

Context of the Issue

Amid the COVID-19 pandemic, housing instability remains a growing issue in Chattanooga. Evidence suggests that low-income renters are now facing the worst affordable housing crisis in several generations. This crisis is due to a myriad of contributing factors, with research data collected from local tenants in Chattanooga showing the most apparent to be rising rental housing costs in correlation with the increasing wage gap. It is reasonable to assume that with the recent decision made by the state of Tennessee to cut unemployment benefits by 50% and to end participation in COVID-19 federal relief programs, we can expect rental housing costs and evictions to continue to rise at an alarming rate. Another obstacle pertaining to housing insecurity that many local tenants experiencing housing insecurity have shared is the lack of response from landlords and local service providers. Many tenants spoke about the complexity of navigating and accessing local and state assistance programs, and the significant difference it made when they were able to access both legal and social services when facing eviction.

Proposed Solution

In response to the COVID-19 pandemic, the Eviction Prevention Initiative was launched in June of 2020 to provide access to free legal and social services to tenants facing eviction in Chattanooga. While the attorney tackles the legal aspects of the client's case, the social worker provides ongoing case management support to the client through the critical assessment of strengths, needs, and challenges faced by the client, referral to community resources, housing relocation assistance, and negotiating, mediating, and advocating on behalf of clients with landlords and agency personnel. After the initial face-to-face assessment, the social worker maintains consistent communication with the client weekly, meeting either face to face or over the phone throughout the duration of the client's case.

Program Recommendations

Previous research has underscored the importance of tenants having access to legal and social services, pointing out eviction legal assistance and diversion programs can significantly increase the chances of those facing eviction court remaining in their current residence, which reduces homelessness and increases household earnings (Collinson & Reed, 2018). Additionally, case management that incorporates provision of concrete resources, emotional support, and positive regard by social workers has been instrumental in assisting families experiencing housing instability to transition into stable housing (Lewinson & Collard, 2011).

Based on qualitative data collected by the EPI over the last 12 months, having access to both an attorney and social worker proved exceptionally beneficial. Out of the 12 tenant program participants interviewed thus far, 6 received assistance from a social worker and pointed out the importance of having access to both an attorney and a social worker through statements such as "I was so thankful that I met the social worker. And I was like, oh my God, I was praying and crying...before her, it was just terrible. I feel like if I hadn't met her, nothing would have been done" and "the legal representation I was given, it turned out to be a blessing in disguise. The lady that represented me, she helped me in so many ways. And the social worker too, she helps you find housing, but if you're trying to get to school or working, she'll help you with that too. Anything you need help with, she will try to connect you in some way, shape, form, or fashion, so the whole program, it's great."

To fully understand the efficacy of a program that provides dual access to free legal and social services, it is imperative that the Eviction Prevention Initiative continue for those who are currently being served and for those who have not, especially as the negative implications of the coronavirus pandemic continue to be experienced by so many in our community. Though it is difficult to quantitatively measure the impact of social services specifically, the qualitative data continues to show the importance of this innovative approach. As one research participant stated, "Since I've met the social worker through the program, she's gotten a lot of things done for me. And I really feel like if it was me by myself trying to do it, it wouldn't have gotten done because like I said, to me, it seemed that nobody else cared".

