analyzing the data, but given the small sample size and resulting small data set, the researcher was able to interact directly with the data for the majority of analyses.

Qualitative analysis entailed constant comparative analysis which involved both inductive and deductive coding in a systematic search for similarities, differences, and patterns in the data. Codes identified in the data are detailed in appendix K. The researcher practiced horizontalization in reading across the interview data multiple times to identify various elements and categorize the information into themes (Padgett, 2017). Insight gained via qualitative data analysis of the focus group transcripts was utilized to triangulate quantitative findings and provide an in-depth understanding of the participants' perceptions and experiences with the intervention.

Chapter 4: Findings

Descriptive Statistics

Descriptive statistics of the sample are summarized in Table 4.1. Participants ranged in age from 21 to 49 with an average age of 32.4 (SD=8.249) years. The sample was diverse with 20% (n=2) African-American participants, 30% (n=3) Latina participants, and 50% (n=5) Caucasian participants. Participants had one to four children residing with them in shelter. They reported one to four moves within the past year, with a mean of 2.2 (SD=1.229) moves per participant. There were zero to three evictions reported in overall housing history, with a mean of 1.2 (SD=.919) self-reported evictions.

Table 4.1
Descriptive Statistics of the Sample (N=10)

	Minimum	Maximum	Mean	Std. Deviation
age	21	49	32.40	8.249
children	1	4	2.20	1.229
evictions	0	3	1.20	.919
moves	1	4	2.22	1.302

Quantitative Results

The first research question guiding the study asks what effect an educational intervention will have on the level of knowledge and understanding of tenant rights among adults in families experiencing homelessness. Overall, the mean score on knowledge pretests among participants was 84.7% (SD=7.150) and 85.9% (SD=5.527) at posttest, showing a modest increase in the overall knowledge gained following intervention. The second research question asks what effect an educational intervention will have on feelings and perceptions of personal empowerment among adults in families experiencing homelessness Scores on the Making Decisions

Empowerment Scale went from 3.02 (SD=.280) at pretest to 3.1 (SD=.295) at posttest out of possible score of 4.0, showing a slight overall improvement in perceptions of personal empowerment following intervention.

Table 4.2

Mean Pre- and Posttest Scores (N=10)

	Minimum	Maximum	Mean	Std. Deviation
pretest score	73	93	84.70	7.150
posttest score	80	93	85.90	5.527
MDES _{pre}	2.70	3.60	3.02	.280
MDES _{post}	2.78	3.60	3.10	.295

MDES = Making Decisions Empowerment Scale

Statistical analysis with a small sample size (N=10) is typically contraindicated as there is insufficient data to produce statistical significance. Research design had called for paired samples *t*-tests to compare means of two scores from related samples such as the pre and posttest instruments utilized in this study (Cronk, 2002). Given the small number of participants in the study, statistical analysis of the data via paired samples *t*-tests was not appropriate. The Wilcoxon Signed Ranks Test is the nonparametric equivalent of the paired samples *t*-test and appropriate for data that is not normally distributed and does not meet the assumptions for the paired samples *t*-test (Cronk, 2002). The Wilcoxon Signed Ranks Test was conducted on the data and results are shown in table 4.3. No significant difference was found between knowledge

Table 4.3

Wilcoxon Signed Ranks Test (N=10)

Paired Data	Z	Sig.(2-tailed)
Pretest - Posttest	-7.44	.457
MDES _{pre} – MDES _{post}	-1.25	.212

MDES = Making Decisions Empowerment Scale

pre and posttest results ($Z = -7.44$, $p = .457$) or the results of the Making Decisions Empowerment Scale prior to and following intervention ($Z = -1.25$, $p = .212$).

Qualitative Findings

A total of three focus group discussions were conducted by the researcher with participants who completed all three intervention modules. The number of participants in focus groups ranged from two to six. Feedback from participants was largely positive with the majority of participants indicating that they found the intervention workshops to be helpful and informative. Many participants verbalized that they were satisfied with their experience of having taken part in the intervention and were glad that they had received the information. Sekhmet, a 37 year old Latina mother of two who has been evicted twice and reported three moves in the past year stated:

I think it was useful. At the first class, I left here, I was super, really happy about it. That was the first time I met you. I even went to my kids, and I'm like, "Wow, that was really..." And to be honest, when I was coming I'm just thinking like, "Oh God. I got to go to this class," or whatever. I just couldn't see. Like I'm like, "How is this going to help me?" Oh my God. Then from us conversating [sic] and stuff like that, it completely changed my mind about everything. I'm telling everybody, "Oh, I went to this class. Did you know--" You know what I mean? So, I thought it was useful.

In a different focus group Anubis, a 32 year old African American mother of two who has been evicted three times and reports two moves in the past year commented, "At first I wasn't going to come because I'm like I don't like to leave the house a lot of the time but I'm glad I did."

Predominant themes from the data. Themes emerged as the data was identified and coded by the researcher. Each focus group touched upon unique topics that other groups did not, but all three groups shared some common topics of conversation which were grouped into three main categories.

Differential in power between landlord and tenant. Participants indicated that they are most aware of the power held over them by a landlord when addressing issues about the condition of the rental property, especially when safety matters are not acknowledged as such by the landlord. Most participants expressed concern for their children's safety as opposed to their own and indicated concern for their children's safety was a factor that could lead them to become confrontational with their landlord if the situation was not addressed to their satisfaction. As Anubis stated, "If my daughter would have got her feet cut on that glass everywhere because of what? I don't play games when it comes to my child." To this end, participants found the information in module one pertaining to the inspection of the rental property prior to signing the lease very helpful. Participants in all three focus groups saw the value of conducting their own inspection of the potential rental as a means of avoiding difficulties regarding the condition of the property after moving in. Many participants also stated that they found the material in module two pertaining to requesting needed repairs in writing helpful and expressed the intention of utilizing that information in the future if needed.

Younger participants in the intervention shared that they felt landlords had attempted to demonstrate their power over them due to their age. These participants inferred that landlords seemed likely to assume they did not know anything about renting because they were young and would attempt to take advantage of them because of their age. As Sobek, a 22 year old Latina mother of three who reported having been evicted once, stated, "That was the issue with me and

my manager to try to push me around because I was young and I wouldn't let it slide by and he hated it. Do not judge someone by their age, [laughs] because you might not know what you're getting into." Additionally, participants realized the benefits of researching or otherwise looking in to who they would be renting from to avoid signing a lease with a landlord who may be known to be neglectful of their rental properties or difficult to work with.

Information learned or clarified pertaining to tenant rights and responsibilities.

Participants began with a good baseline of knowledge at the start of intervention as evidenced by their pretest scores. Even so, participants commented on having learned new information on a number of tenant issues including how much of their income should be spent on housing costs, when a landlord can access a rental property, what landlord responsibilities are implied in the warranty of habitability for all residential rental properties, the amount that can be charged for security deposits and late fees, fair housing law, procedures for putting funds in to escrow, and legal eviction proceedings.

What participants believe they will do differently moving forward with rental practices.

Participants from all three focus groups expressed that they would utilize the information gained from the intervention in their future interactions with landlords. Most participants discussed that they would conduct their own inspection of potential rental properties prior to signing a lease. Several stated that they would be sure to obtain written documentation of all agreements made between them and their landlords. There was also indication from most participants that they would be sure to make written requests of the landlord for repairs and maintenance of the rental unit as well as notifying the landlord of other important information.

Knowledge of tenant rights. Focus group data was analyzed in order to answer the first research question asking what effect an educational intervention will have on the level of

knowledge and understanding of tenant rights among adults in families experiencing homelessness. The researcher read through the focus group transcripts multiple times to identify and code indications of participants having learned new information (ie. statements including “learn”, “learned”, “know”, etc.) in the focus group discussions. References to learning were noted on a dozen different instances and knowing new information was referenced thirty-seven different times by focus group participants. Focus group data was examined for specific references by participants of material covered in the pretest/posttest instrument assessing for knowledge of tenant rights and responsibilities.

Percentage of income devoted to housing expenses. Two participants in different focus groups commented that they had learned of the guideline that housing costs should not exceed 30 percent of their income in order for housing to be affordable. When asked if she would approach her housing search differently in any way as a result of the intervention, Cleopatra, a 27 year old African American mother of three, stated:

I feel like knowing that the way you live should be thirty percent of your income. You don't want to keep applying for apartments and getting denied because your income isn't sufficient for the apartment. You've got to search something that you can actually get.

Sekhmet stated she had not known that her rent should not exceed thirty percent of her income and when discussion continued about ways in which to supplement household income in order to better afford rent, she indicated that she had never thought of that before, felt that was a good idea, and appreciated the information.

Security deposit. Two test items addressed issues pertaining to security deposits on rental properties; one about how much a landlord can charge for a security deposit and the other about the return of the security deposit when a tenant moves out. Hathor, a 32 year old Caucasian mother of one who has been evicted twice, stated that the intervention helped clarify for her how much a landlord can charge for a security deposit and that the lease should clarify what amount of money at move in is considered rent and how much is security deposit money that should be returned upon termination of the lease. When asked what the most valuable part of the intervention had been Bastet, a 31 year old Caucasian mother of one who has been evicted once, responded that it was learning about the procedures for getting the security deposit returned and knowing that the landlord must provide an itemized list of damages to account for security deposit money that is not returned.

Warranty of habitability. One test question pertained to the implied warranty of habitability. Landlord responsibilities of what must be provided in every residential rental property was covered in the intervention material. Participants Cleopatra and Hathor both indicated that knowing what aspects the landlord is responsible for providing in the rental unit was valuable information they learned from the intervention.

Reading and understanding the terms of the lease. The pre/posttest contained a question pertaining to the terms of the lease agreement. The material in the intervention addressing the importance of reading and understanding the lease prior to signing it and moving in seemed to resonate with participants and was mentioned in focus group discussions eight times.

Inspecting the rental unit. Many participants commented on the material about inspecting the rental unit before signing the lease and moving in. The topic surfaced in all three focus group discussions a total of five times.

Late fees. One question on the pre/posttest asked about the amount of money a landlord can charge as a late fee. Responses were varied at both pre and posttest and the topic generated a spirited discussion among participants in the third focus group. Participants discovered that they thought they knew guidelines for late fees and were surprised to learn that there is nothing in landlord tenant law that specifies how much a landlord can charge for late rental payments.

Recourse available to tenants. Participants were very interested in the recourse available to them when landlords were not upholding their responsibilities with regard to maintaining the rental property. Several participants commented on the information about written requests for repairs, putting the rent in escrow, and other strategies for obtaining needed attention from their landlord. This topic was discussed in focus groups on eight separate instances.

Proper eviction procedures. Three test items addressed proper eviction procedure and just cause for eviction versus “self-help” eviction by the landlord. Participants indicated having learned the intervention material on this topic and discussed it a total of six instances across all three focus groups.

Empowerment. Focus group data was analyzed in order to answer the second research question asking what effect an educational intervention will have on feelings and perceptions of personal empowerment among adults in families experiencing homelessness. Qualitative data provided during focus group discussions was reviewed numerous times by the researcher and coded for terminology and statements indicative of increased perceptions of personal empowerment and confidence. Forty-four different statements were identified in the data as expressions that were suggestive of empowerment resulting from the intervention. Participant responses when asked what they thought they might do differently in the future as a result of the intervention were most likely to obtain evidence of feelings of empowerment. Hathor stated,

“I’m going to be more confident. I’m not going to let people take me for granted because I don’t know stuff. You know what I mean, like a lot of landlords seem to do.” This statement indicates a change in belief or attitude that can lead to a sense of critical consciousness as described by Gutierrez (1995). Many participants referred to specific tools provided as part of the intervention that they planned to use in their upcoming interactions with landlords. Bastet alluded to the rental inspection checklist when she stated:

Previously when I walked in to an apartment if I like the way it looks, I’m getting it.

Later on, I find out this outlet don’t work, the toilet don’t flush, whatever. When I go in the future to get an apartment or to look at an apartment, I will be taking my checklist and go and do it.

Bastet’s stated intention to utilize a resource provided to her through the intervention speaks to self-efficacy, a cornerstone of empowerment interventions (East, 2016), and provides evidence of skill development to meet future needs. Specific use of the materials provided in the actual toolbox given to participants at the conclusion of the intervention was mentioned eleven times during focus group discussions.

Perceived relationship between knowledge and empowerment. Much of the qualitative data detailed in the preceding paragraphs, when taken together, begins to answer the third research question of whether there is a perceived relationship between knowledge of tenant rights and perceptions of personal empowerment. During focus group discussions participants took the opportunity to either reflect on previous rental experiences or forecast their future rental behaviors in light of the intervention they had just taken part in. Most participants commented that they hadn’t known information presented by the intervention when handling tenant

situations in the past and expressed thoughts about what they will do differently going forward having now had the intervention. As Sekhmet stated,

I was evicted before, and then um one of the things that I did was I didn't show up to court. I thought I already lost it. I didn't give myself that chance to like be in front of the judge and explain the situation and maybe, even come up with something um and avoid that whole eviction. So, I didn't know that. And then, um, I think that's pretty much it. Uh, and I didn't know that we had – I mean, when it comes to tenants and neighbors, Like I didn't know that tenants do have too much rights. Like I thought whatever the landlord says, you do. Like that's it. Like either that or you move out or you get evicted or whatever, but um I didn't know all the rights that we have as tenants.

Sekhmet's observation that by going to her eviction hearing she might have been able to avoid being evicted reveals that not being aware of her rights as a tenant contributed to passive behavior on her part that resulted in eviction. Further comments made by Sekhmet throughout the focus group discussion indicate her intention to conduct herself proactively in future interactions with landlords, to document issues, and attempt to negotiate matters with the landlord before they escalate to the point of an eviction filing. By virtue of knowing her rights as a tenant, Sekhmet indicated that she feels capable of responding to landlord tenant issues differently in the future. This is in keeping with empowerment theory (East, 2016).

In another focus group discussion, Hathor made a direct connection between the knowledge gained through the intervention and her feelings of empowerment when she stated

I feel more confident now. I would be able to speak up for myself because I have the knowledge now where before I wouldn't. I would have probably just went along with what they said. You know what I mean? I do. I feel more confident now going in because I know what is expected of both parties.

This comment from Hathor not only shows that she perceives a connection between knowledge and empowerment, but also acknowledges an aspect of mutual responsibility in the landlord / tenant relationship rather than viewing the tenant as being passive or powerless.

Cleopatra recognized that not only knowledge, but also the acquisition of resources and skills will allow her to approach landlord / tenant issues differently. She mentioned multiple times that she would write letters to the landlord to document issues while renting as practiced in the intervention. When asked if she felt the intervention had prepared her to handle eviction proceedings, she stated, "With the resources that we have now, I would feel more confident going in to it". Increasing personal power and access to resources are both essential for the empowerment process (Gutierrez, 1995).

Chapter 5: Discussion

This research study attempted to address a need identified in the literature for empirical evaluation of interventions with families experiencing homeless (Bassuk et al., 2014; Holl et al., 2016). The work done here represents the very beginning of a lengthy process to develop new interventions. This dissertation provides a starting point for further research and development of interventions for successful tenancy and eviction prevention.

Discussion

Participants in this study demonstrated a good amount of knowledge about their tenant rights at the outset of the intervention with slight improvement in overall scores at the completion of intervention. Yet statements made in focus group discussions indicated that most participants felt they had learned a lot and found the intervention workshops helpful. This finding seems to imply that successful tenancy may be more intricate than simply knowing tenant rights but also knowing how to implement that knowledge appropriately and effectively to obtain and sustain suitable rental housing. Two aspects that appeared to help participants make connections between their knowledge of tenant rights and implementation of that knowledge in being successful tenants were the empowerment framework of the intervention and the toolkit provided to each participant.

The intervention was constructed and delivered from an empowerment perspective. The participants in the study already possessed a good to average amount of knowledge about tenant rights at the start of the intervention as evidenced by their pretest scores. How then did they become homeless? Eighty percent (n=8) of participants reported having been evicted at least once. If tenants who already know a good amount about their rights as tenants are experiencing

eviction, this could very well mean that eviction is more an issue of power and oppression than knowledge. In addition to the multiple structural factors already working against families trying to maintain housing, tenants who know their rights may not exercising them due to the power differentials inherent in the landlord / tenant relationship.

The Tenant Rights Toolbox presented knowledge and information, not simply for the purpose of knowing, but for the purpose of enabling prospective tenants to approach landlord/tenant relationships in a new or different way conducive to success. Participants were not expected to be passive recipients of information to be banked away but to be active contributors in the intervention process where their past experiences were acknowledged as opportunities for learning and growth. Participants who completed the intervention left not only with knowledge of their rights as tenants but also feeling a sense of empowerment sufficient enough to utilize that knowledge as evidenced in statements made in focus group discussions.

