

IRB Tracking #	2020-2021-Reserved for IRB Committee	
Date of Approval:	Reserved for IRB Committee	
Research Request:	<input type="checkbox"/> Exempt <input type="checkbox"/> Full Review <input type="checkbox"/> Expedited <input type="checkbox"/> Animal/Plant	
Type of Research (Check all that apply)	<input type="checkbox"/> DNP SCHOLARLY PROJECT <input type="checkbox"/> APPLYING FOR ARC FUNDING <input checked="" type="checkbox"/> GRAD. STUDENT RESEARCH <input type="checkbox"/> FUNDED FACULTY RESEARCH <input type="checkbox"/> UNDERGRAD. STUDENT RESEARCH <input type="checkbox"/> GENERAL FACULTY RESEARCH <input type="checkbox"/> THESIS	

RESEARCH APPROVAL

NOT REQUIRED FOR

LITERATURE REVIEW OR ACADEMIC EXERCISE

1. RESEARCH PRINCIPLE INVESTIGATOR

1.1. TITLE: The Chattanooga Coronavirus Eviction Prevention Pilot Study

1.2. PRINCIPAL INVESTIGATOR:	<u>CITI TRAINING¹</u>	EMAIL ADDRESS:	PHONE #:	SCHOOL/DEPARTMENT:
<u>Kristie Wilder</u>	<input checked="" type="radio"/> yes <input type="radio"/> No	<u>kwilder@southern.edu</u>	<u>423.667.8682</u>	<u>School of Social Work</u>
CO-INVESTIGATOR:		EMAIL ADDRESS:	PHONE #:	FACULTY SUPERVISOR:
<u>Elizabeth Riley</u>	<input checked="" type="radio"/> yes <input type="radio"/> No	<u>eriley@southern.edu</u>	<u>256.710.8737</u>	<u>Kristie Wilder</u>
CO-INVESTIGATOR:		EMAIL ADDRESS:	PHONE #:	STARTING DATE:
<u>Nina Nelson</u>	<input checked="" type="radio"/> yes	<u>nnelson@southern.edu</u>	<u>423.236.2635</u>	<u>As soon as possible.</u>
CO-INVESTIGATOR:		EMAIL ADDRESS:	PHONE #:	ESTIMATED COMPLETION DATE:
<u>Full Name</u>	<input type="radio"/> Yes <input type="radio"/> No	<u>Email Address</u>	<u>Phone Number</u>	<u>December, 2020</u>
MORE CO-INVESTIGATORS. LIST THEIR NAMES, EMAILS, PHONE NUMBERS, AND CITI TRAINING COMPLETION		<u>List Names, emails, & phone numbers here</u>		

1.3. IS THIS RESEARCH BEING DONE WITH ANY INSTITUTIONS, INDIVIDUALS, OR ORGANIZATIONS NOT AFFILIATED WITH SAU?

If yes, please provide information of authorized officials below

☒ Yes

NAME OF INSTITUTION: Chattanooga Neighborhood Enterprise and Legal Aid of East Tennessee

ADDRESS: <u>1500 Chestnut Street #102</u>	CITY: <u>Chattanooga</u>	STATE: <u>Tennessee</u>	ZIP CODE: <u>37408</u>
CONTACT NAME: <u>Alexa LeBoeuf</u>	POSITION: <u>Policy Advocate Manager</u>	EMAIL ADDRESS: <u>aleboeuf@cneinc.org</u>	PHONE #: <u>423-756-6201</u>
EXTERNAL FUNDING AGENCY: <u>Name of Agency</u>		IDENTIFICATION # (if applicable): <u>Identification #</u>	GRANT SUBMISSION DEADLINE (if any): <u>Date</u>

