

A Roadmap to Prevent Eviction and Promote Housing Stability



Covid-19 brought the issue of housing instability and eviction to the fore, yet evictions were at crisis levels before the pandemic. Prior to Covid, [an estimated 1.5 million](#) U.S. households received an eviction judgment each year, impacting nearly 3.8 million individuals. Additionally, there is evidence that the number of [informal displacements](#) could be twice as high. That scale equates to potentially displacing, on an annual basis, more than every single resident of New York City and Chicago – the nation’s first and third most populous cities – combined.

Soaring housing costs and stagnating wages over the last two decades have made renters more vulnerable to eviction. Ensuring that renters have a safe, affordable home and the financial resources to remain stably housed is foundational to long-term life outcomes. To build resilient communities, we must build a nationwide system focused on steady incomes, available and affordable homes, and resources to navigate life-changing events.

Enterprise Community Partners has catalogued a broad range of upstream, policy and programmatic measures to create a roadmap designed to prevent evictions and ensure housing stability. This resource offers policy makers, practitioners and advocates an overview of available tools and when to use them.

The roadmap organizes available strategies according to the various stages of the eviction cycle: 1) upstream, 2) after arrears/pre-filing, 3) post-filing and 4) after eviction. It also includes links to related information and examples of the strategy at work on the ground.

This research was made possible through the generous support of the Center for Disaster Philanthropy and JPMorgan Chase & Co. Unless otherwise specifically stated, the views and opinions expressed in the report are solely those of the report’s author and do not necessarily reflect the views and opinions of JPMorgan Chase & Co. or its affiliates.

We rated each strategy based on three parameters:

1. **Level of effort:** How difficult will it be to implement, from start to finish? Does it require a slight modification or a high level of effort to bring parties together and reach agreement?
2. **Cost of implementation:** Will it be costly (to taxpayers or a private or nonprofit organization)?
3. **Scale of impact:** Will it have a broad impact? Will it be felt most significantly at the household, community or systems level?

High-Impact Intervention Strategies	Level of Effort	Cost of Implementation	Scale of Impact	References, Examples, Models
Upstream: ADDRESS SYSTEMIC STRUCTURAL BARRIERS				
Provide guaranteed basic income for low-income households	High	Medium	Household	Mayors for a Guaranteed Income US Senators Michael Bennett and Sherrod Brown's American Family Act Universal Income Project Build the Floor Stockton Economic Empowerment Demonstration (SEED)
Offer reparations in the form of financial resources (flexible or dedicated to housing), acknowledging the history of extreme disenfranchisement of Black Americans in the housing market	High	High	System	City of Evanston Chicago Local Reparations Evanston Reparations Guide Can a Local Reparations Program Undo Decades of Housing Discrimination? Demanding Racial Equity Fighting for A New Systemic Vision What Truth and Reconciliation Look Like In Practice Evanston Moves Forward with Housing Reparations Plan
Provide living wages	Medium	Medium	Household	San Diego Living Wage Program Dallas County Employees' Living Wage Minimum Wage Earners Can't Afford Rent Anywhere in the US Out of Reach
Implement policies to uphold and enforce the Fair Housing Act, including 'source of income' protections, to ensure equal access to housing for people at risk of discrimination	High	Medium	System	National Fair Housing Alliance New York State Fair Housing Washington State Fair Housing Poverty & Race Research Action Council
Increase health insurance enrollment among the most vulnerable populations to benefit people's physical health, their long-term financial health and that of their city	Medium	Medium	Community	SEP Enrollment Extension
Invest in youth and young adults through paid internships and apprenticeships and connect them to safe, low-cost bank or credit union accounts for receiving, spending and saving their earnings	Low	Low	Household	CareerWise Colorado Youth Apprentice Toolkit Summer Youth Employment
Combat gentrification and displacement with inclusive growth policies	Medium	Low	Community	What Inclusive Urban Development Can Look Like
Integrate economic and workforce development	Medium	Low	System	Workforce Innovation and Opportunity Act
Improve access via single point of entry (including mobile apps and website portals) for support services, including help with rent arrears, child care, health services and food assistance	High	Medium	System	Single Stop Service Centers, Child Center Benefits Access
Expand homeownership assistance programs that offer down payment and closing cost assistance or shared equity housing alongside homeownership education and counseling	Medium	Medium	Household	Homeownership Builds Financial Security and Shrinks Racial Wealth Gap Down-payment Assistance Programs By State