Group work is a foundation of empowerment practice and relationships are key to the change process (East, 2016). The Tenant Rights Toolbox was designed and delivered as a group intervention. Presenting the intervention in this manner allowed for participants to interact, engage with each other, form relationships, and share common experiences allowing group identification to take place and the process of group consciousness to begin. Participants in the intervention expressed feelings of isolation during their stay in family shelter and transitional programming. The intervention piloted in this study provided a means for combating that isolation as well as a venue and platform for individuals to begin forming the cohesiveness necessary for the empowerment process to take place.

The other aspect of this intervention that showed promise was the actual toolbox provided to participants at the completion of the three modules. Participants were provided with

a tangible set of tools, materials, and strategies to assist them in implementing the information covered in the intervention. The toolbox serves not only as a resource to be referred to in times of need, but also provides a means for participants to share those resources with friends, family, and neighbors experiencing difficulties while renting and prepares participants to potentially be a resource for others, extending the reach of the intervention.

Many participants mentioned specific materials that they intended to utilize in their housing search or future landlord / tenant relations; most notably the rental inspection checklist and the sample letters addressing issues often encountered by tenants. Participants also stated that if they were faced with eviction proceedings in the future, the tools provided would help them feel prepared for attending an eviction hearing to speak on their own behalf. Being provided with actual tools that were taught, practiced, and made available for future use shows some potential for equipping prospective tenants to navigate the landlord / tenant relationship more confidently despite the inherent power differential. This is very much in keeping with critical theory, the ultimate point of which is to raise critical consciousness of people in order for them to liberate themselves by providing the intellectual tools to do so (Warkentin & Sawatsky, 2018). If housing instability and eviction are not so much an issue of insufficient knowledge of tenant rights but more an issue of the inordinate amount of power held by the landlord in the landlord / tenant relationship, then simply teaching tenant rights will not be enough to facilitate change. This pilot study gives reason to believe that the additional step of empowering tenants to use that information is an important, if not essential, piece of effective intervention.

Limitations

The study presented here is pre-experimental intervention research in its earliest stages. Convenience sampling was used to recruit participants already residing in a family shelter

setting. It did not involve any control group or randomization of participants. These aspects would need to be integrated into the design in further research. The low number of participants is a substantial limitation of this study that does not allow for sound statistical analysis or generalization of results. Further study with a larger pool of participants is required to substantiate the preliminary findings made here and determine if continued investigation is warranted. No males participated in the study, which is a limitation shared with most other studies found in the literature. Attempts were made to recruit men residing at the shelter with their families, but none chose to participate.

Working with participants residing in a family shelter setting was complicated by many factors. This population contends with a great many stressors and securing participants for an intervention that required a substantial time commitment often conflicted with the multiple expectations and time constraints already placed on residents. The intervention workshops were provided on site, offered at various time periods to accommodate different schedules, and included child care arrangements, but these accommodations did not appear to be sufficient to facilitate resident participation in many cases. Consideration should be given to research with other target populations that could benefit from this type of intervention.

This study was conducted for the researcher's doctoral dissertation. This imposed certain constraints on how the intervention was presented that would not necessarily be a factor in future studies. Timeframes for dissertation determined the timing and dosage of the intervention. Future study should examine what the best timing and dosage for the intervention modules are.

The CBPR orientation of the research entailed a collegial relationship with participants and collaborative interaction between the researcher and participants throughout the intervention. This approach to the intervention was chosen in order to be conducive to fostering

empowerment. The relationship formed between participants and researcher, however, may have also increased the likelihood of social desirability bias in participant responses. The researcher conducted all aspects of the study. Further study would benefit from a team approach to investigation where the roles of researcher, facilitator, and focus group moderator would not be performed by the same individual. The inclusion of more personnel in further research would also allow for intercoders and peer review of qualitative analysis to add to the rigor of qualitative findings and interrater reliability.

The knowledge pre/posttest piloted here needs to be further assessed to determine whether it is truly a valid and reliable measure of the information taught by the intervention. In this study pretest scores were higher than expected and not significantly different at posttest. The instrument may benefit from changes and refinements in future studies.

Longitudinal study is advised to ascertain whether or not knowledge and empowerment gained through intervention is effective in helping participants maintain successful tenancy under real world conditions in the rental market.

Implications for Social Work Leadership, Policy, and Practice

Leaders take responsibility for finding the potential in people and processes and have the courage to then develop that potential (Brown, 2018). Leaders in the social work field who see the potential in educational and empowering tenancy interventions are in the position to develop that potential by championing such interventions and paving the way for their further investigation and inclusion in existing programming. Leaders in social work need to maintain an ongoing sense of curiosity (Brown, 2018) and not fall in to patterns that perpetuate systems and processes that are non-empowering and ineffective simply because those are the prevailing

approaches to intervention. Curiosity is in keeping with critical theory in that it is conducive to exploring the larger structural issues at work impacting family homelessness and then implementing that critical thinking through thoughtful leadership that encourages others to look below the surface and go about intervention in informed and innovative ways. Leaders in the profession need to be aware of the need for research and development of new interventions for families experiencing homelessness and have the courage to facilitate that process even when faced with barriers and opposition.

Families experiencing homelessness need advocacy from the social work field to influence policy that currently favors property owners and landlords over tenants. Interventions that educate and empower tenants to exercise their rights will be minimally effective against systems that uphold power differentials that enable self-help evictions and retaliatory practices routinely used by landlords.

Implications for practice involves the evaluation of current programs and services for families experiencing homelessness that are disempowering. Such programs can be fueled by the fear of scarcity and perpetuate practices that do not support the disenfranchised (Brown, 2018; Desmond, 2016). Programs that are isolating or put families in competition with one another for scarce resources are contrary to empowerment and warrant possible modifications that promote the empowerment process and facilitate mutual aid.

Conclusion

Tenant eviction among low-income renters has been recently explored as a significant factor in housing instability and a direct cause of homelessness (Gross & Desmond, 2018). Prevention of eviction would alleviate the suffering of families experiencing housing insecurity and homelessness, as well as lessen the demand on the scarce resources allocated to address

housing issues. Intervention among homeless families that could educate and empower this target population would equip them to be better informed and more successful renters. As per the Code of Ethics of the National Association of Social Workers, the social work profession is guided by a set of core values with the first two being service and social justice. Pursuit of the research questions posed here would be in keeping with these ethical principles. “Social workers pursue social change, particularly with and on behalf of vulnerable and oppressed individuals and groups of people” (NASW, 2017, p. 1). The potential impact of an intervention that would improve housing stability stands to benefit not only those directly affected but the surrounding communities and society as a whole.

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Appendices

Appendix A – Institutional Review Board Approval and Informed Consent



INSTITUTIONAL REVIEW BOARD
 262 Old Main, PO Box 730, Kutztown, PA 19530
 (484)-646-4167

DATE: October 12, 2018

TO: Dr. Stephen Stoeffler, Social Work Department
Diane Joy Irish

FROM:  Jeffrey Werner, Chairperson
Institutional Review Board

STUDY TITLE: Intervention for the Education and Empowerment of
Families Experiencing Homelessness

IRB NUMBER: IRB05092018

SUBMISSION TYPE: Initial Application

REVIEW TYPE: Full

ACTION: Approved

APPROVAL DATE: October 12, 2018

EXPIRATION DATE: October 12, 2019

The Kutztown University IRB has approved the initial application for your research study. Approval is for the period of one year. Your research study has been assigned the IRB Number IRB05092018. This number must be referred to in any future communications with the IRB.

Research must be conducted in accordance with this approved submission. You must seek approval from the IRB for changes and ensure that such changes will not be initiated without IRB review and approval, except when necessary to eliminate apparent immediate hazards to the subjects. You must submit the Application for Revisions / Changes form to the IRB, prior to making changes.

It is your responsibility to report all adverse events / unanticipated problems to the IRB. You must report adverse events that are unanticipated, regardless of seriousness, or report events that are more serious or more frequent than expected.

Your research study requires a continuing review by the IRB on a yearly basis. One month before your approval ends, you must submit the Yearly / Continuing Review Form to the IRB. If your research ends (data collection and analysis are complete and no further use of the data is planned) prior to one year, you must notify the IRB at that time by completing the Yearly / Continuing Review Form. If the IRB does not hear from you by the time approval ends, it will be assumed that the study has ended. Research conducted after expiration of approval or termination of any kind will not be considered approved by the IRB and will be in violation of University policy and federal regulations.

Records relating to the approved research (e.g., consent forms), must be retained for at least (3) three years after completion of the research. Refer to the IRB procedures regarding records.

Please go the IRB's website to review procedures and to obtain forms as needed. If you have any questions, please contact the IRB at 484-646-4167.



Approved

OCT 12 '18

Expires

OCT 12 '19

CONSENT FORMKutztown Univ.
Institutional Review Board

You are invited to take part in a research study being conducted through Kutztown University. Read along silently as the researcher reads this information aloud with you. Ask any questions you have before you decide whether you want to take part in the study. Kutztown University requires that you give your signed agreement if you choose to participate.

Diane Joy Irish, LSW is the researcher for this study.

Title of the Study:

The Tenant Rights Toolbox: Intervention for Education and Empowerment of Families Experiencing Homelessness

Purpose of the Study:

The first purpose of this study is to offer workshops on tenant rights and responsibilities to adult family members living in a family shelter and decide if the workshops are helpful in teaching tenant rights to people who are experiencing family homelessness.

The second purpose of the study is to decide if the workshops help adult family members living in a family shelter feel confident talking to landlords when looking for a place to live and when they need to handle different situations that could happen while they are renting.

Procedures:

If you agree to take part in this study, you will need to do the following things:

- Fill out a questionnaire to give some information about yourself, your family, your education, your employment, and your housing history.
- Answer 15 questions on what you know about your tenant rights and responsibilities before starting the three workshops.
- Fill out a Making Decisions worksheet before starting the three workshops.
- Attend all three workshops taught by the researcher. Workshops will be held in the Family Resource Center at the shelter.
- Answer 15 questions on what you know about your tenant rights and responsibilities at the end of third workshop.
- Fill out a Making Decisions worksheet at the end of the third workshop.
- Participate in a focus group discussion with the researcher and other people who also had the workshops. Focus groups will be held in the Family Resource Center at the shelter.

15200 Kutztown Road
P.O. Box 730, Kutztown, PA 19530-0730

www.kutztown.edu
Phone: 610-683-4000 / TDD: 610-683-4499



The total amount of time it will take for you to be in the study will be about 8 to 10 hours. These hours will be spread out over a few days or weeks.

Confidentiality:

All your information will be handled in a confidential manner to the extent required by law. You will pick a codename for yourself so that only the researcher will be able to identify you when results are recorded. The records of this study will be kept private. In any report or presentation, the researcher will not include any information that will make it possible to identify anyone who took part in the study.

You will be going to workshops and talking about the study in a focus group discussion with other people who are also staying at the shelter. Everyone is expected to respect the privacy of others. Personal information that may be shared in these group settings should not be shared with anybody else who is not in the workshop or the focus group. Bear in mind that the researcher cannot control what may be said or done by participants outside of the group setting. Please be aware that information discussed in the workshops could be repeated by other participants afterward and be appropriately cautious about sharing information that is very personal or you want to keep private.

The workshops and focus groups will be audio recorded for the researcher's use during the study. Audio recordings will be downloaded and password protected on the researcher's personal computer. Workshop recordings will only be reviewed by the researcher. Focus group recordings will be professionally transcribed and analyzed by the researcher. Statements you make might be quoted by the researcher; you will only be identified by the codename you choose for this study if you are quoted so that your identity will be protected.

Risks and Benefits of Being in the Study:

The study has the following risks:

Participation in the workshops is with other people living in the same shelter program that you are. You and the other people might share personal information during discussions that naturally happen during the workshop. This may put you at risk for other people knowing information about you that they would not have known if you were not taking part in this study. It is up to you whether you share anything personal about yourself during workshop discussions.

Participation in the workshops with other people also living in the shelter could create the possibility of conflicts arising between you and others at the shelter because you may not have had any reason to speak with or spend any time with them if you were not taking part in the study.

The benefits to participation are:

You will learn information about renting an apartment or home that could be useful to you in finding and keeping a good place for your family to live. The information you will receive by taking part in the workshops may help you avoid unnecessary moves or eviction in the future. The workshops will teach you things you can do to have a positive

relationship with your landlord and how to communicate well with your landlord to avoid conflict and misunderstandings.

Taking part in the workshops with other people also living in the shelter could create the opportunity for new friendships to develop between you and others staying at the shelter because you may not have had any reason to speak with or spend any time with them if you were not taking part in the study.

Compensation:

When you have completed all the requested paperwork (questionnaire, tests, and worksheets), taken all three workshops, and taken part in a focus group discussion you will receive a \$20.00 gift card to use at a Dollar General store. You will also be given a certificate of completion and a file folder with paperwork used in the workshops and examples of forms and letters to use if you need them later.

Voluntary Participation:

Your participation in this study is completely voluntary. You do not need to go to the workshops and participate in the focus group if you do not want to. There is no penalty if you do not take part in the study.

If you start to participate in the study but then change your mind and do not want to anymore, you can withdraw from the study at any time simply by telling the researcher or your caseworker that you do not want to be in the study anymore. There will not be any penalty if you do not finish the study.

Vulnerable Populations:

People who are pregnant, have a mental health illness or mental disability, or are involved with the criminal justice system are considered “vulnerable populations” in research studies because they could be more affected by the potential risks of the study than other people. If you are pregnant, have a mental health illness or mental disability, or are involved in the criminal justice system (probation or parole) think carefully about whether you want to take part in the study or not. Participation is voluntary, so if you think taking part in the study will be a risk for you because you are pregnant, have a mental health illness or mental disability, or are involved in the criminal justice system you do not have to take part in it. You can decide not to sign this form and say you do not want to be in the study.

Contacts and Questions:

The researcher conducting this study is:

Diane Joy Irish, LSW
Doctoral Candidate, Kutztown University Department of Social Work
diris295@live.kutztown.edu
(484)951-4817

Dr. Stephen W. Stoeffler is the faculty advisor for this research study.

Stephen W. Stoeffler, PhD, LSW
Assistant Professor, Department of Social Work
Kutztown University of Pennsylvania
334 Old Main PO Box 730
Kutztown Pa. 19530
610-683-4361
stoeffler@kutztown.edu

Ask any questions you have now before signing this form. If you have questions later regarding the research study, you may contact the researcher listed above. If you have any questions or concerns about the rights of research participants, please contact the IRB Committee at Kutztown University at 484-646-4167.

Statement of Consent:

I have read the information described above and have received a copy of this information.

I have asked any questions I had about the research study and have received answers which helped me to understand the study better.

I am 18 years of age or older and voluntarily agree to take part in this study.

Name of Participant (print)

Signature of Participant

Date

Thank you for your participation.

Appendix B – Agency Agreement to Participate in Research

Serving Families Since 1984

Kutztown University of Pennsylvania
Institutional Review Board
15200 Kutztown Road, Old Main 110
Kutztown, PA 19530

To Whom It May Concern:

This letter indicates our willingness and agreement to participate in the research study being proposed by Diane Joy Irish, a doctoral candidate in your Doctor of Social Work program. Upon Institutional Review Board approval of the proposed research, we grant permission to Ms. Irish to recruit residents in our shelter programs for participation in her intervention research and to provide direct instruction within our facilities to residents who agree and consent to take part in the study. The proposed intervention will fit nicely with other life skills and enrichment sessions that are routinely provided to residents in our shelter programs.

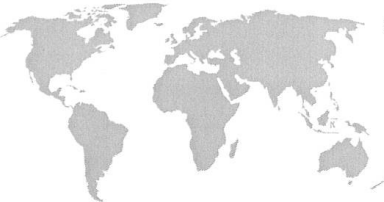

We understand that some residents who agree to participate may be considered part of protected populations in that participants may be pregnant, have a mental illness, or be under supervision of the criminal justice system. Please be assured that we will work closely with Ms. Irish to ensure adequate protection for all participants in the study. We believe that our existing policies and procedures are sufficient to handle any concerns or difficulties that may arise.

Sincerely,

A black rectangular redaction box covers the signature of the sender.

Appendix C – Collaborative Institutional Training Initiative Program

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Completion Date 05-Oct-2017
Expiration Date 04-Oct-2020
Record ID 24547762

This is to certify that:


Diane Irish

Has completed the following CITI Program course:

Social & Behavioral Research - Basic/Refresher (Curriculum Group)
Social & Behavioral Research - Basic/Refresher (Course Learner Group)
1 - Basic Course (Stage)

Under requirements set by:

Kutztown University of Pennsylvania



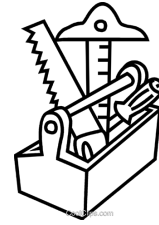
Collaborative Institutional Training Initiative

Verify at www.citiprogram.org/verify/?w00d1ed50-81f6-4422-aed3-ee6fd6b7ffc9-24547762

Appendix D – Recruitment Flyer



Volunteers Wanted



to participate in the

Tenant Rights Toolbox

You are invited to take part in a research project designed to build your knowledge and skills to be a successful renter and protect your rights as a tenant!

