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2020 JAN 15 PM 1:18

AGENDA REPORT

TO: Sabrina B. Landreth
City Administrator

FROM: Maraskeshia Smith
Assistant City Administrator

SUBJECT: One Year Progress Report for Anti-Displacement Program

DATE: January 6, 2020

City Administrator Approval

Date:

1/14/2020

RECOMMENDATION

Staff Recommends That The City Council Receive An Informational Progress Report On The First Year Of The City Of Oakland's Anti-Displacement Program.

EXECUTIVE SUMMARY

On July 24, 2018, the City Council adopted Resolution No. 87304 C.M.S. to enter into a Professional Services Agreement (Agreement) with Centro Legal de la Raza (CLR) to administer an anti-displacement program in the amount of \$2,200,000 for a two-year period. The Agreement was executed in October 2018 and following a brief ramp-up period, the anti-displacement activities commenced.

This program was designed based on Alameda County's anti-displacement program, also administered by CLR. That program, called "Alameda County Housing Secure" (ACHS), commenced activities in May 2018. The City's Anti-Displacement Program (currently named "Oakland Housing Secure," OHS) offers all of the same components being provided in the County program: legal services and emergency financial assistance to low-income tenants and homeowners, with the addition of targeted Asian language legal services and an outreach and education component.

This Agenda Report provides an assessment of the program's performance from its inception in October 2018 through September 2019, one full year. The program has been operating successfully, meeting its goals and delivering services which have prevented households facing an eviction from being displaced. **Table 1** below is a brief summary of tenant and homeowner households served:

Table 1. OHS Overview of Services Delivered from October 2018 – September 2019

Services	Households Served
Tenant Legal Services: consultation and representation	489
Homeowner Legal Services: consultation and representation	24
Emergency Financial Assistance ¹ – number of grants	17
Emergency Financial Assistance – total funds granted	\$88,797
Outreach and Education for Tenants	1,942

The program model of packaging legal services and emergency financial assistance to prevent evictions, facilitate Oakland residents remaining in their homes, and prevent those at risk of displacement from entering homelessness is proving effective. Outcomes reported reveal that the program was able to prevent an eviction or the loss of housing 100 percent of the time that there was a program intervention.

While all programmatic numerical goals were met, the program's initial outreach efforts did not adequately reach the African American community in the way intended by the City Council. Staff worked closely with the contractor to remedy this, which included a mid-course correction comprised of bringing in an additional partner to carry out outreach (Alliance of Californians for Community Empowerment/ACCE) and instituting a regular schedule of clinics in African American neighborhoods.

Additional details on services delivered, who received services, and a summary of performance outcomes to date is provided in the "Analysis" section below and in the various Attachments.

BACKGROUND / LEGISLATIVE HISTORY

On June 27, 2017, the City Council adopted Ordinance No. 13446 C.M.S. which amended Chapter 15.62 of the Oakland Municipal Code to allow funds from Fund 1870, the City's Affordable Housing Trust Fund, to be used for anti-displacement and homeless prevention services.

In the Fiscal Year (FY) 2018-19 budget, the City Council approved an allocation of \$2,200,000 for anti-displacement services from Fund 1870, the Affordable Housing Trust Fund.

At the May 22, 2018 Community and Economic Development (CED) Committee meeting, Housing and Community Development (HCD) staff presented an update on the status of the \$2,200,000 allocation. The update included the proposal to design a City anti-displacement program along the same lines as the already operating Alameda County anti-displacement program as well as to have Centro Legal de la Raza administer the program based on the County's procurement process through which Centro Legal de la Raza was selected. On July 24, 2018, the City Council adopted Resolution No. 87304 C.M.S. to enter into a Professional Services Agreement (Agreement) with Centro Legal de la Raza (CLR) to

¹ The provision of Emergency Financial Assistance grants did not commence until third quarter; these numbers reflect six months of grantmaking activity, from April through September 2019.

administer an anti-displacement program in the amount of \$2,200,000 for a two-year period. The agreement was executed in October 2018.

ANALYSIS AND POLICY ALTERNATIVES

Program Description Summary

The City's anti-displacement program, Oakland Housing Secure (OHS), is designed to prevent displacement and homelessness through the creation of a safety net of services that includes legal services, emergency financial assistance, and outreach and education on housing issues. The program is designed to provide tenants and homeowners who are at risk of losing their home with the supports that enable them to retain their homes and regain housing security.

