



Housing Alliance
of Pennsylvania

People Who Experienced Eviction Tell Us About the Urgent Need for Renter Protections and Stronger and More Accessible Assistance Programs

Executive Summary

The Housing Alliance of Pennsylvania aims to center the voices of individuals with lived experience of eviction and housing instability in policy and program discussions. We engaged 77 individuals through surveys and focus groups in calendar year 2024 to learn about their experiences with eviction and assistance programs and gather recommendations for program improvements. These conversations build on previous engagement with over 330 individuals over the course of the last several years.

Common Themes:

- Eviction records created significant barriers to securing new housing.
- Most participants received formal eviction notices due to nonpayment of rent.
- Many participants lacked legal representation, making it difficult to navigate the eviction process.
- When attempting to access programs, participants were hindered by poor communication and complex application processes leading many to rely on informal support networks.
- More than half of participants did not use any programs because of lack of awareness of their existence.

This report highlights the urgent need for stronger programs to prevent evictions and improve housing stability.

Introduction

The Housing Alliance of Pennsylvania's aims to center the voices and leadership of individuals who have experienced housing instability, eviction, and homelessness in shaping strategies to make affordable housing more attainable and improve assistance programs.

Some of the more effective solutions on how to make affordable housing more attainable come from the people closest to the problem. However, too often, the people that have direct experience are not a part of policy and program decisions that impact their lives and the lives of people in similar situations.

This project engaged low-income individuals in calendar year 2024 by bringing them into the conversation with those making decisions about new or improved policies and programs. We engaged 77 individuals, 28 via survey responses and 49 via focus group conversations, with lived experience of eviction. Participants provided valuable recommendations on how to improve eviction prevention programs and other assistance programs and address the root causes to prevent these crises before they occur.

Experiences with Eviction

Most participants reported receiving an official eviction notice from their landlord and subsequently appearing before a judge as a part of the eviction proceedings. More than half of these individuals stated that the judge ruled in favor of the landlord.

- Many participants said that despite working regularly or more than one job, they still could not keep up with the cost of rent.
 - *"Took a pay cut, making 30K a year. The rent was raised \$200.00 and I couldn't keep up"*
 - *"2 bedrooms, with nothing included for \$1400, it doesn't match up with what people are making around here"*
- Nonpayment of rent was the most cited reason for the eviction. Some participants noted specifically that changes in property ownership often resulted in worse treatment and increased rental costs leading to nonpayment of rent.

Other Key Themes:

- Some participants reported receiving informal eviction notices via text, email, or phone call, leading them to vacate their homes without going through formal legal proceedings.
- Those that experienced an eviction, formal and informal, shared that the experience was destabilizing and overwhelming to navigate. There was a lack of information about the eviction process available and it was hard to get stabilized afterwards, physically and emotionally.
 - *"It's devastating to your entire family. My family is still dealing with the effects of all that has happened over losing out home and it's been 5 years or so"*
- Participants that did go to court did not have legal representation in court, making it difficult for them to fully understand the legal process and their rights.
- Some participants noted that their landlords were willing to work with them by allowing time to catch up on back rent, secure new employment, or address other financial hardships.
 - *"The judge and landlord were willing to work with me. It plays a part in making it all a little less stressful"*

Experiences with Assistance Programs

A key theme that emerged was the critical role of communication in successfully accessing assistance. **Participants who received timely and clear communication from agencies reported better experiences, while others criticized agencies for their lack of responsiveness and slow follow-up times.**

- *"Me, this place, and the landlord were all stayed in contact"*
- *"Communication is real big here- getting an update even if that update is that they cannot help you"*

Many participants who were aware of available programs still found them difficult to access due to complex application processes and excessive documentation requirements. When participants did seek help, many reported feeling judged, dismissed, or overwhelmed by bureaucratic hurdles, leading some to abandon the process altogether.

More than half of the participants did not utilize any assistance programs, with the primary reason being a lack of awareness about their existence.