Who: adult residents staying here at the shelter

What: 3 workshops providing you with tools and techniques for renting and keeping a home for your family, plus a focus group discussion after the workshops are finished.

Where: [Redacted]


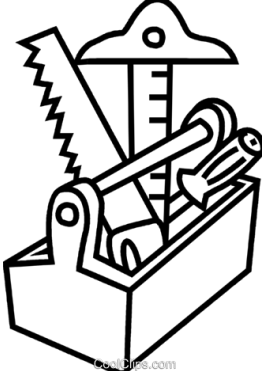
When: flexible times set up to fit different schedules

Why: because you have rights as a renter!

Volunteers will receive incentives & rewards for participating

The Tenant Rights Toolbox is a research project being conducted by Diane Joy Irish, LSW; a doctoral candidate of Kutztown University. Call **(484)951-4817** or e-mail **diris295@live.kutztown.edu** with questions or to sign up to volunteer for the study.

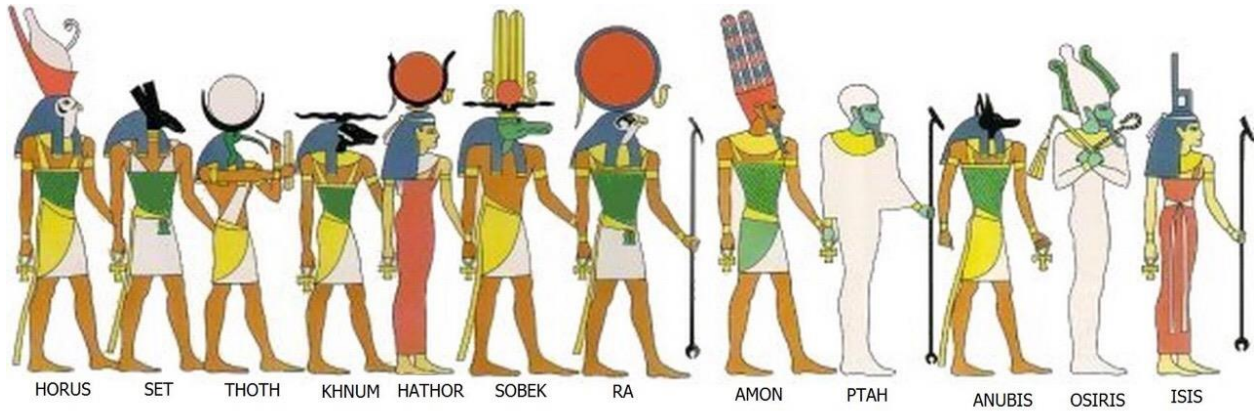
Appendix E – Recruitment Tri-fold Brochure

 <p><u>Volunteers</u> <u>Wanted</u> to participate in the Tenant Rights Toolbox</p> <p><i>You are invited to take part in a research project designed to build your knowledge and skills to be a successful renter and protect your rights as a tenant!</i></p>	<p>If you have questions or to sign up for the study</p> <p>Contact:</p> <p>Diane Joy Irish, LSW (484)951-4817 diris295@live.kutztown.edu</p>	<p>The Tenant Rights Toolbox</p> 
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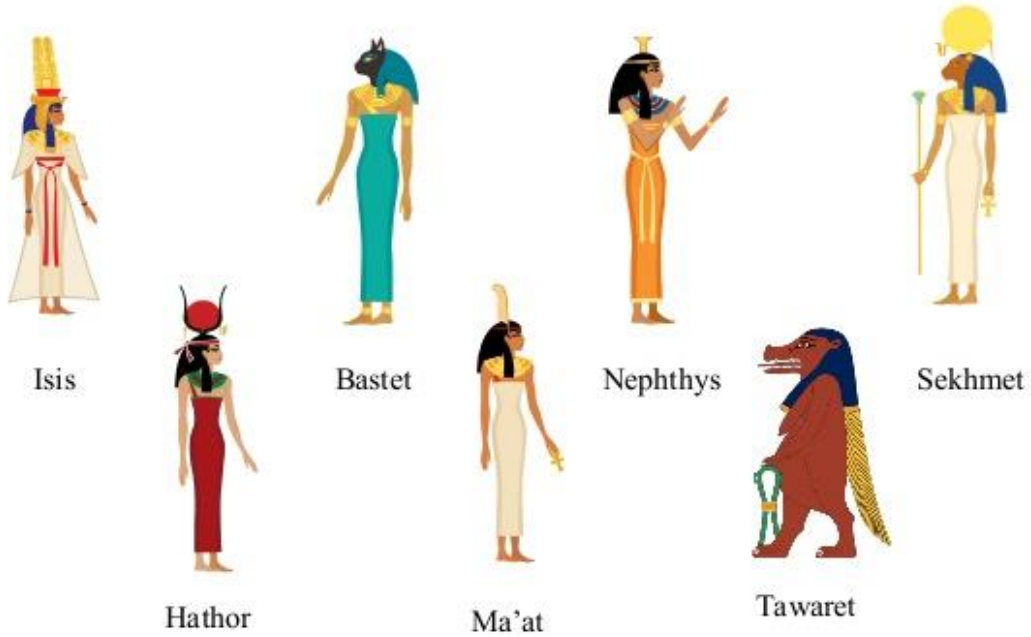
<p>Who: adult residents staying here at the shelter</p> <p>What: 3 workshops providing you with tools and techniques for renting and keeping a home for your family, plus a focus group discussion after the workshops are finished.</p> <p>Where: right down in the Family Resource Center</p> <p>When: flexible times set up to fit different schedules</p> <p>Why: because you have rights as a renter!</p>	<p>Volunteers who complete all parts of the study will receive incentives and rewards:</p> <ul style="list-style-type: none"> - Refreshments - Door prizes - Certificate of completion - \$20 gift card to Dollar General - "tool kit" packet of helpful materials to take with you (gift card, certificate, & tool kit issued at "graduation" ceremony after completion of all three sessions and focus group discussion) <p>Total time required to be in the study is approximately 10 hours, spread over several days or weeks.</p> <p>Workshops and focus group discussions will be held at various times in order to accommodate different participants schedules.</p>	<p>The Tenant Rights Tool Box is a research study being conducted by Diane Joy Irish, LSW; a doctoral candidate of Kutztown University.</p> <p>Participation in this study is voluntary. You will need to sign a consent saying you agree to take part in the project. You can stop taking part in the study at any time if you want to.</p> <p>Your personal information will be kept private; you will not be identified in the study.</p> <p>Participants in the study will complete questionnaires and surveys as a part of the workshop series.</p>
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Appendix F – Pseudonyms

Which Egyptian God or Goddess are you... ?



goddesses



Who is living in your family with you here at the shelter ?

Name & age	Relationship to you

Check what situation you and your family were living in just before coming in to this shelter program:

- living on the street living in a car or van
 living in a motel or hotel room staying at someone else's house ("couch surfing")
 other (please explain) _____

How many different places did you live in the past year ? _____

How did you lose your housing ? What caused you to be homeless ?

- evicted forced out of home without being evicted
 could not afford rent fire
 lost job / employment home tagged unfit for human habitation

Please provide some details: _____

How many times total have you ever been evicted or forced out of a rental home against your wishes ? _____

Thank you for sharing this information !

Appendix H – Pre/Posttest

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Show what you know – about your tenant rights !

Read each question to yourself silently as I read them aloud. Each question lists four possible answers. Answer each question as well as you can by circling the letter in front of the answer you think is right. Pick only one answer that you think is best for each question. Try your best, do your own work, and be sure to circle an answer for each question.

Let's begin...

1. The rent you pay should be about ____ % of your monthly income.
 - A. 70 %
 - B. 30 %
 - C. 40 %
 - D. 50 %

2. The most the landlord can charge me as a security deposit is _____ .
 - A. the same as a month's rent
 - B. as much as the landlord wants to charge
 - C. twice as much as the monthly rent
 - D. 75 % of the monthly rent

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3. The lease for an apartment or house determines _____ .
- A. if the rental is in good condition
 - B. whether I need to pay the rent or not
 - C. who my neighbors will be
 - D. how much notice I have to give if I want to move out
4. When I inspect an apartment or house before renting it, it is important to check that _____ .
- A. the heat works
 - B. I like the way the place looks
 - C. the carpet is a good color
 - D. the closets are big enough
5. If I don't pay the rent on time the landlord can charge a late fee if _____ .
- A. the late fee is no more than \$10 a day
 - B. the late fee is a reasonable amount
 - C. the late fee is no more than 15% of the monthly rent
 - D. I've been late with the rent at least twice before
6. The landlord can't put a rule in the lease about _____ .
- A. if I can smoke in the apartment
 - B. if I can have pets
 - C. if I am single or married
 - D. if other people can move in with me

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7. The landlord is responsible for providing _____ in the apartment or house.
- A. a door to the property that locks
 - B. air conditioning
 - C. kitchen appliances
 - D. curtains or blinds for the windows
8. A landlord can come in to the apartment or house _____.
- A. anytime they want
 - B. only if I am home at the time
 - C. if they give advance notice and get my permission
 - D. only if there is an emergency
9. If I am having problems with other tenants _____.
- A. I have to deal with it myself
 - B. I can ask the landlord for help with the situation
 - C. I can get evicted if I complain about it
 - D. there is nothing I can do about it
10. If something in the apartment needs repairs _____.
- A. I don't have to pay rent until the landlord fixes it
 - B. I should move out if the landlord doesn't fix it
 - C. I need to fix it myself
 - D. I can request repairs by writing a letter to the landlord

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11. When I move out the landlord needs to return my security deposit _____ .
- A. within 30 days to the address I provide
 - B. immediately
 - C. unless I am behind in rent
 - D. when I return the keys
12. The landlord can evict me _____ .
- A. because I was late paying the rent
 - B. for any reason at any time
 - C. if they don't like me or my family
 - D. if I report them to code enforcement
13. The landlord can evict me by _____ .
- A. padlocking the apartment
 - B. taking me to court
 - C. shutting off the water
 - D. removing the door to the apartment
14. If I don't go to my eviction hearing _____ .
- A. they can't have the hearing without me
 - B. the eviction won't go on my record
 - C. I can't tell my side of the situation
 - D. I can't get evicted

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15. If I have a Section 8 housing choice voucher _____.
- A. I can't get evicted
 - B. I don't have to pay the rent on time
 - C. the landlord is not responsible for making repairs
 - D. it might be taken away if I get evicted

Appendix I – Making Decisions Empowerment Scale

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MAKING DECISIONS Revised Shortened Version

Instructions: Below are several statements relating to one's perspective on life and with having to make decisions. Please circle the number above the response that is closest to how you feel about the statement. Indicate how you feel now. First impressions are usually best. Do not spend a lot of time on any one question. Please be honest with yourself so that your answers reflect your true feelings.

PLEASE ANSWER ALL QUESTIONS
 BY CIRCLING THE NUMBER THAT BEST DESCRIBES HOW YOU FEEL.
 PLEASE CHECK ONLY ONE.

1. I can pretty much determine what will happen in my life.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

2. People have more power if they join together as a group.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

3. Getting angry about something never helps.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

4. I have a positive attitude toward myself.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

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5. I am usually confident about the decisions I make.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

6. People have no right to get angry just because they don't like something.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

7. Most of the misfortunes in my life were due to bad luck.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

8. I see myself as a capable person.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

9. Making waves never gets you anywhere.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

10. People working together can have an effect on their community.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

11. I am often able to overcome barriers.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

12. I am generally optimistic about the future.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

13. When I make plans, I am almost certain to make them work.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

14. Usually I feel alone.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

15. Experts are in the best position to decide what people should do or learn.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

16. I am able to do things as well as most other people.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

17. I generally accomplish what I set out to do.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

18. People should try to live their lives the way they want to.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

19. I feel powerless most of the time.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

20. When I am unsure about something, I usually go along with the rest of the group.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

21. I feel I am a person of worth, at least on an equal basis with others.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

22. People have the right to make their own decisions, even if they are bad ones.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

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23. I feel I have a number of good qualities.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

24. Very often a problem can be solved by taking action.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

25. Working with others in my community can help to change things for the better.

1	2	3	4
Strongly Agree	Agree	Disagree	Strongly Disagree

Appendix J – Focus Group Discussion Guide



Focus Group Discussion Guide

Researcher will conduct focus group discussions with participants to collect qualitative data for analysis regarding the experience participants had with the intervention. This is also an opportunity for debriefing and acknowledging participants for their contribution to the study.

Participants will be welcomed and the purpose of the focus group will be explained before beginning. Each focus group is expected to last approximately two hours; allowing about 20 minutes of discussion for each item.

“Hello everyone and thank you for coming. Now that you have completed all three sessions of the intervention I am eager to hear from you about what you thought of them. I am recording our discussion so that I don’t have to take a lot of notes and can really concentrate on what you have to say. I might quote some of what you say when I write the results of the study. If I quote what you say I will not identify you by your real name; I will use the code name you chose for yourself when we started.

During our three sessions we covered information about finding a good place to rent for your family, understanding the lease, handling problems, and what to expect if your landlord files to evict you. Think about all we did in our three sessions together as you respond to the questions I ask. Please be honest and tell me what you really think and feel about it; your input is how I will be able to make improvements and make the intervention better. I really would like to hear everyone’s thoughts and encourage everyone to contribute to the conversation.

Let’s get started:”

1. What is something you did not know before that you have learned from the intervention ? Please discuss; provide details.

2. What about the intervention was most useful or valuable to you ? Please be specific; provide details.

3. What about the intervention was **not** useful to you ? Please be specific; provide details.

4. What should have been included in the intervention that wasn't ? Was there anything missing ? What do you think would be useful to people receiving this intervention in the future ? Is there anything that should be changed ?

5. Is there anything you think you will do differently than in the past because of having had this intervention ? How do you feel about handling landlord / tenant issues in the future ?

6. Do you think you will share the information you received from this intervention with family, friends, or others who could use it ? Having had this intervention, do you feel that you could be helpful to others who are having problems with renting, landlords, eviction, etc. ?

Appendix K - Codebook

CODE	Definition	Example
Affordable housing	Shall refer to factors contributing to difficulty experienced by families in securing and maintaining housing that they can afford.	Insufficient funding available to provide rental assistance, subsidized housing, or maintain other housing programs; renting of substandard housing conditions in order to afford a place to live; cost burdened families; non-livable wages; poor credit issues
Case management	Shall refer to references to help received from case workers or relationship with case workers.	Receiving material or immaterial support from case work staff, working with multiple case workers, opinion of caseworker; either positive or negative.
Causes of eviction	Shall refer to reasons given for eviction, either legal or "self-help".	Non-payment of rent, landlord wanting tenant out for reasons other than violation of the lease, conflict between tenant and landlord, etc.
Credit issues	Shall refer to issues of poor credit that impact tenancy.	Landlord credit checks, questions or statements about improving credit score or repairing credit.
Critical theory	Shall refer to evidence or statements that support viewing family homelessness and eviction through the lens and framework of critical theory.	Necessity, yet unavailability, of housing subsidies; resistance to narrowing the gap between wages and housing costs; underfunding of affordable housing options; manipulation of facts to resize issues to match allocations of funding; policy that promotes the status quo of fostering competition for scarce resources; language in legislation and policy that criminalizes or stigmatizes homelessness and eviction; lack

		of evidence-based practices for intervention, etc.
Definitional problems	Shall refer to differences in how homeless populations are defined and counted and the implications of such differences on policy, practice, and funding.	HUD definition of homelessness vs. McKinney-Vento definition; issues with HUD point in time count; ways in which definition and counts impact prioritization in policy and allocation of funding; instances where definition and resulting count is manipulated for the purpose of funding decisions, etc.
Dependence upon subsidies	Shall refer to the essential nature of housing subsidies in maintaining affordable housing.	Evidence or statements indicating that successful eviction prevention or homeless intervention requires obtaining long or short-term subsidy money to secure or sustain appropriate housing; discrepancies in policy and practice where subsidy funds are insufficient to meet the need, etc.
Disconnect between existing policy and actual needs	Shall refer to needs going unmet because programming does not exist to address them.	Evidence found in the literature or statements made by those subject to housing insecurity of services and supports that would have proved helpful if they were funded and available.
Eviction	Shall refer to any involuntary expulsion or removal from rental housing, both formal proceedings through the court and informal means initiated by the landlord or agent of the landlord.	Eviction by order of the court; landlord refusal to renew tenant lease when tenant would prefer to remain; landlord insisting or compelling tenant to vacate property against the tenant's wishes; tenant vacating property because landlord threatens eviction without actually initiating eviction proceedings with the court, etc.