1.4. APPLICATION CHECKLIST. ATTACH (INSERT OR PASTE) ALL CHECKED ITEMS TO SECTION #9 (CHECK ALL THAT APPLY)

RESEARCH INSTRUMENTS:	<input type="checkbox"/> TESTS <input type="checkbox"/> SURVEYS <input type="checkbox"/> QUESTIONNAIRES <input type="checkbox"/> PROTOCOLS <input type="checkbox"/> OTHER FORMS ELSE USED TO COLLECT DATA
<input type="checkbox"/> INFORMED CONSENT DOCUMENTS	
<input type="checkbox"/> PERMISSIONS FROM APPLICABLE AUTHORITIES (<i>such as principals of schools, teachers of classrooms, etc. to conduct your research at their facilities or their Letterhead</i>)	
<input type="checkbox"/> RECRUITING MATERIALS AND TEXT OF E-MAIL OR WEB-BASED SOLICITATIONS	
<input type="checkbox"/> ALL LINKS AND/OR QR CODES MUST BE ATTACHED AS COPIES	
SUBMIT via irb@southern.edu <input type="radio"/> Signed by the faculty advisor, then scanned and submitted <input checked="" type="radio"/> Submitted directly by the faculty advisor (no signature required)	
YOU CANNOT BEGIN YOUR RESEARCH UNTIL IT HAS BEEN OFFICIALLY APPROVED BY THE IRB	

2. RESEARCH PROJECT DESCRIPTION

2.1. BACKGROUND AND RATIONALE FOR THE STUDY

This section should present the context of the work by explaining the relation of the proposed research to previous investigations in the field. Include citations for relevant research.

HOUSING INSECURITY REMAINS A PREVALENT ISSUE IN AMERICA, ONLY RECENTLY GARNERING WIDESPREAD COVERAGE IN LIGHT OF THE COVID-19 PANDEMIC. AS MCKAY, NEUMANN, AND GILMAN HAVE STATED (2020), EVEN BEFORE THE CURRENT ECONOMIC RECESSION, MORE THAN FORTY PERCENT OF RENTING FAMILIES WERE SEVERELY COST-BURDENED, WITH ONE IN FOUR SPENDING MORE THAN HALF OF THEIR HOUSEHOLD INCOME ON HOUSING ALONE. THIS LEVEL OF INSECURITY HAS BEEN GRADUALLY BUILDING OVER THE LAST TWO DECADES, WITH MEDIAN MONTHLY RENT PAYMENTS GROWING SIGNIFICANTLY MORE THAN THE INCOME OF RENTERS EVERY YEAR SINCE 2001 (MCKAY, NEUMAN, & GILMAN, 2020). CONSEQUENTLY, THE LOSS OF EMPLOYMENT OR A DECREASE IN HOURS AT WORK FOR LOW-INCOME RENTERS COULD QUICKLY LEAD TO EVICTION AND HOMELESSNESS.

ACCORDING TO THE AMERICAN COMMUNITY SURVEY CONDUCTED BY THE UNITED STATES CENSUS BUREAU BETWEEN 2014-2018, OVER 17,000 HOUSEHOLDS IN HAMILTON COUNTY, TENNESSEE SPEND FIFTY PERCENT OR MORE OF THEIR MONTHLY INCOME ON HOUSING (COUNTY HEALTH RANKINGS, 2020). IN AN UPDATED ANALYSIS OF THE U.S. CENSUS BUREAU'S HOUSEHOLD PULSE SURVEY, A SURVEY BASED ON RENTER'S PERCEPTIONS OF THEIR ABILITY TO PAY RENT, THE ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM AND COVID-19 EVICTION DEFENSE PROJECT ESTIMATE THAT BETWEEN THIRTY-FIVE TO FIFTY-TWO PERCENT OF RENTER HOUSEHOLDS IN TENNESSEE MAY BE AT RISK OF EVICTION THROUGH THE END OF THE YEAR (BENFAR ET AL, 2020).

DESPITE THE WELL-DOCUMENTED EVIDENCE THAT LOW-INCOME RENTERS ARE NOW FACING THE WORST AFFORDABLE HOUSING CRISIS IN SEVERAL GENERATIONS, FEW STUDIES EXIST THAT OUTLINE THE DETRIMENTAL EFFECTS EVICTION HAS ON LOW-INCOME INDIVIDUALS AND THEIR FAMILIES. ACCORDING TO DESMOND AND KIMBRO (2015), RESIDENTIAL INSTABILITY MAKES IT INCREASINGLY DIFFICULT FOR LOW-INCOME FAMILIES TO MAINTAIN PSYCHOLOGICAL STABILITY, PREVENTING THEM FROM THE ABILITY TO INVEST IN THEIR HOME, SOCIAL RELATIONSHIPS, AND COMMUNITY. ADDITIONALLY, AN EVICTION RECORD OR DOCUMENTED DEBT OWED TO A PREVIOUS LANDLORD WILL SIGNIFICANTLY DECREASE THE CHANCES OF SECURING STABLE HOUSING FOR DISPLACED FAMILIES, LIMITING THEM TO "SUBSTANDARD HOMES IN DISINVESTED NEIGHBORHOODS THAT OFFER LITTLE ACCESS TO GOOD JOBS OR TRANSIT" (MCKAY, NEUMAN, & GILMAN, 2020).