Other themes included:

- Delayed responses, eligibility barriers, and instances of discrimination were commonly cited challenges.
 - *"50 or 60 days of back and forth cause no one gets back to you. That ends up being fees added onto everything else"*
- More than half of the participants turned to trusted individuals, such as family, friends, and churches, before reaching out to formal assistance programs.
- 211 and faith-based organizations were frequently mentioned as the most reliable sources of information about available resources in the community.
- Participants who were helped by assistance programs emphasized how critical they were to getting back on their feet. Others discussed how much they would have benefitted from these programs.

Current Housing Situation

Key themes that emerged include:

- **About one third of participants said that eviction records were major hurdles in finding new housing.** Many participants reported that landlords explicitly refused to rent to individuals with past evictions, making it difficult to secure stable housing.
 - *"Went through 27, \$35.00 application fees. Wouldn't rent to me because of my credit score and past eviction"*
- Most participants indicated that they are no longer living in the home where they experienced the eviction, highlighting the disruptive and often permanent displacement caused by the process.
 - *"Late fees and other charges compounded my financial struggles, I don't think I'll recover"*
- Participants shared concerns about having used all available rental assistance funds, such as those from the Emergency Rental Assistance Program (ERAP). With no additional

support available, they are uncertain about how they will continue to afford rent, increasing their risk of future housing instability.

- Some participants noted that when landlords are willing to communicate and work with them—whether by offering flexible payment plans or providing assistance—they feel more secure in their housing situation.

Programs Recommendations

The primary purpose of these conversations was to gather insights and recommendations directly from those with lived experience of eviction, ensuring that program providers and policymakers can take their perspectives into account when shaping solutions. These recommendations reflect the firsthand experiences of individuals who have faced housing instability and offer ideas for more accessible, responsive, and tenant-centered support systems.

Several recommendations emerged across all conversations and are in no particular order:

- **Eviction Record Sealing and Expungement:** Participants strongly advocated for policies that allow eviction records to be sealed or expunged after a certain period, particularly in cases where tenants have demonstrated financial stability or faced eviction due to circumstances beyond their control. **Many participants reported that eviction records create long-term barriers to securing new housing, often leading to cycles of housing instability.**
- **Improved Communication and Transparency:** Participants emphasized the need for clear, consistent updates from agencies to reduce uncertainty while waiting for application results. Timely communication can help alleviate stress and provide a clearer understanding of the process. **Almost all participants said that when they received assistance, it was because of clear and timely communication.**
- **Simplified Application Processes:** Many participants called for streamlined applications with straightforward criteria and clearly defined timelines to make assistance programs more accessible and less overwhelming.
- **Dedicated Support Contacts:** Reliable points of contact who can provide case-specific guidance and emotional support were seen as crucial in helping tenants navigate complex systems and access the assistance they need.
 - *“Hire people who understand people. The process shouldn’t be so complicated, should be more follow ups, consistency, and don’t be judgmental”*

- **Tenant Education and Outreach:** Teaching tenants about their rights and how to navigate the housing system was a recurring theme. Participants suggested making this information widely accessible in public spaces such as schools, libraries, and local government offices.
 - *"If you don't ask the right questions, they don't tell you and I don't know what to ask"*
 - *"Come to us. Organize a block party and have these places set up a table. A lot of people are scared and ashamed of asking for help and finding out what is available."*
- **Increased Service and Housing Coordinators:** Participants shared that accessing resources often happened by chance, underscoring the need for more proactive outreach and support. Having dedicated coordinators to assist tenants with navigating programs and advocating on their behalf emerged as a common theme. Furthermore, tenants with eviction histories noted that having someone to vouch for them improved their chances of securing new rental housing, highlighting the importance of intermediaries who can bridge the gap between tenants and landlords. Increased Service and Housing Coordinators: Participants shared that accessing
- **Landlord Accountability:** Participants strongly advocated for a requirement that landlords inform tenants of available assistance programs before pursuing eviction proceedings. They believe this proactive approach could prevent unnecessary evictions and connect tenants to resources earlier in the process. This underscores the need for proactive and supportive landlord-tenant relationships to promote housing stability.

