

SERVICE COORDINATORS PREVENT EVICTIONS IN AFFORDABLE SENIOR HOUSING



A CASE STUDY PRESENTED BY:



**This work
is more
important
now than
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ABOUT AASC

The American Association of Service Coordinators (AASC) is a professional membership association and a national resource for service-enriched housing professionals. AASC's 3,800 members assist elderly and disabled residents and families living in affordable housing communities to identify, locate, and acquire the services and supports necessary to become and remain self-sufficient. Established in 1999, AASC provides education, advocacy, best practices, leadership, and networking opportunities for its members.

BACKGROUND

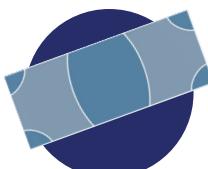
As trusted leaders in the affordable housing communities they serve, service coordinators work proactively to prevent evictions by regularly assessing residents' needs, constantly communicating with property management, and fostering partnerships with resource providers who can help.

Their efforts mean the difference between secure and stable housing for the most vulnerable and placing individuals in expensive high needs facilities or on the streets. Additionally, evictions are costly endeavors for federally subsidized properties. The University of Chicago Poverty Lab found evictions can cost properties as much as \$12,000 per resident.

This work is more important now than ever. The nation is seeing an uptick in low-income Americans being forced out of their homes as moratoriums that were put in place to curb pandemic-related evictions have been lifted.



93% of individuals living in affordable housing with a service coordinator in 2020 continued living independently in their communities instead of moving to higher levels of care.



Nursing home placement for low-income older adults cost taxpayers an average of 66% more than federally subsidized housing and service coordination.



Owners of affordable senior housing with service coordinators evict fewer than 1% of residents each year, compared to the 3.5% of all renters evicted annually nationwide.

EVICTION'S IMPACT ON HEALTH

- Higher all-cause mortality rates
- Worse self-reported physical health
- Increase in frequency of emergency room visits
- Increase rate of illegal drug use
- Significantly worse mental health
- Higher suicide mortality
- Higher rate of mental health hospitalizations
- Reported depression, anxiety and insomnia

