

## **Extension Housing Outreach Award**

Housing Eviction Prevention Education

### **Introduction**

Based on the Public Justice Center report, tenant eviction is a major urban community problem in Maryland averaging 140,000 court complaints monthly. Most households receiving financial assistance are not paying rent on time, on rent default, and not practicing financial precautionary measures such as budgeting to pay rent and accrue savings for their future wellbeing. The statistics are reminiscent of that of the great recession of 2008-2010.

In 2009, after attending four days of the District Court hearings to get an eyewitness understanding of the household rental eviction process in Baltimore City, this Extension Educator organized a meeting with community agencies providing rental housing to low-income families. The objective of the meeting was to form a concerted effort to promote financial management awareness on budgeting income, prioritizing spending, increase savings, and paying rent to prevent eviction. This meeting led to a community seminar, *Family Finance, and Housing Eviction Prevention* seminar. Three hundred and sixty participants attended. The evaluations indicated significant knowledge gained and a frequent need for future training. Such was the motivation to develop the *Housing Eviction Prevention*, and *Staff Professional Development programs* for those working directly with low-income households.

### 2020: Maryland Statewide Finance Management Education during COVID-19 pandemic.

In 2020, the COVID-19 pandemic caused economic distress in low-income Maryland statewide communities that needed relief in financial assistance and financial education. A financial education program for low-income households was already available in Maryland's North Clusters (Baltimore City, Baltimore, Carroll, and Harford Counties), but not statewide. The importance of the program is its originality grounded in research (Hilgert, 2003; Anderson,

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2004; Haynes-Bordas, 2008; Willis, 2011), IRB approved, and appropriate for replication statewide.

### **Objectives**

The objectives were to provide:

1. Financial management classes for housing tenants to acquire knowledge, and skills to make better financial decisions such as budgeting income to pay rent timely, minimize consumption and maximize saving.
2. Professional development seminars as financial management skill enhancement to frontline staff working with families and college students.

### **Target Audience**

The targeted audiences were tenants, clientele, and frontline staff from public housing authorities and associations statewide, subsidized housing organizations, transitional housing, family and investment programs.

### **Financial Management topics**

The topics were as follows:

1. Foundations for decision-making in the economy. This course teaches basic, but essential decision-making ideas (scarcity, choice, costs, and rationality) to help participants understand how to: Make concrete decisions when money is scarce (limited, not enough). Make appropriate choices due to scarcity of income. Be mindful of opportunities and the cost associated with each opportunity. Be a rational decision-maker such that any action or choice should result in being better off without making anyone else worse off.
2. Household Budgeting Class (Income, Spending, and Savings). This class teaches participants basic methods of designing a household budget to understand: Authentic sources of deriving

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income. Allocating income to consumption spending and saving. Budgeting and prioritizing to make rent payment the priority in the budget. To understand the relationship between income, spending, and saving, and factors affecting the relationship.

3. Credit/Debt Management Class. This class teaches credit and debt management to help those who are concerned or struggling with debt management. This class includes the discussions of unsecured and secured credit cards, credit bureaus, credit reports, and credit scores; borrowing money, interest, and interest rate.

### **Program Description**

The program used the selected topic area described above under financial management topics to provide education for staff professional development, and housing tenant's eviction prevention.

For staff professional development, staff benefited from all three major topic areas. The staff was encouraged to learn to become mentors to their tenants in need of assistance with financial management. For tenants, the topics were mostly requested by their housing agencies, and on average; the demand was for household budgeting to pay rent, save, and debt management.

### **Delivery Method**

During COVID-19 Pandemic, the teaching delivery method used was virtual presentations with either Zoom or WebEx platform.

### **Creative Registration**

For staff professional development and family financial management, this educator created an online registration and a pre-survey using the University of Maryland Extension Qualtrics Survey Software. The educator sent the announcement for class participation that included the online registration link by email to the chief of staff of the various partner agencies. The chief of staff disseminated the email to all frontline staff. Only those who registered to participate

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received a confirmation email with a join the seminar Zoom link. After each seminar, a Qualtrics post-survey including the end of class teaching evaluation web link became accessible in the Zoom chat box for participants to complete post-survey.

For tenants, classes occurred in a series of housing community virtual discussions in town hall format. This allowed tenants open access to join virtual discussions on financial management with the option of using either the phone or the computer. The approach was the housing coordinators received the email announcements and then, inform the tenants.

### **Teaching Material Developed:**

1. Household interactive budgeting tool (Excel format)
2. Income, spending, and saving relationship (PowerPoint)
3. Council for Economic Education (adapted),

[https://econedlink.org/?s=financial+literacy+&post\\_type=post](https://econedlink.org/?s=financial+literacy+&post_type=post)

### **Partnerships** *(for program dissemination and teaching)*

The Housing Authority of Baltimore City. Maryland Department of Health, Minority Health and Health Disparities. Maryland Department of Human Services – Family Investment Programs, Office of Cash Programs. Maryland State Attorney General’s Office. Maryland Department of Housing and Community Development.

### **Program impact: Evaluation method/tool, results, and impact**

The program reached 99 tenants from 3 sessions, and 910 staff from 17 sessions of professional development.

### **Evaluation/Results** *(Maryland Extension Evaluation based on pre and post-surveys):*

The analysis of the pre-seminar and post-seminar evaluations data resulted in percentages of overall behavioral change as follows:

- (a) Confidence about managing income: pre-seminar 68%, and post 89%.

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(b) Confidence to save money for emergencies: pre-seminar 55%, and post 68%.

(c) Confidence in spending money wisely on needs: pre-seminar 75%, and post 89%.

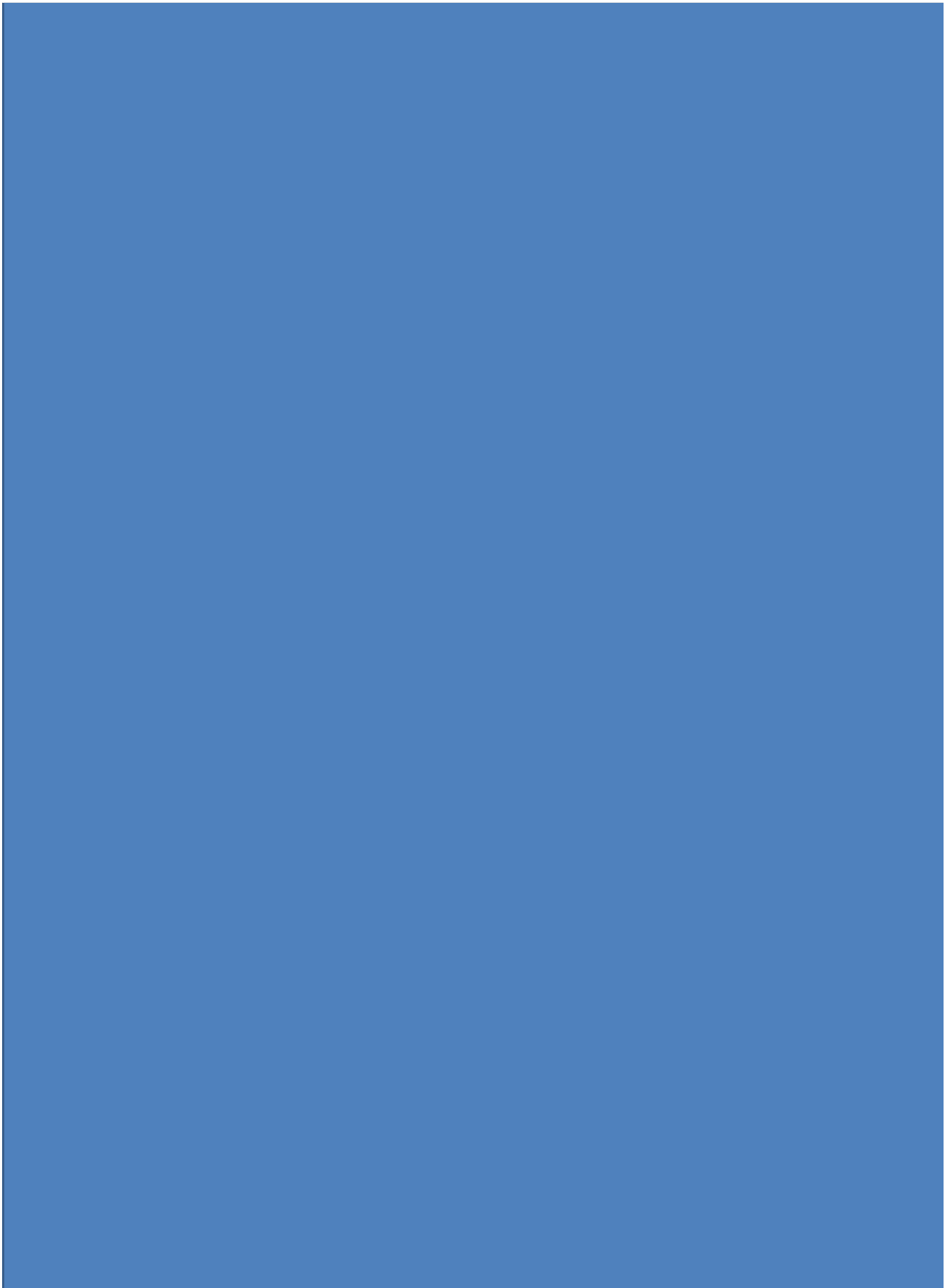
(d) Confidence to pay rent: pre-seminar 69%, and post 85%.

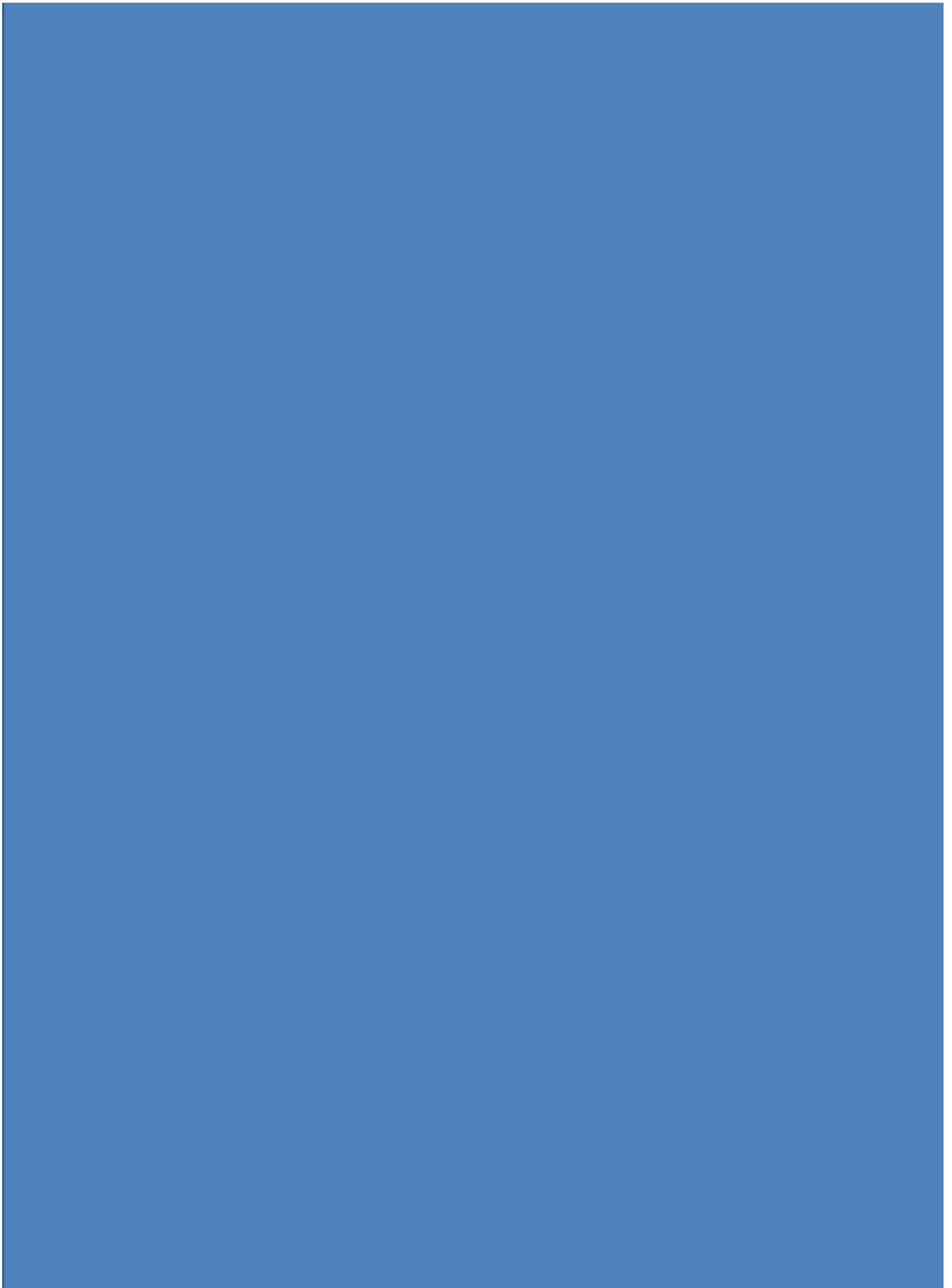
### **Impact**

Looking at the results, although participants acquired knowledge to build confidence in managing their income (a), spending money wisely (c), and confidence to pay rent (d), but from eyeballing the percentage changes the overall change in confidence levels are not extremely high due to COVID-19 pandemic. This is more evident when looking at the outcome of the confidence to save money for emergencies (b), households are not saving becomes they are struggling financially. To add, the program attracted 6-urban Educators in the Northeast Urban Extension, a future partnership. The program accomplishment earned this Educator the award of the Maryland Educator of the Year.

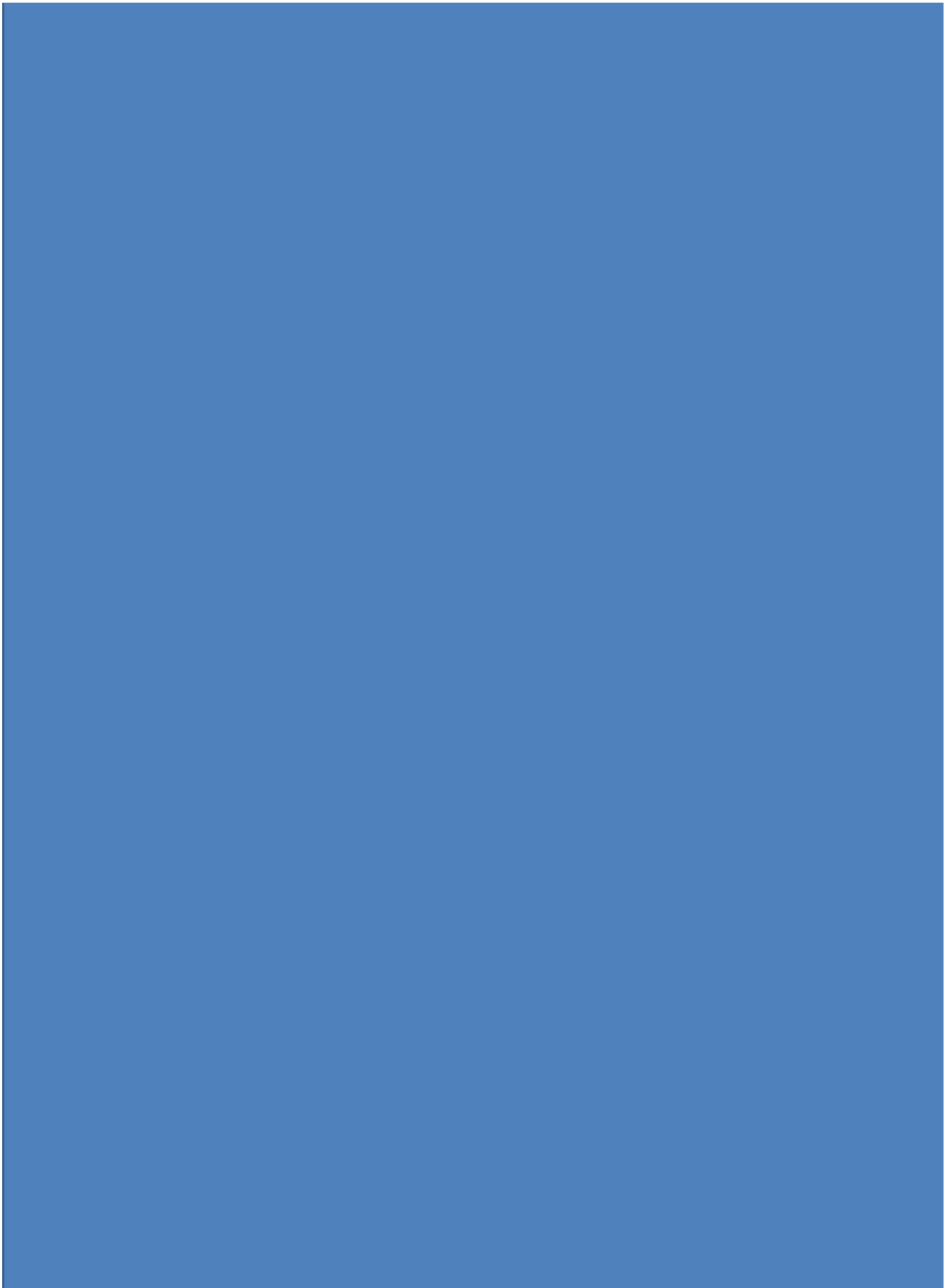
| <u>Household Budgeting</u>   | Items                     | Cost |
|--|---------------------------|------|
| Click on the <b>Dark Blue Cell</b><br>Enter your Total Monthly Income and<br><b>press Enter Key</b><br>(Note the impact on <b>Total Budget</b> ) | <b>Planned Saving</b>     |      |
|  | <b>Rent/Mortgage</b>      |      |
|  | <b>Food</b>               |      |
| <b>Monthly Total Income</b>  | <b>Property Taxes</b>     |      |
|  | <b>Cable TV</b>           |      |
| <b>Total Budget</b>  | <b>Telephone</b>          |      |
| <b>\$0.00</b>  | <b>Transportation/gas</b> |      |
| UNIVERSITY OF<br><b>MARYLAND</b><br>EXTENSION<br><i>Solutions in your community</i>  | <b>Car payment</b>        |      |
|  | <b>Car Insurance</b>      |      |
|  | <b>Car maintenances</b>   |      |
|  | <b>Gas/Oil</b>            |      |
|  | <b>Electricity</b>        |      |

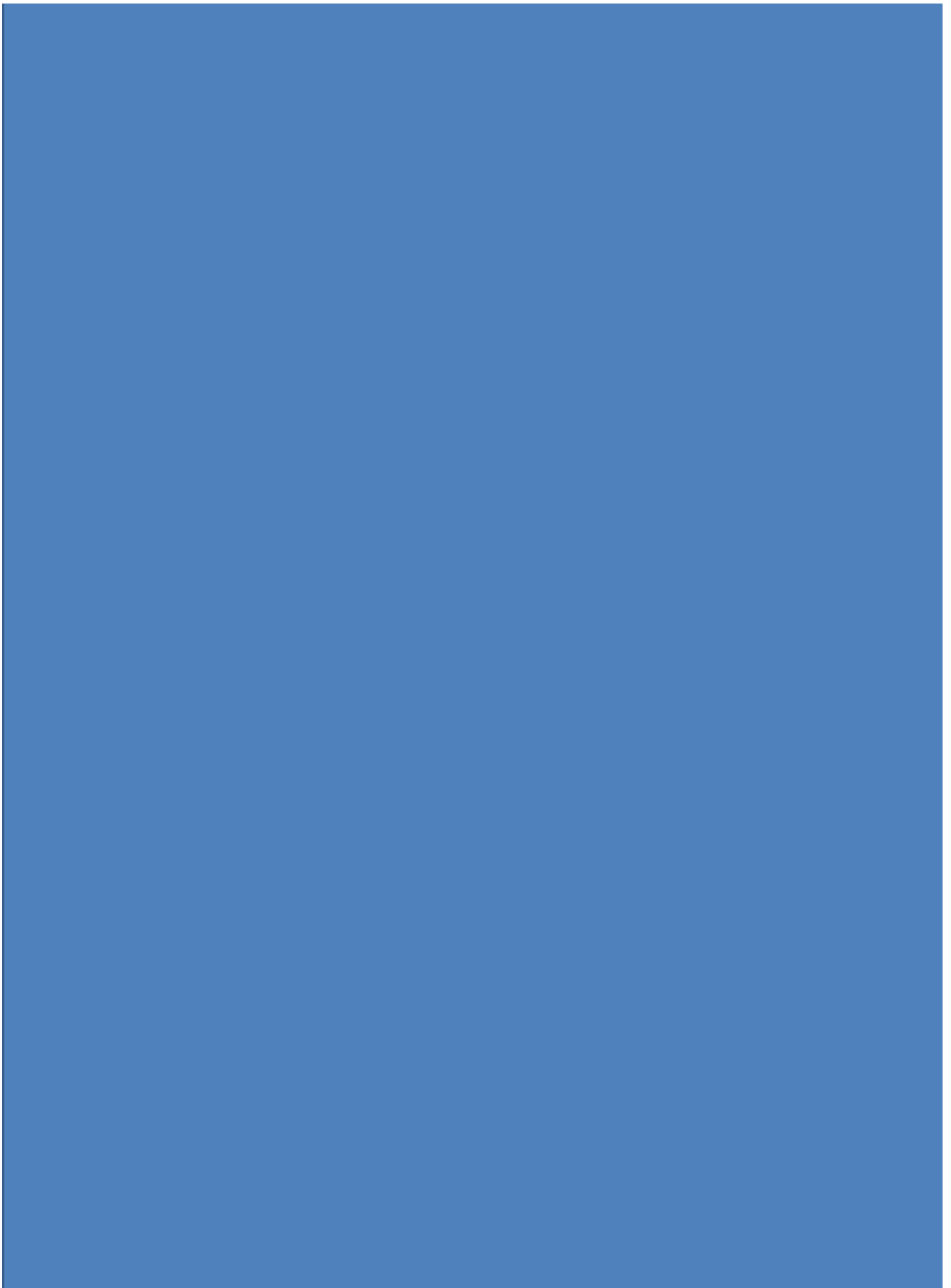
Using this interactive tool gives the audience or end-user a practical experience on plan  
 For questions regarding the use of this tool, please contact: Ph# 410-856-1850 Email: MELD  
 College of Agriculture and Natural Resources - Extension Services