The program provides these services to low- to moderate-income tenants and homeowners, as follows:

- Legal Services to Tenants: households at or below 80 percent of area median income
- Emergency Financial Assistance (EFA) to Tenants: households at or below 50 percent of area median income
- Legal Services to Homeowners: households at or below 120 percent of area median income
- Emergency Financial Assistance (EFA) to Homeowners: households at or below 80 percent of area median income

CLR is the program administrator and has assembled the following partners to assist them in carrying out the program:

- East Bay Community Law Center (EBCLC)
- Housing and Economic Rights Advocates (HERA)
- Asian Pacific Islander Legal Outreach (APILO)
- Causa Justa: Just Cause (CJJC)
- Alliance of Californians for Community Empowerment (ACCE) (commenced services in May of 2019)

The ACHS program offers the same legal assistance services and EFA as OHS, but does not include an education and outreach component or provide Asian language legal service. ACHS includes two additional partners: the Eviction Defense Center and Bay Area Legal Aid.

In addition to these two programs, the nonprofit Keep Oakland Housed (KOH) program provides similar services. The key differences are as follows:

- KOH has a support services component provided by Bay Area Community Services (BACS) and Catholic Charities of the East Bay (CCEB)
- KOH does not provide services to homeowners
- KOH does not include an outreach and education component

All agencies involved in these programs provide seamless referrals to each other and meet on a regular basis to discuss performance of programs, challenges, and problem solve when issues arise. **Attachment A** provides information on services delivered by ACHS and KOH.

The program assessment below is divided into four categories: 1) goals for service delivery, 2) performance outcomes for the legal services component, 3) performance outcomes for the outreach and education component, and 4) performance outcomes for the emergency financial assistance component.

Service Delivery Program Goals

The program is currently meeting or exceeding most of the program goals established in the Agreement. **Table 2** provides a summary of CLR's performance in meeting program goals.

Table 2. Performance Service Delivery Goals: October 2018 - September 2019

	Tenants Served	Homeowners Served	Total	Annual Goals	Percentage of Annual Goals
Legal Services	489	24	513	323	158%
Outreach and Education	1,942	N/A	1,942	1,275	152%
Emergency Financial Assistance ²	14	3	17	19	89%

Attachment B provides a demographic breakdown of recipients of OHS legal services and emergency financial assistance grants.

Based on the data collected to date, there are two areas where program improvements are needed:

- Increasing utilization of legal services by African Americans (efforts to address this are currently underway)
- Increasing the number of homeowner cases being handled

The approach to addressing these programmatic needs is described below in the "Performance Objectives: Outreach" section below.

Performance Outcomes: Legal Services

The efficacy of the legal services can be seen in the strong outcomes which have prevented displacement and homelessness. OHS legal service providers have been very successful in securing favorable outcomes for the clients served, with 100 percent of those receiving legal representation being able to remain in their homes. The breakdown of types of threats facing tenants is presented in **Table 3** and the case outcomes is presented in **Table 4** below:

² Provision of EFA grants did not commence until second quarter; these numbers reflect eight months of grantmaking activity, from January through August 2019.

Table 3. Threats Facing Tenants

Threats of Displacement Facing Tenants	
Unlawful Detainer	33%
Notice of Termination of Tenancy	28%
Repairs for Health and Safety	14%
Harassment by Landlord	9%
Unfair or Illegal Behavior by Landlord	9%
Rent Increase	7%

Table 4. Case Outcomes

Threats of Displacement Facing Tenants	
Prevented Loss of Current Housing	45%
Negotiated or Facilitated Move-Out and Soft Landing	37%
Prevented or Ended Unfair or Illegal Behavior Related to Housing	10%
Enforced Rights to Safe and Stable Housing	8%

In addition to legal representation, providers conducted consultations to low-income tenants facing a threat of displacement. Of these, nearly half were tenants who had received eviction notices and were advised on the validity of the notices and how best to respond to their specific threat of eviction. Other circumstances included advising tenants on how to obtain necessary repairs; how to respond to rent increases, submitting petitions to the Rent Adjustment Program as appropriate; and counseling tenants regarding landlord harassment or illegal behavior. In addition to educating tenants on their rights, assistance with writing letters is provided as needed. Reaching tenants immediately upon the first sign of an issue that could lead to housing instability allows the providers to intervene at an early stage and often prevent the need for more intensive services.