Background Information/Methodology

Focus group and survey recipients were recruited with the assistance of fourteen partner organizations in target counties⁽¹⁾. Participants were recruited and selected based on their past and current experiences with eviction, the threat of eviction, and interactions with assistance programs. All participants were compensated for their attendance in the focus groups.

Each focus group lasted an hour with participants being asked the same set of standardized questions regarding their tenant experience, interactions with landlords, access to resources, and recommendations for the future⁽²⁾.

The major themes presented in this document were identified through thorough analysis and comparison of field notes collected through the focus group and a survey⁽³⁾. Participants provide their own experiences and challenges related to eviction and assistance programs, both as responses to standardized questions and freely within discussion. Facilitators detail participant responses and reactions and identify the development of patterns both within and across conversations. Collectively, the identification of shared experiences allows for the natural emergence of dominating themes.

¹ Target Counties: Allegheny, Beaver, Berks, Dauphin, Delaware, Erie, Lehigh, Monroe, York

² A copy of the facilitator guide is included in the appendix

³ A copy of the survey is included in the appendix

The Housing Alliance is a statewide coalition working to provide leadership and a common voice for policies, practices, and resources to ensure that all Pennsylvanians, especially those with low incomes, have access to safe, decent, and affordable homes. We promote common-sense solutions to balance PA's Housing market and increase the supply of safe, decent homes for people who have low incomes.

Facilitator: Jennifer Thomas, Housing Alliance of Pennsylvania

Purpose: To prioritize input of people that have been involved in the eviction process and/or have had the threat of eviction and explore their recommendations for strategies to prevent the eviction and improve diversion/prevention strategies.

Duration: 60-90 minutes

Participant Compensation: \$50

Part 1: Guidelines for Focus Group & Ice Breaker

Review Guidelines

1. We want to hear about your experiences. Please, use I-statements as much as possible.
2. We encourage everyone to listen and give equal space and time by being open, honest, and attentive to each other.
3. What is said here stays here. Please, keep all information learned confidential.
4. If at any time a participant is uncomfortable with a question, they have the right to not answer and/or stop the interview without penalty.
 - a. Virtual
 - i. Please, ensure that you are in a quiet and private location.
 - ii. Please, keep your camera on for the duration of the focus group.

Introduction and icebreaker – *What or who is the first resource you reach out to when you need support?*

Part 2: Discussing Experiences with Eviction

1. **Raise your hand if you:**
 - Received an official eviction notice from your landlord?
 - Chose to vacate the property after receiving the eviction notice?
 - Receive a court summons and choose not to go to court?
 - Appear before a judge as part of the eviction proceedings?
 - Had a Judge dismiss the case?
 - Judge rule in favor of your landlord?
 - Voluntarily leave the property after the conclusion of court proceedings?
 - Forcibly removed from the property or experienced a lock-out?
 - Vacate the premises following an informal eviction notice (e.g., text or email)?

Part 3: Discussing Experiences with Assistance Programs

1. Did you receive any type of assistance or support services when facing eviction, such as Emergency Rental Assistance or Landlord Tenant Mediation?
2. For those of you that did successfully access assistance, could you briefly share your overall experience with the program or organization?
 - a. Where and how did you first learn about the assistance program(s)?
 - b. Were there any aspects of the assistance program(s) that you found difficult to navigate or understand?

- c. Was the program/assistance effective in addressing your specific needs?
- d. Did you feel respected and supported by the organization(s) from which you sought assistance?
- e. Can you describe your experience with the application process for the assistance programs?
 - i. Were there documents required and if so, was it easy or difficult to obtain these documents in the given timeframe?
- f. Were you provided with any follow-up support or assistance after initially engaging with the program?