THE BARRIERS LOW-INCOME TENANTS FACE WHEN TRYING TO SECURE STABLE HOUSING ARE MANY, A NOTABLE ONE BEING THE LACK OF AFFORDABLE RENTALS. FURTHERMORE, AN EVICTION ON ONE'S RECORD, NO MATTER THE CAUSE OR AMOUNT OF TIME THAT HAS PASSED, DECREASES THEIR CHANCES OF OBTAINING A HABITABLE PLACE TO LIVE AS THE MAJORITY OF LANDLORDS AND PROPERTY MANAGEMENT COMPANIES SIMPLY WILL NOT RENT TO THEM (DESMONSD, 2012). AS A RESULT, MANY LOW-INCOME TENANTS LOOK FOR SEVERAL MONTHS BEFORE SECURING A PLACE TO STAY. LOW-INCOME TENANTS ALSO ENCOUNTER SEVERAL OBSTACLES WHEN APPLYING FOR AFFORDABLE HOUSING PROGRAMS. THE NEED FOR HOUSING ASSISTANCE SO GREATLY OUTWEIGHS THE AVAILABILITY PROVIDED BY MUNICIPALITIES THAT DESPERATE FAMILIES OFTEN WAIT YEARS BEFORE RECEIVING IT (DESMOND, 20212).

TO SUCCESSFULLY TRANSITION TO STABLE HOUSING, ASSISTANCE FROM HUMAN SERVICE AGENCIES IS OFTEN SOUGHT BY LOW-INCOME TENANTS. CASE MANAGEMENT THAT INCORPORATES "PROVISION OF CONCRETE RESOURCES, EMOTIONAL SUPPORT, AND POSITIVE REGARD BY WORKERS HAS BEEN INSTRUMENTAL IN HELPING HOMELESS FAMILIES TRANSITION INTO STABLE HOUSING" (LEWINSON & COLLARD, 2011). ADDITIONALLY, 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). HOWEVER, IT IS WORTH NOTING THAT STRUCTURAL BARRIERS IN AGENCIES, SUCH AS "UNAFFORDABLE APPLICATION FEES, LIMITED AGENCY HOURS, RESTRICTED ELIGIBILITY REQUIREMENTS, INACCESSIBLE SERVICE INFORMATION, AND POOR PERSONNEL COMMUNICATION SKILLS", CAN IMPED WITH LOW-INCOME TENANTS' ABILITY TO OBTAIN STABLE, SECURE HOUSING (LEWINSON & COLLARD, 2011).

THE EXISTING RESEARCH AND ONGOING IMPLICATIONS OF THE COVID-19 PANDEMIC VALIDATE THE NEED TO GRASP A DEEPER UNDERSTANDING OF HOUSING INSECURITY AND THE EFFORTS UTILIZED TO ADDRESS THIS PERTINENT ISSUE. THROUGH A QUALITATIVE APPROACH, THIS RESEARCH WILL EXAMINE THE PERSPECTIVES OF TENANTS EXPERIENCING HOUSING INSTABILITY AS WELL AS LANDLORDS WHOSE TENANTS ARE PARTICIPATING IN THE EVICTION PREVENTION PROJECT. THIS STUDY WILL EXPLORE

WHETHER HAVING ACCESS TO SOCIAL AND LEGAL SERVICES WAS EFFECTIVE IN MINIMIZING THE NUMBER OF PEOPLE BEING EVICTED BECAUSE OF, AND DURING, THE CORONAVIRUS PANDEMIC.