Group identification	Shall refer to indications of group cohesion or, alternately, feeling isolated.	Statements of all being in similar circumstances, not being judgmental of others also residing in the shelter, ways in which residents are discouraged from connecting with each other, statements of providing mutual aid and being supportive of one another.
Housing instability	Shall refer to high residential mobility and episodic homelessness brought about by factors other than tenant choice.	Eviction (both formal & informal); moving or losing housing due to inability to continue to afford rent; moving to other housing because rent is less than current housing; signing a lease on a housing arrangement one knows is not sustainable long-term due to lack of options of landlords willing to rent to tenant; accepting lease on housing one does not actually want out of desperation and needing a place to live; moving due to safety concerns in neighborhood, moving to escape unsafe / unsanitary living conditions, etc.
Ineligibility for assistance	Shall refer to barriers commonly encountered that prevent families from accessing needed support or assistance.	Record of eviction; criminal record; not "homeless" as defined by policy, poor credit history; poor employment history; not in possession of required documentation/not having the means to obtain required documentation; barely exceeding income guidelines for assistance but not earning enough to provide for family's needs; etc.
Knowledge of tenant rights	Shall refer to problems of tenant not aware or in need of knowledge pertaining to their	Indications that tenant was not aware of their rights and responsibilities detailed in (or

	rights when renting an apartment or home	should have been detailed in) the lease agreement; instances where a landlord looks to take advantage of the fact that tenant is unaware of their rights; ways in which tenant does not act in their best interest due to not being aware of their rights; etc.
Test item 1	What percentage rent should be of monthly income.	Participant statements referring to rent being 30% of monthly income.
Test item 2	Discrimination / Fair Housing Law	Participant statements pertaining to fair housing laws and what conditions a landlord can lawfully put in the lease.
Test item 3	Return of security deposit	Participant statements pertaining to how to obtain return of security deposit funds from landlord.
Test item 4	Amount of security deposit	Participant statements or discussion pertaining to how much a landlord can require as security deposit on a rental property.
Test item 5	Implied Warranty of Habitability	Participant statements or discussion regarding what a landlord is responsible for providing in the rental unit.
Test item 6	Legal grounds for eviction	Participant statements and discussion regarding reasons a landlord can legally pursue eviction versus "self-help" evictions.
Test item 7	Understanding the terms of the lease	Participant statements and discussion indicating an understanding of what the tenant is agreeing to in the rental agreement

Test item 8	Landlord access to the rental unit	Participant statements and discussion indicating an understanding of when and how a landlord can enter the rental unit.
Test item 9	Eviction proceedings	Participant statements and discussion demonstrating understanding of what legal measures a landlord can take to evict a tenant versus “self-help” techniques for forcing a tenant to vacate.
Test item 10	Inspecting the rental	Participant statements or discussion indicating awareness of what to check in the rental unit prior to signing the lease; indication that participant plans on conducting such an inspection prior to renting their next apartment or home.
Test item 11	Conflicts with other tenants or neighbors	Participant statements or discussion of proactively addressing conflicts with other tenants or neighbors in the future; indication of understanding how conflicts with others could endanger sustaining their housing.
Test item 12	Eviction hearings	Participant statements or discussion of how to present their case in eviction court; indication of comfort level with attending eviction hearing and presenting evidence to the court.
Test item 13	Late fees	Participant statements and discussion regarding what “reasonable amount” landlords can charge as late fees; understanding late fees as detailed in the lease prior to signing; self-advocating /

		negotiating with landlord if fees are not felt to be reasonable.
Test item 14	Obtaining needed repairs	Participant statements and discussion regarding requesting needed repairs in writing if landlord is not providing necessary maintenance; keeping good documentation and records regarding requests for repairs, etc.
Test item 15	Eviction from subsidized housing	Participant statements and discussion indicating an understanding that eviction from subsidized housing is possible; differences in procedure for eviction from subsidized housing versus private rentals.
Power imbalances	Shall refer to structural and societal realities that result in property owner having the majority of power in the landlord / tenant relationship	Aspects of policy and law that favor landlords; tenant discomfort in navigating terms of rental agreement and property conditions; tenant inaction due to fear or concern of landlord retaliation; lobbying power of entities such as the National Relators Association in obtaining policy and practice which favors land owners / landlords; instances where landlord is legally represented but tenant is not, etc.
Safety concerns	Tenant concerns over safety issues with the rental property	Participant statements or discussion of safety concerns unaddressed by landlord; indications of understanding recourse available to tenants for handling safety concerns with a landlord while renting.

Tenant Rights Toolbox	Specific references to the toolbox provided at completion of intervention	Participant statements or discussion pertaining to items contained in the provided tool kit; indication that participant intends to utilize tools or items from the kit in navigating landlord/tenant relationship going forward.
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Appendix L – Tenant Rights Toolbox Facilitator Manual

Tenant Rights Toolbox Facilitator Manual

Diane J. Irish

Kutztown | Millersville Universities

Eviction is a legal proceeding by which the landlord and owner of a rental property removes a tenant from the premises for violation of the lease agreement. Tenant evictions are a major cause of family homelessness and housing instability. The exact number of families homeless from eviction is difficult to know, as informal or illegal evictions are common, but with no official court record (Desmond, 2012). Eviction is a frequent, costly, and traumatic event with severe repercussions that perpetuates, exacerbates, and complicates the issue of family homelessness. Tenant evictions are costly for all involved; the displaced family who must search for replacement housing, the landlord who must pursue legal action and its associated costs in addition to losses from rent arrears, and the community at large where emergency shelters face increased pressure to accommodate the growing need and other emergency systems are activated to serve the unmet needs of homeless families. The 1995 Helping Hand Homeless Prevention Project in Boise, Idaho calculated the cost to the community to be \$3000 per evicted household. Anywhere from 32% to 38% of homeless populations report eviction as being the cause of their homelessness (Holl et al., 2012). Interventions to prevent eviction and its implications for homeless families, however, have been decidedly understudied and relatively unexplored (Desmond, 2012; Holl et al., 2016). Families, landlords, and communities at large all stand to benefit substantially by preventing homelessness due to eviction.

A homeless family with an eviction on their record will encounter increased difficulty in securing subsequent rental housing and will often be ineligible for housing assistance programs (Desmond, 2012). Many families have serial evictions on their record, compounding these difficulties. Families in emergency shelters can benefit from education on tenant rights, ways to navigate potential landlord / tenant disputes, and an understanding of the eviction process. Empowered with this knowledge, many future evictions can be prevented and avoided. For this

reason, the Tenant Rights Toolbox was developed for provision to families residing in emergency family shelters. Family shelter programs typically offer educational programming on budgeting, parenting, and job search skills. The Tenant Rights Toolbox can now be integrated with other informative programming already being provided to families in emergency shelters. The program is designed to be provided in three sessions, each approximately two hours long, so that the length of time needed to cover the material is not substantial. The Tenant Rights Toolbox can be presented by social workers, case management staff, or even community volunteers once the facilitators have familiarized themselves with the material.

Program Format

The Tenant Rights Toolbox is a program for empowering families experiencing homelessness to become informed and responsible tenants, capable of advocating for themselves in maintaining secure and stable housing for themselves and their families. The knowledge provided by the Tenant Rights Toolbox will help families seeking rental housing to avoid many common pitfalls that could otherwise put them at risk of repeated incidents of homelessness and / or eviction. Many participants in the program may have already encountered these pitfalls or similar situations in the process of becoming homeless. If participants wish to self-disclose that type of information in the course of this program, they should not necessarily be discouraged from doing so. It is important that participants have the opportunity to learn from and support one another. As facilitator, however, it will be essential to not let such discussions over take the program. There is a lot of material to cover, all of it important, so the facilitator must keep the program on track.

Each module contains a lot of valuable tools and information. It is not advisable to complete all three sessions on the same day as the cognitive load of the material is too great to allow for effective and meaningful learning to occur if presented in such a way (Davis, 2009). At a minimum the material could be covered in three separate sessions over three consecutive days. Covering the material in weekly sessions over the course of three weeks is recommended. The length of time required to cover each module will depend upon a variety of factors including number of participants and the amount of discussion generated by the material. Allow at least two hours for each module, but more time may be needed; it is important that the pace not be rushed.

The program material that follows is **not** scripted verbatim but provides a general guideline for presenting the information. The content in regular type is the essence of the material to be covered with participants. The facilitator can decide on exact wording and the manner in which to present the information as long as all the material is presented and covered. Sections in *italics* are notes, comments, and suggestions for the facilitator's reference. The facilitator will need to have the ability to "read the room" and present the material effectively to the participants present. A professional demeanor is best, but one that is on a friendly and appropriate level for the participants present. Effort should be made to speak in simple, easy to understand terms rather than using academic or sophisticated vocabulary that could result in some participants not fully capturing the content. Some participants may not be comfortable admitting they did not understand something. Facilitate brief discussion and check for understanding frequently to ensure participants are engaged and learning. Have fun with your presentation and participants when you can to keep the experience interesting and enjoyable.

Participants should be provided with some means of keeping all materials together for future use, such as an expanding file. Facilitators should maintain this file for participants until completion of the intervention to ensure that all participants have a complete packet when finished. Encourage participants to keep the file in a safe place, continue to refer to it as needed, and use it to keep other paperwork together pertaining to their housing, such as the signed copy of the lease, rent receipts, copies of letters sent to the landlord, etc.

Program Outline

Session One - What To Look For When Finding An Apartment Or House To Rent

- What Can You Afford ?
- More Than Just A Roof – Factors To Consider For Your New Home
- Inspecting The Apartment
- If It's Not In Writing, It Doesn't Count
- The Security Deposit

Session Two – Handling Situations That May Arise While Renting

- What Are My Rights As A Tenant ?
- Can The Landlord Do That ?
- Something's Not Right – Now What Do I Do ?
- Roommates
- Maintenance and Repairs
- Help ! I Can't Pay The Rent – What Do I Do Now ?
- Moving Out
- Getting The Security Deposit Back

Session Three – The Eviction Process

- What Constitutes A Violation Of The Lease ?
- Informal / Illegal Eviction – Don't Let It Happen To You
- Required Notice
- Going Before The District Justice
- Eviction From Public Housing
- Housing Choice Voucher Evictions

Session One - What To Look For When Finding An Apartment Or House To Rent

Goal: Empower prospective tenants by giving them information and guidance in making an informed and conscientious decision in selecting rental housing for themselves and their families.

Objectives:

By the conclusion of session one, participants will be able to:

1. Determine how much rent they can afford based upon household income.
2. Identify and discuss factors they must consider beyond finances in selecting an appropriate rental home for themselves and their families.
3. Utilize a checklist for inspecting potential rental properties for safety and appropriateness for themselves and their families.
4. Understand the need for a written agreement between themselves the landlord in entering into a rental contract.
5. Employ innovative thinking and problem-solving strategies for self-advocacy and maintenance of safe, stable, and sustainable family rental housing.

Materials needed:

Pre-test

Computer with internet access; ability to project on screen if presenting to a large group of participants

Handout – Rental Condition Checklist

Handout – Sample Lease

Making Decisions Empowerment scale

Content:

(As participants arrive, have each complete the pre-test regarding their knowledge of tenant rights and the Making Decisions scale and collect them before the session starts; participants should not consult with one another while completing the pre-test and scale. Offer to read the questions aloud so that any participants who may have difficulty with reading, vision, etc. know that they have that option available. Participants in this program may already know one another from residing at the shelter, but do not assume that they do. Name tags are recommended. Participants can create their own while waiting for the session to start. Welcome everyone and quickly go over basic ground rules and expectations you would like them to observe for the sessions. Have each participant give a brief introduction by giving their name and a response to an ice-breaker question that you have posed to the group that will allow for participants to get to know each other a little bit. Fun or light-hearted questions such as What is your favorite funny movie ?; What is the best thing that happened to you this week ?; or What is your favorite

“comfort food”? are good ways of getting participants comfortable with each other and setting the tone for the session. The facilitator can role model an appropriate introduction by going first. Keep the introductions / ice breaker brief and get in to the material quickly.)

We are going to learn a lot from each other over these three sessions. I have information I think is important and helpful for you to know. There are a lot of myths and misunderstandings about renting a place to live and what tenant’s rights are. It’s important to make sure we have all the facts straight so you can know what to do if you find yourself in a situation with your rental housing and that you don’t act based on bad advice

I’m going to learn a lot from you, too. You have all had experiences that I haven’t had and you know your situation better than anyone.

Please bear in mind that the information we are covering in these sessions are general statements about the law and should be used only as a guide to help you. It should not be considered legal advice because everyone’s situation is going to be a little bit different.

A complete Self-Help Handbook for Tenants is available in electronic format at <http://www.northpennlegal.org> in the Resources section. There are also videos on rental housing available on the website. *(Pull up this website for participants to see.)*

Experiencing homelessness as a family is a stressful and frightening time. It will be tempting to grab the first rental property available to get out of homelessness as quickly as possible. This first session is designed to help you make an informed decision regarding the next home for your family so that you are able to secure a safe, stable, and sustainable housing situation and not be at risk for a repeated episode of homelessness or possible eviction. If you are faced with poor credit and / or a previous eviction on your record you may have difficulty finding an affordable rental with a landlord willing to rent to you. Persistence and patience will be important.

- What Can You Afford ?

Housing costs should equal about 30% of your income; paying more than that puts you at risk of not being able to afford your rent in the long term and falling behind on utilities and other expenses as you struggle to make rent every month.

Let’s take a moment to figure out what 30% of your income is:

If you are working full time at minimum wage, 30% = \$348
(\$696 if there are two wage earners working full time at minimum wage)

\$480 if full time earning \$10/hour
(\$960 if two wage earners both working full time at \$10/hour)

\$576 if full time earning \$12/hour
(\$1152 if two wage earners both working full time at \$12/hour)

\$720 if full time earning \$15/hour

(\$1440 if two wage earners both working full time at \$15/hour)

What is 30% of your household income (*assist participants in arriving at an amount*)

If you do not have a housing subsidy or voucher, this is how much rent you can afford and the price range you will need to look for in available rentals. You may be able to obtain assistance in paying the first month's rent and security deposit, or you might use your income tax rebate to get enough money together to move in somewhere, but 30% of your income is still the guideline you will need to follow to be able to maintain your rental property. Do not set yourself up for failure by looking at rentals you cannot afford. You may need to consider a realistic means for increasing your income; minimum wage employment will typically not support fair market rentals.

(Facilitate a brief discussion - no longer than five minutes – what options can participants brainstorm regarding affordable rent ?; what ideas can participants share with each other for realistic, legal means of supplementing their income given their similar situations ?Emphasize the importance of staying within their means and not over-extending themselves financially; especially given that one unexpected expense can be catastrophic for families paying in excess of 30% of their income toward rent.)

- More Than Just A Roof – Factors To Consider For Your New Home

Resist the temptation to sign a lease agreement too quickly. There are many things to consider in securing a stable housing situation for you and your family. The lease is a legally binding agreement and needs to be taken seriously before moving in to an apartment and later discovering it is not going to meet your family's needs.

Transportation – are you able to get to and from the apartment for work, child care, doctor appointments, meetings for your children at school, grocery shopping, and other important or essential tasks. Thoroughly explore the public transportation options that are available even if you currently have your own transportation.

Safety – Do you feel safe in the area or neighborhood where the apartment is located ? Are there areas for your children to play where they are safe from traffic or other hazards ? Check the address through the Megan's Law website before signing the lease. (*Facilitator – pull up this website and demonstrate how to do this*)

Natural Supports – will the location of the apartment isolate you from family, friends, or other parts of your support network ? You can always form new relationships and add to your natural support network, but don't discount or underestimate the value of the supports you already have.

School – where your children attend school is determined by where you live, so know what school district the new rental is in and what schools your children will go to before you sign the lease. It is illegal to have your children attend a school if you do not live in the catchment area for that school. Verify the school district and catchment areas by checking the new address with the school district directly or on the county’s assessment website. (*Facilitator – demonstrate how to search an address on the county website and find that information*).

(Facilitate brief discussion – no more than five minutes - what other factors might need to be taken in to consideration before deciding on an apartment ? What do they need to prioritize and what can be sacrificed in selecting an apartment ? In what ways might they need to problem-solve or compromise in order to obtain an apartment they can maintain ?)

- Inspecting The Apartment

When going to meet with a landlord and look at an apartment:

- Dress properly – A clean, neat, simple appearance gives the impression that you are responsible and sincere.
- Keep your appointment – Common courtesy and good manners are important. If something comes up that you are going to be late or can’t make it, call the landlord to let them know.
- Be ready to fill out an application – If the apartment is what you want, fill out an application right away if one is required. You may need to pay an application fee or a small deposit to hold the apartment so the landlord does not rent it to someone else.

