

Legal Support for Renters



Everyone deserves the opportunity to live a healthy, full life — but not everyone in our country has an equal opportunity to achieve this. CityHealth, an initiative of the de Beaumont Foundation and Kaiser Permanente, promotes a package of tried and tested policies that ensure all people in our largest cities have access to healthy choices.

Together, with visionary city leaders, we can make sure that all people have access to a safe place to live, a healthy body and mind, and a thriving environment. Policy solutions like Legal Support for Renters can help make communities safer and resolve critical health disparities — now and decades down the road.

Renters have legal protections, but few can access those protections when faced with eviction because most don't have the means to obtain legal representation. By addressing this representation gap, Legal Support for Renters policies help people at risk of eviction remain safe in their homes and avoid homelessness, keep their records free from evictions, and reduce rent debt.

THE EVICTION CHALLENGE

- Nearly half of all renter households in the United States are cost-burdened, meaning they pay more than 30% of their income on housing. This number only increased with the onset of the COVID-19 pandemic; in August 2020 an estimated 30-40 million Americans were at risk of eviction.
- When evictions take place, 81% of landlords have legal representation while only 3% of tenants have representation.
- Homelessness or unstable housing is associated with poorer health outcomes such as depression, stress-related illness, substance use disorder, and increased emergency department use.
- Homelessness is associated with domestic violence and criminal behavior — including assault and robbery — as well as homeless people being a victim of assaults.
- Low-income people, people of color, women, and families with children are most at risk of eviction and subsequent exposure to violence.

A HEALTHY SOLUTION: LEGAL SUPPORT FOR RENTERS

- **Reduces Evictions** — Cities that have legal support for renters in the form of representation have seen eviction filings drop by as much as 30% — and more than 80% of people who obtained legal support were able to remain safe in their homes.
- **Reduces Homelessness** — A recent study by the University of Tulsa College of Law found that people with representation were four times more likely to avoid homelessness.
- **Promotes Better Health** — Families, especially children, live healthier and more stable lives when they can stay in their homes and within their school districts. Eviction is linked to serious negative physical and mental health outcomes, including depression and suicidal thoughts.

Going For Gold

CityHealth annually rates Legal Support for Renters policies in cities with criteria that set the “gold standard” in each policy area. These criteria were developed with input from national experts, are backed by evidence, and work to reduce or remove systemic barriers to health equity. Medals are awarded to cities that meet the elements necessary for the best quality policy (gold), a good quality policy (silver), and a passable quality policy (bronze). Cities with no policy, or that don’t meet the minimum threshold for a bronze medal, receive no medal.

LEGAL SUPPORT FOR RENTERS MEDAL CRITERIA



	Bronze	Silver	Gold
1. City has a legal support policy that provides legal representation for all eligible tenants.*	✓	✓	✓
2. Policy includes limited coverage.	✓	✗	✗
3. Policy includes both limited coverage and enhanced coverage.	✗	✓	✓
4. Policy requires evaluation.	✗	✓	✓
5. Policy requires evaluation and reporting.	✗	✗	✓

* Eligible tenants vary by medal.

NOTES:

- For a bronze, the policy must cover any tenant with at least one child making no more than 125% of the federal poverty level.
- For a silver, the policy must cover any tenant making no more than 200% of the federal poverty level **OR** policy provides a flexible standard of indigence encouraging broad applicability and vests providers with discretion to determine indigence.
- For a gold, the policy must cover all tenants.

NEW YORK CITY GUARANTEES LEGAL REPRESENTATION

In August 2017, New York City became one of the first cities to guarantee legal representation for renters. A report on the first three years of the program found that 86% of represented tenants were able to remain in their homes. Through the phased rollout, legal representation services have so far reached 25 zip codes and as many as 100,000 individuals receive legal representation each year. In New York, evictions have dropped 41% overall since 2013, including a 15% drop in 2019 alone.