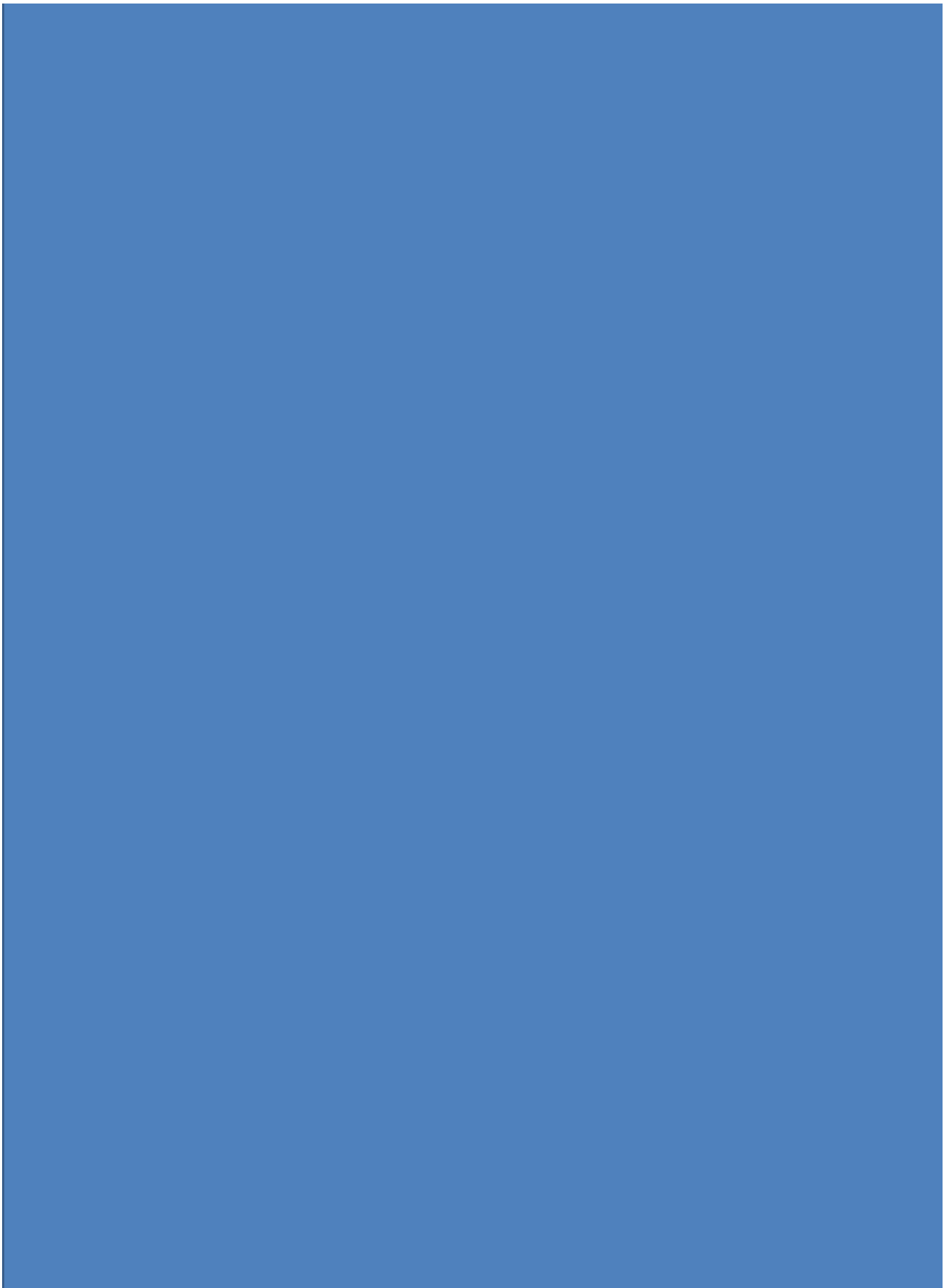


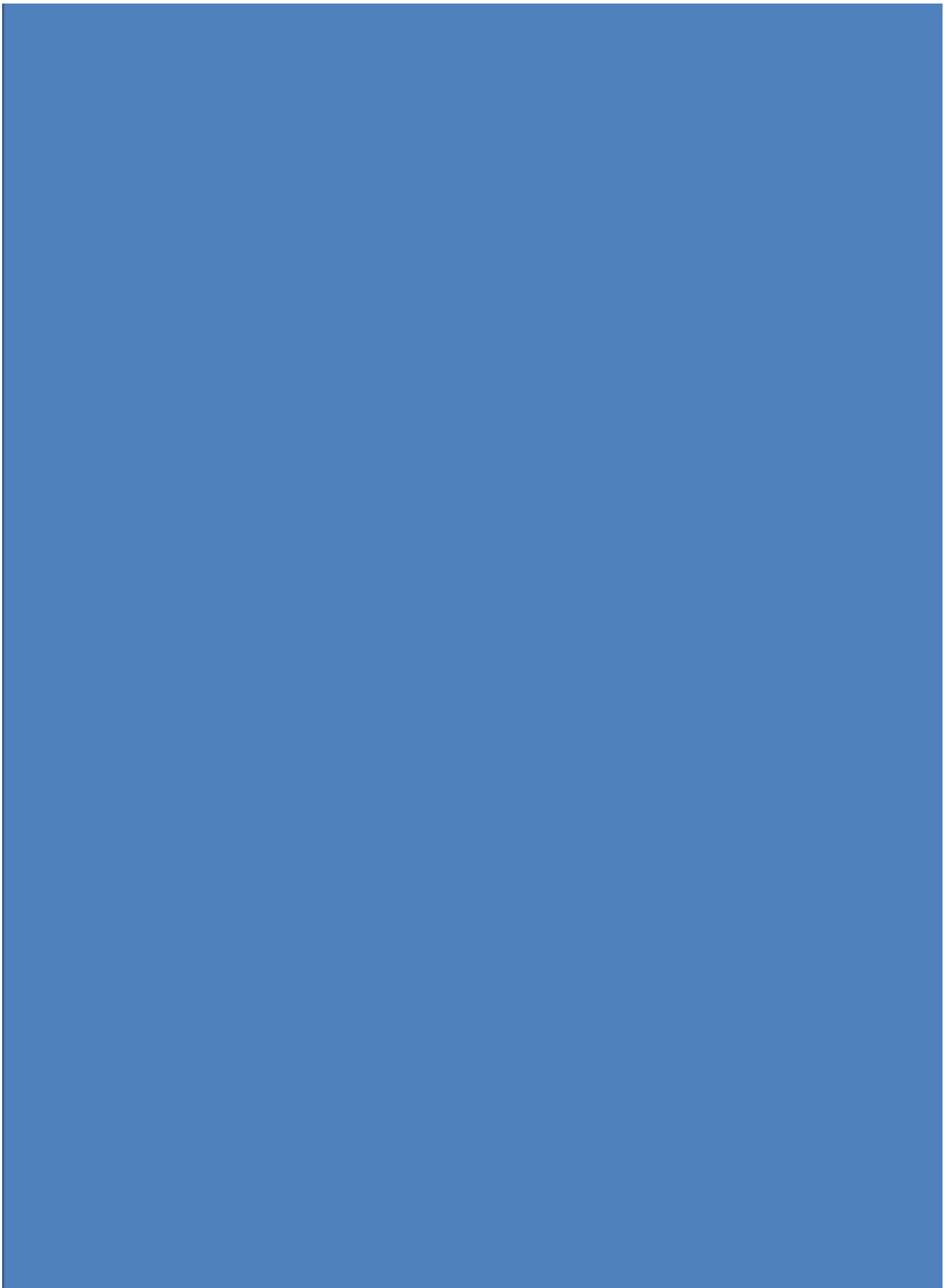


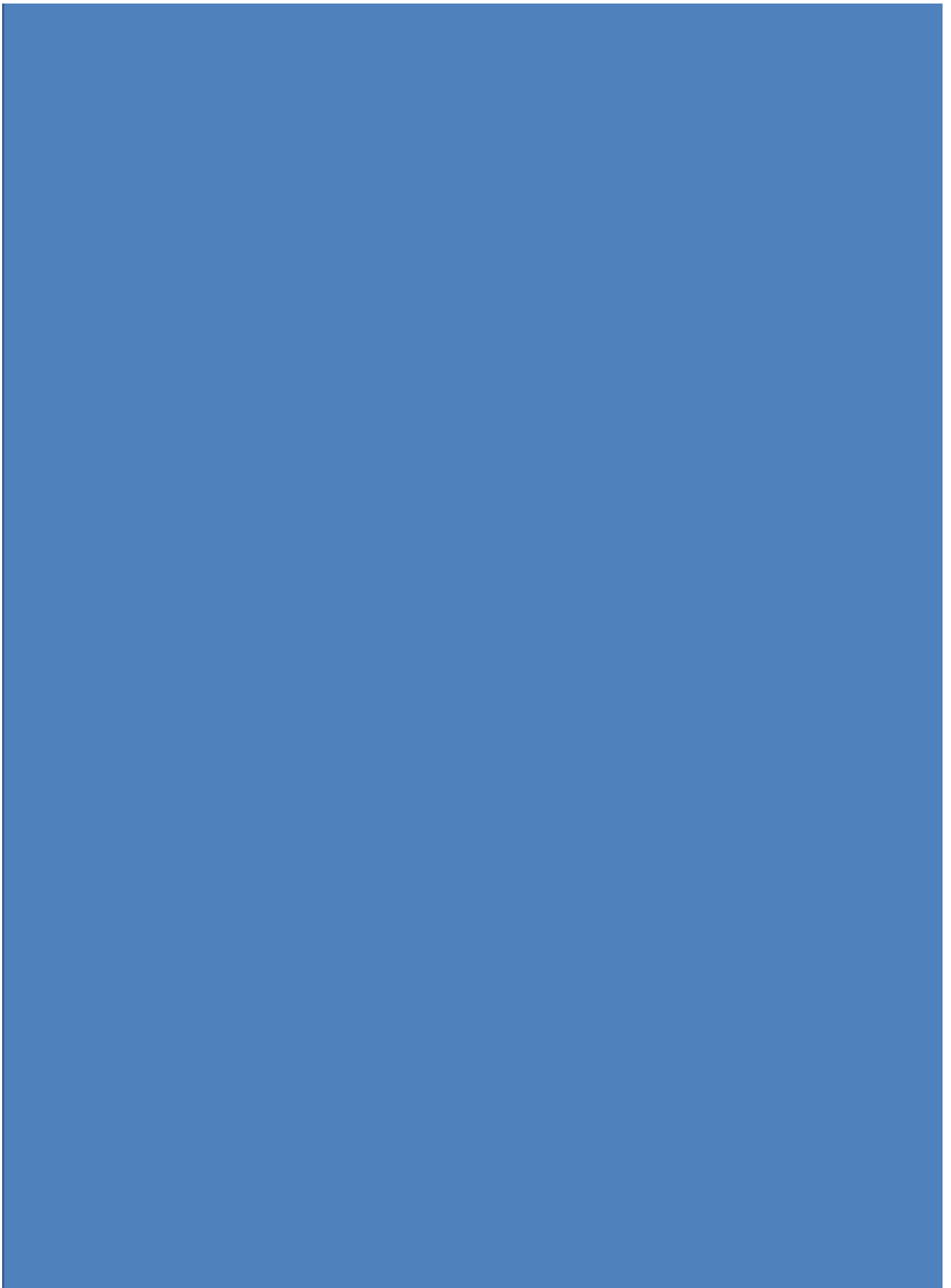


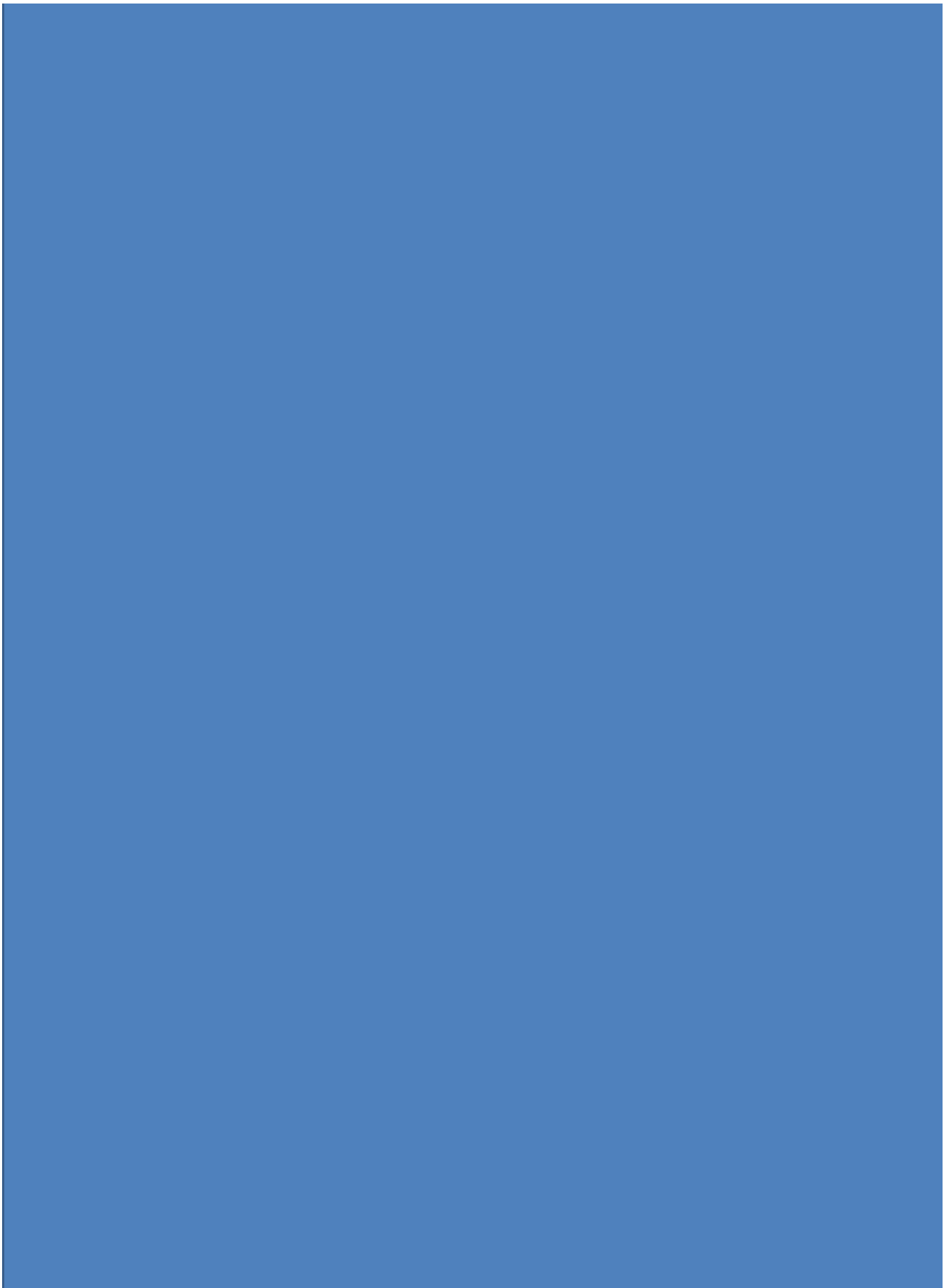


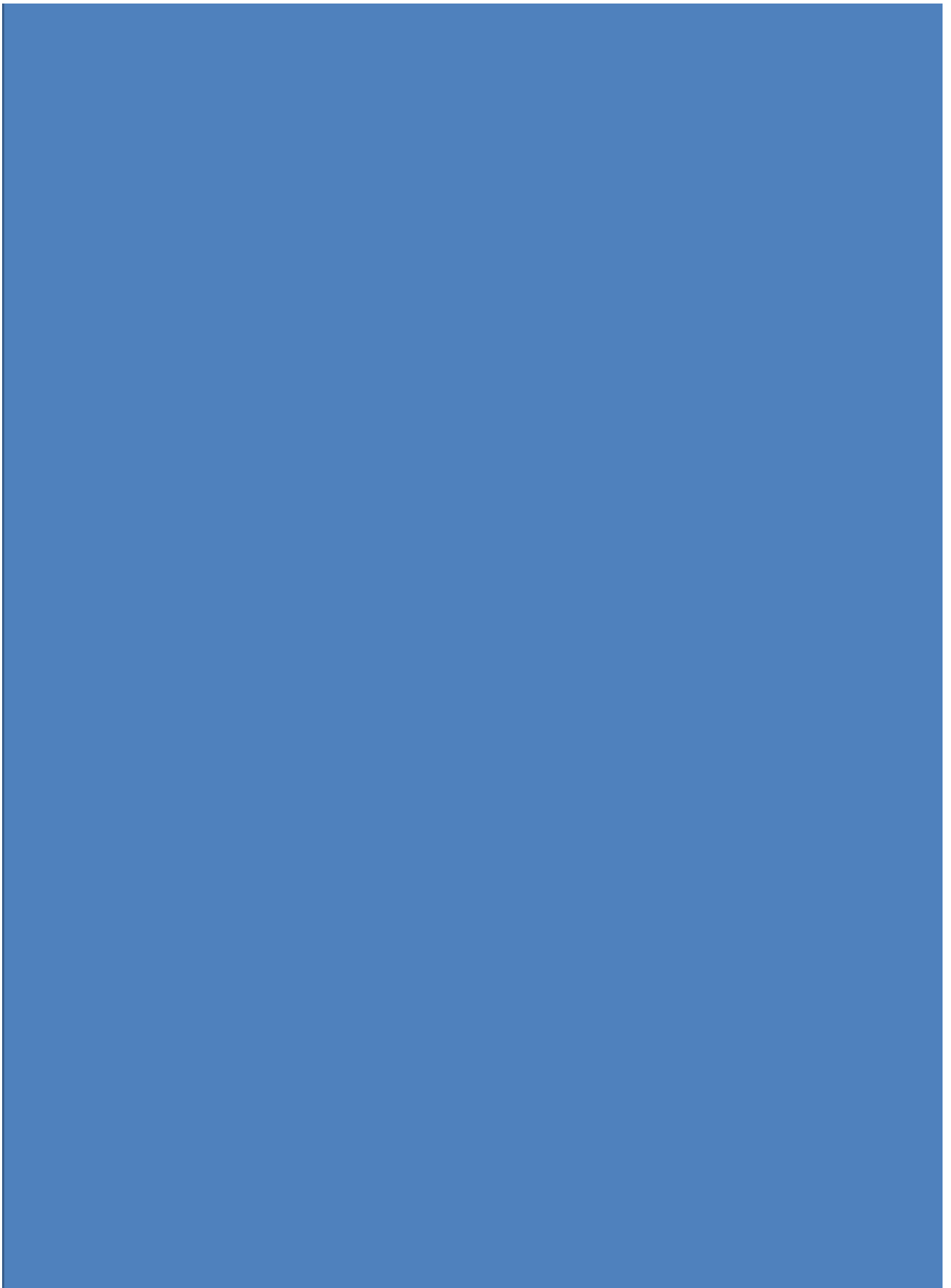


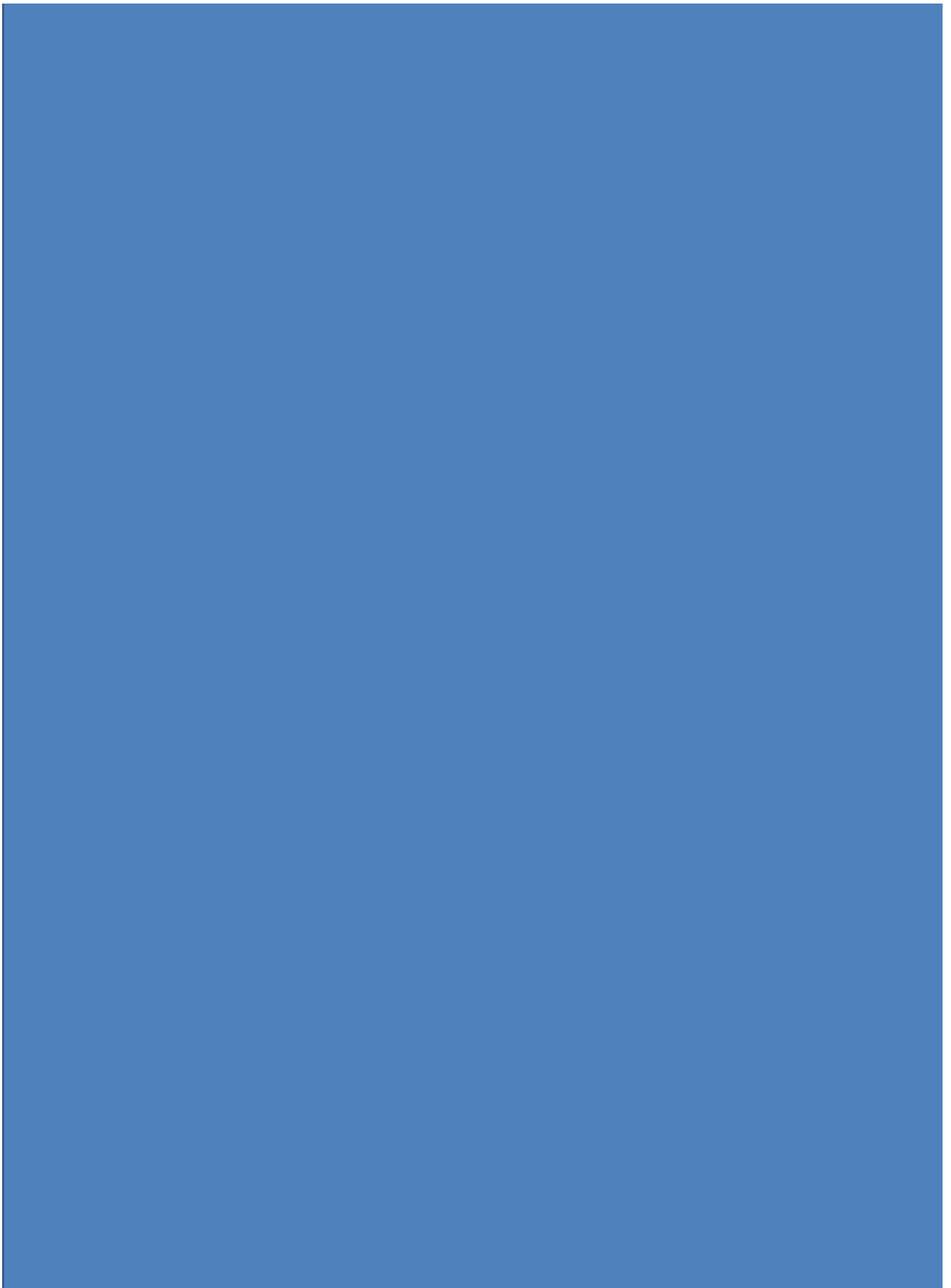




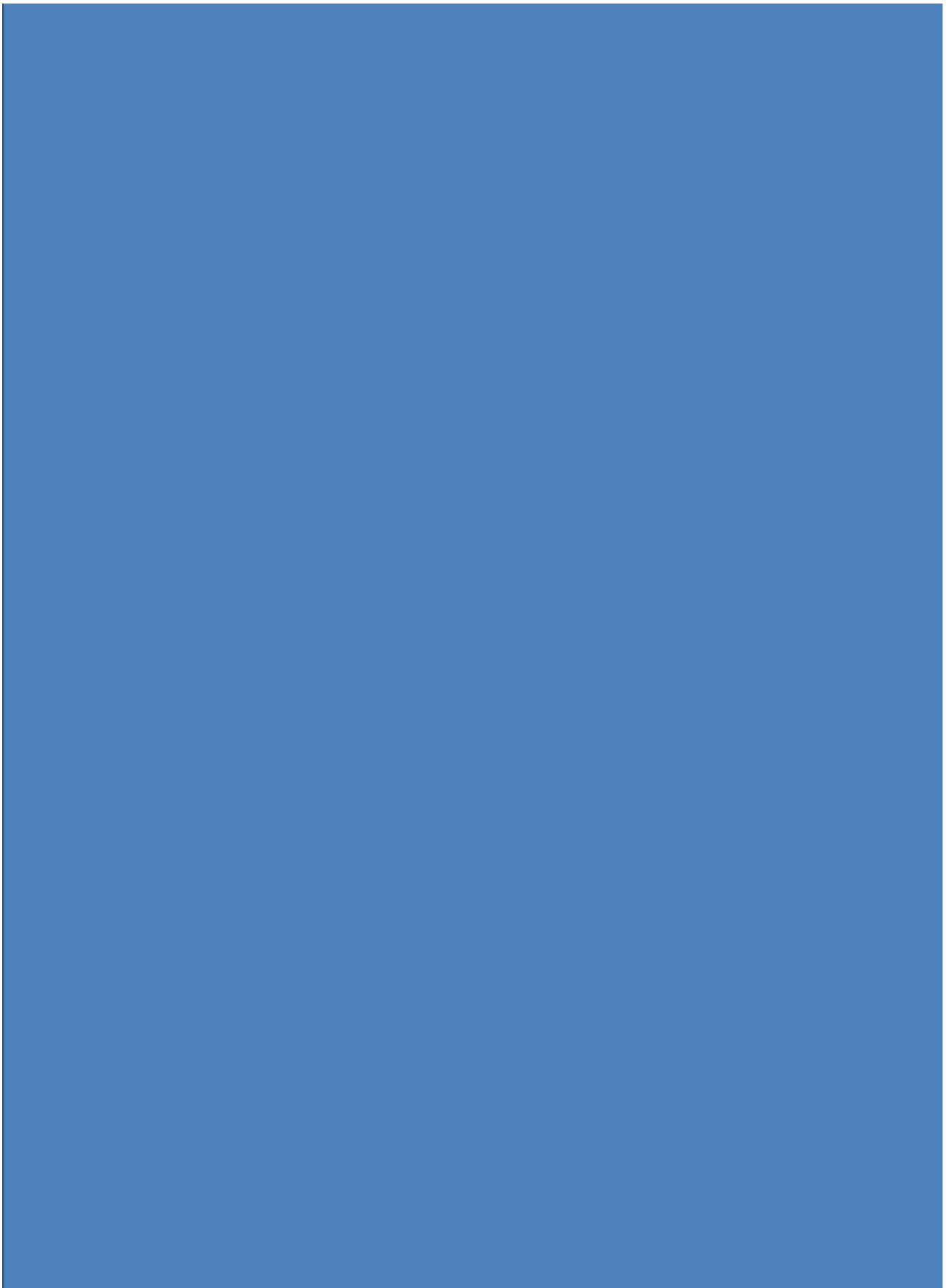


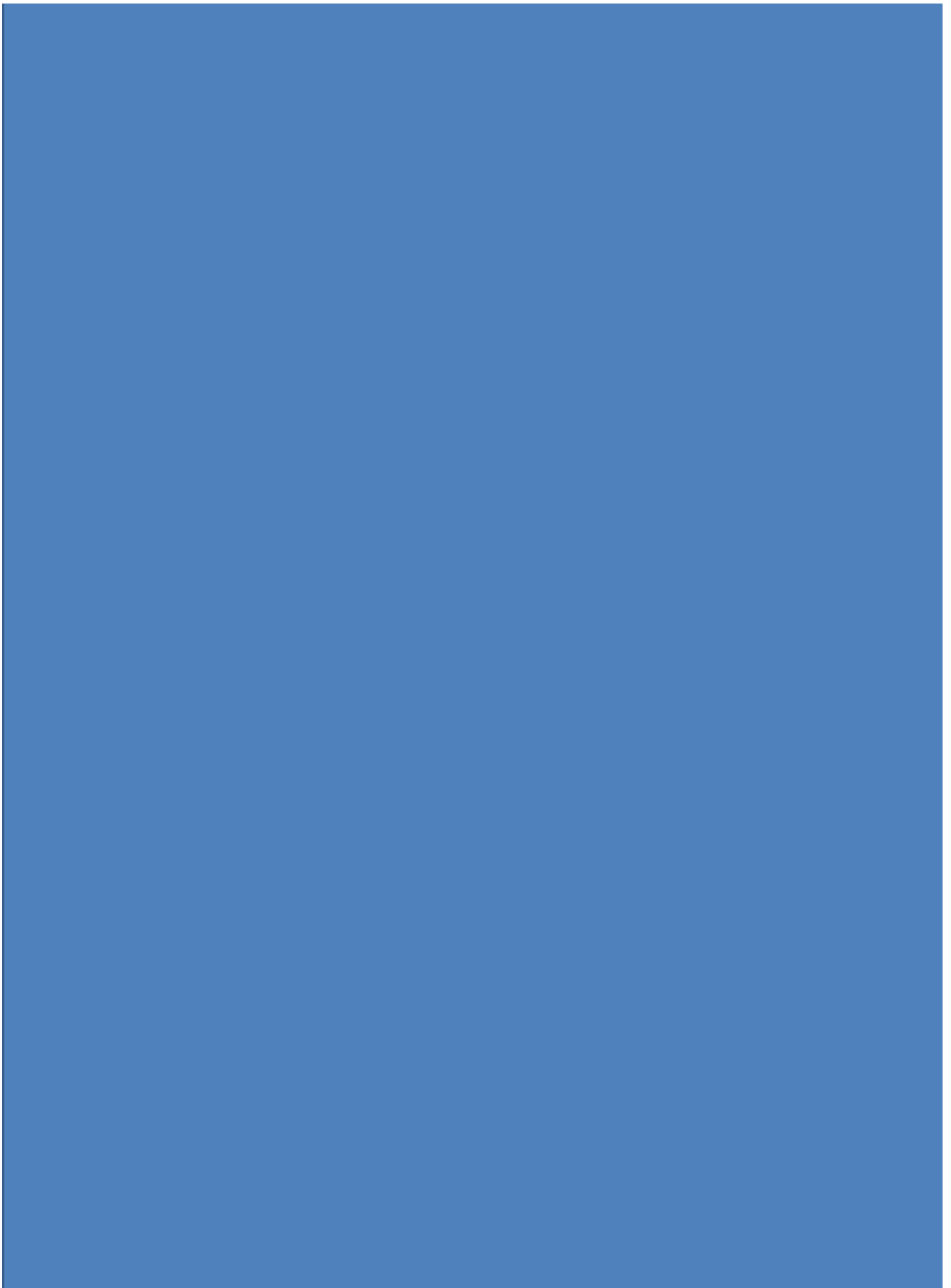


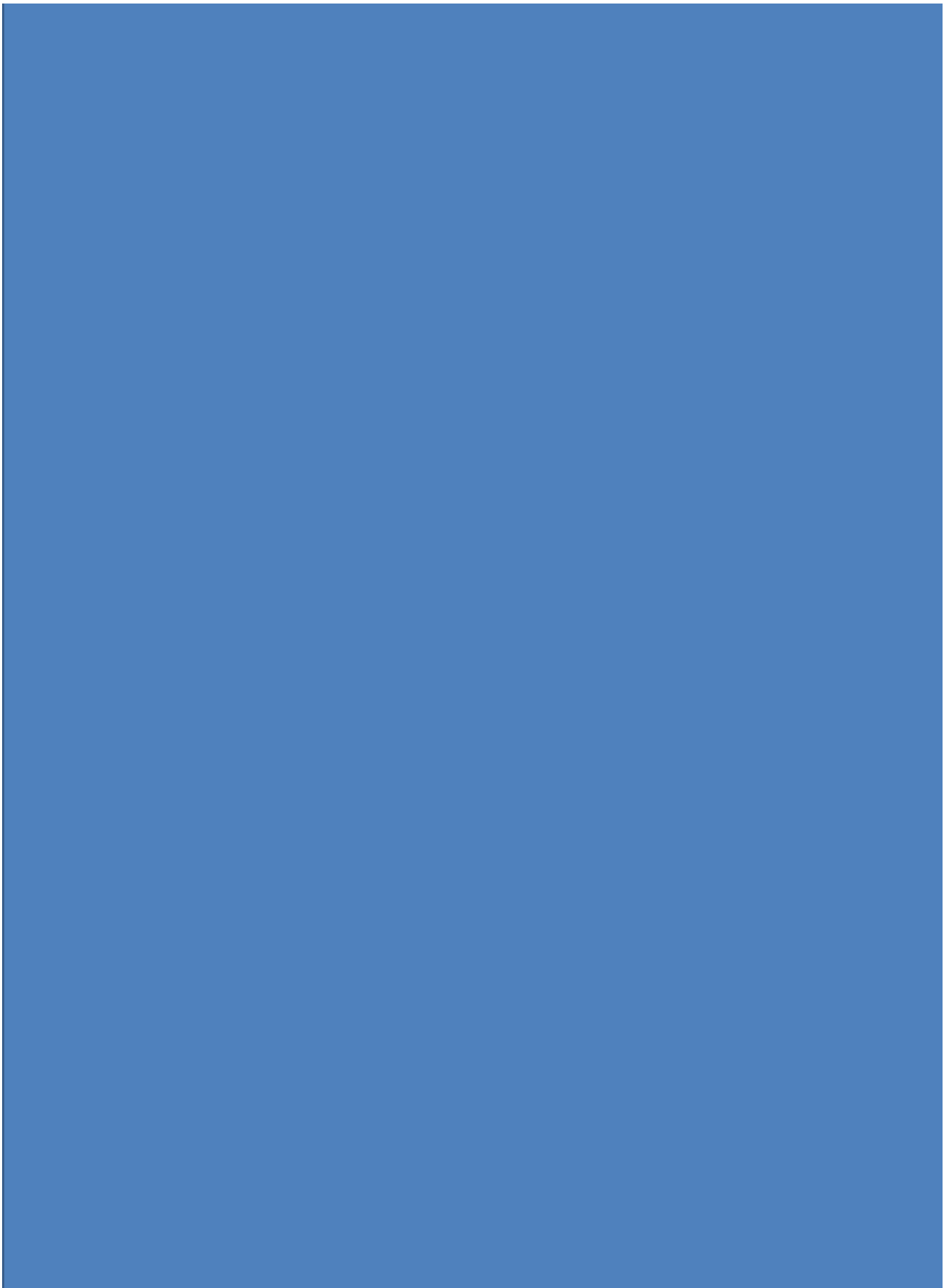


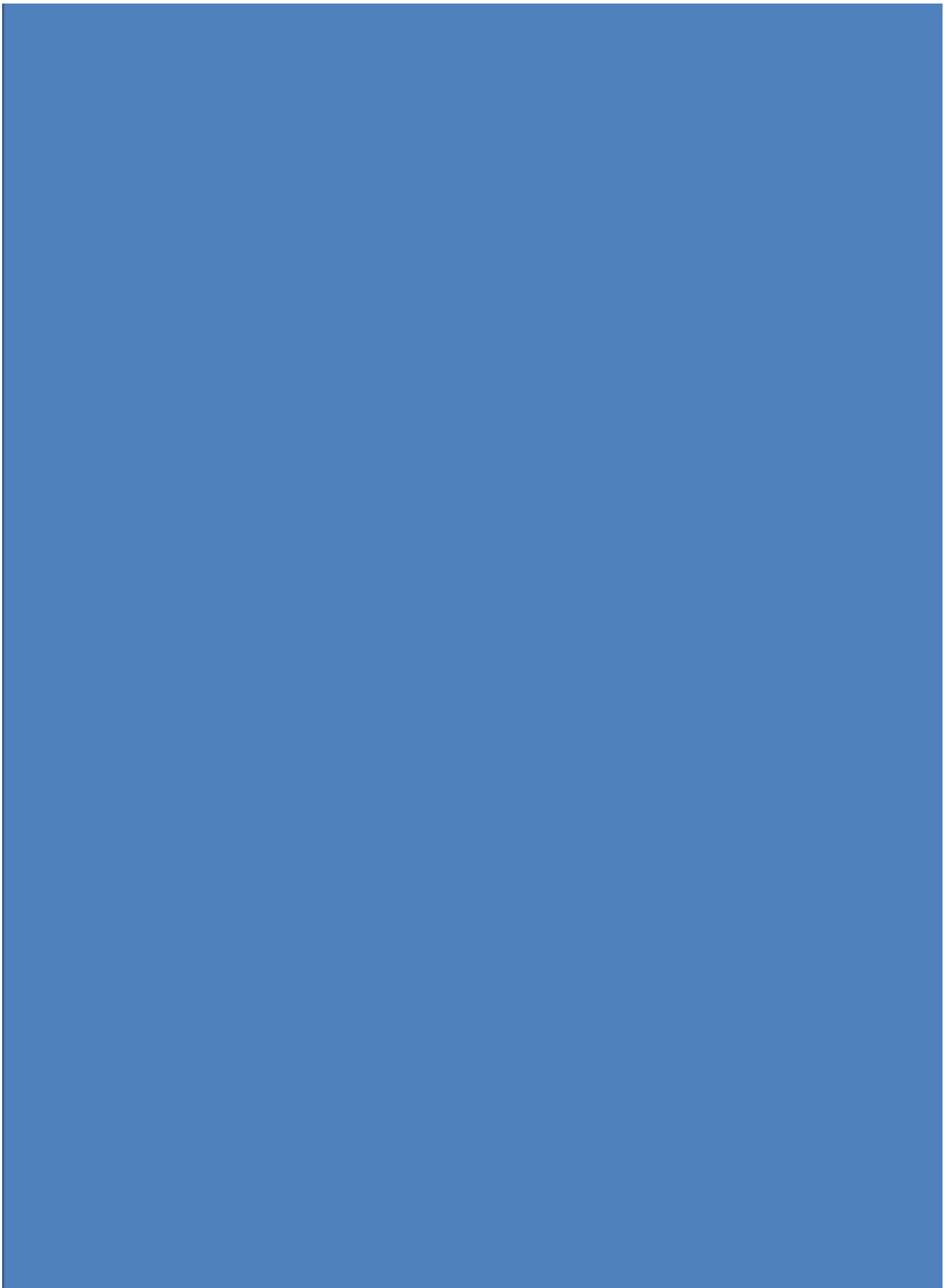