Take a good a thorough look at the condition of the apartment before you sign the lease. There may be issues that the landlord needs to address before you take possession of the property. Document any damage or concerns that exist prior to you moving in by taking pictures on your cell phone. In this way the photos will be dated and you cannot be held responsible for damages caused by previous tenants. Print out or save photos in a way that you can access them later; don’t just keep them on your phone in case your phone gets lost, stolen, damaged, or upgraded and the pictures are lost.

Let’s look at a checklist that has been prepared for you so you know what to look for when you go to see an apartment you are considering renting (*see appendix for rental checklist and provide a copy to each participant; go over the check list categories as a group. What issues found during inspection are easily handled and what would be deal breakers ? Offer tips, suggestions, and examples such as taking a dollar store night light to check electrical outlets; a stained carpet is not a deal breaker but standing water in the basement is, etc.*).

Watch the video: <https://www.youtube.com/watch?v=FbvgcopXwuI>

(Facilitate brief discussion at this point to solicit questions and check for understanding. Emphasize that any significant problems need to be rectified by the landlord before they move in

to the apartment. How comfortable are they in using the checklist when viewing an apartment and addressing concerns with landlords ?)

- If It's Not In Writing, It Doesn't Count

By letter of the law, an oral agreement is as legally binding as a written contract but if an agreement isn't in writing, it can be very difficult to prove. It is best to have everything put in to writing and signed by both you and the landlord. Both you and the landlord should then keep copies of any agreement you have entered into. Keep those copies in a safe place where you can easily find them if you need them.

The most important agreement to have in writing is the lease or rental agreement. Some landlords may be willing to rent to you based on an oral agreement or "handshake agreement" but this is not recommended. Protect yourself and your family by having a written lease signed by both you and the landlord.

Read your lease in its entirety. Have a trusted friend or case worker read over it with you if you can or think you need someone else's opinion. Ask questions about anything you don't understand or want clarification on so there are no misunderstandings later. Do not allow a landlord to pressure you into signing the lease until you have read, understand, and agree with its contents. The landlord will have rules about things you can and cannot do while living in the apartment. Breaking any of those rules can be grounds for eviction, even if you are current and on time with your rent. It is important to know what the rules are and be sure that you can follow them. Do not try to be "sneaky" about rules pertaining to things like pets, smoking, or other people living in your apartment. To do so puts your housing at risk even if you have paid the rent. Sometimes landlords will be flexible about the rules if you discuss it with him or her first and they agree, but don't do things in violation of the rules and simply hope the landlord does not find out. If the landlord does agree to a change in the rules, get it in writing.

Let's look over a sample lease and go over the different parts of it. (*See appendix for sample lease and provide a copy to each participant. Briefly explain each section and answer participant questions. Watch the video:*

<https://www.youtube.com/watch?v=U8-MKenWMsM>)

- The Security Deposit

Before you move in to the rental unit you will be asked to pay a security deposit. The security deposit is intended to cover any damages you may cause while living in the rental.

The landlord can ask for up to the amount equal to two months rent for the security deposit. They cannot ask for more than that amount and the amount of the security deposit should be written in

the lease. Get a receipt for the security deposit for your records. Do not pay the full security deposit until you have signed the lease and are getting the keys.

If you paid an amount more than one month's rent at move in and stay in the rental for more than a year, the amount over one month's rent must be returned to you at the end of that first year. If you are in the rental for more than two years, your landlord must put your security deposit in a bank account after the second year and provide you with written notice of the name and address of the bank and the amount of the deposit. If you stay in the rental for an extended period of time, the landlord might increase the amount to be held as the security deposit. This amount would need to be put in writing for you at lease renewal and cannot be raised after the first five years of you renting the property.

(Collect all materials from participants explaining that you will be referring to the same materials in the next session and want to keep everything together for them so they will receive a complete packet at the conclusion of the program that contains everything. Thank participants for coming and briefly tell them what will be covered in the next session.)

Session Two – Handling Situations That May Arise While Renting

Goal: Empower prospective tenants by considering possible difficulties that could arise while renting and explore ways to successfully handle such situations that do not endanger their housing situation.

Objectives:

By the conclusion of session two, participants will be able to:

1. Know their rights and responsibilities as tenants and the rights and responsibilities of the landlord.
2. Problem-solve common situations that are often problematic in rental situations.
3. Document needed repairs in a rental property.
4. Make a written request for needed repairs.
5. Employ innovative thinking and problem-solving strategies for self-advocacy and maintenance of safe, stable, and sustainable family housing.

Materials needed:

Computer with internet access; ability to project on screen if presenting to a large group of participants

White board / chalk board / flipchart or similar means of displaying participant comments / contributions

Handout – sample letter(s) requesting needed repairs

Content:

(As participants arrive, welcome them back and thank them for returning to the second session. Have participants create a name tag while waiting for the session to start. Quickly review basic ground rules and expectations.)

In the first session we covered important things to consider when looking for an apartment or rental home and signing the lease agreement with the landlord.

(By way of a “warm up” or ice breaker, ask each participant to comment on something they remember from session one or a question they thought of after the first session. Summarize and write participant comments for all to see, or have a participant do the writing if one is interested in doing so. Comments or questions may start conversation and this is not to be discouraged, bearing in mind that such conversation will need to be kept somewhat brief in order to allow for covering all the material in the second session. The same would apply to other comments, conversations, or questions that result from topics covered in this session. If a comment or question is something that will be covered in session two or three, let that be known so participants know that it will be addressed and does not need to be discussed further in that moment.)

- What Are My Rights As A Tenant ?

When you sign the lease for a rental property it defines the responsibilities of both the landlord and tenant. It also protects the rights of both the landlord and the tenant. The lease is a consumer contract that gives the tenant exclusive possession of the rental unit in exchange for rent paid to the landlord.

There is an “implied warranty of habitability” in every residential lease. This means the landlord is responsible for providing certain things in the rental property that do not need to be stated specifically in the lease. They are:

- Drinkable water / running water in kitchen and bathroom
- Hot water
- Working heating system (in cold weather)
- Working sewer system
- Bathroom (toilet and bath tub or shower)
- Safe, working electrical system
- Locking door(s) to the unit or home
- Unit not infested with insects or rodents
- Safe, sanitary condition of structure of the building and outside area
- Working smoke detectors
- No chipping, peeling paint

If any of these things are not provided in the unit or not kept in good repair, the landlord is not fulfilling their responsibilities.

The tenant also has responsibilities while renting the property:

- Paying the rent regularly and on time for the full length of the lease (always get a receipt)
- Taking care of repairs for damage that is the fault of the tenant(s)
- Keeping the rental unit clean and in good condition
- Making the landlord aware of needed repairs
- Honoring the agreements made in the lease, such as not making too much noise

Remember - if you are not fulfilling your responsibilities as a tenant, the landlord can evict you even if you are current with the rent.

- Can The Landlord Do That ?

As a tenant, you are entitled to “peaceful use and quiet enjoyment” of the rental property. The landlord, however, does still have the right to access the property if needed. If you change or add locks to the unit, you need the permission of the landlord and must provide them with a key. If the landlord needs to come in to your apartment to make repairs, perform inspections, or show the property to prospective buyers or tenants, the landlord needs to notify you and arrange to

come at a reasonable time. You can choose to be home when the landlord will be there or give them permission to enter when you are not there, but you cannot deny the landlord entrance to the unit.

If an emergency occurs such as burst water pipes or activated smoke detectors, the landlord has the right to enter the unit to handle the situation without giving advance notice or obtaining permission. If this occurs the landlord should inform you that they entered the apartment by calling, texting, or leaving you a note to explain what happened. If you have reason to believe someone was in your apartment without your permission and you were not notified, discuss the situation with your landlord right away.

- Something's Not Right – Now What Do I Do ?

- My landlord didn't pay utilities that they are responsible for:

You may still be protected against shut off. The utility company should give you 30 days notice of shut off and advise you of your right to continue service if you pay an amount equal to the most recent 30 day bill. In this situation the tenant can deduct the amount paid for the utility from the rent. As always, keep the lines of communication open with your landlord. Find out what happened that the utility was not paid and let them know that you are paying and will be deducting that amount from the rent.

- I think my landlord is harassing or discriminating against me:

The landlord may be violating fair housing laws, which prohibit discrimination and harassment. You should talk to a lawyer and get legal advice for this type of situation. You may be able to file a fair housing complaint.

- I'm having problems with other tenants:

If other tenants are interfering with your peaceful, enjoyment of the property you can ask your landlord to address the problem. Report the problem to the landlord in writing, describing what is happening and what you have already done to try to handle the situation. Follow up with a second letter if you do not hear from the landlord and/or the problem continues. Keep copies of any letter you send.

If the landlord is not able to resolve the situation to your satisfaction you will need to decide whether you are going to continue to stay in the rental unit or not, but bear in mind you are still bound to the terms of the lease. If you break the lease because of problems with other tenants, the landlord may take action against you and you will need to prove your case in court, providing evidence that you did everything you could to resolve the situation before moving out.

- Roommates / Adding people to the lease

The lease specifies who is allowed to live in the rental unit. If you want to let someone move in with you, this needs to be discussed and agreed to by the landlord. If the landlord agrees, it should be put in writing and both you and your landlord sign it. Adding people to the lease may increase the amount of rent that you pay.

If you are pregnant or have to add a child to the lease you should advise the landlord. If the landlord is covered by fair housing laws they cannot discriminate against someone adding a child to the lease in most situations.

If a tenant becomes disabled and needs a live-in caretaker as a result of the disability, the tenant may be able to make a request that the caretaker be allowed to move in as a reasonable accommodation of their disability.

- Maintenance and Repairs

As listed earlier, the landlord has the responsibility to provide a livable rental unit. If the landlord does not perform necessary repairs to maintain a safe and sanitary rental unit, you have a number of options available to you to handle the situation. Please note that you must continue to pay the rent at all times, even if repairs have not yet been completed. If you stop paying the rent because of needed repairs, you **will** get evicted. Here's what you can do instead:

Option 1 – Repair and Deduct:

This may be a good solution for you if you don't want to move, the problem is something a repair person can easily fix, and the repair will cost less than a month's rent. Here are the steps you need to take:

- Call or text the landlord to let them know of the needed repair and give them time to respond.
- If the landlord does not get back to you, you must write a letter to your landlord. **Do not skip this step !** Even if you know the landlord is already aware of the problem, write a short letter describing the situation and explain how it affects your family's home, health, safety, or cleanliness. Send the letter to your landlord and keep a copy of the letter. Give the landlord some time to respond.
- Take pictures and/or video of the problem.
- If the landlord does not respond and fix the problem, get three written estimates from repair people about how much it will cost to fix. Ask them to put a description of the problem as part of the estimate. Keep all three written estimates.
- Write a second letter to the landlord letting them know that you plan to get the repairs done yourself and subtract the cost from your rent.
- Hire the repair person that gave you the lowest estimate and pay them to fix the problem. Get a receipt.
- When it is time to pay the rent, give your landlord a letter stating that you paid for the repair yourself, provide a copy of the receipt, subtract how much the repair cost you, and pay the remaining amount (you must go back to paying the full amount of rent the next month).

Let's go through an example of this whole process.

(Provide all participants with example letters for this scenario and take them through each step, having them practice by filling in the blanks. Check for understanding. Emphasize the need for documentation should they ever need to prove their case in court. Make sure participants are aware that this is only an option for repairs that will not cost more than a month's rent. Discuss variations that could occur – i.e. landlord responds and tells them to go ahead with getting the repair done; still put it in writing, still keep documentation, etc.)

Option 2 – Putting the Rent in Escrow:

This option may or may not be an appropriate step to take. You should get some legal advice if you are able to before taking this step. Courts often do not look favorably on withholding rent payments. If you decide to take this step make sure you carefully follow all the steps to the process and keep good documentation.

Putting the rent in escrow might be appropriate if you can't afford to pay for the repairs yourself and the problem is so serious that the home is truly uninhabitable. Examples of severe problems would be not having any hot water, no heat in the winter, dangerous structural conditions, or a major insect or rodent infestation. Leaky faucets or damaged carpeting are not the kinds of situations that would warrant withholding the rent.

If you decide to withhold rent payments, you need to open a separate bank account that you deposit the rent money in to. This way you are showing and can prove to the landlord and the court that you didn't spend the money on other things or stop paying because you did not have the money.

- The first step is to notify the landlord that repairs are needed and give them time to respond.
- If the landlord does not respond or fix the problem, write a letter giving details about the problem and explaining how it seriously affects your family's life, health, safety, cleanliness, etc. Write this letter even if you know that landlord is aware of the problem and/or you have talked to them about it. You are documenting the problem in case you end up going to court. Keep a copy of the letter. Take pictures or video showing the problem if you can as documentation also.
- If you've given the landlord some time to take care of the problem but it is still not fixed, write another letter to the landlord. Tell the landlord that because the problem has not been taken care of the home is uninhabitable and you intend to withhold the rent.
- **Do not spend the rent money.** Go to a bank and ask for help setting up a bank account for putting your rent money in escrow. This way if the landlord takes you to court and wins a judgement against you for nonpayment of rent you have the money to give them.

Let's go through an example of this situation.

(Provide participants with sample letters for this situation. Check for understanding and facilitate brief discussion on conditions that would warrant this action vs. those that would not as they craft their sample letters. Emphasize that they cannot spend the rent money on other things in this situation – the rent money needs to go in to escrow every month. This will allow them to pay back rent to the landlord once repairs are done or pay the landlord if a judgement is made against them. Advise that in this situation they might also want to start looking for another place to rent in case they need to move. Remind participants to make use of the material covered in session one should they need to look for another rental.)

Option 3 – Move Out

If conditions in the home are so poor that the landlord is violating the warranty of habitability, you may have the right to end your lease and move out. Do not just leave the apartment or you may be held responsible for rent owed to the landlord even when you weren't living there.

- Be sure that you have requested repairs by writing a letter to the landlord, giving them a reasonable deadline for completing the repairs. Keep a copy of the letter.
- When you have found another place to live and know the date that you will be moving out, write another letter to your landlord notifying them that the warranty of habitability has been violated and as a result you are moving out.
- Request the return of your security deposit and any interest that is due to you. You need to provide your new address so that the landlord knows where to send your security deposit. You may also consider requesting some back rent for the period of time that the conditions in the unit were unlivable.
- Take pictures showing the condition of the unit that caused you to move out if possible. Also take pictures showing the condition you left the unit in to show that you did not leave trash or other items behind or cause any damage to the unit.

Let's go through an example of this situation.

(Provide participants with the sample letter for this situation. Check for understanding and discuss what other types of situations might result in the need to move out of their rental to describe in their practice letter. Remind participants to make use of the material covered in session one should they need to look for another rental.)

Option 4 – Report the situation to Code Enforcement or the Health Bureau

It is the job of Code Enforcement Officers and Health Inspectors to make sure landlords meet the requirements of the building codes. Some require landlords to obtain a certificate of occupancy before renting out their property, which may have included an inspection. If the landlord is violating the warranty of habitability you can notify the Code Enforcement Office or Health Inspector and ask that they work with the landlord to bring the property up to code. If the rental unit is located in an area that does not have a Code Enforcement Office or Health Bureau, contact the township or municipal office and ask who is responsible for inspection of residential property for your area.

(Show participants how to find this type of information on the internet.)

We have gone over steps you can take if the landlord is not meeting their responsibilities by maintaining the rental unit properly. None of these options are perfect or easy to take. You might need to use a combination of them in order to get your needs taken care of or use different options at different times depending on the situation. Using any of these options may cause your landlord to try to evict you, but if they do you will be prepared with evidence and documentation to present your case in court if you follow the steps we practiced here today.

- Help ! I Can't Pay The Rent – What Do I Do Now ?

When you sign a lease you are legally responsible for paying the full amount of your rent in a timely manner. There are no exceptions for losing a job, getting injured or sick, unexpected other expenses that come up, your money being stolen, etc. The landlord can evict you for non-payment of rent regardless of the reason you were not able to pay. Not paying rent is the main reason tenants get evicted.

So if something happens that you can't pay the rent, what should you do ? You need to communicate with your landlord; talk to them. Tell them as soon as possible that you are going to have a problem paying the rent; don't wait until the rent is due or the rent is overdue. Explain what has happened that you are not able to pay and ask to make a payment arrangement that you can both agree to. Get the agreement in writing with both your signatures and keep a copy (remember – if it's not in writing, it doesn't count). Most landlords will be willing to work something out if you are a good tenant. Eviction is expensive for landlords and if you are a good tenant they will want to keep you if they can. If you make a payment arrangement but don't stick to it, the landlord can still evict you. Keep the lines of communication open between you and the landlord at all times. The landlord can't work with you if you avoid them or try to hide what is going on.