While performance in serving tenants has been robust and outcomes strong, the program is behind in meeting its goals for assisting low- to moderate-income homeowners. The program design did not include an outreach and education component targeting homeowners and this is likely the reason for the limited number of cases being handled.

Further, the representation of African American clients obtaining legal services in the first three quarters of activity did not meet the City's expectations for this program, although the majority of EFA grants were provided to African American households (75 percent of the total) and the majority of homeowners served were African American (63 percent). The percentage utilizing legal services was 33 percent over the course of the year. The section below on outreach describes the revised approach to address this.

Finally, CLR is conducting follow-up with households served six months after services were delivered. This process has just begun with a small sampling of eleven tenants to report on thus far. The small sample size is based on the difficulty locating tenants and their interest/ability to respond to calls. The small sampling has nonetheless revealed that all those surveyed remain housed in Oakland six months after receiving OHS services.

Attachment C provides an overview of three legal service cases.

Performance Outcomes: Outreach

In May 2019 the Alliance of Californians for Community Empowerment (ACCE) joined the OHS collaborative to provide targeted outreach to African American residents to ensure there is awareness of and access to the free legal housing services and financial assistance available through this program. ACCE's successful history of grassroots organizing in the African American community makes them a critically important member of the OHS team and a strategic partner in this work. The ramping up of their outreach work included the hiring of a new Housing Outreach worker who is dedicated to this project. In the first two months that ACCE has been involved with the program, 680 individuals were engaged through outreach efforts that included:

- Door knocking in West Oakland and deep East Oakland
- Outreach and tabling at high-visibility locations and events, such as Eastmont Town Center, Women, Infants and Children Special Supplemental Nutrition Program Office, Townhall at Castlemont High School, Black Cultural Zone Block Party, and Center Street Block Party
- Presentations at community/tenant meetings such as Black Housing Union leaders and tenants attending Know Your Rights Workshops delivered by CLR
- Outreach to key institutions such as churches including Pastors of Oakland Union, Kingdom Builders Ministry, and True Faith Missionary Baptist Church
- Convened three community town halls in May, June, and September. Two were entitled "Where is Home?: A Community Townhall for Oakland's Black Residents", held at the West Oakland Library and one was an "Elected Leaders Town Hall." A total of 212 people attended.

In addition to ACCE's work, CLR is now holding twice-monthly housing clinics at the West Oakland Library and Eastmont Town Center.

Since June 30, 2019, ACCE, along with CLR, has carried out additional activities, and based on preliminary data through September 2019 this work has resulted in a 10.7 percent increase in program utilization by African Americans during the course of the year. While the entrance of ACCE into the OHS partnership has yielded positive results, there is more the program will be doing to improve in this area.

In addition to the above, CLR has carried out the following outreach and marketing:

- Designed an Oakland-specific brochure that highlights the legal housing services available through the program (**Attachment D**). Over 1,000 brochures were printed, and 450 have been mailed and distributed to local officials, school districts and libraries across the City.
- OHS's other outreach partner, Causa Justa: Just Cause conducted outreach and education activities through tabling, distributing fliers, tenant outreach within specific buildings, Know Your Rights workshops, and a bilingual Spanish-English tenant telephone hotline.
- There has been outreach at the Chinatown Library, as well as material distribution. Outreach materials are now available in four Asian languages: Chinese, Korean, Vietnamese and Tagalog. Additional outreach locations are planned.

Performance Outcomes: Emergency Financial Assistance

The availability of emergency financial assistance (EFA) substantially improves the ability of the legal service providers to assertively approach each case with the goal of keeping people in their homes in the following ways:

- EFA funds allow low-income tenants to take advantage of instances within the eviction process when landlords are forced to accept payment.
- EFA funds enable the tenant to pay a conditional judgment and allow legal service providers to negotiate with the confidence that the tenant does not have to take a move-out offer and can proceed to trial.
- EFA funds can pay the back rent in cases where tenants are being evicted for non-payment of nominal sums, e.g. one month's rent. This saves the time and the expense of a prolonged trial.
- The ability to pay back rent in a lump sum prevents tenants from entering into extended repayment agreements that leave tenants vulnerable to immediate eviction if they miss a single payment.
- In cases of units that are uninhabitable, the tenant has five days to pay the conditional judgment or they will be evicted. In order to advise a client to go to trial, a legal service provider must be certain that the tenant will have the ability to pay the conditional judgment if they win.