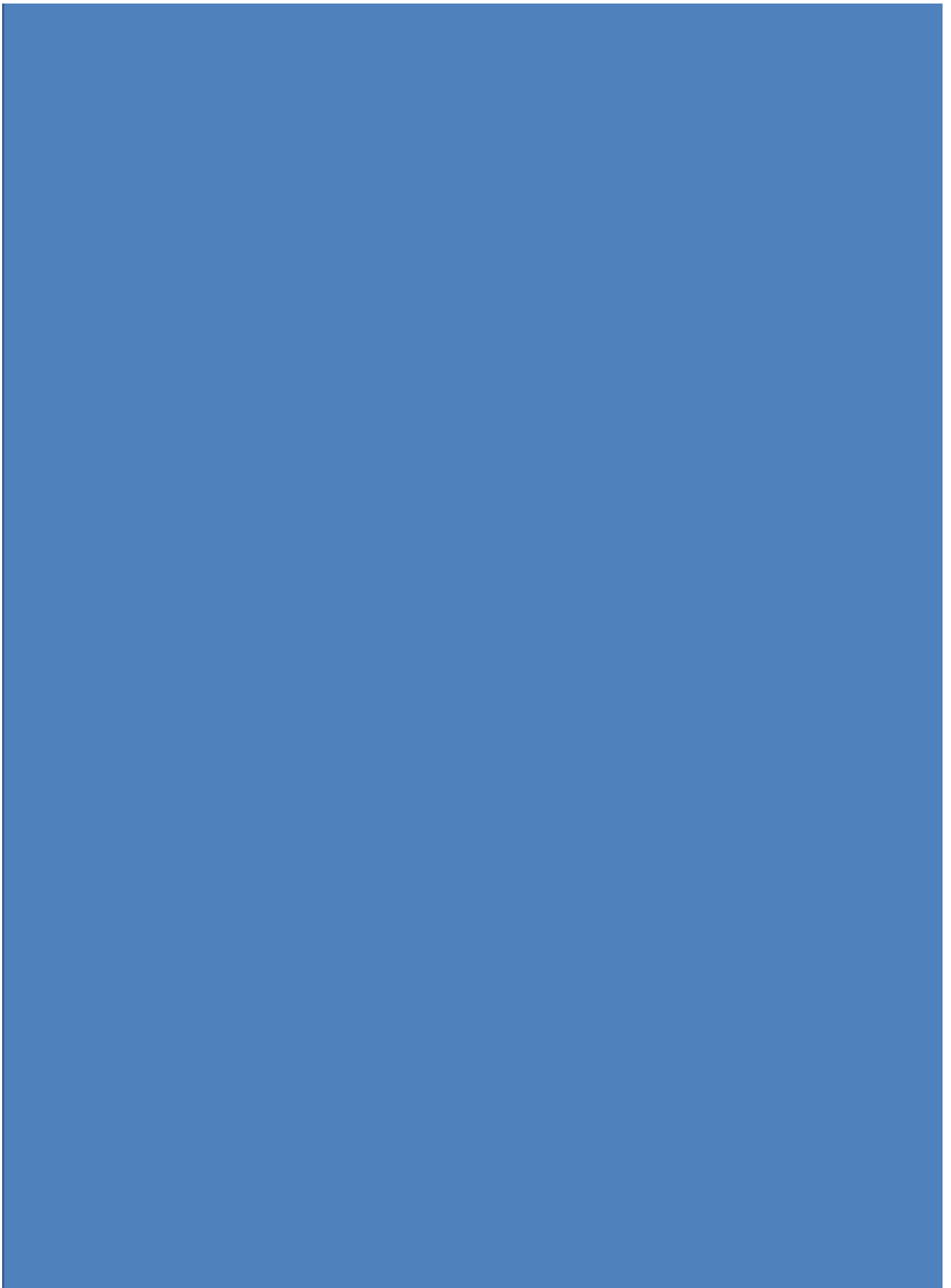


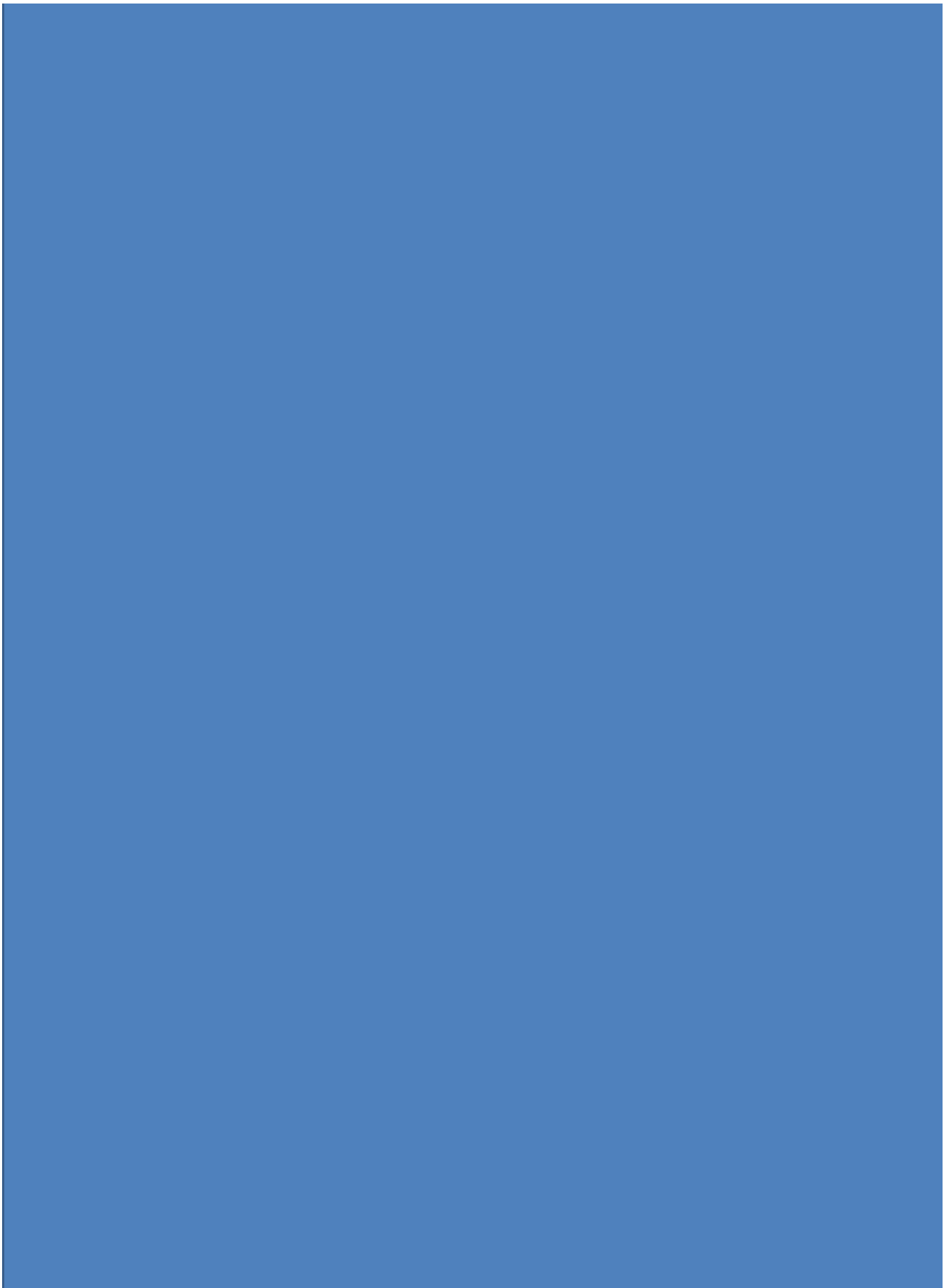


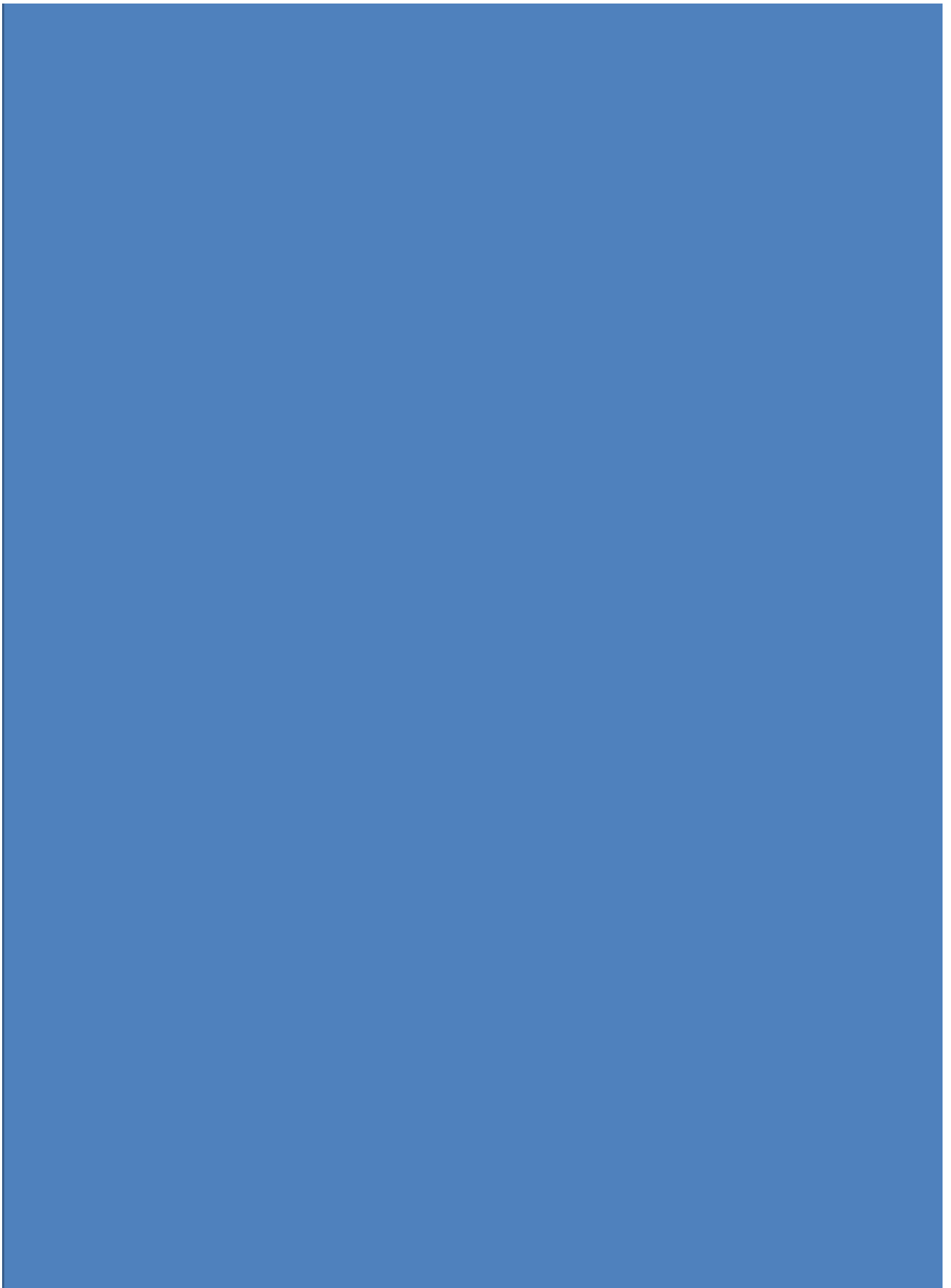


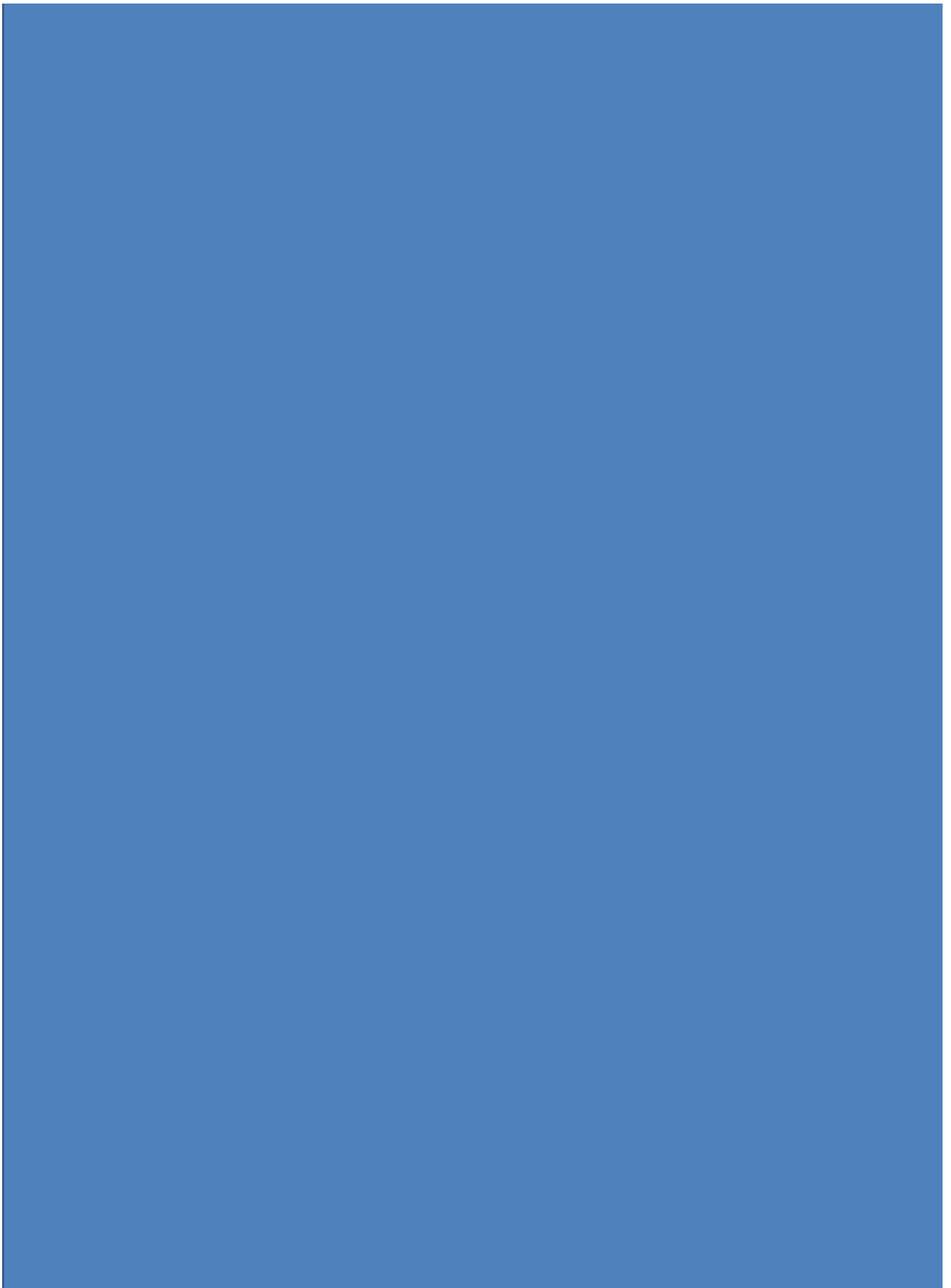




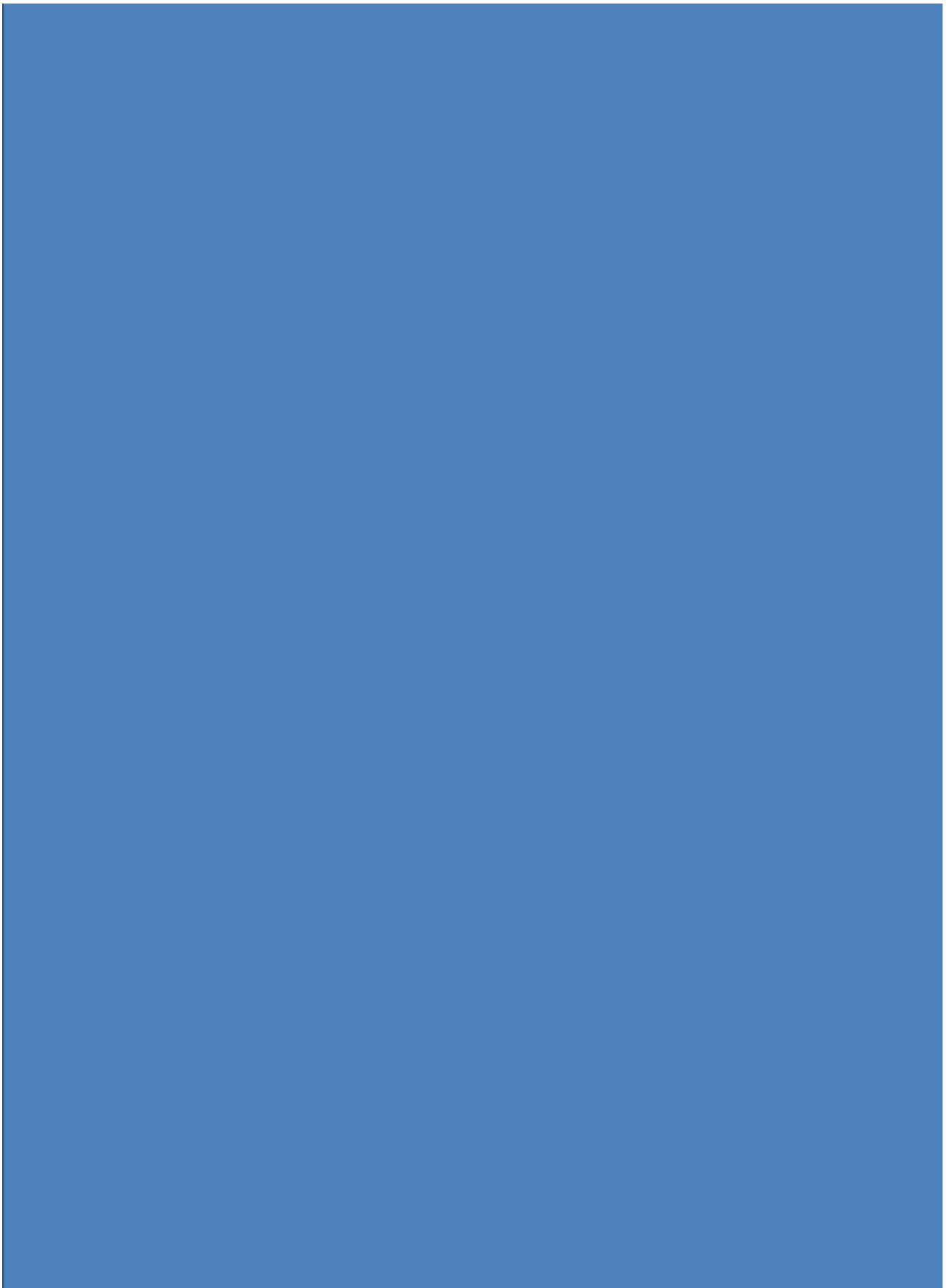


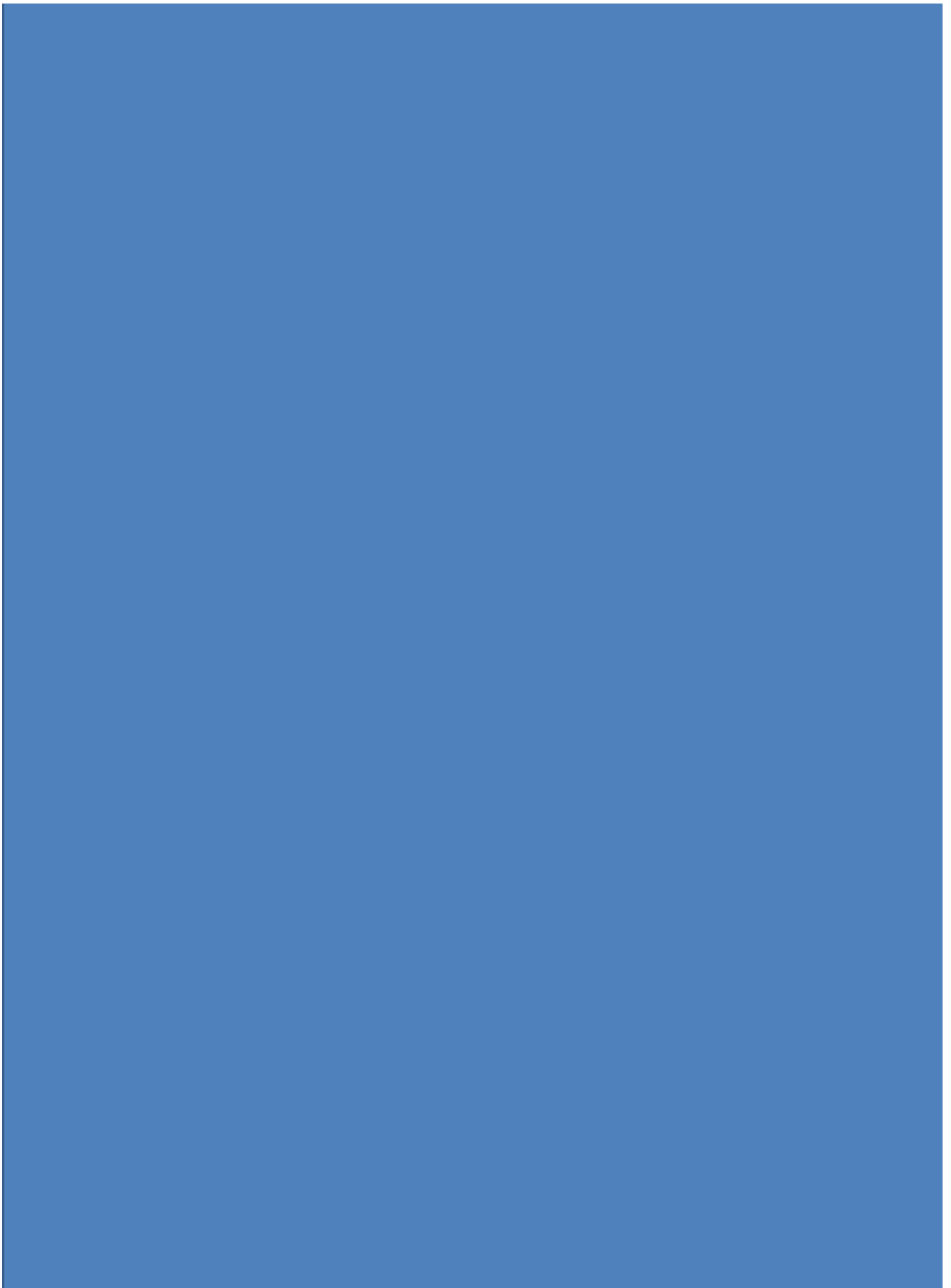


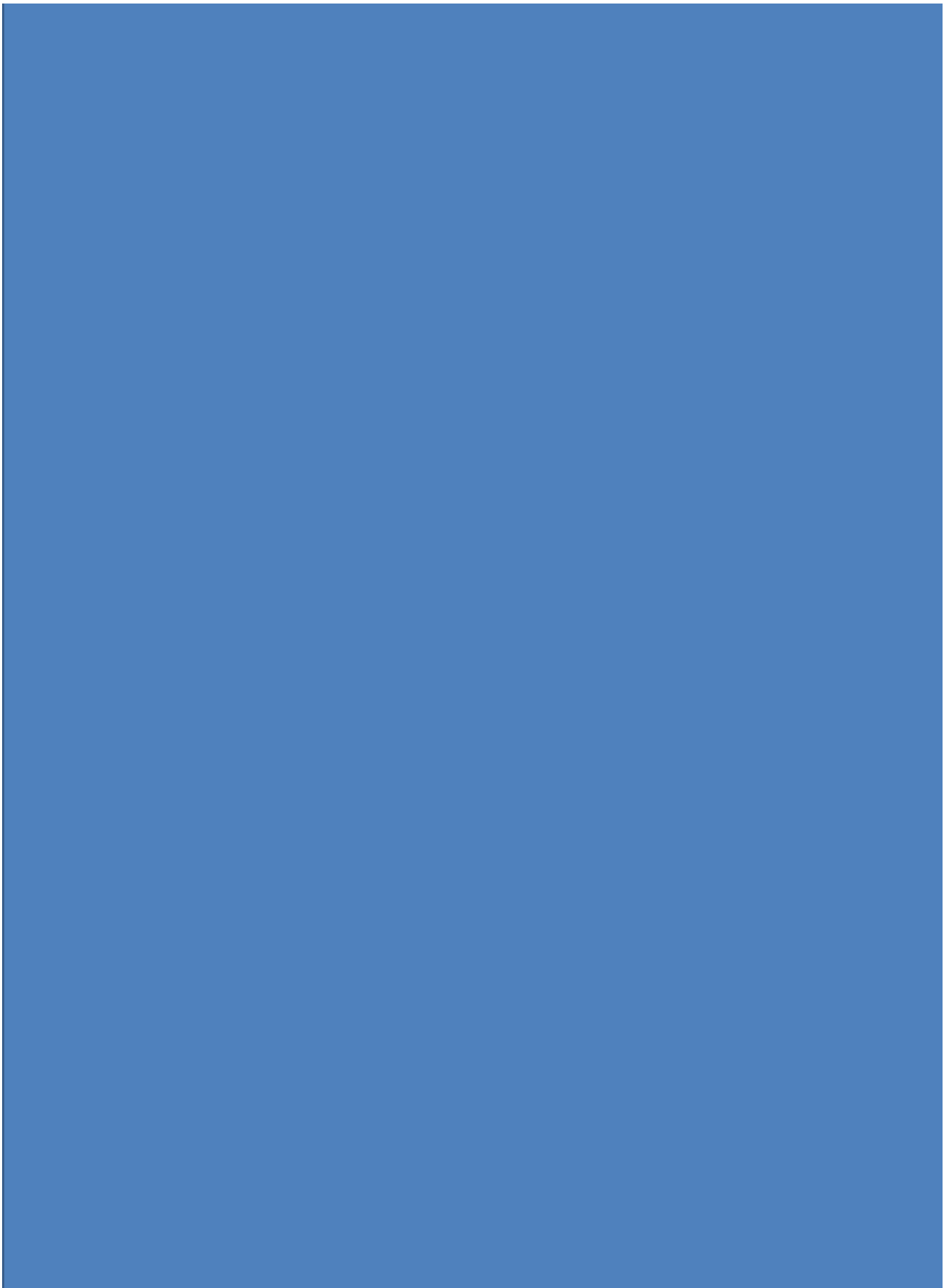


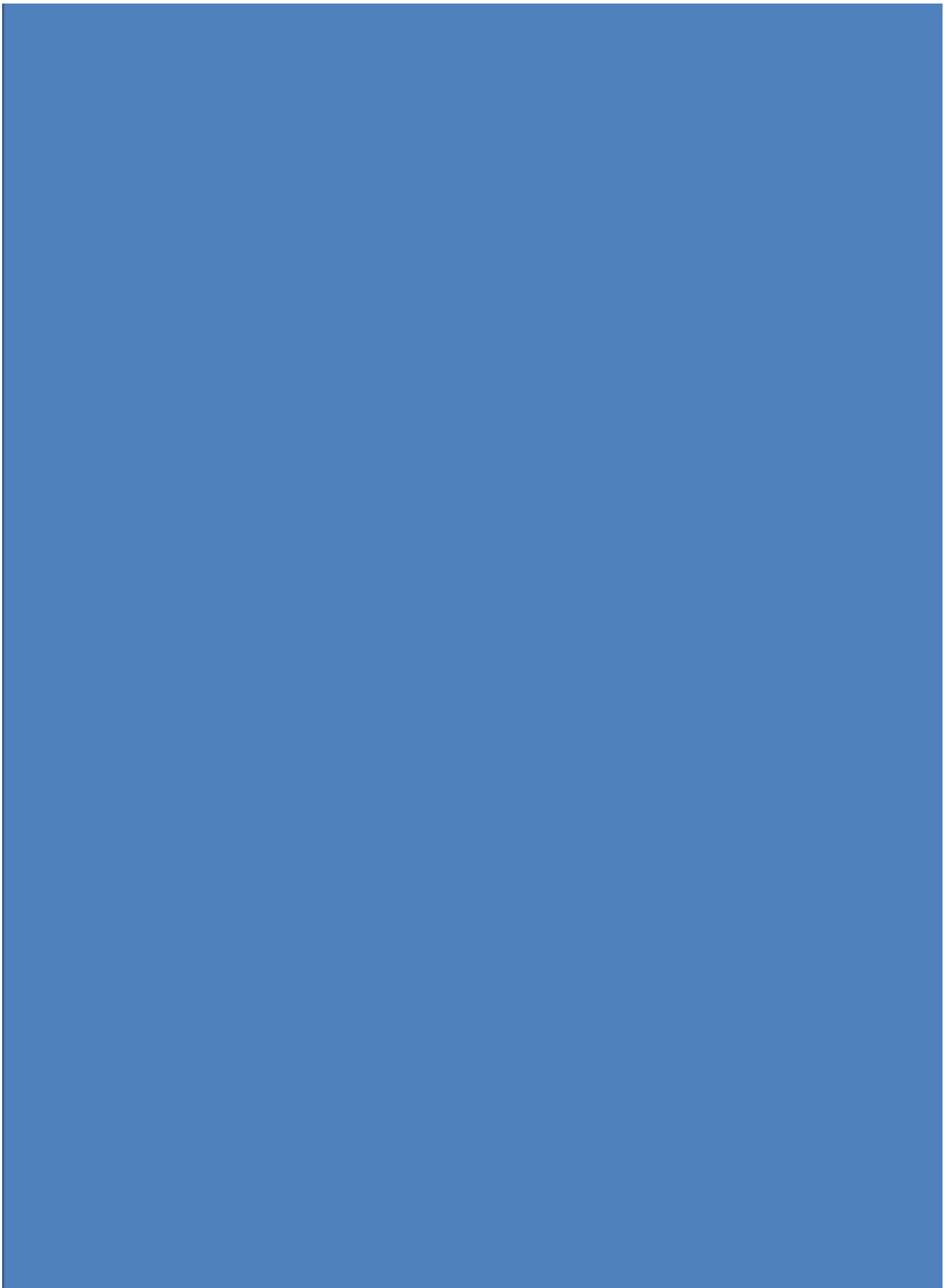


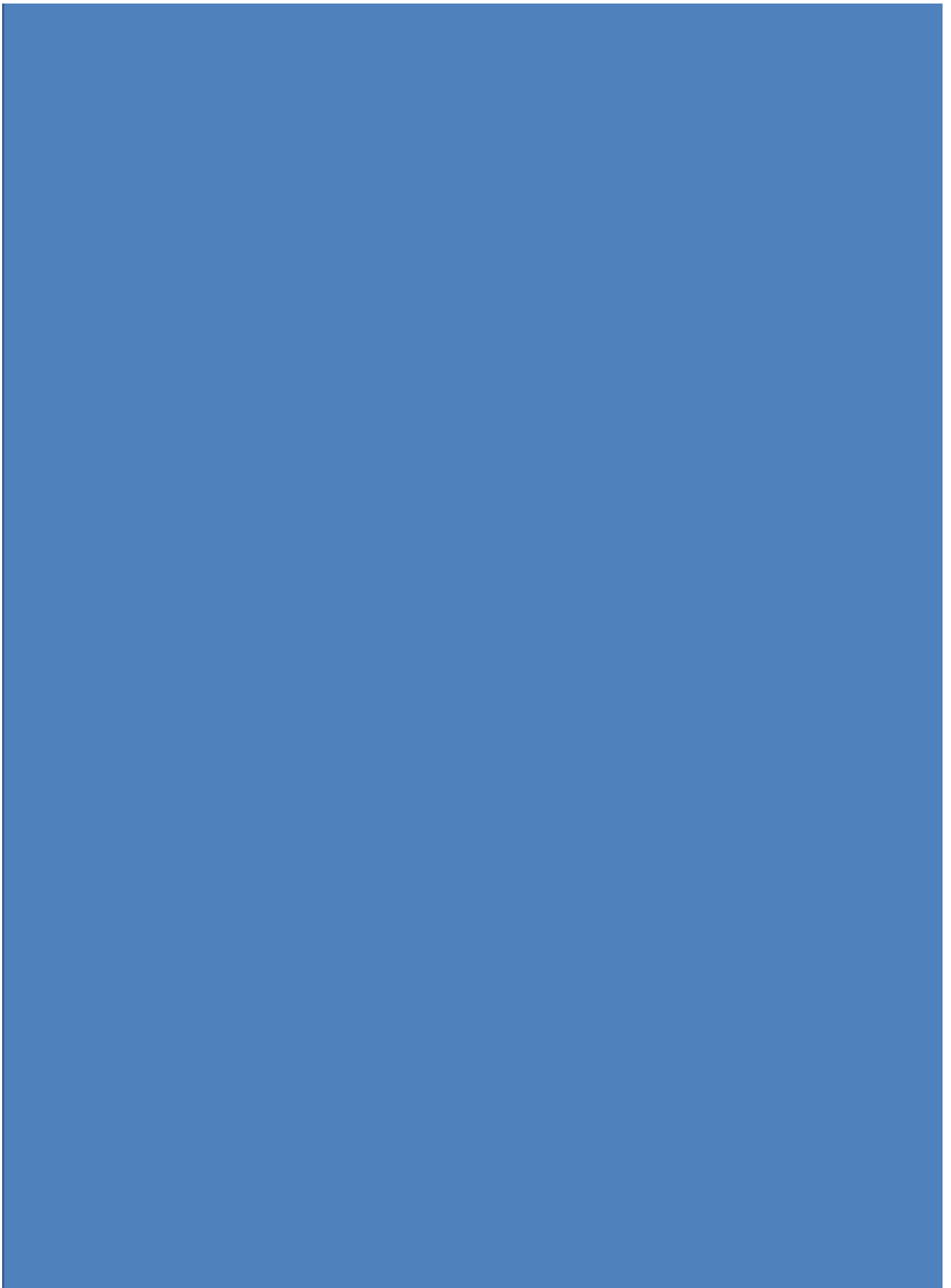


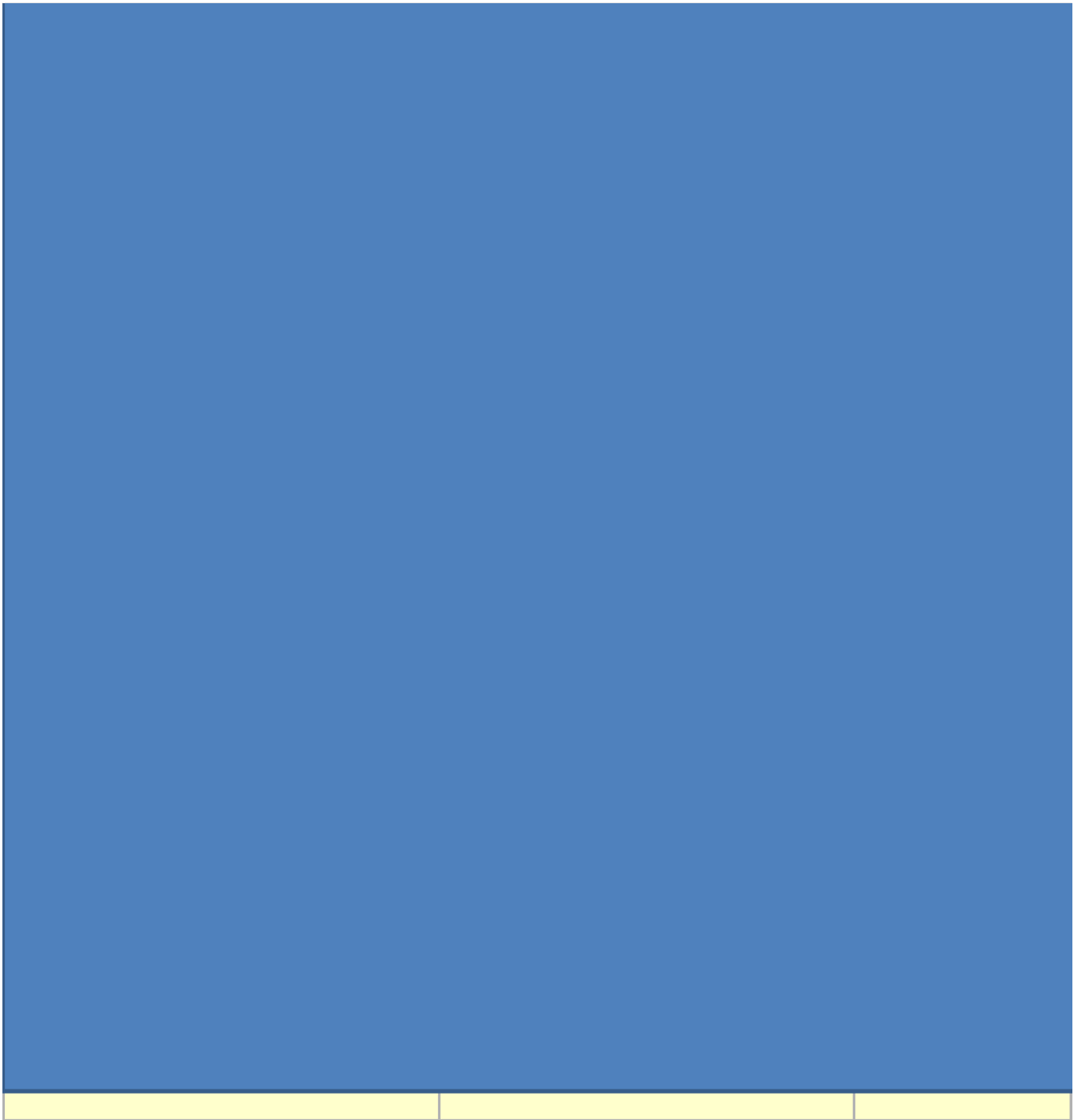






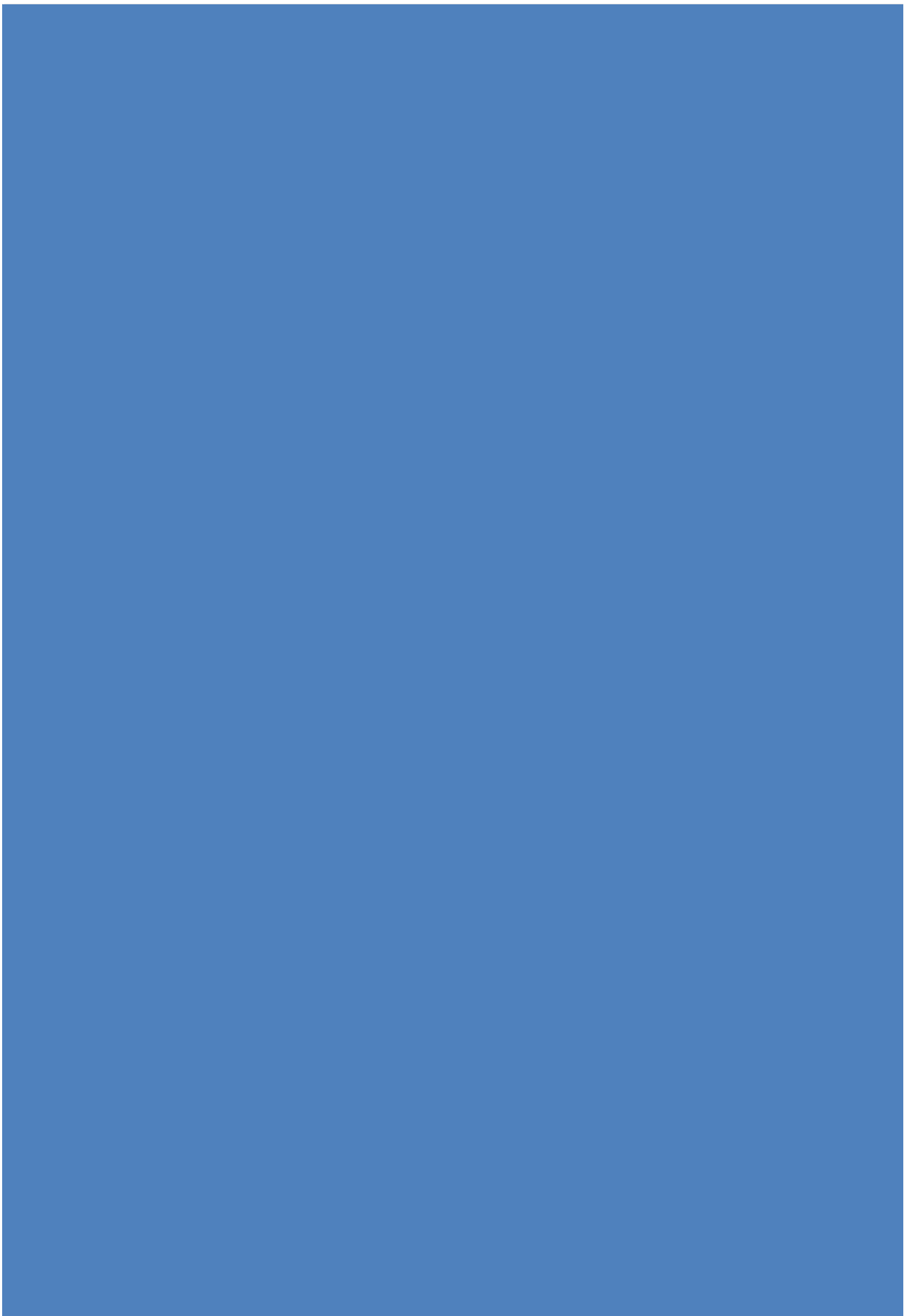