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Use more inclusive and de-stigmatized language in housing program outreach materials	Low	Low	Household	Reducing Stigma to Improve Take-up of Rental Assistance
Implement targeted outreach to meet at-risk populations where they are. Partner with neighborhood-based organizations, resident service organizations, religious institutions and schools to identify strategies that go beyond technology-based outreach and address barriers to internet access	Medium	Medium	Community	Partnering with Schools To Prevent Evictions Department of Justice Tips for Conducting Effective Community Outreach Community Outreach Lessons Learned & Best Practices
Upstream: IMPROVE FINANCIAL HEALTH OF RESIDENTS				
Integrate financial coaching, counseling, credit building and incentivized savings interventions into existing government programs	Medium	Low	Community	Resource Guide: Building Financial Capability
Make saving easy through incentivized programs such as matching funds	Low	Medium	Household	Seeding Accounts for Kindergartners and Hoping to Grow College Graduates St Louis College Kids Program Oakland Promise: Kindergarten to College Program Lessons Learned from Matched Savings Programs Baby Bond Proposal, Senator Cory Booker
Use technology (mobile apps, website portals, etc.) to help build residents' financial well-being through savings and other strategies	Low	Low	Household	Providers' App for Low-Income Households to Manage Government Income and Other Income NYC HRA Mobile App for Managing Benefits New York State My Benefits California's AssistHub to Search Public Benefits Washington DC Online Hub to Apply for Public Benefits Illinois Online Portal for Public Benefits
Protect consumers from unfair, deceptive or abusive business practices by enforcing municipal consumer protection regulations, and collecting consumer complaints	Medium	Low	Household	Statement of Policy Prohibition on Abusive Acts or Practices
Facilitate access to banking institutions in low-income neighborhoods and to safe and affordable accounts in a bank or credit union instead of high-cost alternatives such as payday loans	Medium	Low	Community	Self-Help Credit Union
Upstream: PRESERVE AND INCREASE SUPPLY OF AFFORDABLE HOUSING				
Preserve existing subsidized and unsubsidized affordable housing	Medium	High	System	Preservation Compact
Increase affordable housing unit production through inclusionary zoning and pro-housing regulation	High	High	System	Inclusionary Zoning Regulation Minneapolis Sets Aside Money for Affordable Housing Construction Minneapolis Housing Plan 2040
Take new construction development to scale by providing robust funding for affordable housing programs or developments	High	High	System	Protect and Expand the National Housing Trust Fund HOME Investment Partnerships Program
Expand federal Low-Income Housing Tax Credit to increase acquisition, rehabilitation and new construction of affordable rental homes	Medium	High	System	Low-income Housing Tax Credits Preserve and Expand the LIHTC