Part 4 – Did Not Receive Assistance

- 1. For those who were unable to access assistance programs, raise your hand if:
 - b. You were NOT aware of existing assistance programs?
 - c. You were aware, but didn't know how to access them
 - d. You did seek assistance but encountered any of the following:
 - i. Difficult application process
 - ii. Too many required documents
 - iii. Slow follow up time
 - iv. Did not meet the program requirements
 - v. Too overwhelmed with the situation to reach out
 - vi. Discriminated against
 - vii. Were there any other barriers you may have encountered not mentioned?
- 5. Does someone want to briefly share what would have been helpful for you?

Part 5: Programs and Policy Discussion

- 1. Based on your experience, what improvements or changes would you suggest making to make assistance programs more effective and accessible?
- 2. How can communities ensure that residents are aware of available eviction prevention resources and programs?

Part 6: Current Housing Situation & the Effects of Eviction

- 1. Show of hands-
 - a. Who here has had to search for housing since the eviction?
 - b. Has anyone experienced a landlord explicitly telling you that they will not rent to you because you have an eviction on your record?
 - c. If not explicitly, who *feels* like their eviction is holding them back from securing safe, affordable housing?
 - i. Would anyone like to share more about that?
- 2. Do you feel stable in your housing right now? If so, what is making you feel stable?
 - a. If not, what would help you to feel stable?

We invite you to take part in our survey aimed at understanding the experiences of individuals facing housing instability, particularly concerning eviction due to non- payment of rent.

We are going to be asking questions about your experiences with falling behind on rent, dealing with your landlord, and finding help. Your responses will remain confidential.

At the end of the survey, you will be asked if you are interested in participating in a focus group on this topic.

Thank you for your answering this survey!

* 1. Have you experienced an eviction, either informal or formal, in the last 5 years?

A formal eviction is a legal process that occurs through the court system, involving a court order to vacate the property. On the other hand, informal evictions refer to situations where the landlord forces the tenant to leave without following the proper legal process, such as verbally telling them to leave or changing the locks.

☐ Yes

☐ No

2. When did you experience an eviction?

- | | |
|----------------------------|----------------------------|
| <input type="radio"/> 2019 | <input type="radio"/> 2022 |
| <input type="radio"/> 2020 | <input type="radio"/> 2023 |
| <input type="radio"/> 2021 | <input type="radio"/> 2024 |

3. Which Pennsylvania county did you reside in at the time of your eviction?

4. What circumstances led to the eviction? Check all that apply.

- ☐ Nonpayment of Rent
- ☐ Landlord did not renew lease
- ☐ Conflicts/disagreements with landlord
- ☐ Lease Violations
- ☐ Other (please specify)

5. The next set of questions aim to understand your involvement in the eviction process.

Please check all that apply.

- | | |
|---|--|
| <input type="checkbox"/> I received an official eviction notice from your landlord | <input type="checkbox"/> The judge ruled in favor of your landlord |
| <input type="checkbox"/> I chose to vacate the property after receiving the eviction notice | <input type="checkbox"/> I voluntarily left the property after the conclusion of the court proceedings |
| <input type="checkbox"/> I received court summons and choose NOT to go to court | <input type="checkbox"/> I was forcibly removed from the property or experienced a lock-out |
| <input type="checkbox"/> I appeared before a judge as part of the eviction proceedings | <input type="checkbox"/> I vacated the premise following an informal evictions (ex: text or email from landlord) |
| <input type="checkbox"/> The judge ruled to dismiss the case | |

6. How was the housing quality during the time of the eviction?

- ☐ Well-maintained
- ☐ In need of repairs
- ☐ In poor condition
- ☐ Other (please specify)

7. Did you experience housing cost burden during your previous housing situation?

Housing cost burden means spending more than 30% of your household income on housing expenses such as rent, utilities, and other housing related needs.