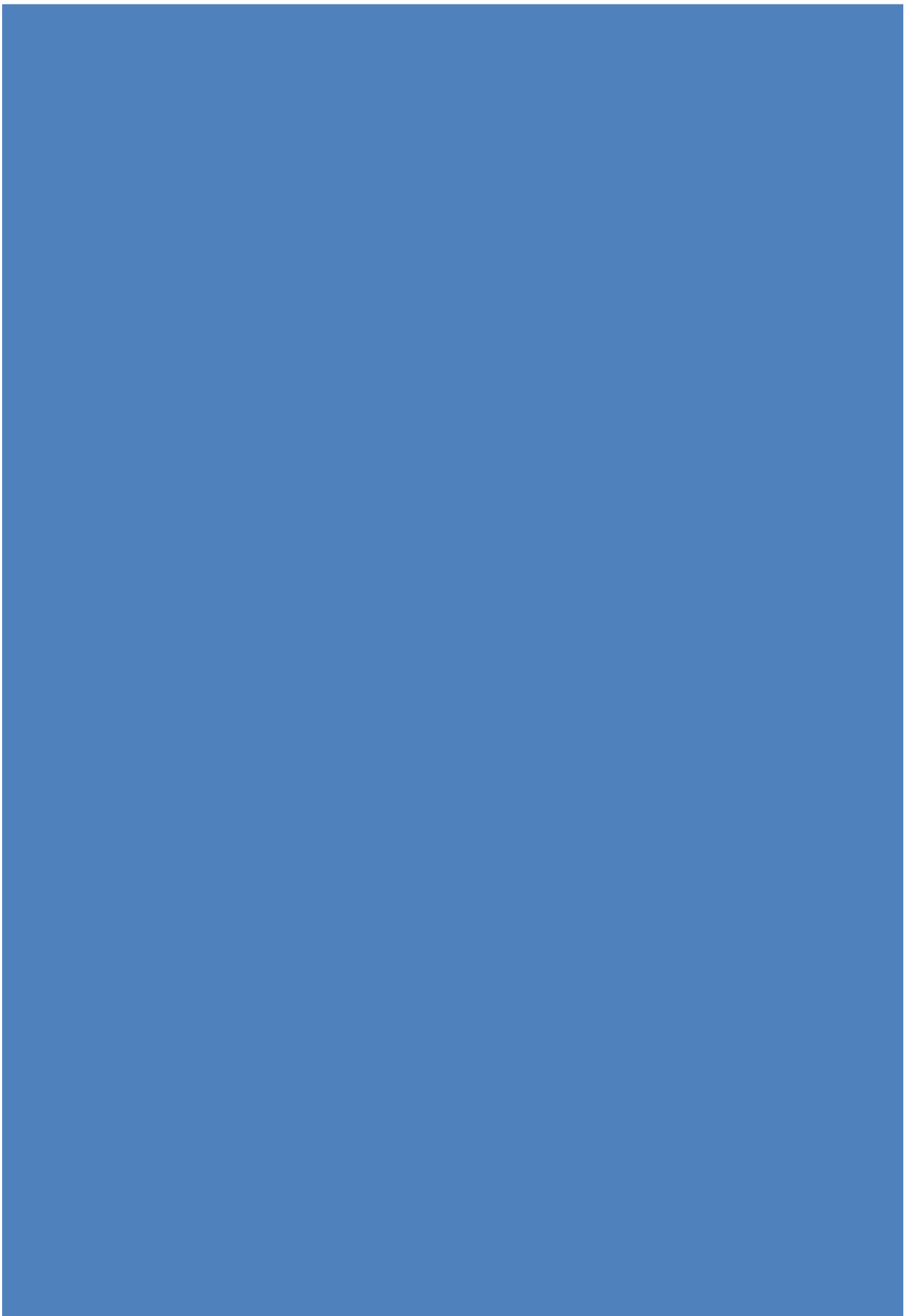


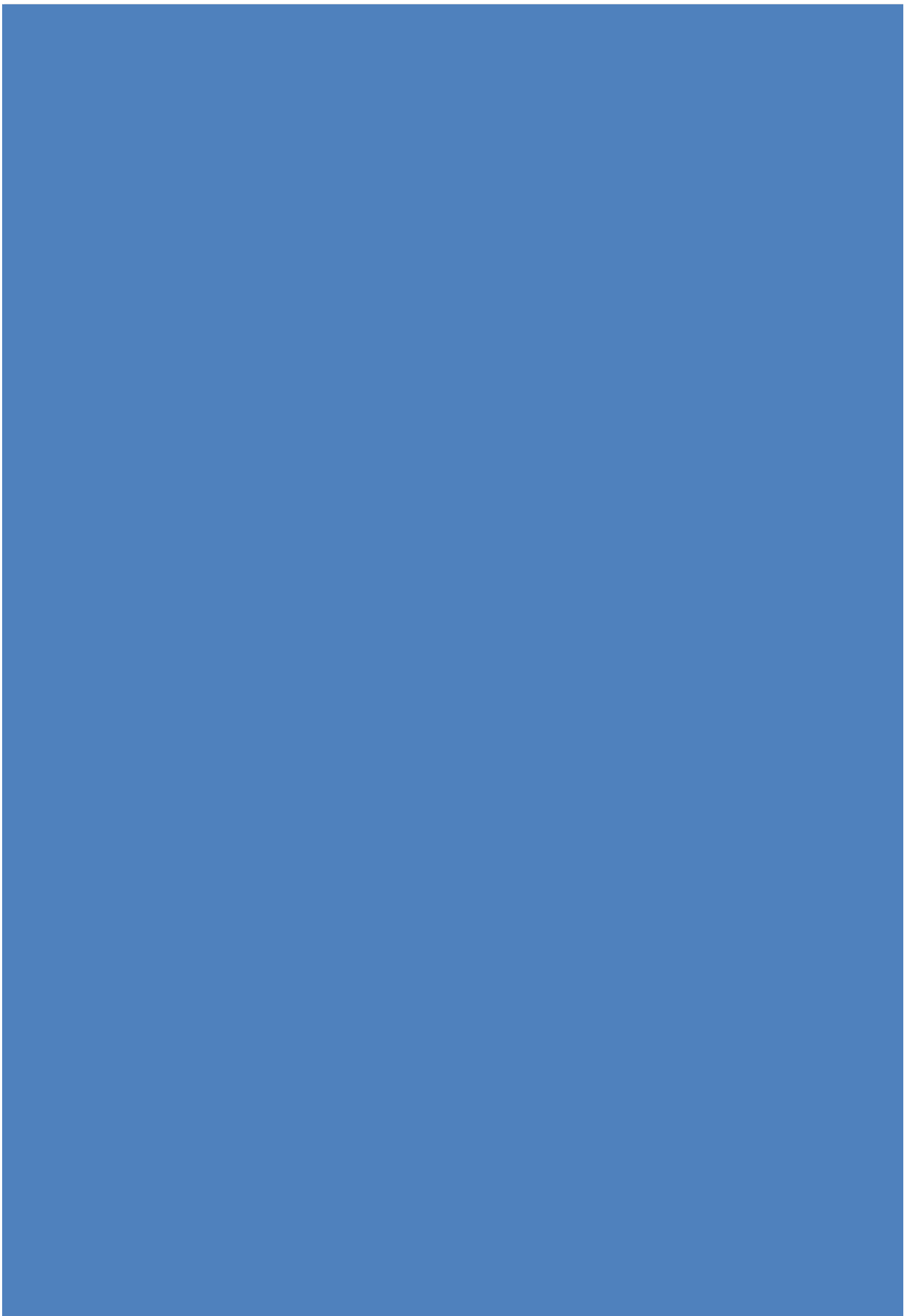
| Items                    | Cost | Items          |
|--------------------------|------|----------------|
| <b>Water</b>             |      | <b>Hotdogs</b> |
| <b>Barber shop</b>       |      |                |
| <b>Hair Salon</b>        |      |                |
| <b>Day/Elderly care</b>  |      |                |