The majority of EFA grant recipients are elderly or disabled and the majority are African American residents as shown in **Attachment B**.

Attachment E provides a summary of three EFA grants.

Next Steps

The program model of packaging legal services and emergency financial assistance to prevent evictions, facilitate Oakland residents remaining in their homes, and prevent those at risk of displacement from entering homelessness is proving effective. Outcomes reported reveal that the program was able to prevent an eviction or the loss of housing 100 percent of the time that there was a program intervention. However, based on HCD staff analysis of the performance of the program to date, the following next steps are being pursued:

- Staff will be exploring ways to address two program challenges identified by both the OHS partners and KOH: the need for more robust supportive services and housing navigation services. The supportive services would assist clients with non-housing issues that can contribute to displacement notwithstanding the legal and financial supports provided and the housing navigation services would address the challenges in locating affordable housing options when an eviction cannot be prevented.
- To ensure that this program is performing at the highest level to stem the tide of displacement, is continually improving based on lessons learned, and is well coordinated with KOH and other City-funded eviction services, staff will issue a Request for Proposals (RFP) in 2020 to seek a provider for continuation services following the close of the current contract period, September 30, 2020. The RFP will very clearly articulate the outreach goals relative to the African American community and homeowners and require very specific demonstrated experience and programmatic solutions to address

this critical need. The RFP will also instruct applicants to provide a services program component to address the issues described above.

- The draft Permanent Access To Housing (PATH) Plan contains elements that address anti-displacement and specifically identify the OHS, ACHS, and KOH programs. HCD staff are working closely with the Department of Human Services staff to ensure these items are either folded into any program redesign that accompanies the upcoming RFP or that companion programs are closely aligned and coordinating, ensuring complimentary and non-duplicative services.

FISCAL IMPACT

This item is for informational purposes only and does not have a direct fiscal impact or cost

PUBLIC OUTREACH / INTEREST

As an informational report, no outreach was deemed necessary for the proposed policy action beyond the standard City Council agenda noticing procedures.

COORDINATION

This report has been reviewed and approved by the City Attorney's Office and the Budget Bureau.

SUSTAINABLE OPPORTUNITIES

Economic: The experience of facing displacement and/or homelessness, as well as the experience of homelessness presents severe negative impacts on the ability of residents to improve their employment and overall economic circumstances.

Environmental: Studies have demonstrated that the lack of affordable housing in job centers such as Oakland leads to longer commutes from more affordable areas creating an environmental impact resulting from carbon emission-producing cars, rather than being able to utilize local public transport and other less polluting commute options.

Race and Equity: Demographic data evidences that Oakland's housing crisis has disproportionately impacted Oakland's lower income residents and residents of color, particularly the African American community. The City's anti-displacement program activities have been focused on increasing outreach to these communities to ensure full access to the services offered that prevent displacement. The program will redouble these efforts in the coming year.

ACTION REQUEST OF THE CITY COUNCIL

Staff recommends that the City Council receive an informational progress report on the first year of the City of Oakland's Anti-Displacement Program.

For questions regarding this report, please contact Maryann Leshin, Deputy Director of the Housing and Community Development Department at (510) 238-6225.

Respectfully submitted,


MARASKESHIA SMITH
Assistant City Administrator

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Attachments: (5)

- A: Alameda County Housing Secure and Keep Oakland Housed Data
- B: Oakland Housing Secure (OHS) Program Demographics
- C: OHS Legal Case Overviews
- D: OHS Brochure
- E: OHS Emergency Financial Assistance Grant Overviews

Attachment A

**Program Activity Report for Alameda County Housing Secure (ACHS) and
Keep Oakland Housed (KOH)**

**ACHS Overview of Legal Services and Financial Assistance from May 2018 – June 2019
(Oakland Residents Only)**

	Tenant Households Served	Homeowner Households Served	Total
Legal Services	389	16	405
Emergency Financial Assistance	8	3 ¹	11
Total Amount of Financial Assistance Provided	\$60,679	\$55,000	\$115,679

KOH Overview of Legal Services and Financial Assistance from July 2018 – June 2019

	Tenant Households Served
Legal Services	1,033
Emergency Financial Assistance	779
Total Amount of Financial Assistance Provided	\$2,248,800

¹ These three homeowners also received emergency financial assistance through the Oakland Housing Secure