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Upstream: SUPPORT LANDLORDS' ABILITY TO MAINTAIN PROPERTY				
Provide small/medium property owners with operating relief or property tax abatements in exchange for maintaining long-term affordability	Medium	Medium	Community	Minneapolis 4D Affordable Housing Incentive Tax Abatements for Owners of Affordable Housing Tax Exemption for Affordable Housing Developers
Provide financial assistance for landlords experiencing financial hardship in exchange for maintaining affordability	Low	Medium	Community	Massachusetts Loan Modification and Foreclosure Resources
Provide access to maintenance capital for owners of affordable housing	Low	Medium	Community	Washington DC's Small Building Program Property Tax Abatement for Renovation of Affordable Housing
Offer landlords financial incentives to rent to households with vouchers, households exiting homeless shelters, vulnerable youth, and young adults exiting the foster system	High	Medium	System	Rhode Island Landlord Incentive Program Colorado Landlord Incentive Program New Hampshire Landlord Incentive Program San Gabriel Valley (CA) Landlord Incentive Program Illinois HCV Tax Savings Program
Upstream: IMPROVE ACCESS TO AFFORDABLE HOUSING FOR LOW-INCOME HOUSEHOLDS				
Create security deposit maximums to increase access for low-income households	Low	Low	Household	Security Deposits Are the Bane of Many Renters: Lawmakers Want to Change That Security Deposit Limits By State Massachusetts Security Deposit Cap
Limit late fees	Low	Low	Household	NYC Tenant Protections DC's Late Fee Fairness Amendment Act of 2016 Colorado Legislation
Pass rent stabilization legislation or anti-rent-gouging laws	High	Low	System	California Assembly Bill 1482 Rent Stabilization in NYC Oregon Rent Stabilization DC Rent Stabilization Guide Los Angeles County Rent Stabilization Ordinance City of Los Angeles Residential Stabilization Ordinance (RSO)
Expand funding for federal Housing Choice Voucher program so all who qualify for federal assistance receive a voucher	High	High	System	Expanding Housing Vouchers
Expand programs that create deeply affordable housing for extremely low-income households with incomes below 30% AMI	Medium	High	System	Funding for Permanent Supportive Housing San Jose Inclusionary Housing Program
Provide shallow rent subsidies for households that require moderate financial assistance to make their housing affordable	Medium	Medium	System	Supportive Services for Veteran Households: Shallow Rent Subsidy Program The Salvation Army Shallow Rent Subsidy Program DC Flexible Rent Subsidy Program Can a Shallow Flexible Rent Subsidy Prevent Homelessness?

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Redefine affordability calculations in housing assistance programs using the residual income approach so households can afford both rent and other essential monthly expenses	Low	Low	System	The Rent Eats First: Most Renters Can't Afford a Comfortable Standard of Living
Upstream: RESIDENT AND LANDLORD EDUCATION				
Provide renter/landlord fair housing training, renter prep and best practices for landlords and property managers	Medium	Low	Community	Kansas Tenant & Landlord Training & Educational Programs
Resolution councils/sessions to provide guidance for landlords and residents	Low	Low	Community	Whatcom (WA) Dispute Resolution Center
Educate residents on their legal housing rights	Low	Low	Community	Housing Court Answers
Provide letter-writing tools for residents to proactively communicate legally sound problems to landlords	Low	Low	Community	Hello Landlord Build My Letter
Upstream: BOLSTER RESIDENTS' RIGHTS				
Require landlords to provide renter rights information, including legal aid contacts, with lease signing	Low	Low	Household	San Jose Tenant Protection Ordinance
Require just cause evictions	Medium	Low	Household	Portland Landlords Must Pay Some Tenants' Moving Costs for Evictions Without Cause "Just Cause" Required for Evictions Under the Rent Ordinance of San Francisco New Jersey Just Cause Eviction Code Just Cause Required for Eviction in Oakland, CA
Strengthen warranty of habitability laws and provide residents with recourse when landlords do not remedy violations of the law	Low	Low	Household	Colorado Residential Tenants Health and Safety Act Georgia Habitability Bill
Disincentivize evictions by increasing court filing fees for landlords	Low	Low	Community	The High Cost of Eviction and Low Cost of Filing Congresswoman Norton Pushes for Higher DC Filing Fees
Address outdated local nuisance orders that can lead to unnecessary evictions, especially for victims of domestic violence and other vulnerable people	Low	Low	Household	Chicago Housing Justice League Fighting to End No-fault Evictions Public Health Implications of Housing Laws: Nuisance Evictions
Legislate clean hands eviction requirements	Low	Low	Community	New York City Bill Requiring Clean Hands to Proceed with Eviction
Identify and engage landlords with a history of high eviction rates and building violations through a searchable database	Medium	Low	Community	Landlord Watchlist Project PA
Link updated housing inspection records with court proceedings. Create easily accessible database of code violations for affordable housing property owners	Medium	Low	Community	NYC Maintenance Code Violations Database Brevard County (FL) Code Enforcement Case Search
Provide residents in public, nonprofit and private housing access to social workers and eviction prevention counselors	Medium	Medium	Community	City of Phoenix Landlord and Tenant Program