| <b>Education</b>         |      |                |
| <b>Personal expenses</b> |      |                |
| <b>Clothes</b>           |      |                |
| <b>Health Insurance</b>  |      |                |
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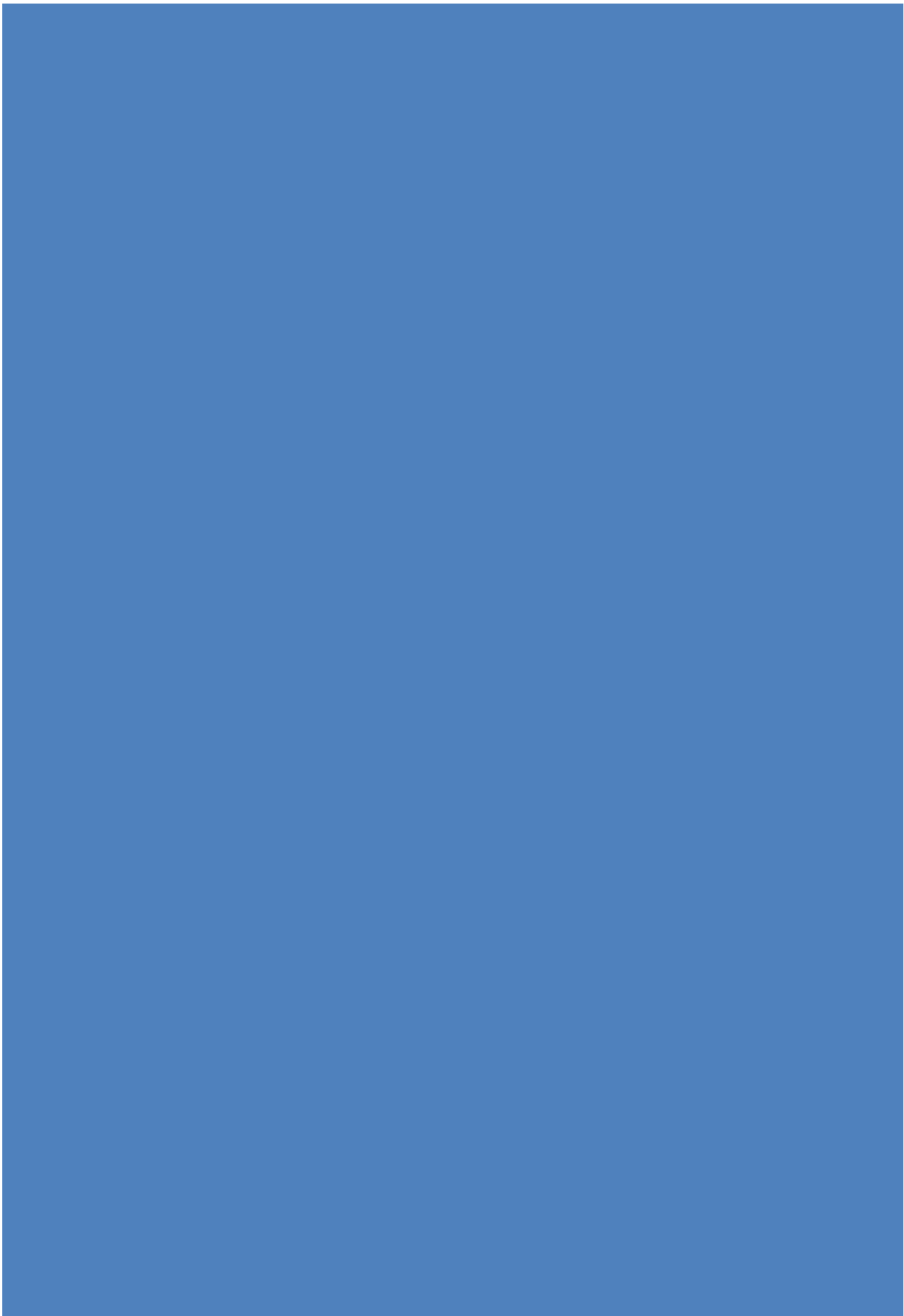
Planning to allocate limited income to consumption and saving.  
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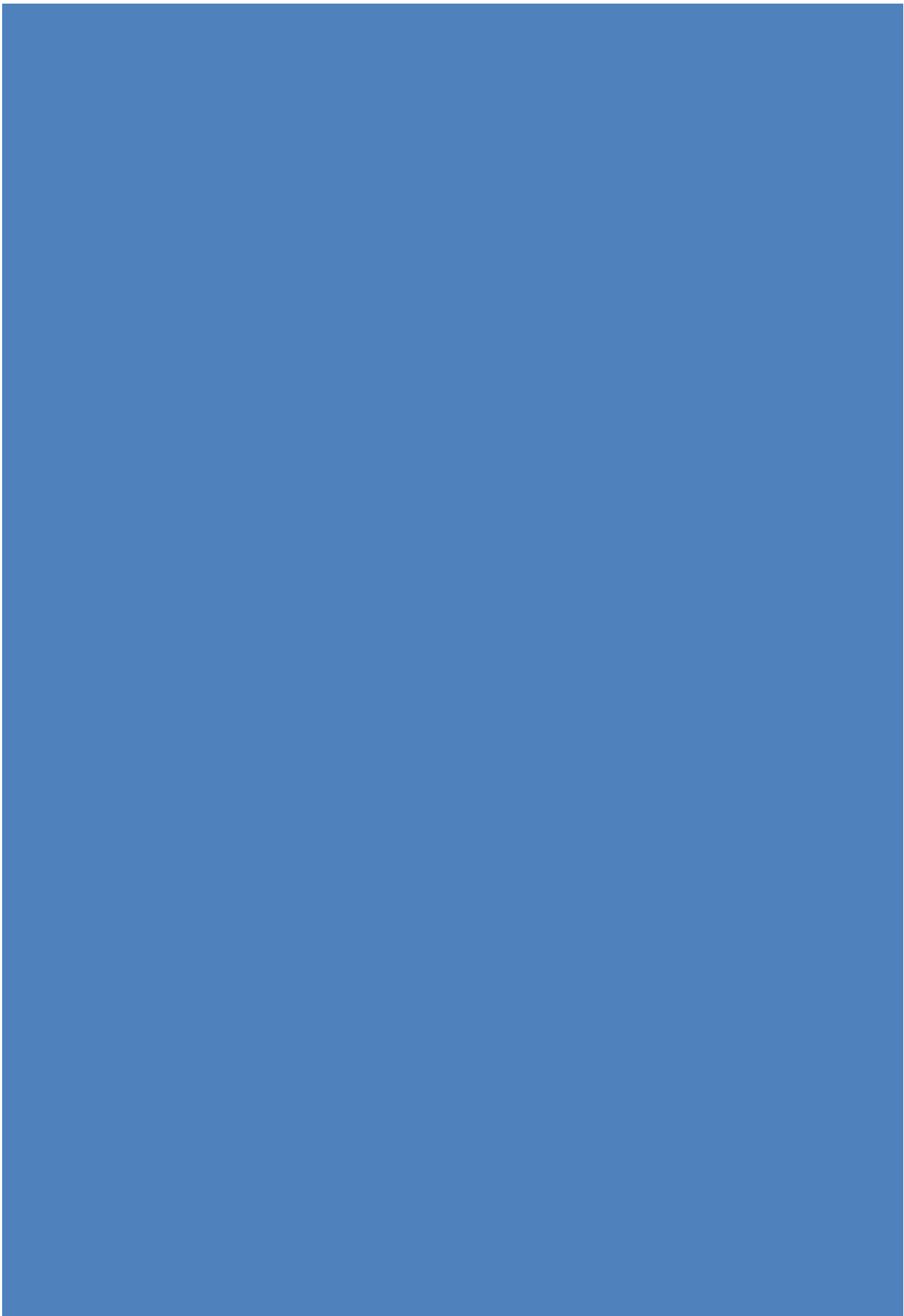