BLOMME, C., ROUBAL, A., GIVENS, M., JOHNSON, S., & BROWN, L. (2020). TENNESSEE 2020 COUNTY HEALTH RANKINGS REPORT. IN *COUNTY HEALTH RANKINGS & ROADMAP*. RETRIEVED FROM [HTTPS://WWW.COUNTYHEALTHRANKINGS.ORG/REPORTS/STATE-REPORTS/2020-TENNESSEE-REPORT](https://www.countyhealthrankings.org/reports/state-reports/2020-tennessee-report)

BENFER, E., ROBINSON, D. B., BUTLER, S., EDMONDS, L., GILMAN, S., MCKAY, K. L., ... YENTEL, D. (2020, AUGUST 7). THE COVID-19 EVICTION CRISIS: AN ESTIMATED 30-40 MILLION PEOPLE IN AMERICA ARE AT RISK. IN *THE ASPEN INSTITUTE*. RETRIEVED FROM [HTTPS://WWW.ASPENINSTITUTE.ORG/BLOG-POSTS/THE-COVID-19-EVICTION-CRISIS-A-ESTIMATED-30-40-MILLION-PEOPLE-IN-AMERICA-ARE-AT-RISK/](https://www.aspeninstitute.org/blog-posts/the-covid-19-eviction-crisis-a-estimated-30-40-million-people-in-america-are-at-risk/)

COLLINSON, ROBERT AND DAVID REED (2018, DECEMBER). "THE EFFECTS OF EVICTIONS ON LOW-INCOME HOUSEHOLDS." NEW YORK UNIVERSITY SCHOOL OF LAW.. [HTTPS://WWW.LAW.NYU.EDU/SITES/DEFAULT/FILES/UPLOAD_DOCUMENTS/EVICTIONS_COLLINSON_REED.PDF](https://www.law.nyu.edu/sites/default/files/upload_documents/evictions_collinson_reed.pdf).

DESMOND, M., & KIMBRO, R. T. (2015, SEPTEMBER). EVICTION'S FALLOUT: HOUSING, HARDSHIP, AND HEALTH. *SOCIAL FORCES*, 94(1), 295-324.

DESMOND, M. (2012, JULY). EVICTION AND THE REPRODUCTION OF URBAN POVERTY. *AMERICAN JOURNAL OF SOCIOLOGY*, 118(1), 88-133.

LEWINSON, T., & COLLARD, C. S. (2011, SEPTEMBER). SOCIAL SERVICE BARRIERS EXPERIENCED BY LOW-INCOME EXTENDED-STAY HOTEL RESIDENTS. *FAMILIES IN SOCIETY: THE JOURNAL OF CONTEMPORARY SOCIAL SERVICES*, 93(2), 95-101.

MCKAY, K. L., NEUMANN, Z., & GILMAN, S. (2020, JUNE 19). 20 MILLION RENTERS ARE AT RISK OF EVICTION; POLICYMAKERS MUST ACT NOW TO MITIGATE WIDESPREAD HARDSHIP. IN *THE ASPEN INSTITUTE* . RETRIEVED FROM [HTTPS://WWW.ASPENINSTITUTE.ORG/BLOG-POSTS/20-MILLION-RENTERS-ARE-AT-RISK-OF-EVICTION/](https://www.aspeninstitute.org/blog-posts/20-million-renters-are-at-risk-of-eviction/)

Briefly state, in non-technical language, the purpose of the research and the problem to be investigated. When possible, state specific hypotheses to be tested or specific research questions to be answered. For pilot or exploratory studies, discuss the way in which the information obtained will be used in future studies so that the long-term benefits can be assessed.

Purpose Statement: The purpose of this qualitative research study is to assess the impact of the Chattanooga Coronavirus Eviction Prevention Program (CCEPP). The study will examine the following: 1) the perceptions and lived experiences of tenants and the impact of housing instability because of, or during, the Coronavirus pandemic; 2) the perceptions and lived experiences of landlords during the Coronavirus pandemic; and 3) perceptions of Eviction Court Watchers, volunteers who attend and compile information on eviction hearings, during the Coronavirus pandemic. In each of these interviews, the study will be examining whether having access to social and legal services was effective in minimizing the number of tenants being evicted. This research is in collaboration between Chattanooga Neighborhood Enterprise (CNE), Legal Aid of East Tennessee (LAET), and Southern Adventist University School of Social Work.

2.3. METHODS AND/OR PROCEDURES

Briefly discuss, in non-technical language, the research methods which directly involve use of human subjects. Discuss how the methods employed will allow the investigator to address his/her hypotheses and/or research question(s).