Attachment B

Race and Ethnicity of Tenants & Homeowners Receiving
Legal Services and Emergency Financial Assistance (EFA) Grants

October 2018 - September 2019

	Legal Services	Percentage of Total	EFA Grants	Percentage of Total
RACE				
<i>Persons who identify as a single race</i>				
White	58	11.31%	0	0.00%
Black/African American	166	32.36%	11	64.71%
Asian	41	7.99%	2	11.76%
American Indian/Alaska Native	1	0.19%	1	5.88%
Native Hawaiian/Other Pacific Islander	1	0.19%	0	0.00%
Other	232	45.22%	3	17.65%
<i>Persons who identify as being of these specific two races</i>				
American Indian/Alaska Native and White	3	0.58%	0	0.00%
Asian and White	1	0.19%	0	0.00%
Black/African American and White	4	0.78%	0	0.00%
American Indian/Alaska Native and Black/African American	1	0.19%	0	0.00%
<i>Persons who identify as three or more races</i>				
Other Multiple Race	5	0.97%	0	0.00%
TOTAL UNDUPLICATED CLIENTS SERVED	513	100.00%	17	100.00%
ETHNICITY				
Latino	230	44.83%	5	29.41%
Non-Latino	283	55.17%	12	70.59%
TOTAL UNDUPLICATED CLIENTS SERVED	513	100.00%	17	100.00%

Attachment C

Legal Services Overview of Three Cases

Examples of the types of cases that are being effectively addressed with OHS services include:

- Notices given based on allegations of de minimis or "low-cause" allegation of breach of lease, e.g. small pets, noise, clutter.
- Non-payment of rent of small sums, e.g. one month's rent, and/or landlord's refusal to accept rent that is as little as one day late and then proceeding with filing the unlawful detainer.
- Landlords filing multiple successive unlawful detainers against a tenant, in the hope that tenants will give up or make a mistake, resulting in default judgment.
- Alleged need to make substantial repairs but the level of repair is not a cause to evict.
- Eviction notices pertaining to exceeding occupancy limits when household has lived in the unit for many years with the same number of occupants.
- Tenants living in sheds, storage units, closets, garages, or other spaces not intended for living. Tenants fear complaining about conditions or asking for repairs, light, heat, and or other basic needs because they are worried that they will be forced to leave and will become homeless.

The cases below illustrate a pattern we often see of multiple repeated attempts to evict vulnerable long-term rent-controlled tenants on invalid grounds in the hope that the tenant will give up and move, fail to obtain free legal services, or fail to respond in a timely manner and be evicted by default.

Case Problem	Multiple repeated pretextual attempts to evict vulnerable long-term rent-controlled tenants
Client Profile	Seniors, disabled veteran, Section 8 Housing Choice Voucher holders, long-term tenants
Outcome	Landlord filed unlawful detainer based on false allegations of nuisance. Tenants obtained legal representation, who then served an extensive discovery request seeking any evidence that the landlord had to back up their allegations. Landlord immediately dismissed the case. Several months later the landlord filed another unlawful detainer based on similar false allegations and the legal services provider again served an extensive discovery request. Tenants remain in their home.

Case Problem	Multiple repeated pretextual attempts to evict vulnerable long-term rent-controlled tenant
Client Profile	Single mother, two young children, Section 8 Housing Choice Voucher holder, long-term tenant

Outcome	Landlord filed an unlawful detainer based on a pretextual false allegation (failure to submit all recertification documents). Tenant represented herself and was evicted at a hearing. Tenant sought legal services. Attorneys successfully petitioned the court to set aside the judgment and keep the tenant in her home. The landlord then filed a second unlawful detainer on the pretext that a family member providing childcare during the tenant's work hours was an unauthorized occupant. The legal services provider negotiated a settlement agreement that allowed her to stay in her home and to have her family member present to provide childcare.
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Case Problem	Eviction for alleged non-payment of rent; non-payment was related to infestation of rats and unsafe living conditions.
Client Profile	Family with children, long-term rent-controlled tenants
Outcome	Tenants faced unsafe and unsanitary living conditions that included a rat infestation and a collapsing bathroom ceiling. Unsanitary conditions led to severe health problems which impacted tenants' ability to work. Tenants obtained legal services, litigated the case, and were able to obtain a settlement agreement whereby the landlord forgave a majority of the back rent and agreed to make repairs immediately. EFA paid the remainder of the back rent. Tenants remain in their home with repairs made.