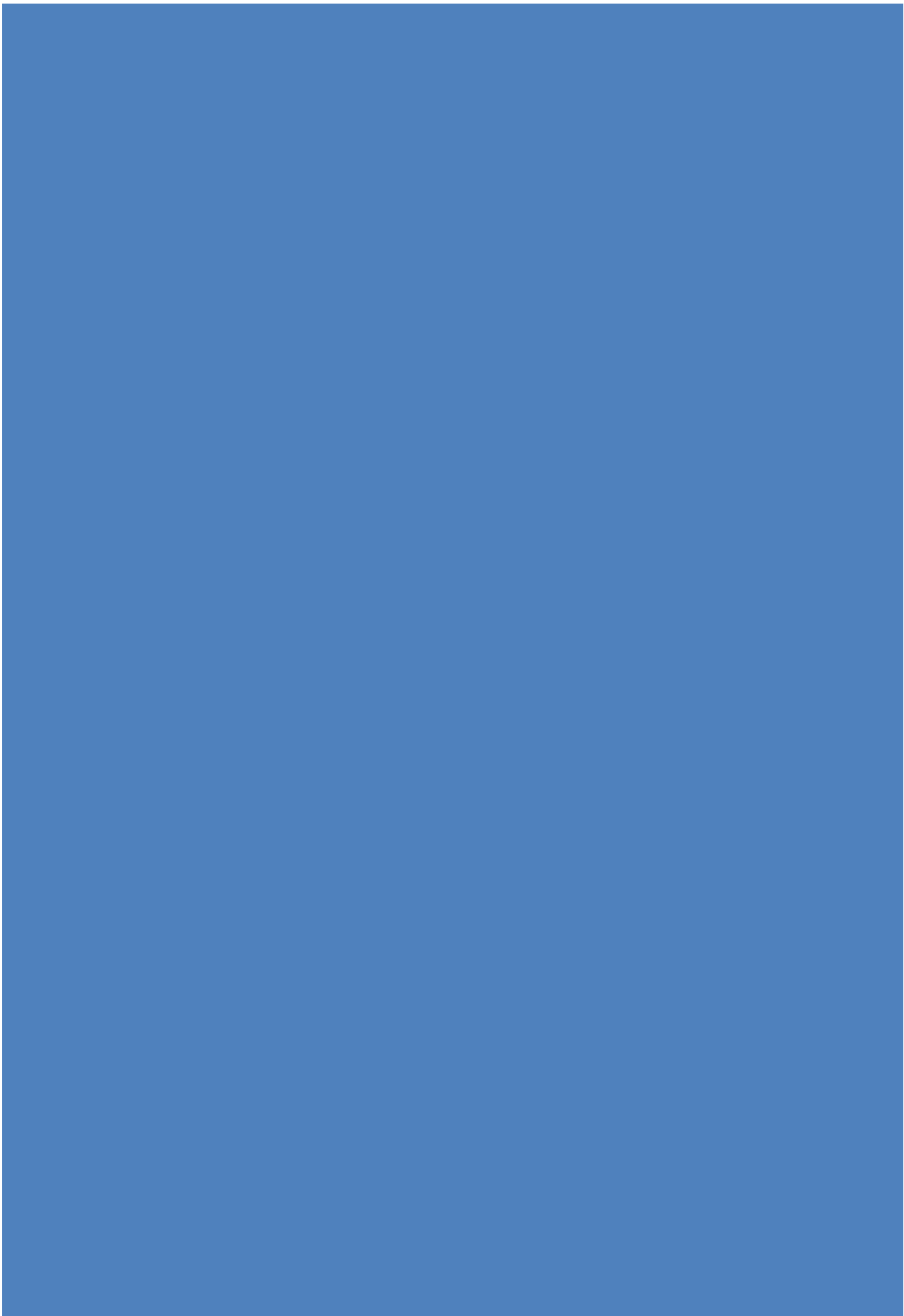


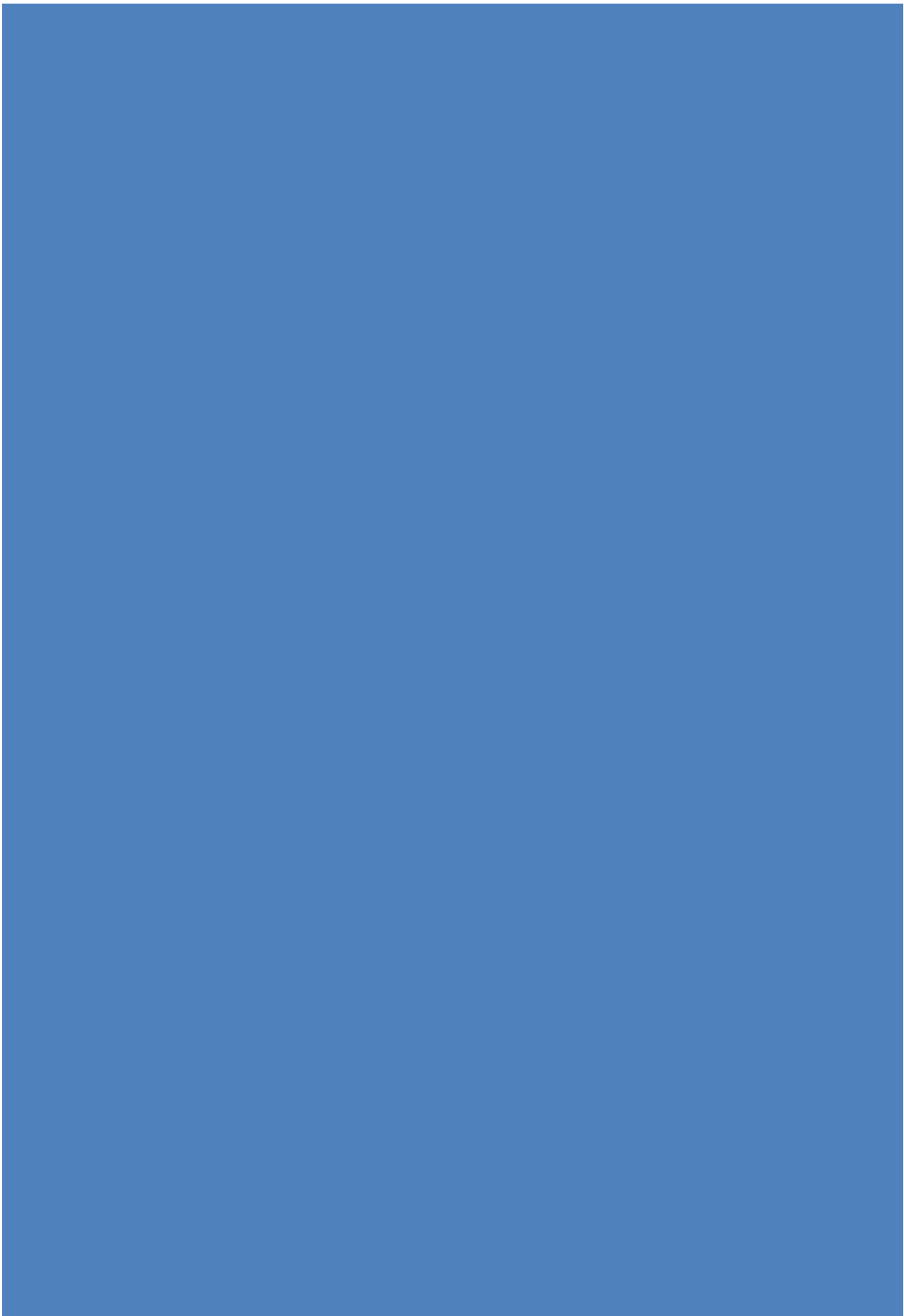


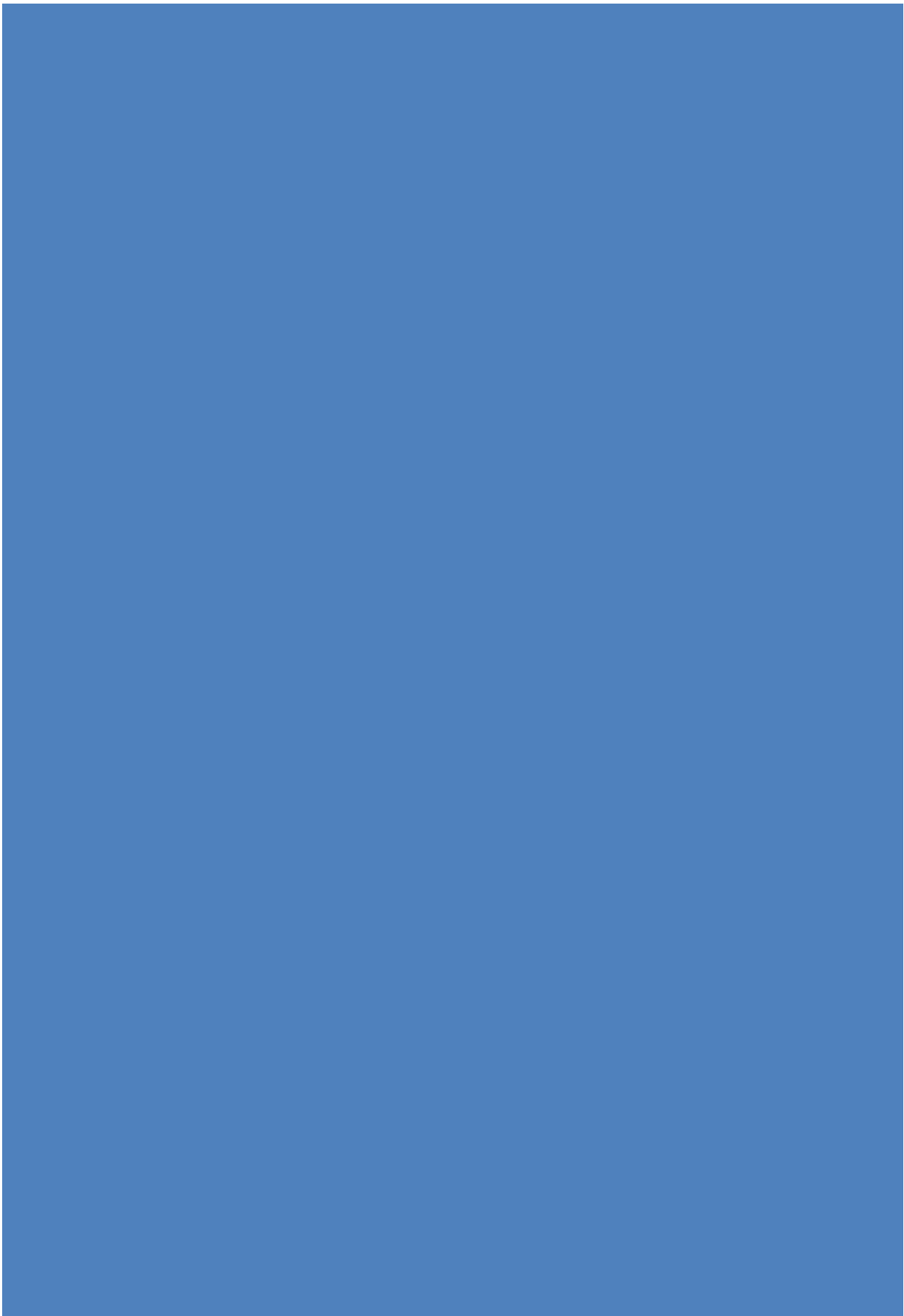


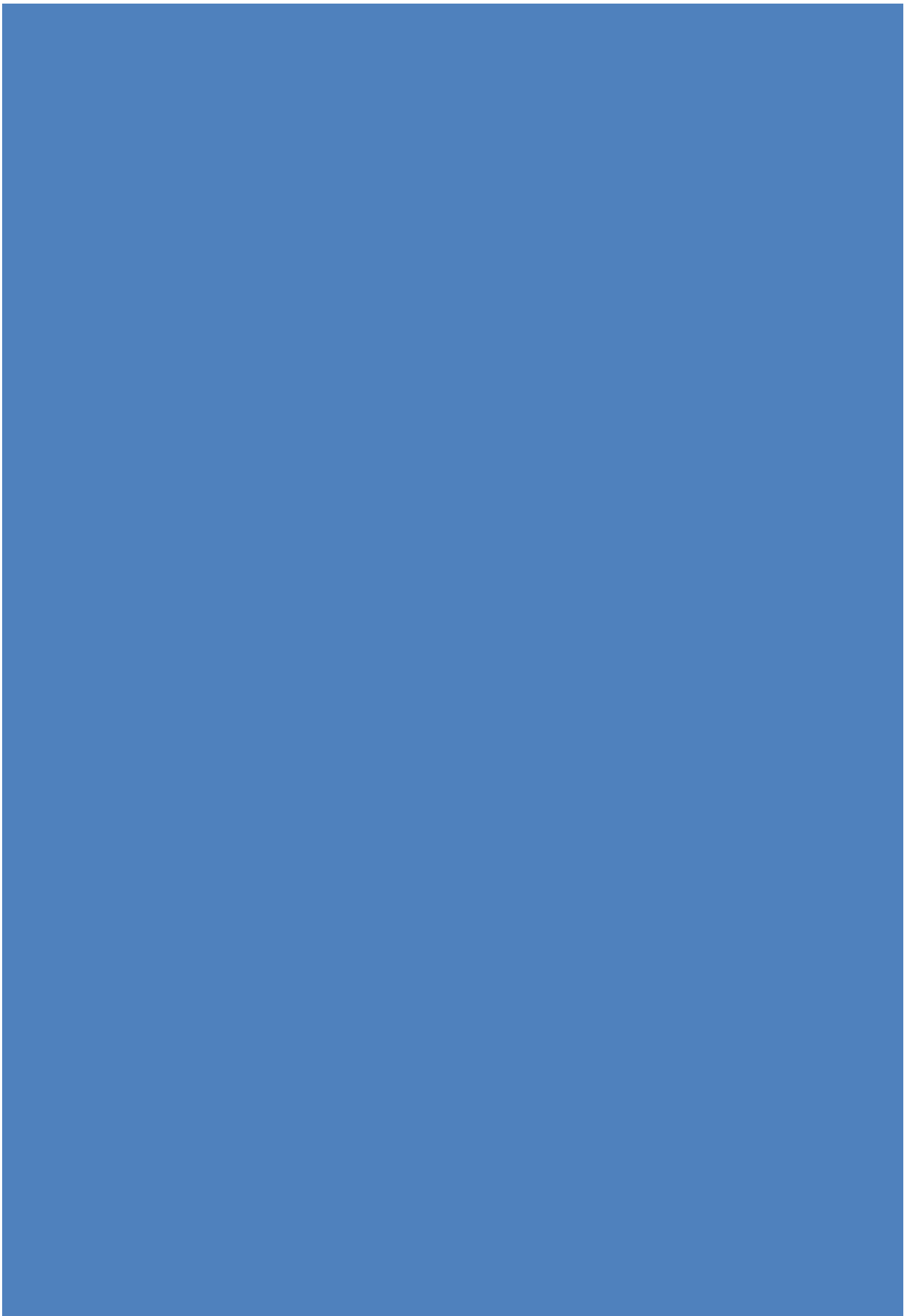




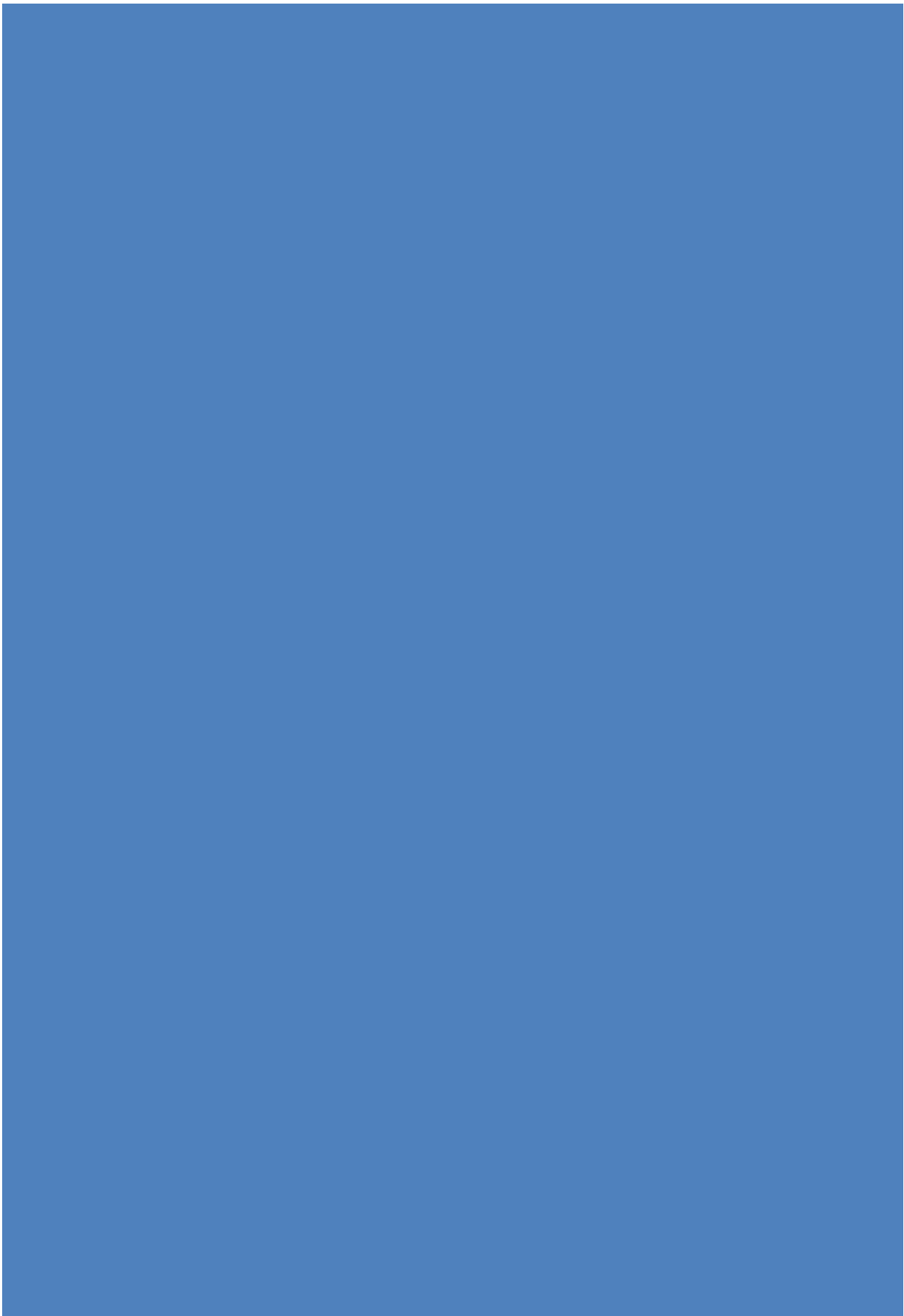


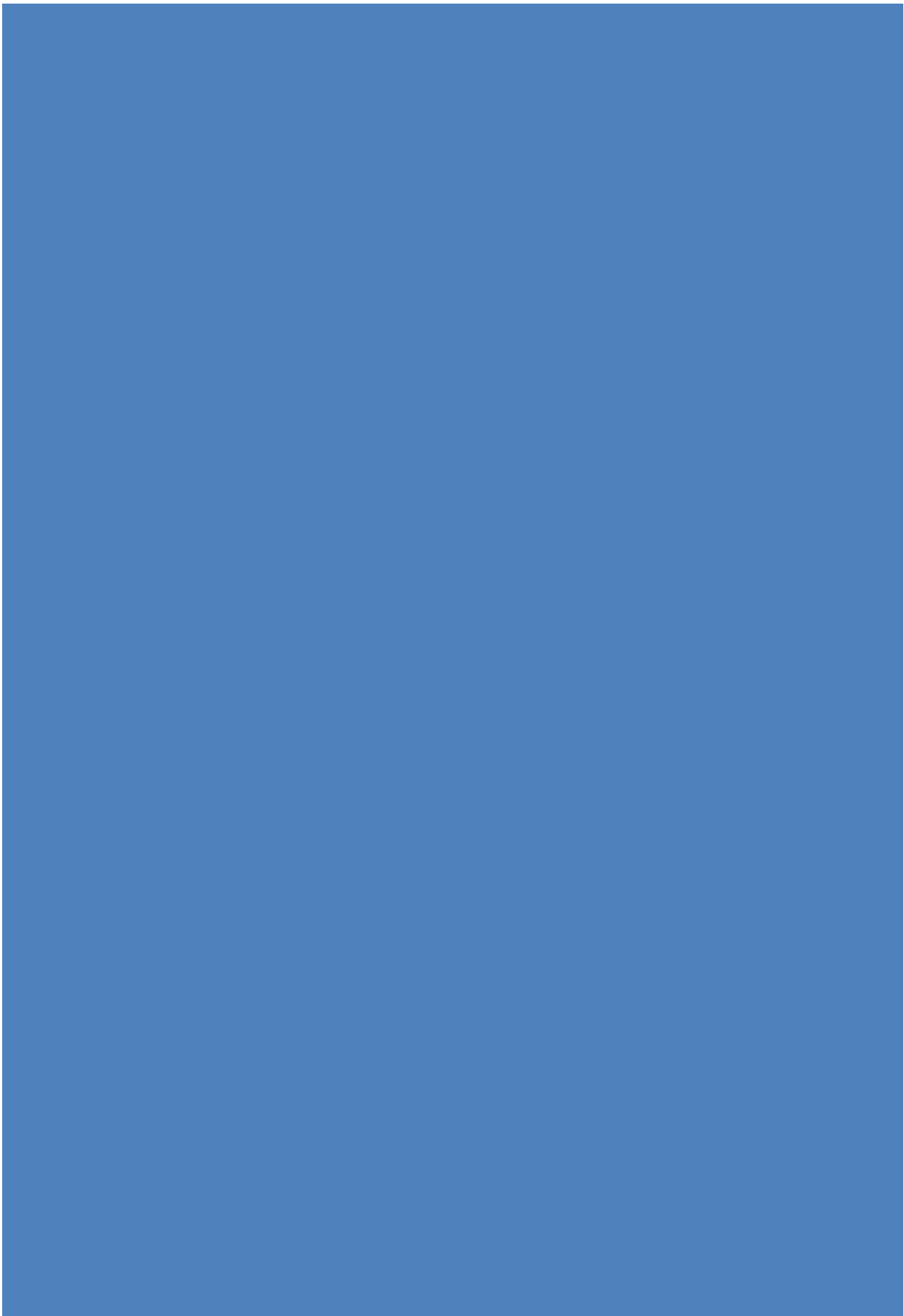


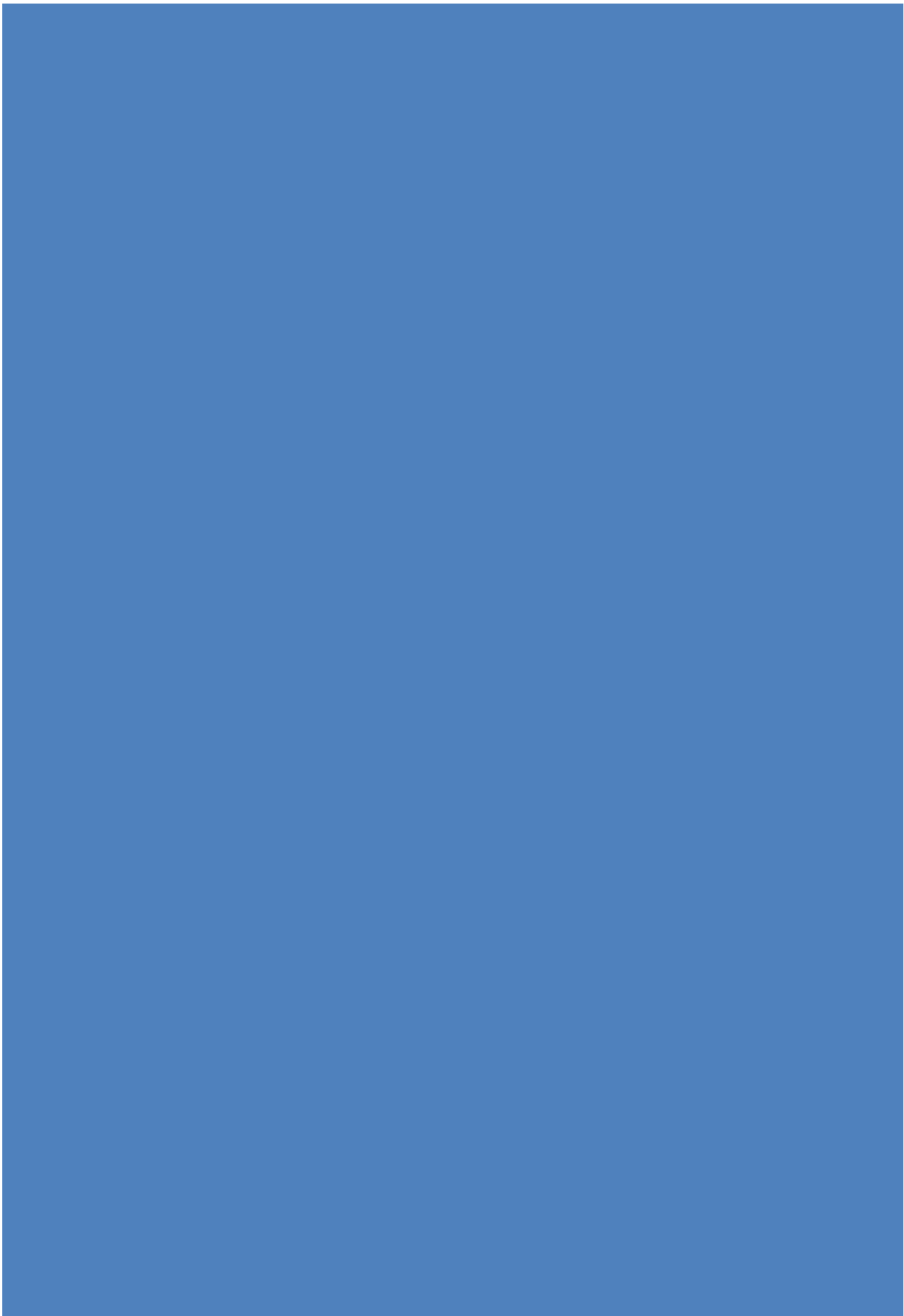


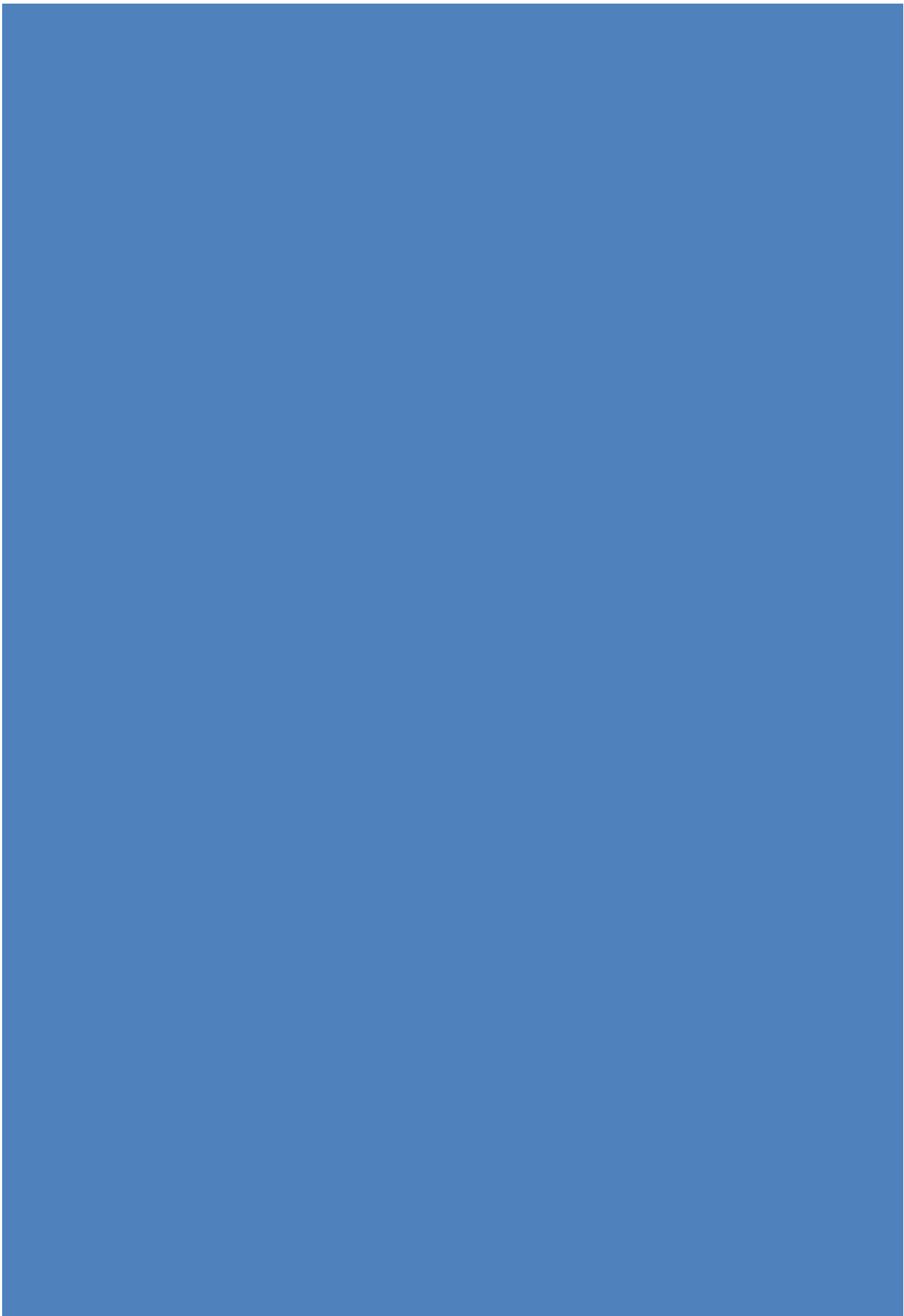


