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When the wolf is at the door

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EVICCTIONS can toss families onto the street and into turmoil. But new research suggests that with good policy work, more evictions could be prevented.

To find out who gets evicted and why, two local nonprofit organizations sent researchers to Boston Housing Court to dig through nearly 4,600 eviction cases that were filed in 2006. Of these, 2,009 cases ended in evictions.

Behind these numbers are stories of tenants who become paralyzed by eviction notices, unaware of the actions and protections that could help keep them in their homes. Some don't know that an eviction "notice to quit" only starts a legal process; it is not an immediate order to move out. Other options include contacting a legal aid lawyer or a community organization that helps tenants negotiate with landlords.

Governments, foundations, and even businesses could help by investing in programs that enable tenants to become more knowledgeable and resilient.

One striking finding in the study is that 50 percent of evicted tenants lived in subsidized or public housing. They were getting help with the rent, but it clearly wasn't sufficient. They still owed back rent or lost their tenancies because of violence or drug use or for other reasons such as unsanitary conditions.

"Is a subsidy enough?" Sue Beaton asks rhetorically, because the data have convinced her that tenants need much more. Beaton is the campaign director at One Family Inc., an organization that works to end family homelessness and that sponsored the study with the multiservice agency Project Hope.

How much do tenants need? Good policy experiments could provide answers.

One approach would be to recast subsidized housing. It shouldn't just be a landing pad for homeless or near-homeless people. Instead, it should be a launching pad. Once tenants have moved in and become stable, they could start right away working with a community organization to plan their next big move into a financially self-sufficient life.

In this way, tenants who need jobs, are trying to beat drug habits, or want to go to college would have consistent help and a multi-year plan to increase earnings and build a career. For example, One Family decided to require its scholars (homeless or formerly homeless women attending college) to take a course in personal finances and budgeting that included setting aside funds for utilities. Another strategy is to locate cash grants to help tenants pay overdue rent bills, which is generally cheaper than the snowballing costs of evictions, homeless shelters, and the deposits it takes to get a new apartment.

Ideally, many tenants would move out of subsidized housing permanently and into stable homes that are far beyond the reach of eviction notices.