- Moving Out

As the end of your lease approaches you will need to discuss renewal or termination of the lease with your landlord. It will not be automatic that your lease will continue unless both of you are in agreement about continuing as landlord and tenant.

If there have been difficulties during the term of your lease the landlord may decide they no longer want to rent to you. There are other reasons the landlord may not renew the lease as well; sometimes the reason will not have anything to do with you as a tenant. If the landlord does not want to renew the lease with you they must notify you that you will need to be out of the property by the final day covered by the lease. Your lease will state how much notice they need to give you if they expect you to move out.

(Have tenants refer to the sample copy of the lease and find this section)

If the landlord gives you notice that you need to move out at the end of the lease, this is **not** the same thing as eviction. There is no court hearing and it does not affect your housing or credit history. You will, however, need to find another place to live and vacate the property by removing all your belongings and returning the key(s).

If you need to find a new place to live, remember to use all that you learned in the first session about looking for an appropriate rental for you and your family.

You can also decide that you do not want to renew the lease. If you have had difficulty dealing with the landlord, the neighbors, or getting repairs done, etc., the end of the lease is your opportunity to get yourself out of that situation and find something better. Again – remember to use all the skills you learned in session one to find a good place to live if you decide not to renew the lease and move.

If you decide you are going to move you need to give the landlord notice that you will not be renewing the lease as stated in your lease.

(refer to sample lease)

Your lease will also tell you how you must provide your notice and how it should be delivered to the landlord. Your notice should be in writing. You may want to send in by certified mail or hand deliver it to your landlord even if the lease does not require you to. This way the landlord cannot say that they did not receive notice from you.

When the time comes to move be sure to follow all move out procedures in your lease and make sure all your responsibilities for the rental unit are finished by the time you leave:

- Provide your new address or forwarding address to your landlord in writing
- Remove all your belongings and trash from the rental unit
- Arrange to turn off or transfer all the utilities that are in your name
- Clean the apartment; return it to the way it was when you moved in (or better)
- Go through the checklist you used when you moved in as well as the pictures you took at move in. Have the landlord go through the unit with you if you can and have them sign the checklist. Take new pictures if anything has changed since you moved in

(have participants look at checklist from session one and take note that the left column was for their use at move in and the right column is for when they move out)

- Make sure you are leaving the unit secure by closing and locking all the windows and doors
 - Return all the keys for the unit to the landlord
- Getting your security deposit back

When you moved in to your apartment you paid a security deposit. The security deposit was intended to cover any damages you may have caused during the term of your lease. The landlord can also use the security deposit to cover any unpaid rent that is not covered by the terms of the eviction judgement. If you have been in the rental unit for several years, the landlord needs to have established a bank account to hold your security deposit. Now that you are moving out, the landlord should be returning the security deposit to you. You may also be entitled to interest earned on your deposit if you have been in the rental long enough. In order to have your security deposit returned, you must be current on the rent when you move out and provide your forwarding address to the landlord in writing.

The landlord has 30 days after you move out to take action on returning your security deposit. They must either return the full amount to you or provide an itemized list of damages and return whatever amount of your security deposit is left after subtracting what was needed to repair damages and cover unpaid rent not covered by the eviction judgement. If the landlord improperly refuses to return all or part of your security deposit, you have the right to sue them in the Magisterial District Court. If a landlord routinely refuses to return deposits or itemizes damages that are not true, they may be found guilty of consumer fraud under the Unfair Trade Practices and Consumer Protection Law.

(Collect all materials from participants explaining that you will be referring to the same materials in the next session and want to keep everything together for them so they will receive a complete packet at the conclusion of the program that contains everything. Thank participants for coming and briefly tell them what will be covered in the next session.)

Session Three – The Eviction Process

Goal: Empower prospective tenants by preparing them to capably handle eviction proceedings by knowing their rights, maintaining documentation, and instilling confidence to present their case in court if needed.

Objectives:

By the conclusion of session three participants will be able to:

1. Possess familiarity with the eviction process and know what to expect in that situation.
2. Avoid being victimized by informal or unlawful eviction practices by landlords.
3. Understand the importance of appearing at the eviction hearing and presenting a defense.

Materials needed:

Computer with internet access; ability to project on screen if presenting to a large group of participants

White board / chalk board / flipchart or similar means of displaying participant comments / contributions

Handout – Top eviction myths

Handout – eviction infographic

Handout – sample Notice to Quit

Empowerment scale (to be administered at conclusion of session)

Post-test (to be administered at conclusion of session)

Content:

(As participants arrive, welcome them back and thank them for returning to the third session. Have participants create a name tag while waiting for the session to start. Quickly review basic ground rules and expectations.)

In the first two sessions we covered a lot of important information about renting an apartment or home, the lease agreement, and how to handle difficult situations that might come up in the landlord / tenant relationship.

(By way of a “warm up” or ice breaker, introduce a fun or creative way for participants to review highlights of the first two sessions – give pairs or small groups 5 minutes to create posters showing what they recall from previous sessions, do a “lightening round” “game show” format to encourage recall of previous information, or some other engaging way to have participants start talking about what they have learned. Comments or questions may start conversation and this is not to be discouraged, bearing in mind that such conversation will need to be kept somewhat brief in order to allow for covering all the material in the third session. The

same would apply to other comments, conversations, or questions that result from topics covered in this session.)

Families are getting evicted from their rentals every day in the United States; they are very common. Even with all that you have learned over these past two sessions, it's possible you are someone close to you might end up in an eviction situation.

(Pull up the Eviction Lab website www.evictionlab.org and use some of the interactive tools to show eviction rates for the nation and your local area)

Not paying the rent is the most common reason people get evicted but is not the only reason. Any violation of the lease agreement can give the landlord cause to file for eviction. There are a lot of myths and misunderstandings about the eviction process. This session should help you understand what the actual laws and requirements are for a landlord to evict a tenant. Be careful not to rely on the advice of other people if you are ever in a situation where you are being evicted. Refer to the information you are being provided today and ask questions from trustworthy sources if you are ever unsure or need to clarify something.

(Provide participants with the eviction myth handout and briefly discuss. Have participants heard these myths before ? Did they believe that any of these myths were true before today ?)

- What Constitutes A Violation Of The Lease ?

When you signed the lease you agreed to everything written in it. This is why it is very important to read and understand everything the lease says before you sign it or discuss potential issues with the landlord and come to a written agreement before signing the lease. Forgetting or misunderstanding something in your lease will not be an acceptable excuse if you break or violate the lease. You also have a responsibility to make sure everyone living in or visiting the home conducts themselves properly and do not do anything that would violate the lease.

This is a partial list of lease violations that could result in the landlord filing for eviction even if you are paying and are current with the rent:

- Causing or allowing damage to the rental unit
- Allowing other people to live with you without the landlord's knowledge and permission
- Having pets in the rental unit when pets are not permitted
- Not keeping the rental unit clean
- Ongoing conflict with other tenants
- Noise or other nuisance complaints about you
- Criminal activity in or near your apartment by you, household members, or your guests
- Etc.
- Informal / Illegal Eviction – Don't Let It Happen To You

The eviction process is the **only** legal means for the landlord to make a tenant leave their home. Sadly, some landlords will use other means to try to avoid the eviction process and force a tenant to leave the home. The landlord is **not** allowed to lock out tenants, shut off utility services, or use

other tactics to make a tenant move out against their will. This is sometimes called a “self-help” eviction and it **is illegal**.

If your landlord does any of these things or threatens to do these things without following the eviction process you should seek legal advice immediately. You can also contact the police for assistance in getting back in to your apartment; sometimes they will intervene with the landlord to try to help you. You may need to have a copy of your lease or current utility bills to prove that you live in the rental unit. If you expect that you are going to have problems with the landlord, carry copies of these things with you.

(The following information on eviction proceedings covers the basics of what happens during the eviction process. There are many details that are not completely covered here in order to keep the material manageable. Participants may have good questions that are not mentioned here. Be familiar with and have a copy of the Self-Help Handbook for Tenants or similar resource handy as a reference to address those questions.)

- Required Notice

(Provide participants with eviction infographic and sample Notice to Quit for reference in covering the following material.)

The first step in the eviction process is that the landlord provides you with a written notice of eviction. This is called Notice to Quit and it advises you of the landlord’s intention for file for eviction. The reason you are being evicted determines how much notice the landlord must give you; it is typically between 10 to 30 days. If you are not able to resolve the issue that is causing the landlord to want to evict you, the landlord will file the necessary paperwork after the 10 to 30 days of required notice are up. Contact your landlord during this time and see if there is any way to work things out so that the landlord does not feel the need to follow thru with filing for eviction.

(Check for understanding – briefly discuss different reasons the landlord may have for eviction and what arrangements the tenant could make with the landlord that could persuade the landlord not to file.)

If the issue cannot be resolved and your landlord is going to file to evict you, start thinking about a plan for what you will do if you get evicted.

(Check for understanding – brainstorm options for planning for eviction if unable to find another rental right away. Remind participants of material from first session to avoid getting into an unsatisfactory situation by renting another place quickly and under pressure from the situation.)

The second step is for the landlord to file a complaint with the magisterial district court called a landlord-tenant action. You will receive notice of a hearing date 7 to 15 days after the landlord files with the court. You can file a cross complaint against the landlord if you feel the landlord has broken the lease or owes you for damages, but the cross complaint must be filed before the scheduled eviction hearing.

(Check for understanding – briefly discuss what a valid cross complaint would be.)

It is **very** important that you go to the hearing. If you have followed the advice in these first two sessions you will have documentation and evidence that you can present to the judge in your defense. If you do not go to the hearing, the judge **will** find in favor of the landlord without hearing your side of the situation and you will be evicted. If you absolutely cannot go to the hearing when it is scheduled, call the judge's office in advance and ask for the hearing to be rescheduled (this is called requesting a continuance). Do not wait until the day of the hearing to ask for a continuance and only ask for a continuance if you absolutely cannot make the scheduled hearing date. You must have a very good reason to ask that the court to reschedule your hearing. The court may not honor your request and go ahead with the time they have scheduled for your hearing. If your request for a continuance is not granted, you can file an Authorization of Representation form to designate someone such as your spouse or parent to attend the hearing in your place and speak for you. You must make every possible effort to be at your hearing, arrive on time, and dress appropriately. If you are able to have a lawyer go to the hearing with you and represent you, it is probably in your best interest to do so, but you are not required to have a lawyer for your hearing.

- Going Before The Magisterial District Judge

The hearing is the third step in the eviction process. You cannot be legally evicted unless a hearing has taken place.

The hearing begins when the judge calls the hearing to order. The landlord presents their evidence and testimony first. The landlord must prove that there was a lease and a violation of the lease. If the landlord has witnesses testify, you will be given the opportunity to question those witnesses.

You present your evidence and testimony when the landlord is done and the judge tells you it is your turn. This is your chance to explain why you do not feel the landlord should be allowed to evict you. You might want to practice what you are going to say before going to the hearing and make a written outline or checklist to use in court to help keep your thoughts organized or to prevent you from forgetting something if you get nervous. You should bring paperwork, pictures, and other documentation with you that will help you prove your case to the judge such as copies of letters you have sent to the landlord, written agreements you and the landlord have made in addition to the lease, and receipts for payment of rent and repairs. If you have any witnesses testify, the landlord has the opportunity to question them as well.

The judge listens to all the evidence and testimony from both sides and might ask questions for more information to understand the situation better. The judge is in control of the hearing and it is important to conduct yourself respectfully at all times and show consideration for the judge, addressing him or her as "Your Honor" or "Judge"; being uncooperative or rude can hurt your chances of the judge ruling in your favor.

The judge may give a ruling and say what his or her decision is at the end of the hearing or might take a few days to make a decision which will be sent to you in the mail. If the judge rules in your favor, then landlord cannot evict you from the rental unit. If the judge rules in favor of the

landlord. then a judgement will be entered against you. There are three different types of judgements that can be issued against you. The Notice of Judgement you receive will tell you which one the judge decided on:

1. Possession Granted –

This means the judge is giving possession of the property you are renting back to the landlord. You will need to leave the rental unit on or before the scheduled eviction date regardless of whether you pay money owed or not. You will need to find another place to live and have all of your belongings removed from the apartment. Remember all that you learned in session one when looking for your next home. If you are still in the rental unit on the day of eviction the constable will come and evict you from the property. You will only be given a few minutes to get out of the property once the constable arrives. Be sure not to leave anything of importance inside such as medication, important documents (birth certificates, social security cards, identification, etc.), or items that are irreplaceable. The property will be locked and you will not be allowed back inside for any reason.

2. Possession Granted if Money Judgment Not Satisfied by time of eviction (“pay & stay”) -

If you pay the full amount of money owed to the landlord before your eviction date you will be able to avoid eviction and stay in the rental unit.

3. Possession NOT Granted but Money Judgement Awarded -

If you have already left the rental unit, the judge may not need grant possession of the property back to the landlord because you have already done so by leaving. The judge can still enter a judgement against you for money owed to the landlord.

You have the right to file an appeal to the eviction and/or the money judgement against you if you disagree with the judge’s decision. This can be a very complicated process and you should really seek legal advice if you intend to file an appeal.

Eviction appeals must be filed within 10 days of the judgement date; within 30 days if you are only appealing the money judgement.

You will need to fill out the required forms and file them with the Clerk of Courts office at the county courthouse and pay a filing fee. You may be granted a supersedeas which will allow you to stay in the rental unit during the appeal; this will require that you pay a certain amount of money as a bond, the amount of which will depend upon your situation. If you are only appealing the money judgement and don’t wish to stay in the rental unit you would not pay a bond or need to be granted a supersedeas.

If you meet certain income guidelines you may be able to waive filing fees and payment of a bond by completing additional paperwork. You must continue to pay your rent during the appeal process if you remain in the rental unit.

If you are unable to remove all your belongings from the rental unit before being evicted the landlord must safeguard your possessions, but only if you notify them in writing and only for a limited amount of time. You must notify your landlord in writing within 10 days providing a specific date within 30 days that you will come to pick up your belongings. The landlord can charge you storage fees. The landlord cannot hold your belongings “hostage” until you pay money owed.

If you have not removed your possessions within 30 days of the judgement date, the landlord can start collection activity which could include selling your belongings.

- Eviction From Public Housing

Public housing leases may have rules that are different than private housing; be sure you read and understand your lease which may include rules about things such as overnight guests and reporting your income. You can be evicted from public housing for serious or repeated violations of the lease, including non-payment of rent.

If the Housing Authority plans to evict you they must provide you with a Notice of Proposed Termination that explains why you are being evicted. The notice will either be delivered to an adult member of the household or sent by certified mail.

You can appeal the proposed termination by requesting an informal settlement conference in writing within 10 days of the date on the notice. The conference gives you a chance to try to resolve the problem with the housing authority.

If the problem is not resolved by the informal conference, you can request a formal hearing within 15 days of the date of the decision of the informal conference. The housing authority will schedule a hearing to take place before a Hearing Officer. The Hearing Officer will send a written decision within 30 days of the hearing. If the Hearing Officer finds in favor of the Housing Authority, the authority can start the eviction process by filing the landlord/tenant complaint with the Magisterial District Court. From here the process follows all the steps discussed above, just as it would for a tenant in private housing.

- Housing Choice Voucher Evictions

If you are a tenant in the Housing Choice Voucher Program you could lose your voucher in two ways:

1. Being physically evicted from your home due to a violation of the lease

If your landlord evicts you for violating the lease they must notify the Housing Authority that you are being evicted and you will most likely lose your voucher and housing subsidy. The Housing Authority will send you written notice that your housing assistance is terminated. You will no longer be eligible for a voucher or any other assistance from the Housing Authority.

If your landlord does not follow proper eviction procedure, you may be able to work out a resolution with the Housing Authority to keep your voucher. Seek legal assistance to help you. You can also appeal the judge's decision in the Court of Common Pleas if you disagree with the decision and notify the Housing Authority of your appeal.

2. Violating any of the Housing Authority's rules

If you do not follow the Housing Authority rules they can take action to terminate your subsidy. Your subsidy could be terminated if:

- You committed fraud, such as failing to report your correct income or family composition.
- You, your family, or guests are involved in drug or other criminal activity.
- You did not pay a debt owed to the housing authority as part of an agreement.

- You violated an important rule of the program such as failing to submit information for re-certification.

If the Housing Authority plans on terminating your subsidy, you will be notified by mail. You can appeal this action by requesting an informal hearing. If the result of the informal hearing is to terminate your subsidy, you become responsible for paying the full amount of the rent to the landlord in order to remain in the rental unit.