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Upstream: USE TECHNOLOGY TO UNDERSTAND THE EVICTION CRISIS				
Create national and local eviction data systems to track and evaluate outcomes	Medium	High	System	Recommendations for Creating National and Local Eviction Data Systems Eviction Lab Data Tracking Tool NYC Council Eviction Data and Intervention Tools
Gather data and create data transparency around rental assistance programs	Medium	Medium	System	Houston Rental Assistance Dashboard
Start a citywide rental registry	Medium	Low	System	We Need Rental Registries Now More Than Ever The Case for a Federal Rent Registry Los Angeles Rent Registry
Set and track affordable housing goals; gather data on supply and levels of affordability within that supply	Low	Low	System	City of Atlanta Housing Affordability Tracker
Use data patterns and machine learning tools to identify residents at risk of possible eviction	Low	Low	System	Urban Institute Map of Vulnerable Renters UC Berkeley Housing Precarity Risk Model
After Arrears/Pre-Filing: PREVENT EVICTION FILING AND KEEP RESIDENTS IN THEIR HOME				
Implement eviction prevention programs with co-located services, upstream of court filing	Medium	Medium	System	Philadelphia Eviction Prevention Program
Offer residents phone and chat hotlines to discuss options, eviction process and other resources	Low	Low	Household	Met Council (NYC) Tenants' Rights Telephone Hotline Virginia's Eviction Legal Helpline Minnesota Tenant Advocacy Organization's HOME Line
One-off advice clinics or consultations, such as lawyers-for-a-day programs, that provide residents quick access to a lawyer to help form a strategy outside/inside court	Low	Low	Household	Hampden County (MA) Legal Clinic Hampshire County (MA) Bar Association -Lawyer for a Day -Housing Court New York State Courts Access to Justice Program
Create emergency rental assistance programs to assist residents with arrears and prospective payments during financial hardship	Medium	High	System	Homestart's Renew Collaborative (Boston) Catholic Charities Rental & Emergency Assistance Open Door: Resources for New Yorkers Facing Housing Instability Beaufort County (SC) Emergency Rental Assistance
Improve rental assistance programs to target households based on need and vulnerability	Medium	Low	System	Rental Assistance in Dallas County Rental Assistance Doesn't Reach Most Who Need It National League of Cities: How to Establish and Improve Rental Assistance Programs
Offer mediation services to residents and landlords	Low	Medium	Household	Landlord-Tenant Mediation in Washington State Dispute Resolution Center (St. Paul) Philadelphia Eviction Diversion Program Requires Landlord-Tenant Mediation