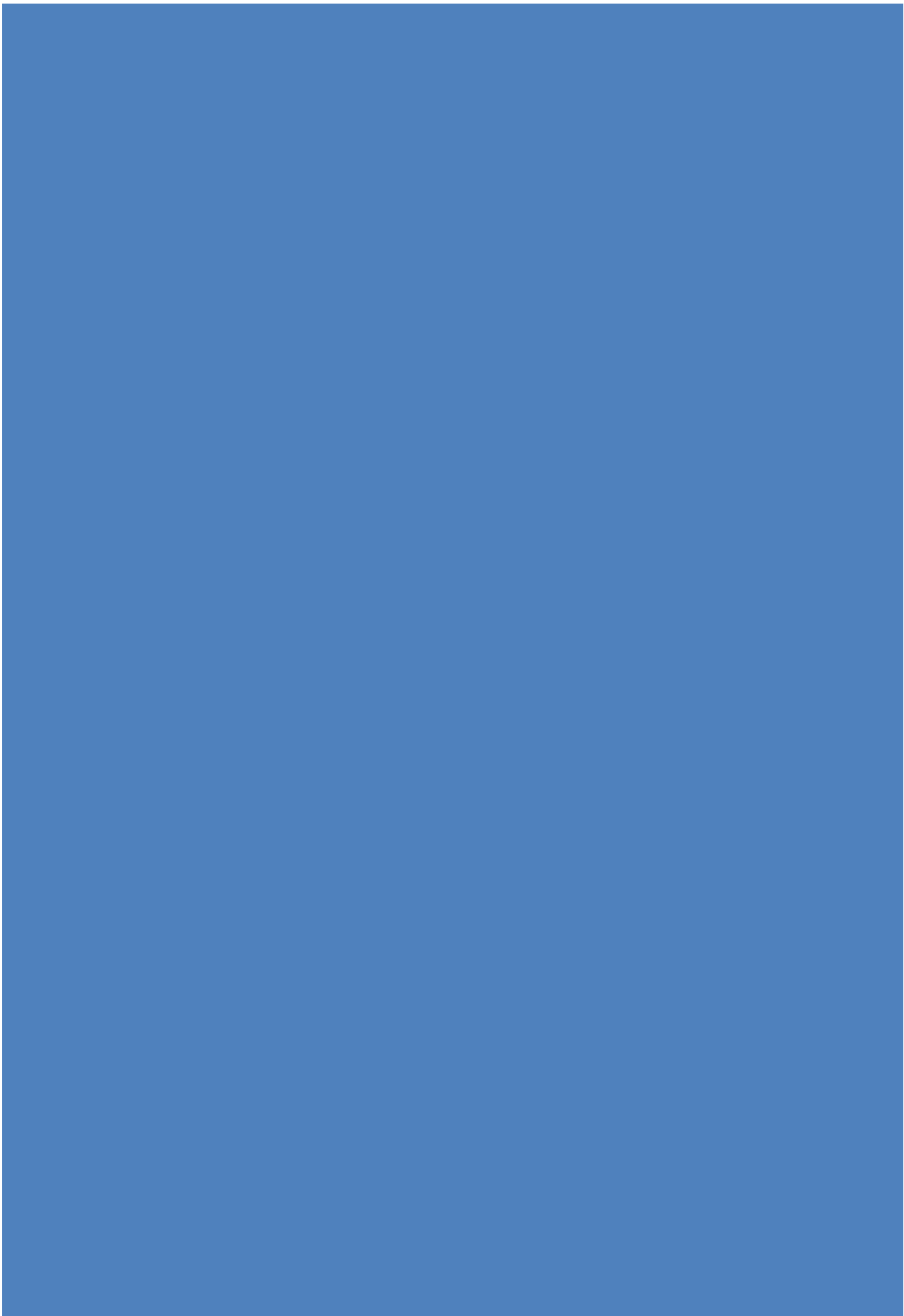


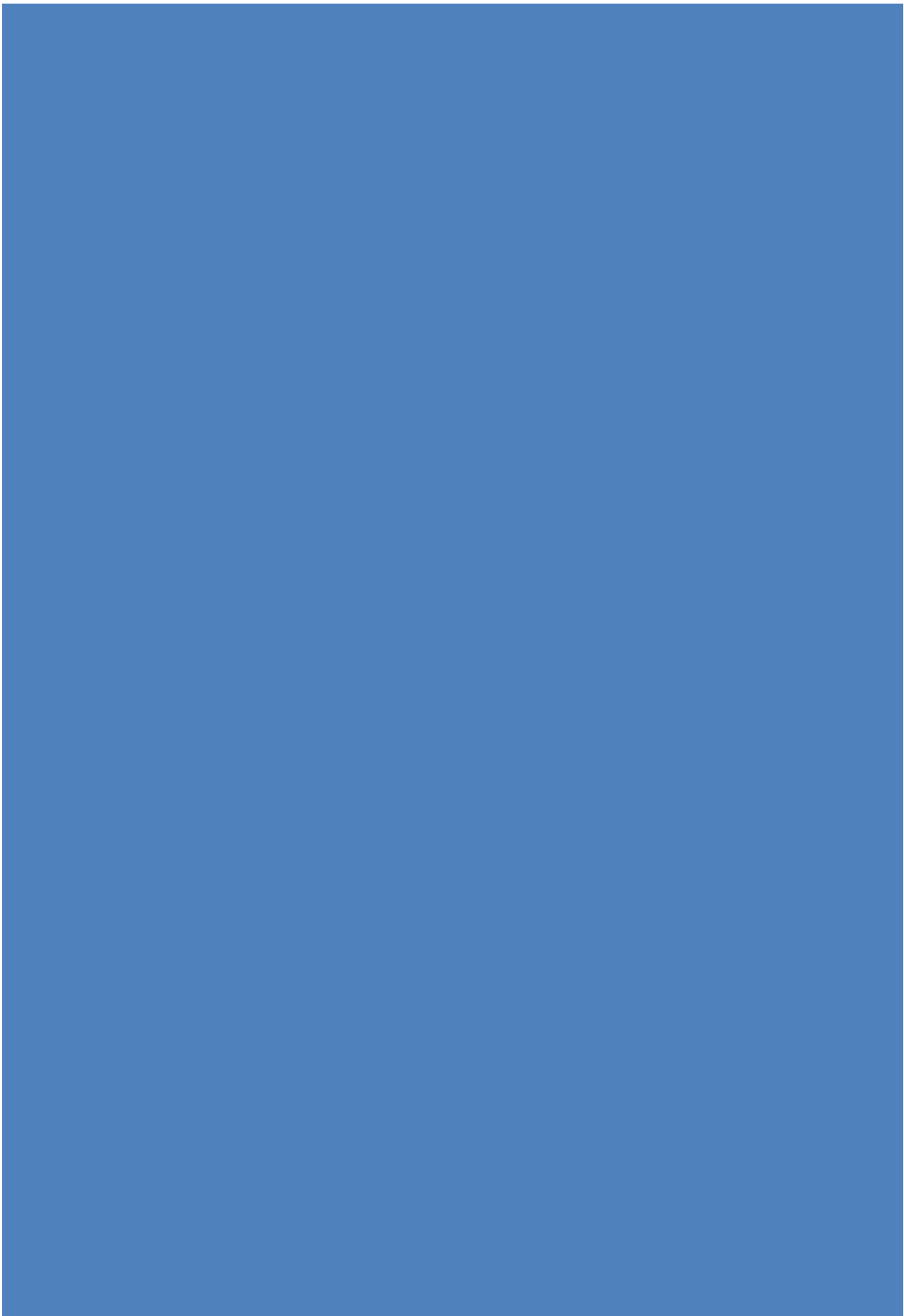


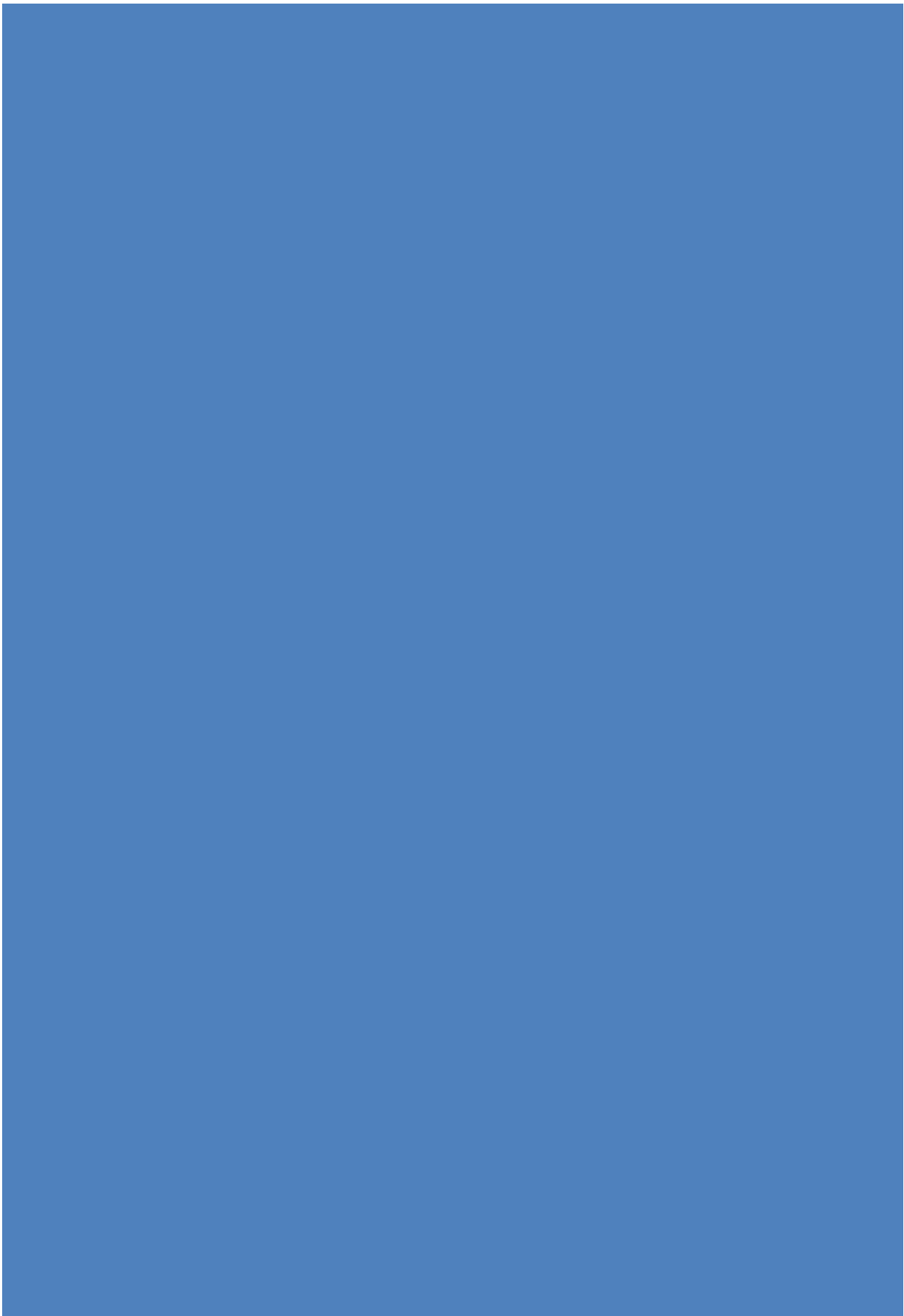


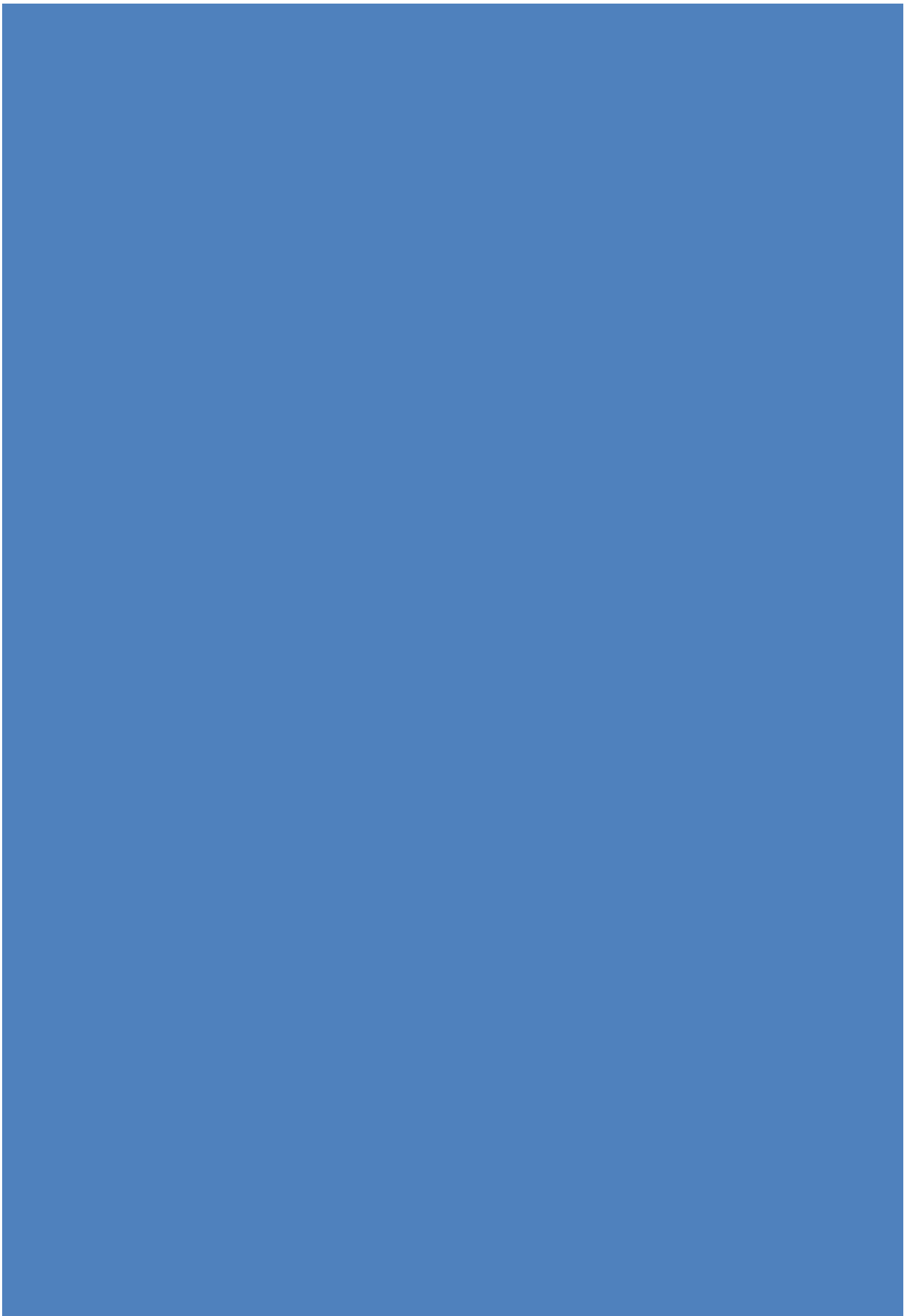




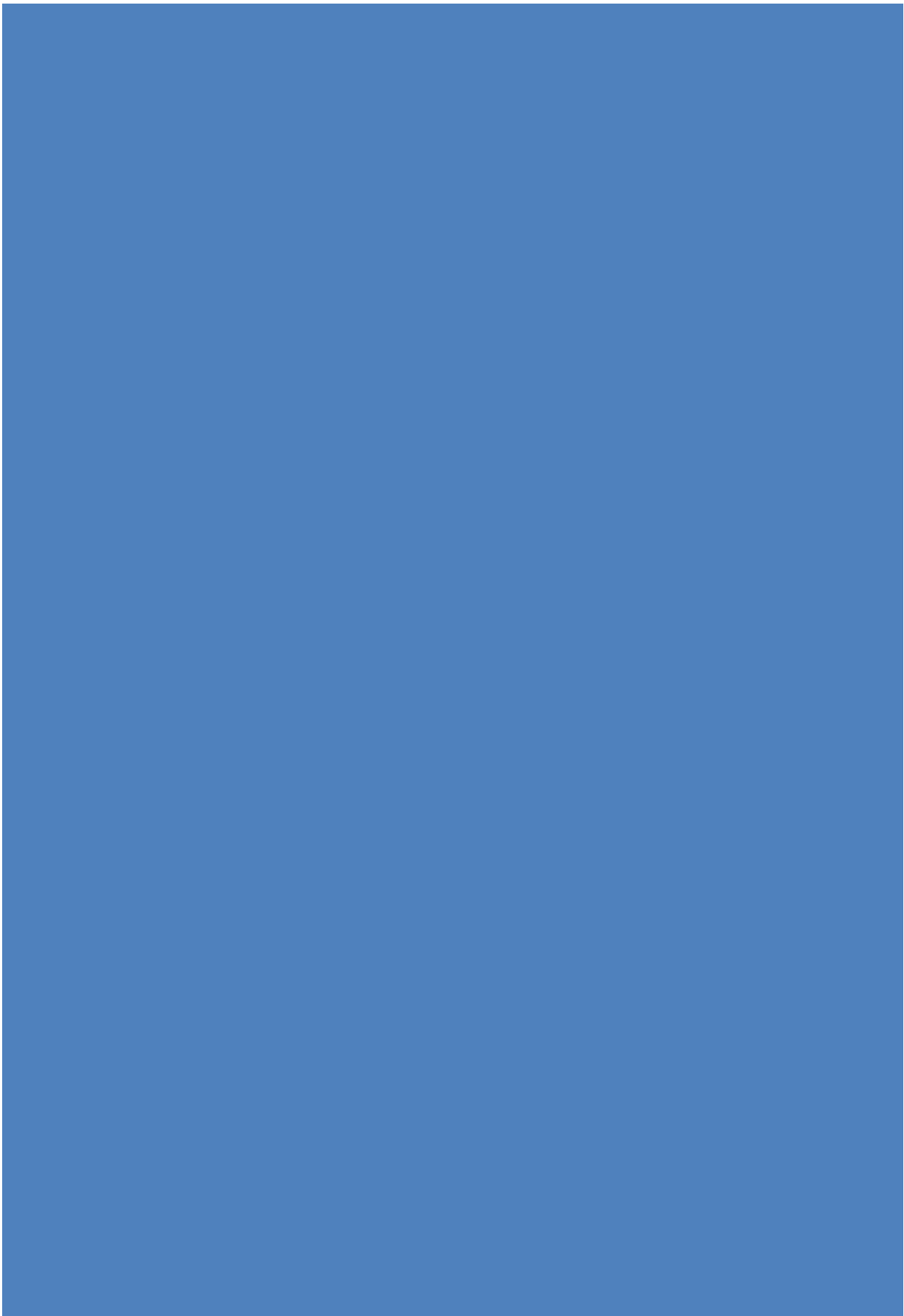


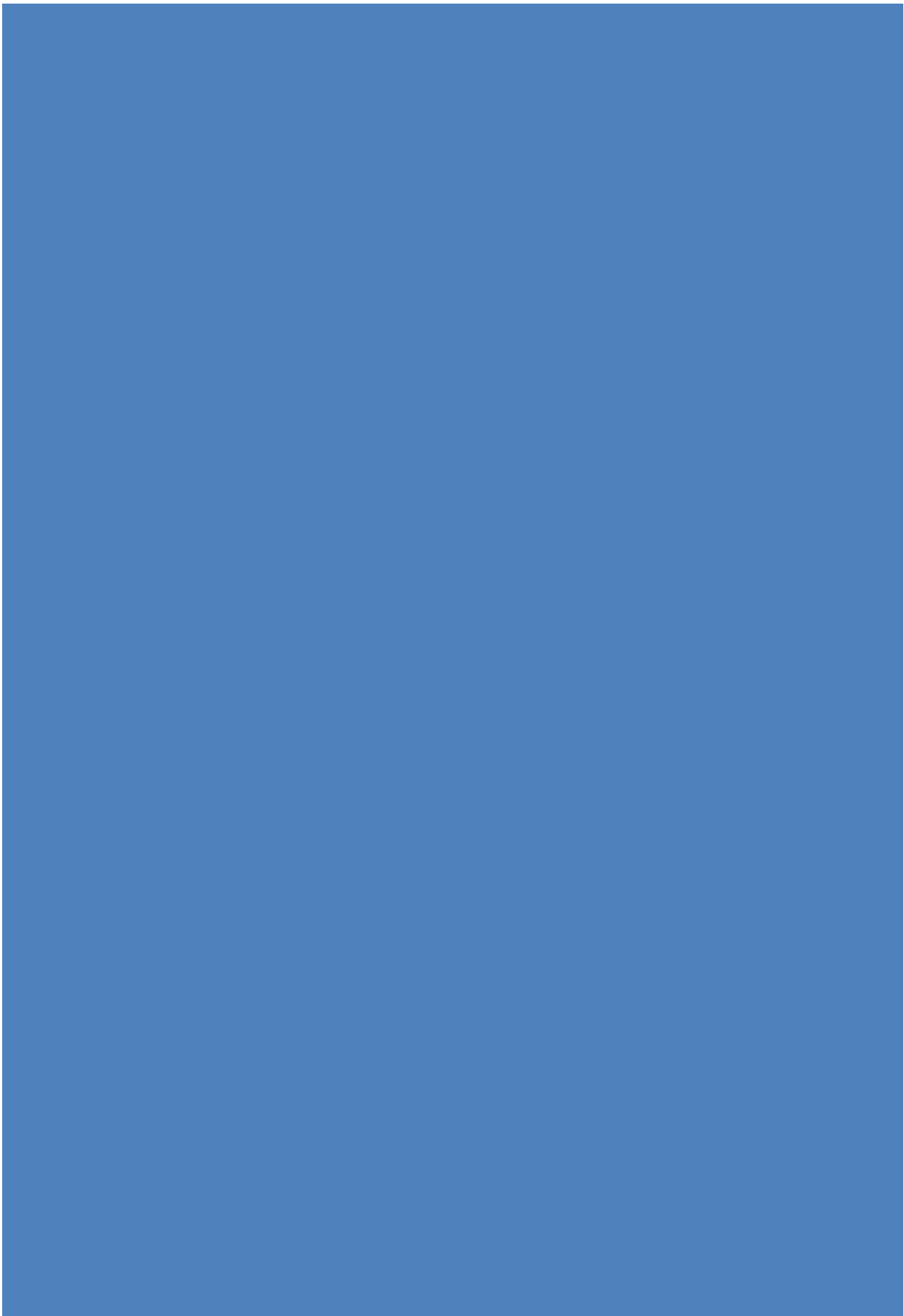


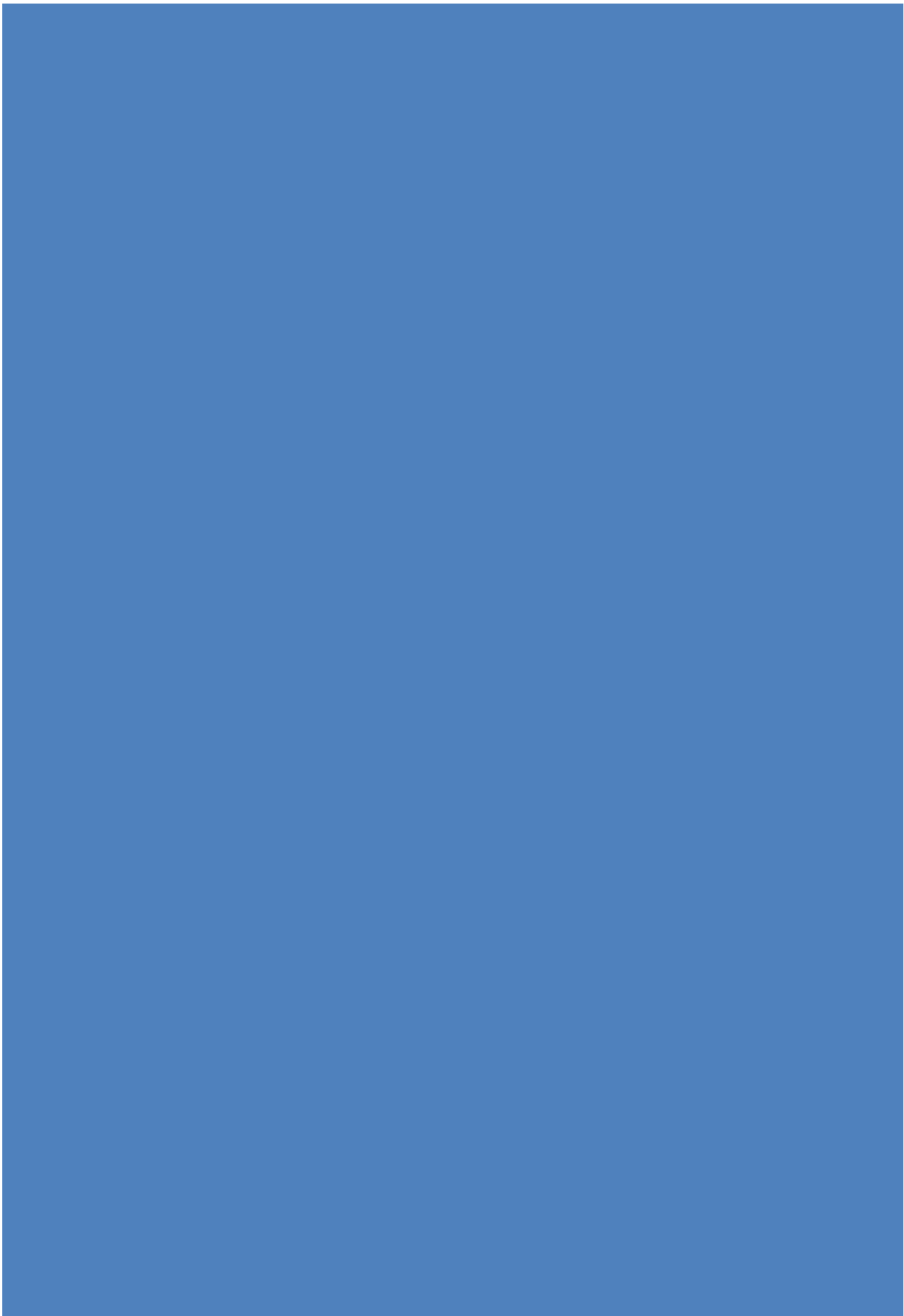


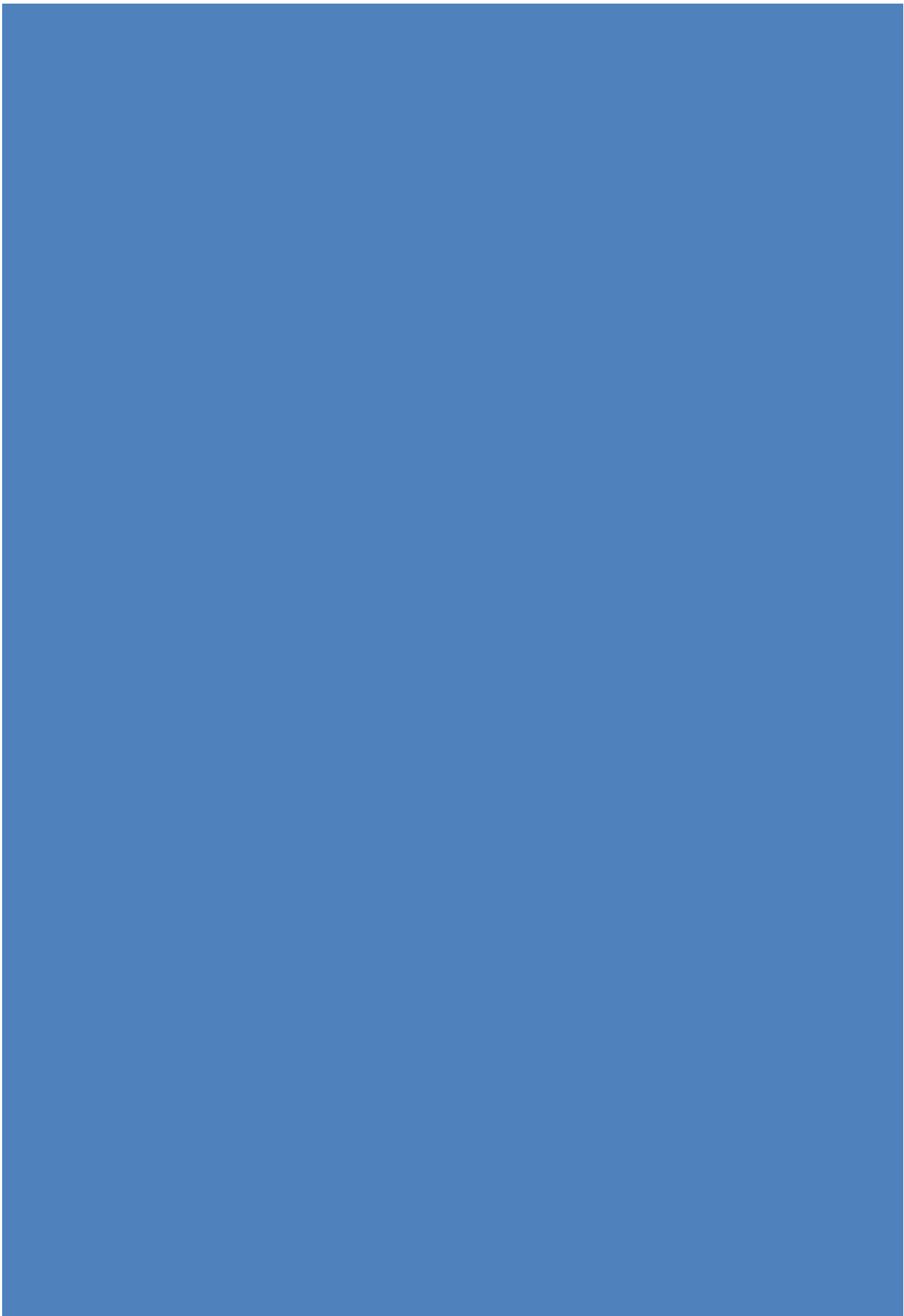