Since little is known about tenant and landlord perspectives regarding affordable housing, this will be an exploratory study that will use an inductive, qualitative approach. Participants will be recruited through purposive, convenience, and snowball sampling procedures. Researchers will rely on community partners, Chattanooga Neighborhood Enterprise, CALEB and Legal Aid of East Tennessee to contact potential study participants. To qualify for an interview, the tenant study participants need to have gone through intake with the pilot project, Chattanooga Coronavirus Prevention Eviction program, and be experiencing housing insecurity. The landlord study participants will qualify for the study if they own one or more housing units and have, or have had tenants who identify as participants of the pilot project. The participants who identify as Eviction Court Watchers will qualify if they have volunteered in this role during the Coronavirus pandemic and who have observed court hearings of tenants affiliated with the pilot project.

This study features an inductive, qualitative methodology. We will conduct in-depth interviews with research participants from three categories: 1) tenants, 2) landlords, and 3) court watchers. The analysis will follow a grounded theory, constant comparison approach.

All potential interviewees will undergo an interview (up to 60 minutes) consisting of open-ended questions designed to help the researcher understand the barriers to preventing evictions. The nature of this study is focused intentionally on the impact the Coronavirus pandemic has had on housing insecurity.

Once the interviews have been conducted, data will be transcribed verbatim and analyzed using a grounded theory approach. This inductive qualitative method begins with observations and looks for patterns, themes, or common categories throughout transcribed data.

3. DESCRIPTION OF RESEARCH SAMPLE

3.1. APPROXIMATE NUMBER OF SUBJECTS: 30-50.

The qualitative researchers are concerned with garnering an in-depth understanding of the *how and why* behind increased rates of eviction during the Coronavirus pandemic and whether assigning a social worker and attorney to low-income tenants would help to prevent the risk of evictions in Chattanooga. It is believed by the researchers, and community partners, that a minimum of 30 study participants participating in these in-depth interviews will be sufficient to bring forth categories from the data that the researchers can then use to analyze the relationship between categories while attending to how the “lived experience” of study participants can be understood. While 50 would be ideal, it is important to note that the researchers are not concerned with making generalizations to a larger population of interest. The central goal is to analyze and apply the data specifically to the housing insecurity issues that are facing Chattanooga residents.

3.2. TYPE OF HUMAN SUBJECTS THAT ARE INVOLVED:

If human subjects are involved, check all that apply

- ☐ MINORS
if minors are involved, attach a Childs Assent Form

☐ PRISON INMATES

☐ MENTALLY IMPAIRED

☐ PHYSICALLY DISABLED

☐ INSTITUTIONALIZED RESIDENTS

☐ ANYONE UNABLE TO MAKE INFORMED DECISIONS ABOUT PARTICIPATION
- ☐ HEALTH CARE DATA INFORMATION
if this line is checked, attach any necessary HIPAA forms

☒ VULNERABLE OR AT-RISK GROUPS *e.g. poverty, pregnant women, substance abuse population*

☐ ANIMALS OR PLANTS

☐ OTHER: Specify

3.3. PARTICIPANT RECRUITMENT

*Describe how participant recruitment will be performed. Include how potential participants are introduced to the study.
Check all that apply*

- ☐ SAU DIRECTORY

☐ POSTINGS, FLYERS

☐ RADIO, TV

☐ PARTICIPANT POOL
Specify
- ☐ WEB-BASED SOLICITATION
List the site(s): Specify

☒ E-MAIL SOLICITATION
How addresses obtained: during intake process of the pilot program

☒ OTHER: telephone solicitation

Attach any recruiting materials you plan to use at the end of the document.

4. CONTENT SENSITIVITY, PRIVACY, AND CONFIDENTIALITY

Efforts will be made to keep personal information confidential. We cannot guarantee absolute confidentiality. Personal information may be disclosed if required by law. Identities will be help in confidence in reports in which the study may be published and databases in which results may be stored