Keeping Oakland Residents Housing Secure

To prevent displacement of Oakland residents, the City of Oakland is offering free legal services and emergency financial assistance to low-income tenants and homeowners. These services enable Oakland residents who are at risk of losing their homes to stabilize their housing, and works to keep Oaklanders in Oakland.



Services

Legal assistance for tenants facing:

- Eviction
- Notices of termination of tenancy
- Repairs and bad conditions
- Repairs and bad conditions
- Rent increases
- Other landlord-tenant disputes

Legal assistance for homeowners facing:

- Foreclosures
- Problems with property taxes
- Homeowner Association (HOA) assessments
- PACE loans
- Deed theft
- Blight citations

Financial assistance:

- One-time grants to help tenants and homeowners stay in their homes
- Offered in connection with legal services

Administered by



Founded in 1969, Centro Legal de la Raza is a comprehensive legal services agency protecting and advancing the rights of low-income communities through bilingual legal representation, education, and advocacy. Our multifaceted approach to legal advocacy is purposefully designed to ensure access to justice for thousands of low-income immigrants, tenants, and workers each year.

3022 International Blvd, # 410
Oakland CA 94601
(510) 437 - 1554

Eligibility

Free legal services:

Tenants and homeowners who:

- Live in Oakland
- Are low-income tenants (For a family of 4, below \$89,600 annually.) Call to determine eligibility
- Are low- or moderate-income homeowners (For a family of 4, below \$123,500). Call to determine eligibility
- Are at risk of losing their homes

Emergency financial assistance:

Tenants and homeowners who:

- Live in Oakland
- Are very low-income tenants (For a family of 4, below \$58,100 annually.) Call to determine eligibility
- Are low-income homeowners (For a family of 4, below \$89,600). Call to determine eligibility
- Are at imminent risk of losing their home due to eviction or foreclosure
- Have experienced an event that made them temporarily unable to pay their housing costs
- Are receiving legal services from a provider listed in this brochure

AT RISK OF LOSING
YOUR HOME?

Get free legal
assistance



Keeping Oakland
Residents
Housing Secure

ACHOUSINGSECURE.ORG



Getting help

Call any of the providers below to begin the process of receiving free legal assistance.

The provider you contact will guide you to the best provider for your situation.

CENTRO LEGAL DE LA RAZA - Tenants only
www.centrolegal.org
510-437-1554

EVICTION DEFENSE CENTER - Tenants only
www.evictiondefensecenteroakland.org
510-452-45-41

EAST BAY COMMUNITY LAW CENTER - Tenants only
www.ebclc.org
510-548-4040

BAY AREA LEGAL AID - Tenants only
www.baylegal.org
888-382-3405

ASIAN PACIFIC ISLANDER LEGAL OUTREACH
Oakland tenants only
www.apilegaloutreach.org
510-251-2846

HOUSING AND ECONOMIC RIGHTS
ADVOCATES (HERA) - Homeowners only
www.heraca.org
510-271-8443

Attachment E: Emergency Financial Assistance Overview of Three Grants

Case Problem	Homeowners went into foreclosure due to an unconventional home improvement loan
Client Profile	Senior couple, disabled
Outcome	Elderly homeowners on a fixed income were convinced to take out an unconventional home improvement loan that increased their monthly housing costs by 33%. This caused them to default on the loan and head into foreclosure. The homeowners obtained legal services, and the provider was able to negotiate an agreement with the lender to reduce their monthly payment amount to the previous sustainable level and successfully applied for EFA to pay off back debt.

Case Problem	Tenant temporarily unable to pay rent due to exploitation of disability benefits by caregiver
Client Profile	Severely disabled, single, senior
Outcome	A disabled tenant's caretaker misused his SSI without his knowledge or consent, resulting in his income and benefits being cut off entirely. As a result, he was unable to pay his rent. The tenant obtained legal services, and the provider negotiated a settlement agreement with the landlord, worked to reinstate his SSI, and successfully applied for EFA to pay for back rent.

Case Problem	Tenant temporarily unable to pay rent due to a decrease in work hours and family medical bills
Client Profile	Single man
Outcome	A construction worker was unable to retain steady employment due to rainy season and also needed to assist a brother who had been injured at work. As a result he became unable to pay his rent. The tenant obtained legal services, and the provider successfully applied for an EFA grant for back rent. The client was able to increase his work hours and his brother recovered and was able to work again as well.