CITATION

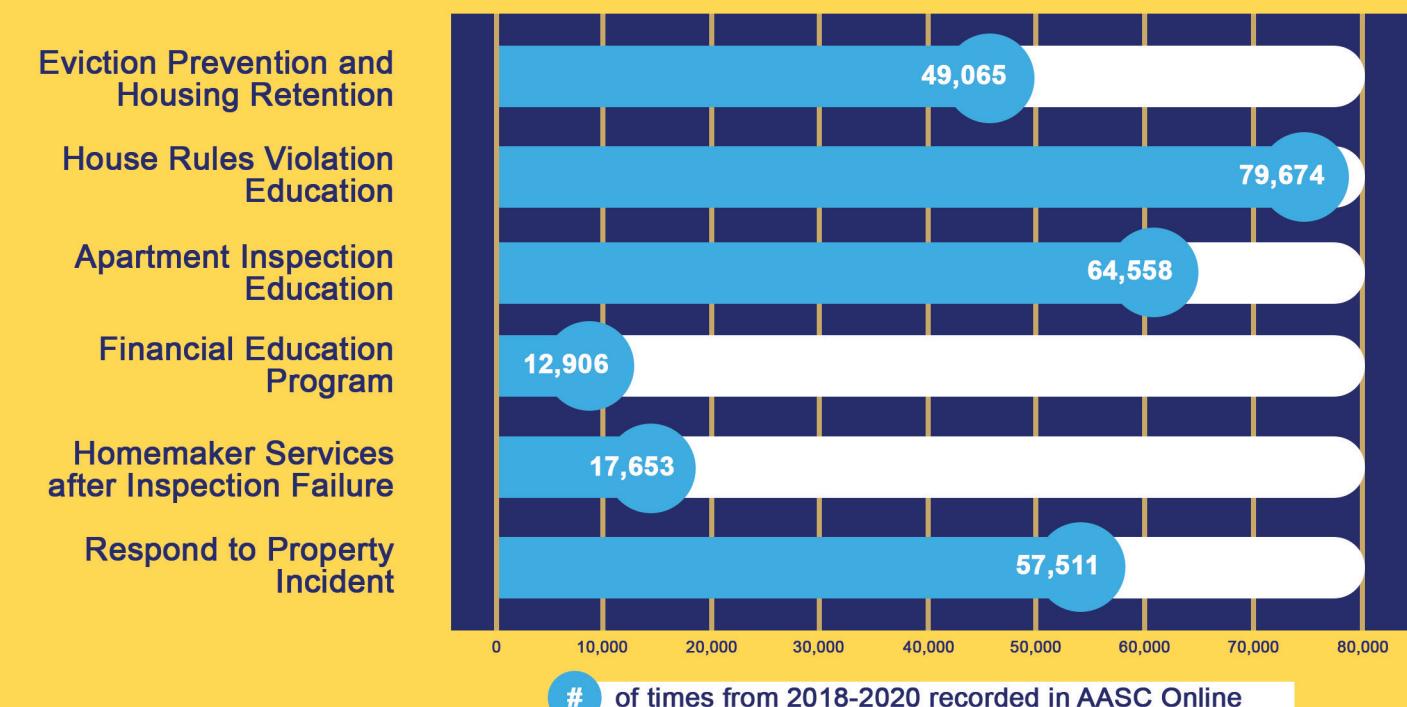


PROACTIVE INTERVENTION PREVENTION

Every interaction a service coordinator has with a resident is a step toward keeping that individual living longer in their community. Some residents require targeted support to proactively prevent evictions and keep them aging in place. Service coordinators achieve this through:

- Apartment inspection and house rules education
- HUD policy education and clarification
- Recertification review of documentation needed
- Housing counseling references
- Connection to Adult Protective Services
- Smoking cessation programs
- Securing formal caregiver support
- Communicating with informal caregivers
- Hospital release support
- Referral for homemaker services to pass inspections
- Credit counseling/debt management

PROGRAMS AND SERVICES FACILITATED BY SERVICE COORDINATORS



Although service coordinators are trained to proactively address resident needs, some issues can't be immediately resolved and residents may receive lease violations and eviction notices. When this happens, service coordinators continue offering support and seeking opportunities to keep the resident in their home. They've done this by supporting:

- Residents who received more than 12,000 property violations, including hoarding, housekeeping and cleanliness (2,700) and non-payment of rent (1,678)
- 3,800 residents who received lease violation notices to remedy the issues before eviction notices were served.
- Nearly 500 residents who received official eviction notices for a host of issues, most commonly non-payment of rent, inappropriate behavior, disturbance and smoking.