4.1. DOES YOUR RESEARCH ADDRESS CULTURALLY OR MORALLY SENSITIVE ISSUES? No If Yes, describe <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
4.2. WILL PERSONAL IDENTIFIERS BE COLLECTED? No If Yes, describe	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
4.3. WILL IDENTIFIERS BE TRANSLATED TO A CODE? YES If Yes, describe Names will be translated to a code.	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
4.5. WILL RECORDINGS BE MADE (AUDIO, VIDEO)? If Yes, describe Yes, interviews with participants will be recorded and transcribed.	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
4.6. HOW ARE YOU PLANNING TO PROTECT SENSITIVE/PERSONAL/HIPAA INFORMATION? Please explain All study materials will be locked in a filing system in the offices of the researchers. The audio files will be destroyed after they have been typed out and the transcribed files will be kept on the researcher's personal computer and a back-up cloud drive secured by a password. Once the study has been completed, the transcripts of the interviews will be deleted and all the written materials will be shredded.	<input type="radio"/> N/A
4.7. WHO WILL HAVE ACCESS TO DATA (SURVEY, QUESTIONNAIRES, RECORDINGS, INTERVIEW RECORDS, ETC.)? Please list The researchers and the research steering committee that is made up of members from each of the agency partners (Legal Aid and CNE) to the research project.	

5. FUNDING, COSTS, AND PARTICIPANT COMPENSATION

5.1. IS FUNDING BEING SOUGHT TO SUPPORT THIS RESEARCH? <input type="checkbox"/> INTERNAL <input type="checkbox"/> EXTERNAL If Yes, describe Not at this time.	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
5.2. IS THERE A FUNDING RISK? No If Yes, describe	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
5.3. WHO WILL KEEP THE FINANCIAL RECORDS? Kristie Wilder and Elizabeth Riley	
5.4. ARE PARTICIPANTS TO BE COMPENSATED FOR THE STUDY? No <input type="checkbox"/> AMOUNT \$ <input type="text"/> If Yes, describe <input type="checkbox"/> TYPE <input type="text"/> <input type="checkbox"/> SOURCE <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
5.5. WILL PARTICIPANTS WHO ARE STUDENTS BE OFFERED CLASS CREDIT? N/A If Yes, describe <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
5.6. ARE OTHER INDUCEMENTS PLANNED TO RECRUIT PARTICIPANTS? No If Yes, describe <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
5.7. ARE THERE ANY COSTS TO PARTICIPANTS? No If Yes, explain <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A

6. ANIMALS/PLANTS

6.1. ARE THE ANIMALS/PLANTS BEING STUDIED ON THE ENDANGERED LIST? No	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
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6.2. ARE SCIENTIFIC COLLECTION PERMITS REQUIRED, I.E. TENNESSEE WILDLIFE RESOURCES AGENCY? No	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
6.3. HAVE THE ANIMAL(S) OF THIS STUDY ALREADY BEEN USED IN A PREVIOUS STUDY (NON-NAÏVE ANIMALS)? No	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
6.4. WILL THE ANIMAL(S) USED IN THIS STUDY BE USED IN A FUTURE STUDY? No	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
6.5. WHERE WILL THE ANIMALS BE HOUSED? No	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
6.6. WILL THE RODENTS (IF APPLICABLE) BE HOUSED IN WIRE BOTTOM CAGES? No	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
6.7. WILL PLANTS BE USED FOR INSTRUCTIONAL PURPOSES AS PART OF TEACHING A COURSE? No	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A

7. RISKS

Risk is any potential damage or adverse consequences to researcher, participants, or environment. These might include physical, psychological, social, or spiritual risks whether as part of the protocol or a remote possibility.

7.1. ARE THERE ANY RISKS INVOLVED WITH THIS STUDY? **Minimal**

If **Yes**, check all that apply

The risks involved in participating in this study are few. Participants may find it stressful remembering and sharing negative experiences. They may also feel uncomfortable telling the researchers how they feel.

Tenants' decision to participate or not participate will have no impact on their housing status. No housing agency, property manager, or landlord will ever know whether they chose to participate in this study or not, unless the tenant tells them. They will not have access to any personal information or the information provided to researchers.

☒ Yes ☐ No ☐ N/A

☐ PHYSICAL RISK

May include pain injury, and impairment of a sense such as touch or sight. These risks may be brief or extended, temporary or permanent, occur during participation in the research or arise after.

If **Selected**, describe

☒ PSYCHOLOGICAL RISK

Can include anxiety, sadness, regret and emotional distress, among others. Psychological risks exist in many different types of research in addition to behavioral studies.

If **Selected**, describe Participants may find it stressful remembering and sharing negative experiences. They may also feel uncomfortable telling the researchers how they feel.