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After Arrears/Pre-Filing: BOLSTER RESIDENTS' RIGHTS				
Enact early termination of lease rights for victims of domestic violence	Low	Low	Household	California Expanded Early Termination Rights Michigan Housing Laws for Victims of Domestic Violence
Extend time to cure/notice to cure and length of time resident has to rectify lease violation, including nonpayment of rent	Low	Low	Household	San Marcos (TX) Extends Time to Cure to 90 days COVID Pandemic
Encourage payment plans for measured repayment of rent	Low	Low	Household	Sample Payment Plan by State Negotiating Payment Plan with Landlord Avalon Properties Payment Plan HUD's Recommended Repayment Agreement
Require landlords to give sufficient notice to resident before filing for eviction	Low	Low	Household	
Require landlords to notify a government agency of intent to evict to increase awareness and tracking of informal evictions	Low	Low	System	San Francisco Rent Board's General Eviction Notice Requirements Michigan Legislature's Practical Guide for Tenant and Landlords San Jose Rental Termination Procedures
Require landlords to give notice before entering rented premises	Low	Low	Household	
Impose criminal or civil penalties for illegal evictions such as lockouts, self-help, withholding services, utility shut off, etc.	Medium	Low	Household	NYC Illegal Eviction Law Rhode Island Attorney General Statement on Illegal Evictions
Waive eviction filing or housing court proceeding requirement if eligible for local rental assistance	Low	Low	Household	NYS Temporary Suspension of Eviction Requirement for FHEPS Eligibility
Encourage cash for keys agreement (landlord pays resident to leave)	Low	Low	Household	Pros of Cash for Keys Over Eviction
Allow residents to sue landlords who include illegal lease clauses (e.g., excessive late fees)	Low	Low	Household	
After Eviction Filing: EVICTION DIVERSION PROGRAMS				
Create eviction diversion programs with comprehensive and holistic support services	Medium	Medium	System	Eviction Diversion Programs Jackson (MI) Eviction Diversion Program Diagnostic Tool by the National Center for State Courts Philadelphia Eviction Diversion Program
Provide negotiation and settlement assistance	Low	Medium	Household	American Bar Association Best Practices for Court-Based and Court-Adjacent Eviction Prevention and/or Diversion Programs
Ensure online dispute resolution (ODR) tools take digital divide into account	Low	Low	Household	Online Dispute Resolution Technologies

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After Eviction Filing: LEGAL SUPPORT AND DEFENSES FOR RESIDENTS				
Legislate right to counsel – universal access for all residents facing evictions – or base on established eligibility (e.g., income level or type of eviction)	High	High	System	Maryland House Bill 18: Residential Tenants Access to Counsel National Momentum of Right to Counsel Movement NYC Right to Counsel Do Lawyers Matter? Early Evidence on Eviction Patterns After the Rollout of Universal Access to Counsel in NYC
Ensure legal clinics inform residents of their rights and power to effect change	Low	Low	Household	Kansas City Empowers Renters through Rights Education Lawyer and Client Stage Demonstration Halt Eviction Waco (TX) Legal Clinic Offers Holistic Services
Provide legal service organizations with template forms and other DIY resident resources	Low	Low	Household	Nevada Civil Law Self-Help Center Nevada Civil Law Self-Help Center Forms Massachusetts Housing Court Forms Washington State's Tenant Union Self-Help Education Program
Prohibit landlords from evicting residents solely on the basis of unpaid late fees	Low	Low	Household	Colorado Rights in Residential Lease Agreements
Prohibit landlords from reporting lapsed rent payment to credit bureaus	Medium	Low	Household	
Automate appeal process for residents	Medium	Low	Household	City of Oakland (CA) Appeal Process
After Eviction Filing: COURT-BASED INTERVENTIONS TO IMPROVE EVICTIONS SYSTEMS & PROCESSES				
Partner with community organizations and legal services providers to raise awareness of rental assistance funds	Low	Low	Community	U.S. Department of Justice letter Philadelphia Eviction Prevention Program Ingham County (MI) Eviction Diversion Program
Make information sheets, notices and official documents available in multiple languages and across different digital platform as well as in print	Low	Low	Household	San Francisco Rent Board's General Eviction Notice Requirements NYC Civil Court Housing Fact Sheets
Establish visual design standards for all notices, summons and complaints	Low	Low	Household	Legal Design Toolbox
Courts tend to be sensitive to language requirements and generally ensure landlords, attorneys and courts communicate in residents' preferred language	Low	Low	Household	California Department of Consumer Affairs' Guide to Residential Tenants' And Landlords' Rights and Responsibilities
Court or legal aid can provide housing settlement masters and standards for default agreements	Low	Low	Household	Nevada Bar Eviction Settlement Checklist
Educate judges about laws on eviction, residents' rights and consequences of eviction	Low	Low	Community	University of New Mexico Online Training Program for Judges