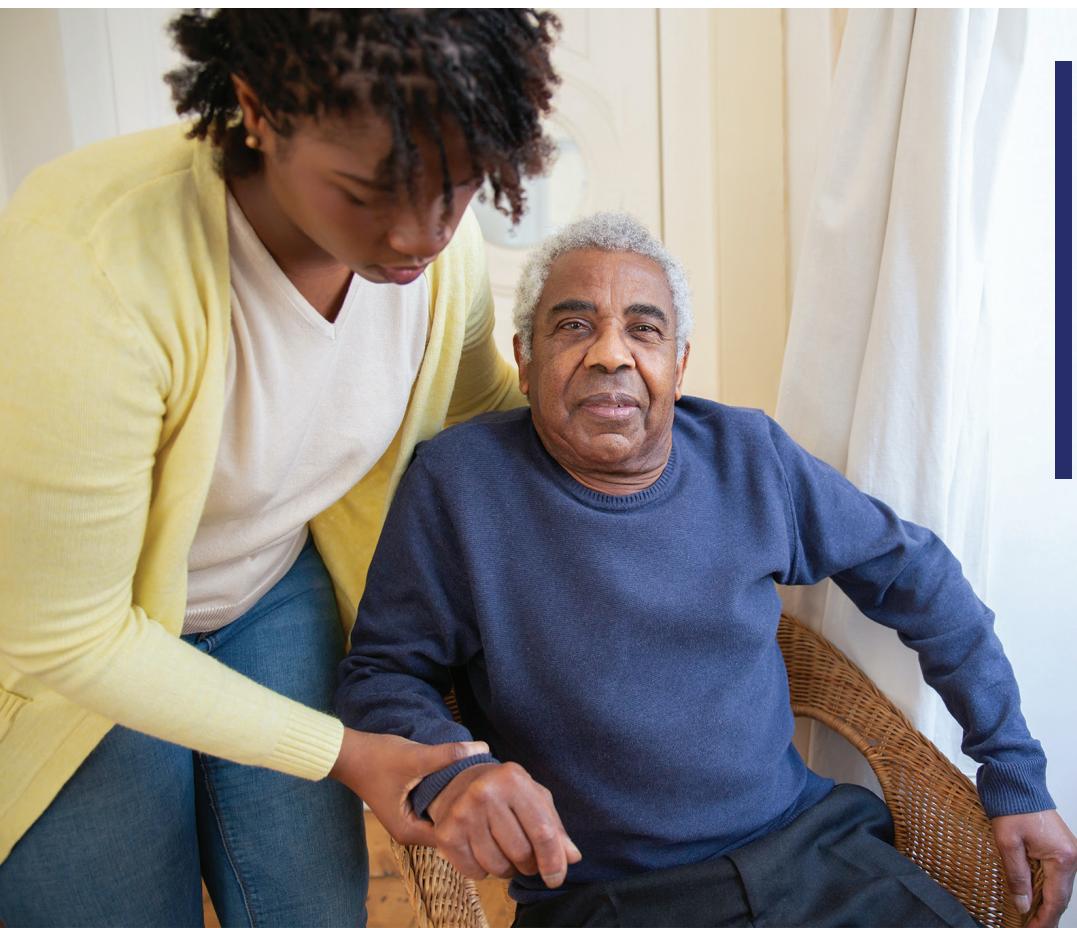


EARLY WARNING SIGNS OF AN EVICTION

LifeSTEPS service coordinators and address other property leaders are trained to spot and addressing early warning signs of eviction. Their method of early detection using data on resident move-outs and proactive referrals has resulted in a 90% eviction avoidance rate.

The organization, which serves more

than 90,000 low-income older adults and families in California, also created a Client Assistance Fund. It is available as a last resort to provide rental and non-rental assistance. More than \$425,000 was disbursed in 2020 and 92% of residents who received the funds coupled with personal finance counseling reported it was a positive, life-changing experience.



Of nearly 5,000 violations that resulted in lease notices, service coordinators were able to intervene in all but 326 cases.



CASE STUDIES

The following are AASC member experiences with preventing evictions in their communities.

Late Payment of Rent

Making rent payments late is a common cause for lease violations at a property in Ohio where the service coordinator and property manager work collaboratively to avoid eviction notices. Just one resident has been evicted from the property in the last five years as a result.

Oftentimes, the resident is in a financial position to pay the rent but there is another barrier preventing them from making the payment on time. In one case, the service coordinator determined that a resident who was consistently late in making monthly payments was unable to find transportation to obtain a money order.

The service coordinator organized transportation for the resident each month near the time of the rent due date. She and the resident were able to set a time that allowed the resident to use the transportation to pick up her monthly groceries as well as obtain the money order in time for the rent payment due date.



Service coordinators assisted residents with transportation services more than 471,000 times in 2018-20. These include public transportation, bus passes and taxi services.

Unexpected Expenses

A resident living on the fifth floor of a senior housing complex left his faucet running, causing his apartment and others to flood. This wasn't the first time the resident had accidentally caused damage and property policy required that he be charged for damages that weren't covered by insurance. The average annual income of a resident living in HUD senior housing is less than \$13,000 so even when the property agreed to cover most of the expenses, the resident was unable to pay the \$5,000 bill that he received.

The service coordinator contacted the social worker at the resident's adult day health center. Together they petitioned the center's resource committee to provide funding from its special fund for emergency cases to help pay down the debt. The service coordinator then worked with the property's manager and assistant manager to set up a payment plan to cover all remaining expenses at a level that would ensure the resident wouldn't be evicted for non-payment of rent.