☐ SOCIAL RISK

Can exist whenever there is the possibility that participating in research or the revelation of data collected by investigators in the course of the research, if disclosed to individuals or entities outside of the research, could negatively impact others' perceptions of the participant. Social risks can range from jeopardizing the individual's reputation and social standing, to placing the individual at-risk of political or social reprisals.

If **Selected**, describe

☐ LEGAL RISK

Include the exposure of activities of a research subject "that could reasonable place the subjects at risk of criminal or civil liability."

If **Selected**, describe

☐ ECONOMIC RISK

May exist if knowledge of one's participation in research, for example, could make it difficult for a research participant to retain a job or find a job, or if insurance premiums increase or loss of insurance is a result of the disclosure of research data.

If **Selected**, describe

☐ SPIRITUAL RISK

May exist if knowledge of one's spiritual beliefs or lack of, could be exposed which in turn could invoke an economic, social and or psychological risk.

If **Selected**, describe

7.2. IN YOUR OPINION, DO BENEFITS OUTWEIGH RISKS?

If Yes, explain Yes the benefits outweigh the risks. By taking part in this study participants will be contributing to a better understanding of the causes and consequences of housing instability. Additionally, they will assist researchers in understanding the specific needs of individuals experiencing housing insecurity and effective ways to address these needs. The results of this study will implicate and inform organizational, local and state policies and funding of those policies. It will also inform the development and replication of similar eviction prevention projects

☐ Yes ☐ No ☐ N/A

7.3. EXPLAIN HOW YOU PLAN TO MINIMIZE THE RISKS IDENTIFIED ABOVE

Researchers will diligently protect the confidentiality of participants and reduce the number of times participants have to share their lived experiences with housing.

8. RESULTS

8.1. HOW WILL THE RESULTS BE DISSEMINATED? ☐ CLASSWORK ONLY ☒ PUBLISHED ARTICLE ☐ STUDENT CONFERENCE
☒ PROFESSIONAL CONFERENCE
☒ OTHER THE STUDY RESULTS WILL BE DISSEMINATED IN A FINAL REPORT THAT WILL GO TO LEGAL AID OF EAST TENNESSEE, CHATTANOOGA NEIGHBORHOOD ENTERPRISE, THE CITY OF CHATTANOOGA, AND THE COMMUNITY FOUNDATION.

Signatures: If submitted by a faculty member, electronic (typed) signatures are acceptable. If submitted by a student, please print out completed form, obtain the faculty advisor's signature, scan completed form, and submit it via email. Only Word Form or PDF files are acceptable submissions.

Kristie Wilder
Principal Investigator/Faculty Advisor

September 17, 2020
Date

Elizabeth Riley
Co-Principal/Student

September 17, 2020
Date

Nina Nelson
Co-Principal

September 17, 2020
Date

All student applications must be either signed by the faculty advisor then scanned and submitted electronically, or submitted directly by the faculty advisor. All applications should be submitted by email to:

irb@southern.edu

Did the investigator complete CITI Training?

Additional Special Requirements or Attachments to the Application

Approvals from other IRBs

Cooperative research projects involve research that involves more than one institution. In these instances, federal law holds each institution responsible for safeguarding the rights and welfare of human subjects and for complying with federal policy; therefore, SAU IRB applications must be made even if there is another institution conducting a review of the same research project. When a study is being carried out at a non-USA site, and approval from other institutional review boards at the foreign site must be sought. The IRB recommends that a copy of each IRB approval be submitted.

Questionnaires/Other Instruments

Any questionnaires, tests, survey instruments or data collections sheets which are not standard and well known must be submitted as part of the application. Structured interview questions and outlines for unstructured interviews also must be included.

Advertisements/Notices/Recruitment Flyers

The text of any advertisement, video display, notice, sign, brochure or flyer used to recruit subjects either should be included as an attachment. It includes documents to which there are Links and/or QR-Codes.

9. APPENDICES AND ATTACHMENTS

Insert all Research appendices and/or attachments. These include the checked in the #1.4 items.

*To **add** an attachment, click inside the insert-frame below and paste your material. To **add several** attachments: before pasting your material, click on the frame below and use the “+” button (see the pictured below) to add as many frames as many attachments you have. Paste your material.*



*Start each attachment **on a new page** by using “Enter” (Windows) or “Return” (Mac) to move to the next page.*

Insert appendices and attachments within this frame