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After Eviction Filing: COURT-BASED INTERVENTIONS TO REDUCE LIKELIHOOD OF EVICTION				
Impose state-level ban on pursuing evictions in small claims court; barrier to entry is too low and legal representation is not required	Low	Low	System	Effect of State and Local Policy on Eviction in the United States
Permit conditional dismissal of a court case to keep an eviction judgment off resident's housing history and credit report	Low	Low	Household	Michigan Negotiations in Eviction Cases: Conditional Dismissals
Use motion to set aside default judgment for missed appearance so residents may still have a hearing or pursue other options	Low	Low	Household	Vacating a Default Judgment in NY State
Court can use motion to stay to postpone actual eviction	Low	Low	Household	Motion to Stay as Delay Tactic
Courts can require landlords to apply for rental assistance before filing	Low	Low	Community	U.S. Department of Justice Letter HUD Article on Philadelphia Eviction Diversion Program
Courts can extend time in pending cases to give residents more time to access rental assistance resources	Low	Low	Household	U.S. Department of Justice Letter
Courts can modify summonses and other form filings to inform residents of available assistance	Low	Low	Household	U.S. Department of Justice Letter
Courts can provide resident advocates or navigators to accompany a resident through the procedure and hearing, and provide some amount of explanation and guidance (though not legal advice)	Low	Medium	Household	NYC Court Navigator Program
After Eviction Filing: COURT-BASED DATA TRANSPARENCY				
Courts can establish a data exchange with local service providers to connect at-risk households with the appropriate support	Medium	Medium	Community	
Courts can track filings and share outcomes with policymakers to raise awareness about the what, where and impact of evictions	Medium	Medium	System	
Post-Eviction: PREVENT HOMELESSNESS				
Connect evicted household to transition program with monitoring and follow-up by case worker	High	High	Household	
Create and implement rapid rehousing programs for households that need short-term or emergency household assistance to avoid homelessness	High	High	Household	HUD Brief on Rapid Rehousing National Alliance to End Homelessness Training Resources State of New Jersey Department of Community Affairs Rapid Re-Housing
Create case management and navigator programs that help residents access financial resources and services such as employment programs, income assistance and other public support (e.g., SSI, SSDI, unemployment and workforce development)	High	High	Household	Housing Navigator Massachusetts U.S. Department of Veteran Affairs Housing Navigator Toolkit Chicago Housing Navigation South Carolina NAACP Housing Navigators
Connect evicted household to subsidized housing program	Medium	High	Household	HUD Rental Help (NY)
Connect evicted household to legal aid staff to consult on next steps and resident rights	Medium	Medium	Household	

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Post-Eviction: RESTORE STABILITY AFTER EVICTION				
Enact federal protections to ensure survivors of domestic or sexual violence have access to safe, accessible homes in rapid rehousing programs	Medium	Low	System	Washington State Coalition Against Domestic Violence Can Rapid Re-housing Work for Domestic Violence Survivors?
Pass state legislation to seal records and enact other court policies that seal or restrict access to records to eliminate long-term impact to housing access for someone with a history of eviction	Medium	Low	System	Expunging an Eviction Record in Minnesota How to Seal an Eviction Record in Illinois Maryland Expungement Determination and Form Completion Clear My Record California
Pass local protection to restrict use of eviction records in rental decisions and prohibit blanket ban policies	Medium	Low	System	
Post-Eviction: ADDRESS HOMELESSNESS				
Ensure sufficient supply of adequate shelter and services	Low	High	System	United Way of Pennsylvania Miami Dade County (FL) Assistance for Evicted
Expand supply of permanent supportive housing for homeless or severely at-risk people who were recently evicted	High	High	System	U.S. Interagency Council on Homelessness Coalition for the Homeless Win Shelter and Supportive Housing (NYC) Seattle Downtown Emergency Service Center
Ensure strong coordinated entry (CE) systems that prioritize the most vulnerable people for access to appropriate housing	Medium	Medium	System	Houston Continuum of Care Programs Minnesota Housing Finance Agency Texas Homeless Network Homeless Services Consortium of Dane County (WI)