- ☐ Yes, I was housing cost burdened
- ☐ No, I was not housing cost burdened
- ☐ I am not sure if I was housing cost burdened

8. Is there anything else you would like to share about your experiences with the eviction

process?

Experiences with Assistance Programs

This next section will ask questions about your experiences with assistance programs during the time of the eviction or threat of eviction.

* 9. Have you received any assistance or support from local housing programs or organizations? If yes, please select one or more of the following:

- | | |
|--|---|
| <input type="checkbox"/> Emergency Rental Assistance Landlord | <input type="checkbox"/> Homelessness Prevention Program |
| <input type="checkbox"/> Tenant Mediation | <input type="checkbox"/> Legal Aid or Legal Services |
| <input type="checkbox"/> Housing Counseling and Financial Assistance | <input type="checkbox"/> I did not know these programs were available to me |
| <input type="checkbox"/> Transitional Housing Program | <input type="checkbox"/> I did not use any supports/assistance programs |
| <input type="checkbox"/> Other (please specify) | |

* 10. How did you learn about the program?

- | | |
|--|---|
| <input type="radio"/> I did not know these programs were available to me | <input type="radio"/> School or workplace |
| <input type="radio"/> Online (website, social media, online ads) | <input type="radio"/> Government agency or official |
| <input type="radio"/> Word of mouth (through friends and family) | <input type="radio"/> 211 calls |
| <input type="radio"/> Community organizations, non-profit organizations, neighborhood based groups | <input type="radio"/> Did not know where/ who to reach out to |
| <input type="radio"/> Religious institutions (churches, synagogues, mosques, etc.) | |
| <input type="radio"/> Other (please specify) | |

11. If applicable, how did the program assist and/or help you?

12. What is something you would recommend to improve the program?

13. How do you think these programs could better reach people during times of crisis?

14. Is there anything else you would like to share about the program?

This next section will ask you about finding housing after the eviction. If you did not experience an eviction, please select "I did not experience an eviction" to move onto the next section.

15. What was your housing situation like after the eviction?

- | | |
|--|---|
| <input type="radio"/> I did not experience an eviction | <input type="radio"/> I had to move multiple times |
| <input type="radio"/> I still reside at the property | <input type="radio"/> I moved in with family and/or friends |
| <input type="radio"/> I stayed at a homeless shelter | <input type="radio"/> I was able to find safe, decent, and secure housing |
| <input type="radio"/> Other (please specify) | |

Finding Housing After the Eviction

16. What steps did you take to find housing after the eviction? Check all that apply.

- ☐ I searched for rental listings online or in newspapers
- ☐ I contacted local housing agencies or nonprofits for assistance
- ☐ I asked friends or family for housing leads
- ☐ I worked with a housing counselor or advocate
- ☐ I utilized online platforms or apps for housing searches
- ☐ Other (please specify)

17. What were the main challenges or difficulties you faced in finding housing after the eviction? Check all that apply.

- ☐ Limited availability of affordable housing options
- ☐ Landlords denying applications due to prior eviction history
- ☐ Financial barriers (difficulty paying security deposit, high rental costs) ☐
- ☐ Lack of support or resources for housing search
- ☐ Other (please specify)

18. Did you face discrimination of any kind when searching for housing? If yes, please explain.

Current Housing Situation

19. How would you rate the stability of your current housing situation on a scale of 1 to 10 (1 being very unstable, 10 being very stable)?

20. If you feel unstable in your current housing situation, what further assistance or support would be helpful to you?

21. If you feel stable in your current housing situation, what is needed to keep you stable.

22. Is there anything else you would like to share about your experiences with your current housing situation?

23. Thank you for completing the survey!

Would you be interested in participating in a small group discussion to further share your insights and ideas about how eviction prevention programs can be improved?

You will be compensated for your time and expertise.

☐ Yes

☐ No

24. If yes, please provide us with the following information and we will follow up. This information will not be shared.

Name

Email

Phone Number

Preferred method of contact
(email, call, text)

Preferred time of day to be
contacted