Appendix A: Sample Rental Condition Checklist

This condition checklist is intended to be used both as a way to record the condition of the apartment when you move in and as a way to compare the move-in condition with the condition when you move out. Do the move-in checklist carefully within three days of moving in. Sign and date the checklist and insist the landlord do the same. If the landlord does not sign then it is essential that an important witness sign and date the checklist in case there is a disagreement at move-out about the condition of the rental unit. One copy of the signed checklist stays in your files and one goes to the landlord along with a written request that certain repairs be made if they are needed. If the landlord promises to make such repairs, ask that the promise be put in writing. Photos may be helpful, particularly if they are dated.

Name of tenants _____

Address of rental unit _____

Move in Date _____ Move Out Date _____

Item	Move In		Move Out		Comments
	O.K.	Dirty/Damaged	O.K.	Dirty/Damaged	
Living Room					
Floor					
Walls/Ceiling					
Doors/Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light fixtures					
Electrical outlets					
Electrical switches					
Other _____					
Other _____					
Kitchen	O.K.	Dirty/Damaged	O.K.	Dirty/Damaged	Comments
Floor					
Walls/Ceilings					
Doors/Locks					
Woodwork					
Windows/Screens					
Closets					
Light fixtures					
Electrical outlets					
Electrical switches					
Range hood					

Range top					
Oven					
Refrigerator					
Counter tops					
Cabinets					
Disposal					
Faucets/Drains					
Other_____					
Other_____					
Bedroom 1 (location)	O.K.	Dirty/Damaged	O.K.	Dirty/Damaged	Comments
Floor					
Walls/Ceiling					
Doors/Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light fixtures					
Electrical outlets					
Electrical switches					
Other_____					
Other_____					
Bedroom 2 (location)	O.K.	Dirty/Damaged	O.K.	Dirty/Damaged	Comments
Floor					
Walls/Ceiling					
Doors/Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light fixtures					
Electrical outlets					
Electrical switches					
Other_____					
Other_____					
Bedroom 3 (location)	O.K.	Dirty/Damaged	O.K.	Dirty/Damaged	Comments
Floor					
Walls/Ceiling					
Doors/Locks					

Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light fixtures					
Electrical outlets					
Electrical switches					
Other_____					
Other_____					
Bathroom 1 (location)	O.K.	Dirty/Damaged	O.K.	Dirty/Damaged	Comments
Floor					
Walls/Ceiling					
Doors/Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light fixtures					
Electrical outlets					
Electrical switches					
Vanity/Sink					
Mirror					
Toilet and Seat					
Tub/Shower					
Tile					
Shower curtain/door					
Faucets/Drains					
Towel racks					
Medicine cabinet					
Other_____					
Other_____					
Bathroom 2 (location)	O.K.	Dirty/Damaged	O.K.	Dirty/Damaged	Comments
Floor					
Walls/Ceiling					
Doors/Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light fixtures					
Electrical outlets					

Electrical switches					
Vanity/Sink					
Mirror					
Toilet and Seat					
Tub/Shower					
Tile					
Shower curtain/door					
Faucets/Drains					
Towel racks					
Medicine cabinet					
Other_____					
Other_____					
Other Interior Areas (Halls, Stairs etc.)	O.K.	Dirty/Damaged	O.K.	Dirty/Damaged	Comments
Floor					
Walls/Ceiling					
Doors/Locks					
Woodwork					
Windows/Screens					
Curtains/Blinds					
Closets					
Light fixtures					
Electrical outlets					
Electrical switches					
Other_____					
Other_____					
Exterior Areas (areas for which you are responsible)	O.K.	Dirty/Damaged	O.K.	Dirty/Damaged	Comments
Outside doors/Locks					
Mailbox/Keys					
Thermostat					
Intercom					
Water heater					
Furnace					
Air conditioner					
Other_____					
Other_____					

Tenant Signature _____ Date _____

Landlord
Signature _____ **Date** _____

Witness
Signature _____ **Date** _____



Adapted from program developed by:
Marilyn Bruin, Associate Professor, University of Minnesota Extension

Appendix B: SAMPLE LEASE

BASIC RENTAL AGREEMENT OR RESIDENTIAL LEASE

This Rental Agreement or Residential Lease shall evidence the complete terms and conditions under which the parties whose signatures appear below have agreed. Landlord/Lessor/Agent, _____, shall be referred to as "OWNER" and Tenant(s)/Lessee, _____, shall be referred to as "RESIDENT." As consideration for this agreement, OWNER agrees to rent/lease to RESIDENT and RESIDENT agrees to rent/lease from OWNER for use solely as a private residence, the premises located at _____ in the city of _____.

1. **TERMS:** RESIDENT agrees to pay in advance \$_____ per month on the ____ day of each month. This agreement shall commence on _____, and continue; (check one)
 - A. __ until _____, as a leasehold. Thereafter it shall become a month-to-month tenancy. If RESIDENT should move from the premises prior to the expiration of this time period, he shall be liable for all rent due until such time that the Residence is occupied by an OWNER approved paying RESIDENT and/or expiration of said time period, whichever is shorter.
 - B. __ until _____, on a month-to-month tenancy until either party shall terminate this agreement by giving a written notice of intention to terminate at least 30 days prior to the date of termination.
2. **PAYMENTS:** Rent and/or other charges are to be paid at such place or method designated by the owner as follows _____. All payments are to be made by check or money order and cash shall be acceptable. OWNER acknowledges receipt of the First Month's rent of \$_____, and a Security Deposit of \$_____, and additional charges/fees for _____, for a total payment of \$_____. All payments are to be made payable to _____.
3. **SECURITY DEPOSITS:** The total of the above deposits shall secure compliance with the terms and conditions of this agreement and shall be refunded to RESIDENT within ____ days after the premises have been completely vacated less any amount necessary to pay OWNER; a) any unpaid rent, b) cleaning costs, c) key replacement costs, d) cost for repair of damages to premises and/or common areas above ordinary wear and tear, and e) any other amount legally allowable under the terms of this agreement. A written accounting of said charges shall be presented to RESIDENT within ____ days of move-out. If deposits do not cover such costs and damages, the RESIDENT shall immediately pay said additional costs for damages to OWNER.
4. **LATE CHARGE:** A late fee of \$_____, (not to exceed ____% of the monthly rent), shall be added and due for any payment of rent made after the _____ of the month. Any dishonored check shall be treated as unpaid rent, and subject to an additional fee of \$_____.
5. **UTILITIES:** RESIDENT agrees to pay all utilities and/or services based upon occupancy of the premises except _____.

6. **OCCUPANTS:** Guest(s) staying in the rental for more than 7 consecutive days, or a total of over 20 days in any 12 month period, is considered a resident. If done so without the written consent of OWNER shall be considered a breach of this agreement. ONLY the following individuals and/or animals, AND NO OTHERS shall occupy the subject residence for more than 20 days unless the expressed written consent of OWNER obtained in advance

7. **PETS:** No animal, fowl, fish, reptile, and/or pet of any kind shall be kept on or about the premises, for any amount of time, without obtaining the prior written consent and meeting the requirements of the OWNER. Such consent if granted, shall be revocable at OWNER'S option upon giving a 30 day written notice. In the event laws are passed or permission is granted to have a pet and/or animal of any kind, an additional deposit in the amount of \$_____ shall be required along with additional monthly rent of \$_____ along with the signing of OWNER'S Pet Agreement. RESIDENT also agrees to carry insurance deemed appropriate by OWNER to cover possible liability and damages that may be caused by such animals.

8. **LIQUID FILLED FURNISHINGS:** No liquid filled furniture, receptacle containing more than ten gallons of liquid is permitted without prior written consent and meeting the requirements of the OWNER. RESIDENT also agrees to carry insurance deemed appropriate by OWNER to cover possible losses that may be caused by such items.

9. **PARKING:** When and if RESIDENT is assigned a parking area/space on OWNER'S property, the parking area/space shall be used exclusively for parking of passenger automobiles and/or those approved vehicles listed on RESIDENT'S Application attached hereto. RESIDENT is hereby assigned or permitted to park only in the following area or space _____ . The parking fee for this space (if applicable is \$_____ monthly. Said space shall not be used for the washing, painting, or repair of vehicles. No other parking space shall be used by RESIDENT or RESIDENT'S guest(s). RESIDENT is responsible for oil leaks and other vehicle discharges for which RESIDENT shall be charged for cleaning if deemed necessary by OWNER.

10. **NOISE:** RESIDENT agrees not to cause or allow any noise or activity on the premises which might disturb the peace and quiet of another RESIDENT and/or neighbor. Said noise and/or activity shall be a breach of this agreement.

11. **DESTRUCTION OF PREMISES:** If the premises become totally or partially destroyed during the term of this Agreement so that RESIDENT'S use is seriously impaired, OWNER or RESIDENT may terminate this Agreement immediately upon three day written notice to the other.

12. **CONDITION OF PREMISES:** RESIDENT acknowledges that he has examined the premises and that said premises, all furnishings, fixtures, furniture, plumbing, heating, electrical facilities, all items listed on the attached property condition checklist, if any, and/or all other items provided by OWNER are all clean, and in good satisfactory condition except as may be indicated elsewhere in this Agreement. RESIDENT agrees to keep the premises and all items in good order and good condition and to immediately pay for costs to repair and/or replace any

portion of the above damaged by RESIDENT, his guests and/or invitees, except as provided by law. At the termination of this Agreement, all of above items in this provision shall be returned to OWNER in clean and good condition except for reasonable wear and tear and the premises shall be free of all personal property and trash not belonging to OWNER. It is agreed that all dirt, holes, tears, burns, and stains of any size or amount in the carpets, drapes, walls, fixtures, and/or any other part of the premises, do not constitute reasonable wear and tear.

13. ALTERATIONS: RESIDENT shall not paint, wallpaper, alter or redecorate, change or install locks, install antenna or other equipment, screws, fastening devices, large nails, or adhesive materials, place signs, displays, or other exhibits, on or in any portion of the premises without the written consent of the OWNER except as may be provided by law.

14: PROPERTY MAINTENANCE: RESIDENT shall deposit all garbage and waste in a clean and sanitary manner into the proper receptacles and shall cooperate in keeping the garbage area neat and clean. RESIDENT shall be responsible for disposing of items of such size and nature as are not normally acceptable by the garbage hauler. RESIDENT shall be responsible for keeping the kitchen and bathroom drains free of things that may tend to cause clogging of the drains. RESIDENT shall pay for the cleaning out of any plumbing fixture that may need to be cleared of stoppage and for the expense or damage caused by stopping of waste pipes or overflow from bathtubs, wash basins, or sinks.

15. HOUSE RULES: RESIDENT shall comply with all house rules as stated on separate addendum, but which are deemed part of this rental agreement, and a violation of any of the house rules is considered a breach of this agreement.

16. CHANGE OF TERMS: The terms and conditions of this agreement are subject to future change by OWNER after the expiration of the agreed lease period upon 30-day written notice setting forth such change and delivered to RESIDENT. Any changes are subject to laws in existence at the time of the Notice of Change Of Terms.

17. TERMINATION: After expiration of the leasing period, this agreement is automatically renewed from month to month, but may be terminated by either party giving to the other a 30-day written notice of intention to terminate. Where laws require "just cause", such just cause shall be so stated on said notice. The premises shall be considered vacated only after all areas including storage areas are clear of all RESIDENT'S belongings, and keys and other property furnished for RESIDENT'S use are returned to OWNER. Should the RESIDENT hold over beyond the termination date or fail to vacate all possessions on or before the termination date, RESIDENT shall be liable for additional rent and damages which may include damages due to OWNER'S loss of prospective new renters.

18. POSSESSION: If OWNER is unable to deliver possession of the residence to RESIDENTS on the agreed date, because of the loss or destruction of the residence or because of the failure of the prior residents to vacate or for any other reason, the RESIDENT and/or OWNER may immediately cancel and terminate this agreement upon written notice to the other party at their last known address, whereupon neither party shall have liability to the other, and any sums paid

under this Agreement shall be refunded in full. If neither party cancels, this Agreement shall be prorated and begin on the date of actual possession.

19. INSURANCE: RESIDENT acknowledges that OWNERS insurance does not cover personal property damage caused by fire, theft, rain, war, acts of God, acts of others, and/or any other causes, nor shall OWNER be held liable for such losses. RESIDENT is hereby advised to obtain his own insurance policy to cover any personal losses.

20. RIGHT OF ENTRY AND INSPECTION: OWNER may enter, inspect, and/or repair the premises at any time in case of emergency or suspected abandonment. OWNER shall give 24 hours advance notice and may enter for the purpose of showing the premises during normal business hours to prospective renters, buyers, lenders, for smoke alarm inspections, and/or for normal inspections and repairs. OWNER is permitted to make all alterations, repairs and maintenance that in OWNER'S judgment is necessary to perform.

21. ASSIGNMENT: RESIDENT agrees not to transfer, assign or sublet the premises or any part thereof.

22. PARTIAL INVALIDITY: Nothing contained in this Agreement shall be construed as waiving any of the OWNER'S or RESIDENT'S rights under the law. If any part of this Agreement shall be in conflict with the law, that part shall be void to the extent that it is in conflict, but shall not invalidate this Agreement nor shall it affect the validity or enforceability of any other provision of this Agreement.

22. NO WAIVER: OWNER'S acceptance of rent with knowledge of any default by RESIDENT or waiver by OWNER of any breach of any term of this Agreement shall not constitute a waiver of subsequent breaches. Failure to require compliance or to exercise any right shall not be constituted as a waiver by OWNER of said term, condition, and/or right, and shall not affect the validity or enforceability of any provision of this Agreement.

23. ATTORNEY FEES: If any legal action or proceedings be brought by either party of this Agreement, the prevailing party shall be reimbursed for all reasonable attorney's fees and costs in addition to other damages awarded.

24. JOINTLY AND SEVERALLY: The undersigned RESIDENTS are jointly and severally responsible and liable for all obligations under this agreement.

25. REPORT TO CREDIT/TENANT AGENCIES: You are hereby notified that a nonpayment, late payment or breach of any of the terms of this rental agreement may be submitted/reported to a credit and/or tenant reporting agency, and may create a negative credit record on your credit report.

26. LEAD NOTIFICATION REQUIREMENT: For rental dwellings built before 1978, RESIDENT acknowledges receipt of the following: (Please check)

Lead Based Paint Disclosure Form

EPA Pamphlet

27. ADDITIONS AND/OR EXCEPTIONS

_____.

28. NOTICES: All notices to RESIDENT shall be served at RESIDENT'S premises and all notices to OWNER shall be served at

_____.

29. INVENTORY: The premises contains the following items, that the RESIDENT may use.

_____.

30. KEYS AND ADDENDUMS: RESIDENT acknowledges receipt of the following which shall be deemed part of this Agreement: (Please check)

Keys #of keys and purposes _____
 House Rules Pet Agreement Other _____

31. ENTIRE AGREEMENT: This Agreement constitutes the entire Agreement between OWNER and RESIDENT. No oral agreements have been entered into, and all modifications or notices shall be in writing to be valid.

32. RECEIPT OF AGREEMENT: The undersigned RESIDENTS have read and understand this Agreement and hereby acknowledge receipt of a copy of this Rental Agreement.

RESIDENT'S Signature _____

Date_____

RESIDENT'S Signature _____

Date_____

OWNER'S or Agent's Signature _____

Date_____

.
.

(Note: Lease courtesy of TenantCreditChecks.com. No representation is made as to the legal validity of any provision in this Agreement.

Appendix C: sample letters for needed repairs

First request for repairs to landlord

March 11, 2018

[Mr. or Ms. and your landlord's name and address]

Mr. John Smith
250 Main Street
Anytown, PA 19999

Dear Mr. Smith:

[Say who you are]

We are your tenants at the Low Rise Apartments on Broad Street, under a lease agreement dated November 20, 2014.

[Tell what your problem is]

We are having a problem with our toilet and sewer system. Every time we flush the toilet, raw sewage backs up into our sinks and the bathtub. It is a really unhealthy and unsanitary situation for me and my family. We request that you fix the problem by March 18, 2018.

Sincerely,

[Your (tenant's) name and address]

Susan and Fred Jones
150 Broad Street, Apt 15
Anytown, PA 19999
555-555-5555

First request for repairs to landlord (fill in the blank)

Date: _____

Dear _____,

I/We are your tenants at _____
under a lease agreement dated _____ .

I/We are having a problem with _____

_____ .

I/We request that you fix this problem by _____ .

Sincerely,

Letter to landlord when tenant plans on paying for repairs

March 18, 2018

[Mr. or Ms. and your landlord's name and address]

Mr. John Smith
250 Main Street
Anytown, PA 19999

Dear Mr. Smith:

[Say who you are]

We are your tenants at the Low Rise Apartments on Broad Street, under a lease agreement dated November 20, 2014.

[Tell what your problem is]

We are having a problem with our toilet and sewer system. Every time we flush the toilet, raw sewage backs up into our sinks and the bathtub. It is a really unhealthy and unsanitary situation for me and my family.