Unexpected expenses for older adults typically come in the form of medical bills. The CDC [found](#) that 12% of adults 65 and older, either with both Medicare and Medicaid or with Medicare only, had problems paying for health-related costs in 2018. That's largely due to the cost of prescription medicines. An AARP report found the average annual cost for widely used prescription drugs used to treat chronic conditions was nearly \$20,000 in 2017. And prices for widely used prescription drugs consistently increased faster than general inflation every year from 2006 to 2017, according to the AARP Public Policy Institute. From 2018-20, service coordinators helped residents understand and remedy medical bills 32,000 times and assisted residents with accessing necessary and affordable prescriptions nearly 50,000 times.

Failed Inspections

Regular apartment inspections required by HUD can be a challenge for residents who face physical or mental barriers to maintaining their apartments. At one southern California community, a service coordinator and wellness nurse partnered with the local PACE program to find a caregiver she trusted and avoid eviction for apartment neglect.

The service coordinator initially enrolled the resident in a local PACE program, which serves as an adult day care, after she failed to manage chronic health issues and was unable to manage her medication. The service coordinator and wellness nurse were able to rely on that connection when home visits revealed that she was in violation of her lease agreement and would fail an upcoming apartment inspection. There were swarms of gnats in the kitchen next to piles of dirty dishes, piles of clothes around the house and a damaged refrigerator that was filled with spoiled food.

A deep-cleaning service was facilitated by the service coordinator, but it wouldn't be enough to ensure the resident was able to continue living safely and independently. The service coordinator advocated for the approval of a PACE certified caregiver who could assist the resident multiple times each week in her home. The service coordinator observed that the resident felt comfortable with a caregiver that was supporting another resident who was also facing eviction because of inspection failures so the service coordinator arranged for that individual to be assigned to the resident.



CASE STUDIES

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"This was a successful solution because the resident only trusted this caregiver to help her," the service coordinator said. "...This prevented the eviction process and an APS report for neglect."

The service coordinator and wellness nurse continue to do routine wellness checks to ensure the resident is aware of inspection requirements and is making choices that will positively impact her health. They also stay in communication with the local PACE and assigned caregiver to coordinate support.



Service coordinators set up homemaker services for an apartment inspection failure nearly 18,000 times between 2018-2020 and supported residents who received 12,000 property violations, including hoarding, housekeeping and cleanliness and non-payment of rent. They also supported 3,800 residents who received lease violation notices to remedy the issues before eviction notices were served.

Mental Health Issues

Service coordinators must rely on multiple partnerships they've built with a range of providers to avoid just one eviction. In Chicago, a service coordinator supported a resident whose hoarding had led her to acquire 22 cats.

The service coordinator worked with a number of government and non-profit organizations to address the hoarding and the mental health needs of the resident. They found shelter for 19 of the cats and connected the resident to homemaker services to keep the apartment clean.

In the course of their efforts to support the resident, the service coordinator learned that the resident was facing a slew of personal hardships and the resident talked openly about committing suicide. Through referrals to health care partners, the resident was not hospitalized and continues to live independently.



Service coordinators connected residents to support for hoarding and clutter more than 24,200 times between 2018-20.

High ADLs

A married couple both in extremely poor health were able to age safely in place with the support of an in-home supportive services program funded through Medicaid. However, when they received a letter stating that they'd be abruptly losing staffing hours, they feared they would become ineligible for HUD housing because of their high needs and be required to move to assisted living or nursing home facilities.

Upon learning of the reduction in assistance, the service coordinator contacted the state program to request a qualification review and hearing, which temporarily halted the reduction in services. When a hearing was scheduled in the state capitol three hours from the property, the service coordinator appealed for a phone hearing because both residents are in wheelchairs and unable to travel far distances.

The remote hearing was approved and the service coordinator assisted the residents in obtaining medical and other types of documentation to make their case for continuing to receive the maximum number of in-home supportive service hours. They won the hearing and were able to continue receiving support in their home.

"The fact is that not all older adults have service coordinators on-site or advocates. They are sent letters and many go unseen or unanswered, so they lose their benefits, support, and housing," the service coordinator said. "Many older adults that can age in place safely in independent senior housing find themselves in nursing homes when they could have been referred to services."



The average resident participating in a service coordinator program has reported having four chronic health conditions, making them sicker than the overall population of older adults. To address these increased needs, service coordinators connected nearly 40,000 residents to home health care services between 2018-2020.