[Say that the he has not fixed the problem]

We wrote to you about this problem on March 11th and asked you to take care of this problem by March 18th. You have not taken care of the problem.

[Tell what you plan to do]

This letter is notice to you that we plan to correct the problem ourselves. If you do not correct this problem by March 23, 2018, we are going to hire a plumber and deduct the cost from our next rent payment.

Thank you for your cooperation.

Sincerely,

[Your (tenant's) name and address]

Susan and Fred Jones
150 Broad Street, Apt 15
Anytown, PA 19999
555-555-5555

Letter to landlord when tenant plans on paying for repairs (fill in the blank)

Date _____

Dear _____ ,

I/We are your tenants at _____
under a lease agreement dated _____.

I/We are having a problem with _____

_____.

I/We wrote to you about this problem on _____ and asked you to take
care of this problem by _____. You have not taken care of the problem.

This letter is notice to you that we plan to correct the problem ourselves. If you do not correct
this problem by _____, we are going to _____
_____ and deduct the cost from our next rent payment.

Thank you for your cooperation.

Sincerely,

Letter to landlord when deducting cost of repairs from rent

April 1, 2018

[Mr. or Ms. and your landlord's name and address]

Mr. John Smith
Sunnydale Apartments
250 Main Street
Anytown, PA 19999

Dear Mr. Smith:

[Say who you are]

We are your tenants at the Low Rise Apartments on Broad Street, under a lease agreement dated November 20, 2014.

[Say that the he has not fixed the problem]

On March 11 and 18, 2018 we told you in writing that we were experiencing a problem with our toilet and sewer system and requested that you fix the problem. By March 23, 2018 the problem still had not been fixed which violated the warrant of habitability implied by our lease agreement with you.

[Tell what you have done and how much it will cost]

We obtained three estimates for how much it would cost to have the situation taken care of. Copies of these estimates are enclosed. On March 24, 2018, we hired Roto-Rooter, who provided the lowest estimate, to clear the sewage line out to the street which has remedied the problem. We paid the Roto-Rooter bill of \$175; a copy of the receipt is enclosed.

[Say that you are subtracting this cost form the rent]

This letter is notice to you that we are subtracting that amount from the April rent. Therefore, we are paying you \$825 for this month, which equals the difference between our monthly rent and the cost of hiring Roto-Rooter.

Sincerely,

[Your (tenant's) name and address]

Susan and Fred Jones
150 Broad Street, Apt 15
Anytown, PA 19999
555-555-5555



Letter to landlord when deducting cost of repairs from rent (fill in the blank)

Date _____

Dear _____ ,

I/We are your tenants at _____
under a lease agreement dated _____.

On _____ I/we told you in writing that we were
experiencing a problem with _____
and requested that you fix the problem. By _____ the problem still had not
been fixed which violated the warrant of habitability implied by our lease agreement with you.

We obtained three estimates for how much it would cost to have the situation taken care of.
Copies of these estimates are enclosed. On _____, we hired
_____, who provided the lowest estimate, to
_____ which has remedied the problem.

We paid the bill of \$ _____; a copy of the receipt is enclosed.

This letter is notice to you that we are subtracting that amount from the rent this month.
Therefore, we are paying you \$ _____ for this month, which equals the difference
between our monthly rent and the cost of hiring _____ .

Thank you for your cooperation.

Sincerely,

Appendix D: Sample letters for withholding rent / placing rent in escrow

Request for Repairs

Date _____

Landlord's Name _____

Address _____

Dear _____ ,

I/we, am/are your tenant at _____ . Our lease started on

_____ .

I/We have asked for repairs that are important for our health and safety. The repairs that are most urgent and need to be fixed right away are:

_____ .

We request that you fix the problem as soon as possible; not later than _____ .

Sincerely,

Signature _____ Date _____

Name _____

Address _____

Telephone _____

Letter to landlord when withholding rent/escrow account

April 23, 2018

[Mr. or Ms. and your landlord's name and address]

Ms. Julie Johnson
Pleasant View Apartments
555 Roosevelt Street
Anytown, PA 19999

Dear Ms. Johnson:

[Say who you are]

We are your tenants at the Pleasant View Apartments at 555 Roosevelt Street, Apt.22, under a lease agreement dated February 1, 2018.

[Tell what your problem is]

This letter is to follow up on our April 16, 2018 letter to you asking for your immediate attention to the lack of hot water in our apartment. Since April 13, 2016 we have been unable to use the apartment because the broken water heater did not allow us to use the bath or wash our dishes, cooking utensils and clothing.

[Say that the problem has not been fixed and the apartment is uninhabitable]

You have an obligation as the landlord to provide us an apartment with hot water. By not repairing the defective hot water heater you have broken the lease.

[Tell what you are going to do]

Therefore, we are withholding the rent for the month of May 2018 because of your failure to repair the water heater. We have the money for rent and request that you meet us at the First National Bank at 123 Main Street on April 26, 2018 to sign the paperwork necessary to set up an escrow account as recommended by our lawyer.

Sincerely,

[Your (tenant's) name and address]

Tammy and Joe Thompson
555 Roosevelt Street, Apt 22
Anytown, PA 19999



Letter to landlord when withholding rent/escrow account (fill in the blanks)

Date _____

Dear _____ ,

I/We are your tenants at _____, under a lease agreement dated _____.

This letter is to follow up on the letter to you dated _____ asking for your immediate attention to _____.

Since _____ we have been unable to enjoy use of the apartment because _____.

You have an obligation as the landlord to provide us an apartment that is habitable. By not resolving this problem you have broken the lease.

Therefore, we are withholding the rent for the month of _____ because of your failure to make the apartment habitable. We have the money for rent and request that you meet us at _____ on _____ to sign the paperwork necessary to set up an escrow account.

Sincerely,

Appendix E: Sample letter moving out due to lack of critical repairs

Move out letter after landlord fails to make critical repairs

March 21, 2018

[Mr. or Ms. and your landlord's name and address]

Mr. John Smith
250 Main Street
Anytown, PA 19999

Dear Mr. Smith:

[Say who you are]

We are your tenants at the Low Rise Apartments on Broad Street, under a lease agreement dated November 20, 2014.

[Tell again what your problem is]

On March 11, 2018, we wrote to you to tell you that our toilet and sewer system wasn't working right, and asked you to fix it by March 18, 2016. We told you that waste was backing up into the sinks and the bathtub of our apartment, which made the apartment very unhealthy and unsanitary.

[Say that he has not fixed the problem and say what you plan to do]

Despite our letter requesting you fix this problem, you have not repaired this problem. By not fixing it, you have broken the lease. We cannot continue to live in this apartment with this terrible situation, and are therefore ending our lease agreement, and leaving the apartment as of today, March 21, 2018.

Last, we request return of our security deposit of \$550 which we gave you at the beginning of the lease. We are also asking for the interest which has accrued from the security deposit. The total refund due to us is \$550 plus the amount of interest earned from the security deposit. Our forwarding address is: Susan and Fred Jones, 500 Pleasant Blvd., Niceplace, PA 29999.

Thank you for your attention and response to this request.

Sincerely,

[Your (tenant's) name and address]

Susan and Fred Jones
150 Broad Street, Apt 15
Anytown, PA 19999
(610)555-1234

Date _____

Dear _____ ,

I/We are your tenants at the Low Rise Apartments on Broad Street, under a lease agreement dated _____.

On _____ we wrote to you to tell you that _____

and asked you to fix it by _____. We told you that _____

Despite our letter requesting you fix this problem, you have not repaired this problem. By not fixing it, you have broken the lease. We cannot continue to live in this apartment with this terrible situation, and are therefore ending our lease agreement, and leaving the apartment as of _____.

Last, we request return of our security deposit of \$_____ which we gave you at the beginning of the lease. We are also asking for the interest which has accrued from the security deposit. The total refund due to us is \$_____ plus any interest earned from the security deposit. Our forwarding address is: _____

Thank you for your attention and response to this request.

Sincerely,

Appendix F: Sample letter giving landlord notice of intent to vacate at end of lease

December 23, 2018

[Mr. or Ms. and your landlord's name and address]

Ms. Julie Johnson
Pleasant View Apartments
555 Roosevelt Street
Anytown, PA 19999

Dear Ms. Johnson:

[Say who you are]

We are your tenants at the Pleasant View Apartments at 555 Roosevelt Street, Apt.22, under a lease agreement dated February 1, 2018.

[State that you do not wish to continue the lease]

This letter is to inform you that we do not plan to continue renting our current apartment from you when our lease expires on January 31, 2019. We will vacate the apartment by that date. Please contact me so that we can arrange to do a final walk through of the apartment with you and return the keys to you.

[Provide your forwarding address so that the security deposit can be returned to you]

We will anticipate the return of our full security deposit of \$950.00 as the apartment has been maintained in good condition with no damages beyond normal wear and tear. The security deposit can be returned to us at 123 N. 12th Street, Anytown, PA 19999.

Thank you for your attention to this matter.

Sincerely,

[Your (tenant's) name and address]

Tammy and Joe Thompson
555 Roosevelt Street, Apt 22
Anytown, PA 19999



Sample letter giving landlord notice of intent to vacate at end of lease (fill in the blank)

Date _____

Dear _____ ,

I/We are your tenants at _____,
under a lease agreement dated _____.

This letter is to inform you that I/we do not plan to continue renting our current house/apartment from you when our lease expires on _____. We will vacate the apartment by that date. Please contact me so that we can arrange to do a final walk through of the apartment with you and return the keys to you.

I/We will anticipate the return of our security deposit of \$_____. The security deposit can be returned to us at 123 N. 12th Street, Anytown, PA 19999.

Thank you for your attention to this matter.

Sincerely,

Appendix G: Example Eviction Forms

PENNSYLVANIA NOTICE TO QUIT

To: _____

If to the Tenant, this notice is directed towards all residents (tenants and subtenants) in possession and all other in possession

The premises herein referred to is located in the City of _____,
County of _____ State of Pennsylvania, Zip Code _____ designated
by the number and street as _____
Apt. _____.

In accordance with your lease agreement signed on the ____ day of
_____, 20____ and the laws in the State of Pennsylvania after service
on you of this notice, you are hereby required:

(Check Appropriate Box)

- **NONPAYMENT** - Within ten (10) days you shall pay to the undersigned or
_____ an authorized agent, the rent of the premises hereinafter
described, of which you now hold possession amounting to the sum of:
_____ Dollars (\$ _____) enumerated
as follows:

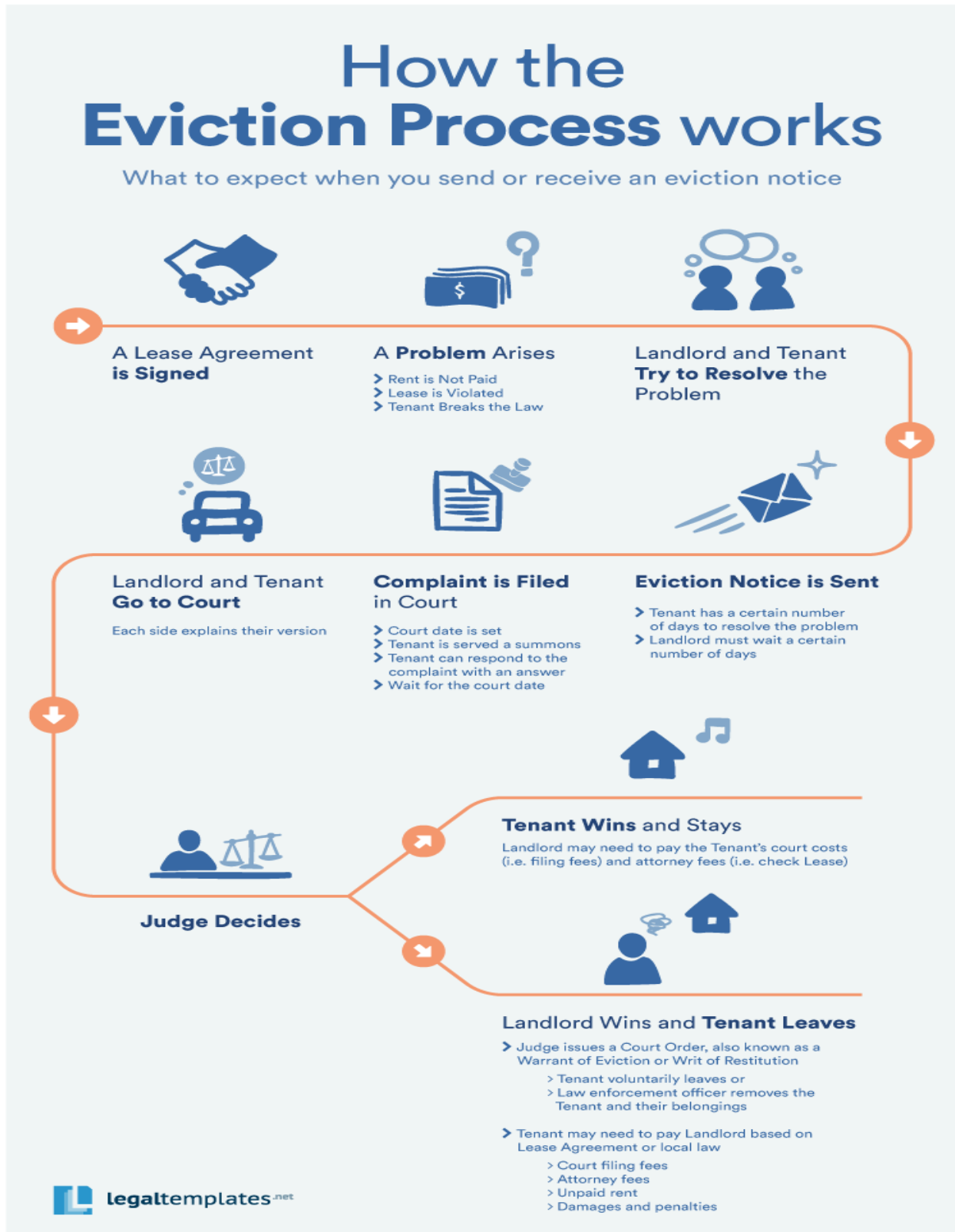
\$ _____ Due from _____, 20____ To _____, 20____
or quit and deliver up the possession of the premises.

- **NONCOMPLIANCE** (Tenant on the Property 1 Year and Under) – Within fifteen (15)
days remedy the violation described as _____

_____ This is in non-compliance with your lease agreement. You shall notify the landlord by the
end of the notice period that the violation has been cured or quit and deliver the
possession of the premises at the end of fifteen (15) days.

- **NONCOMPLIANCE** (Tenant on the Property Over 1 Year) – Within thirty (30) days
remedy the violation described as _____

Appendix H: Eviction Process infographic



Appendix I: Common Eviction Myths

Myth: I didn't sign anything; therefore I don't have a lease.

Fact: An oral agreement is just as valid and enforceable as a written lease.

Myth: My landlord can't evict me because it's winter (or I'm elderly, or have a baby, etc.).

Fact: The landlord can evict a tenant at any time and despite the tenant's age or other traits.

Myth: If my landlord wants to evict me he has to find me another place or give me a good reference.

Fact: The landlord has no obligation to find another place for the tenant to go or to give a good reference.

Myth: My landlord served me an eviction notice; therefore, I don't have to pay the rent anymore.

Fact: The tenant is responsible for paying the rent for as long as he is living in the rental unit.

Myth: The eviction isn't notarized or witnessed; therefore, it isn't valid.

Fact: An eviction notice is valid as long as it is signed and properly hand-delivered or posted.

Myth: My tenant didn't pay the rent; therefore, I can padlock the door (shut off utilities, remove furniture, throw tenant belongings out, etc.).

Fact: "Self-help" evictions are illegal. Landlords who engage in them open themselves up to civil lawsuits seeking damages, injunctions, and possible criminal charges.

Myth: I don't need to get a court order. The police will help me move the tenant out.

Fact: The police will not get involved in civil matters. The sheriff will not get involved unless a judgement has been entered by the court.

Myth: I don't need to fix the furnace. Let the tenant do it.

Fact: The landlord is obligated to provide a habitable dwelling.

Myth: I don't have to return the security deposit because there were small holes in the wall and some marks on the carpet.

Fact: The landlord must return the security deposit, less the cost of repair for damages beyond ordinary wear and tear.

Myth: I can go in to my tenant's apartment any time I want; I own the place.

Fact: Except in cases of true emergency, the landlord must obtain permission before going in to a tenant occupied apartment.



Credit: Peter B. Macky, Esq.

References

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North Penn Legal Services. (2016). *Self-Help Handbook for Tenants*. Bethlehem, PA: North Penn Legal Services.

University of Missouri Extension. Rental condition checklist. Retrieved from extension.missouri.edu/stlouis/Housing.aspx