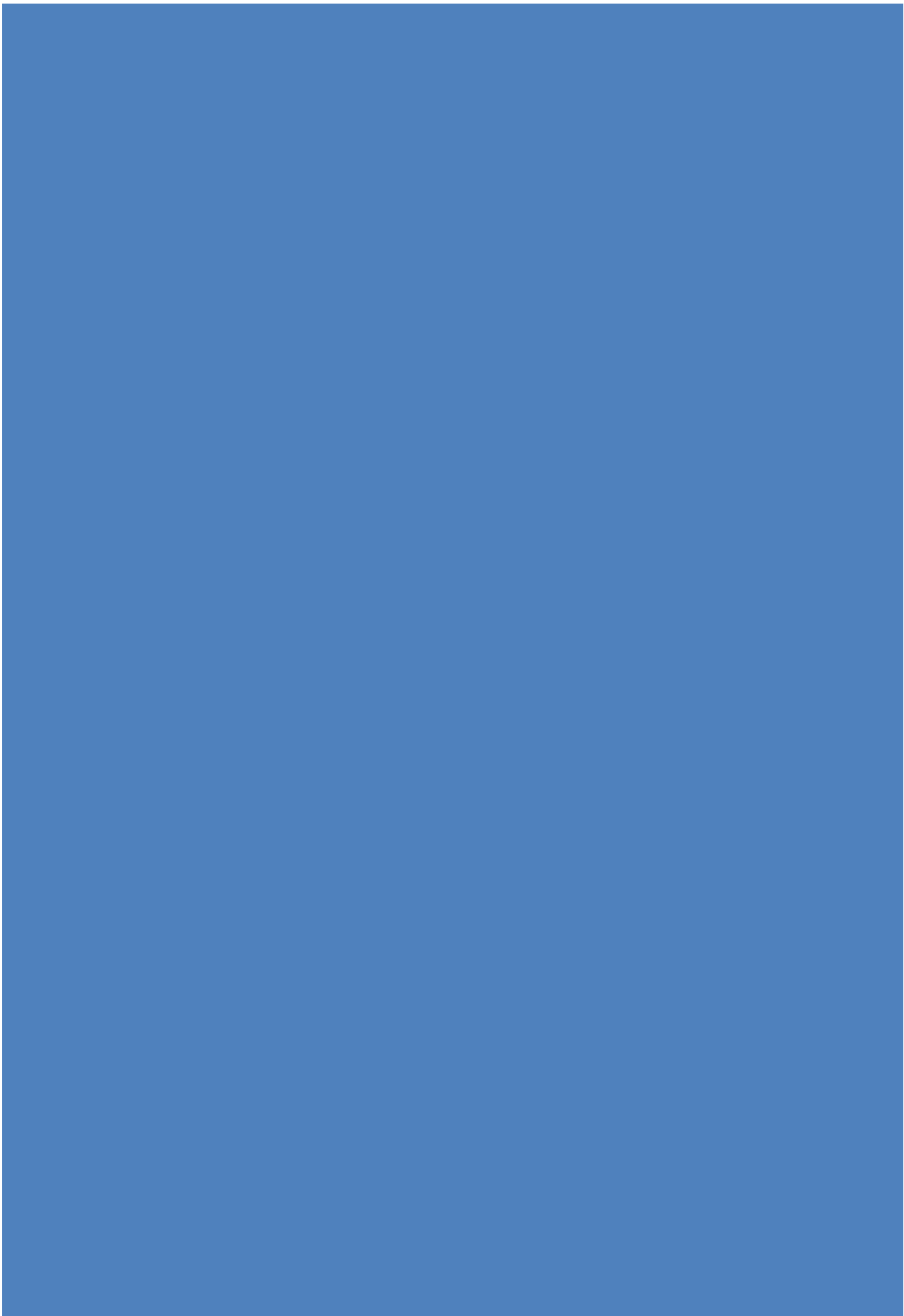


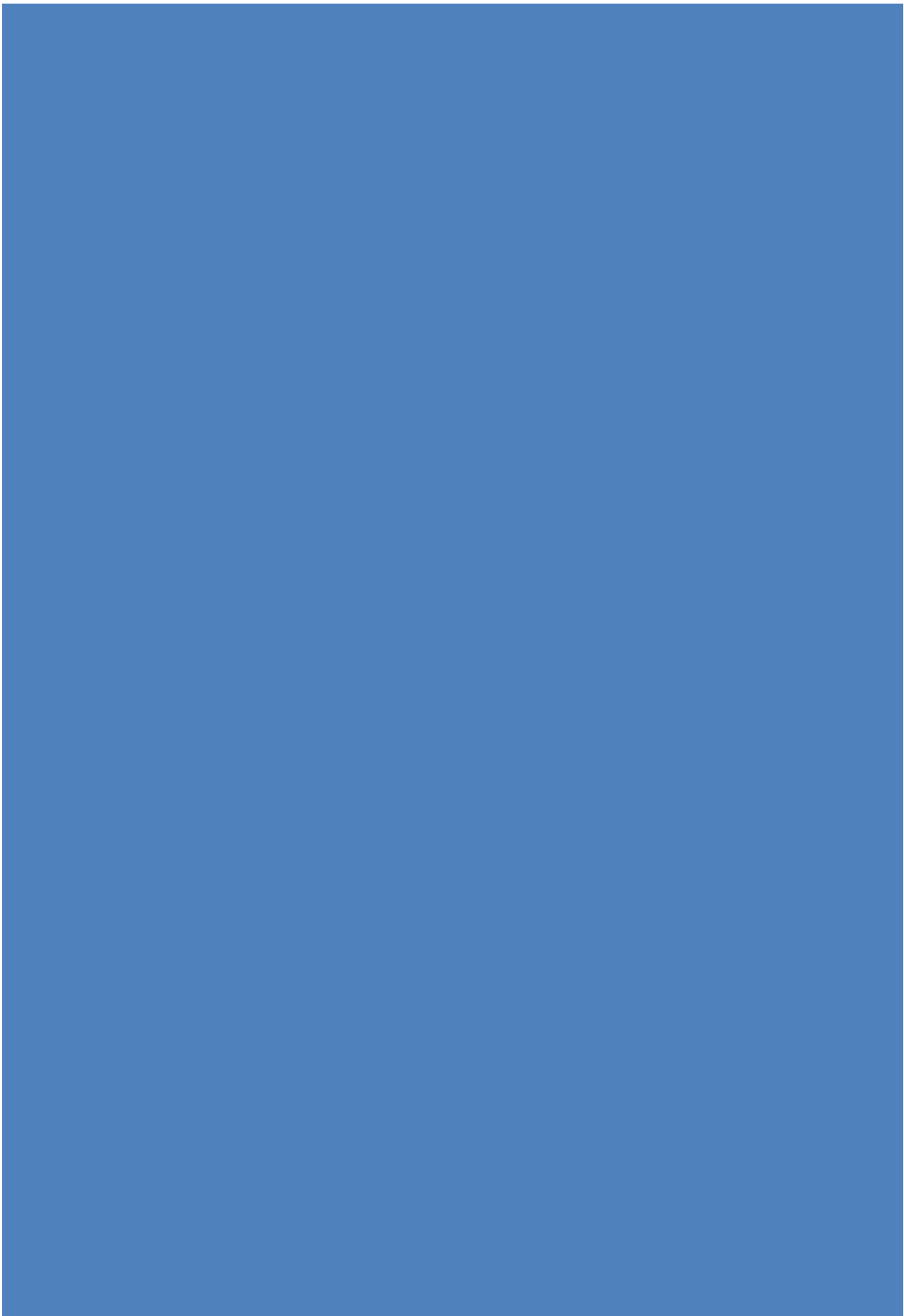


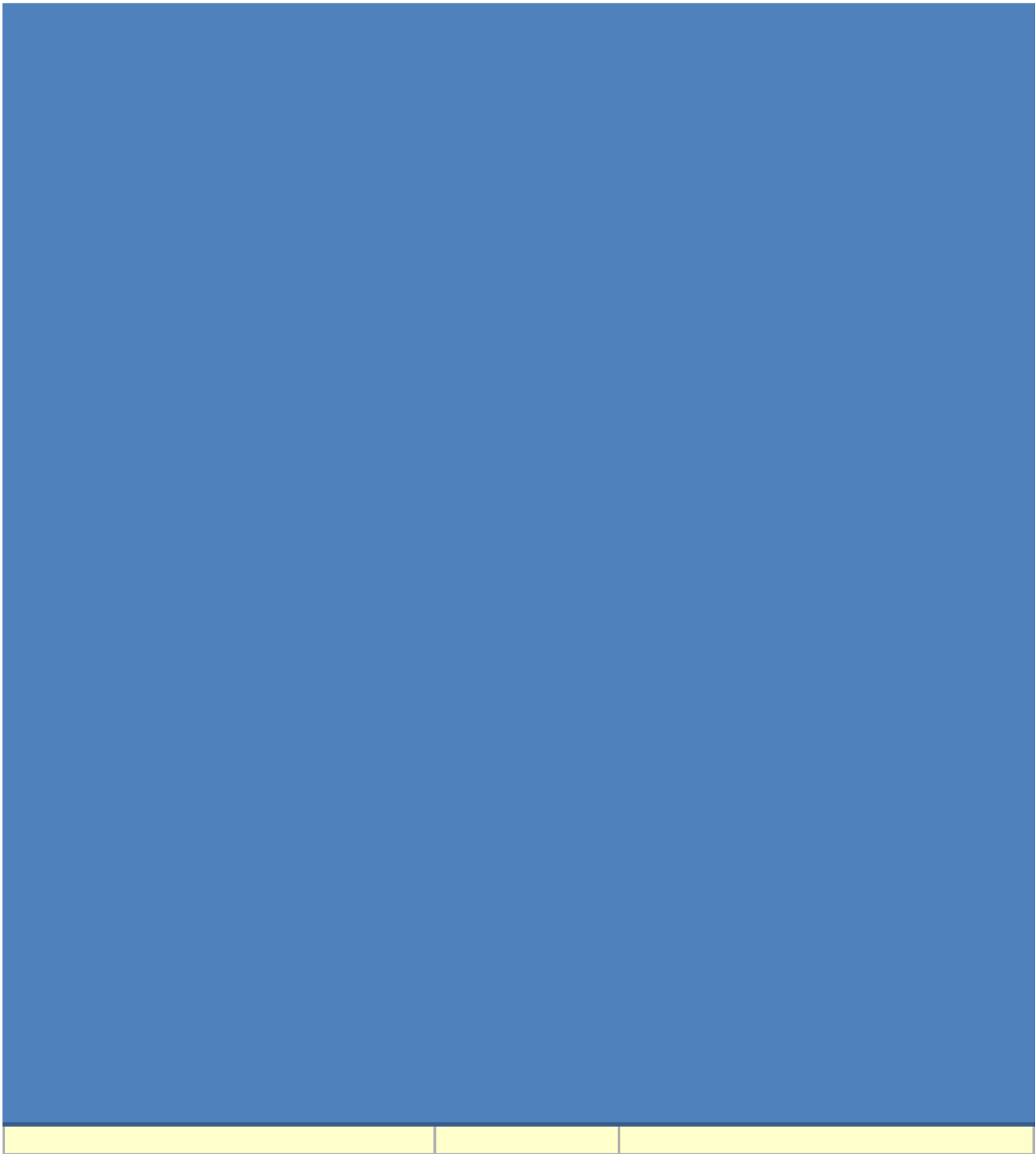






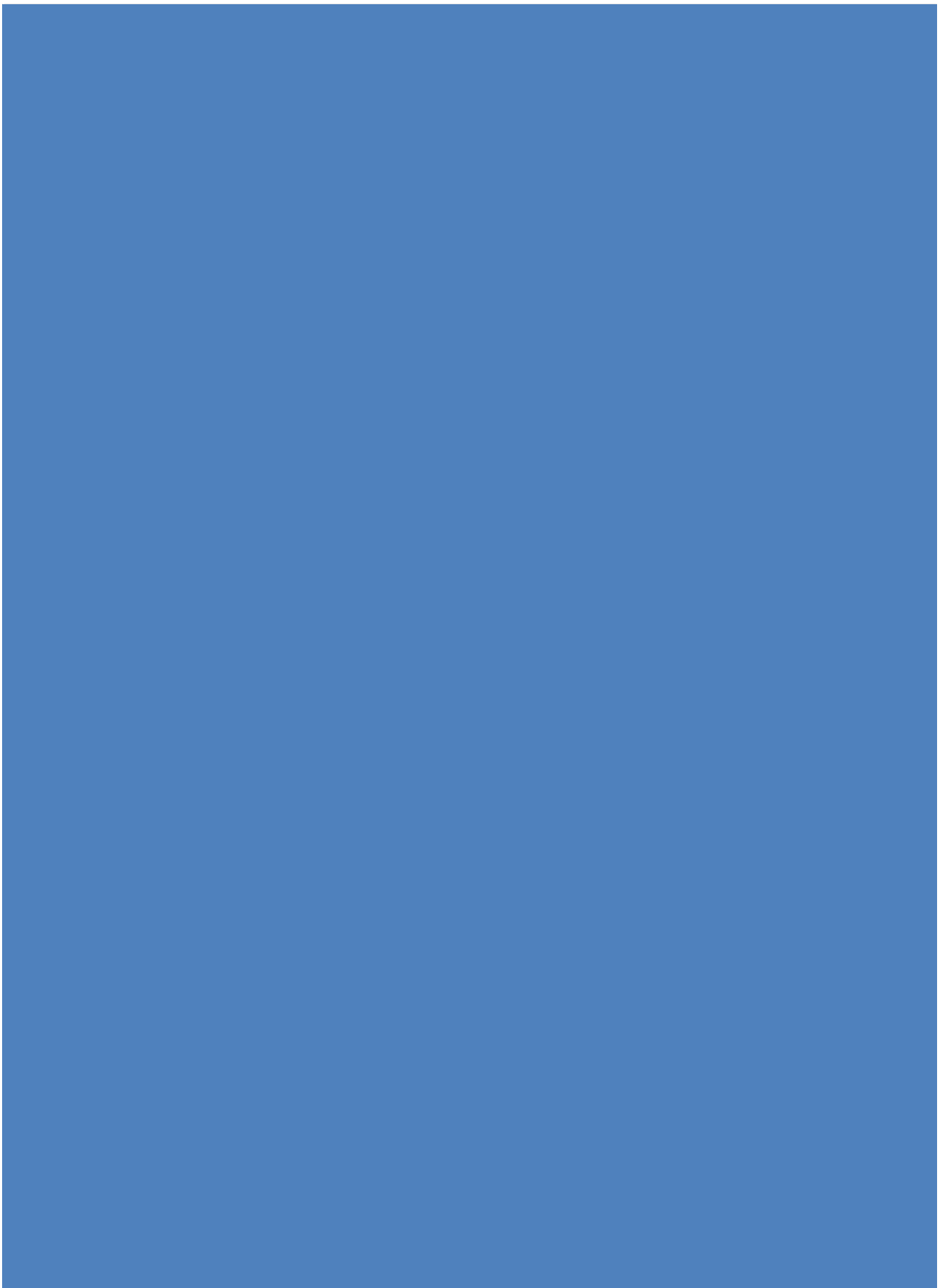


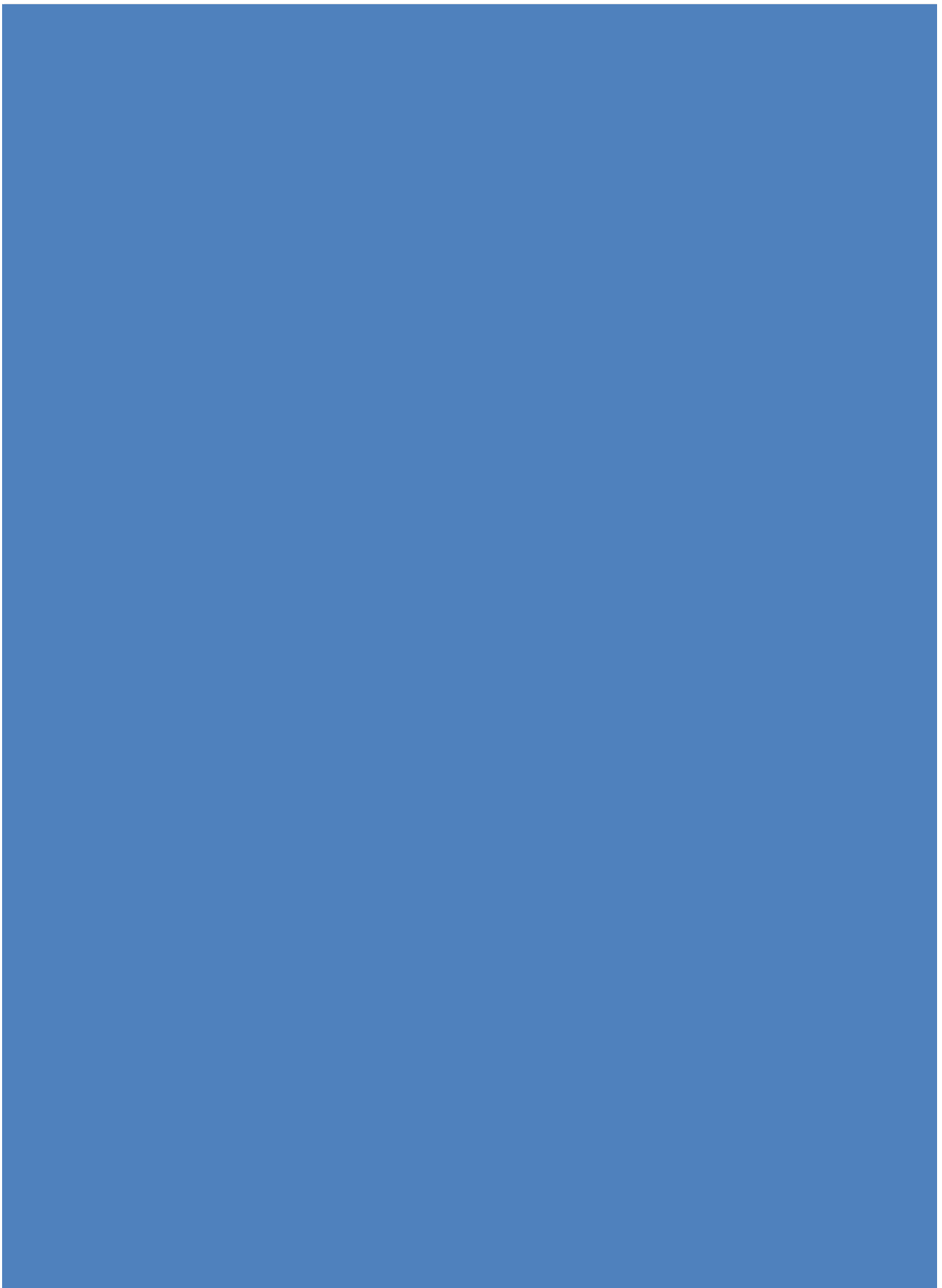


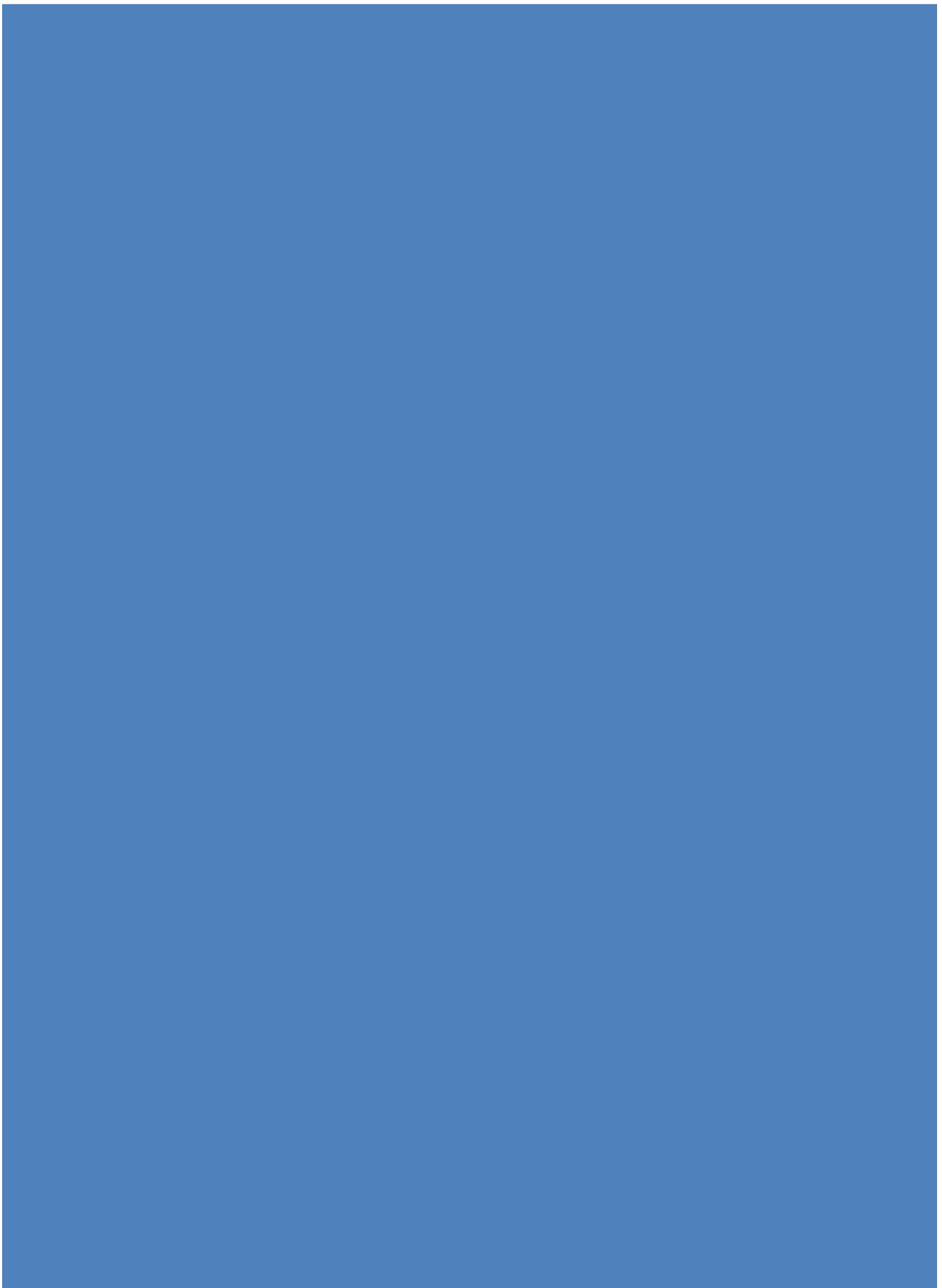


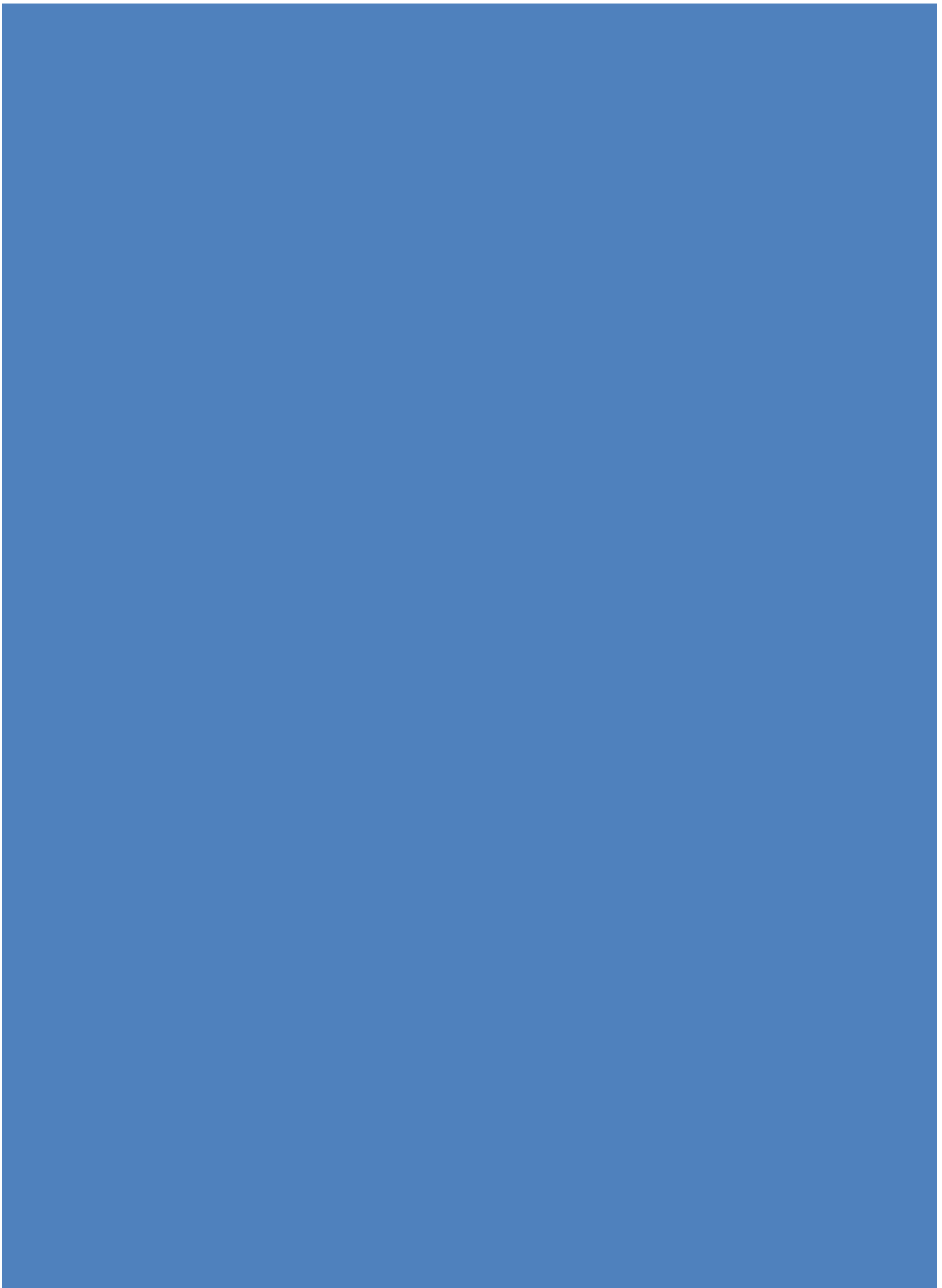
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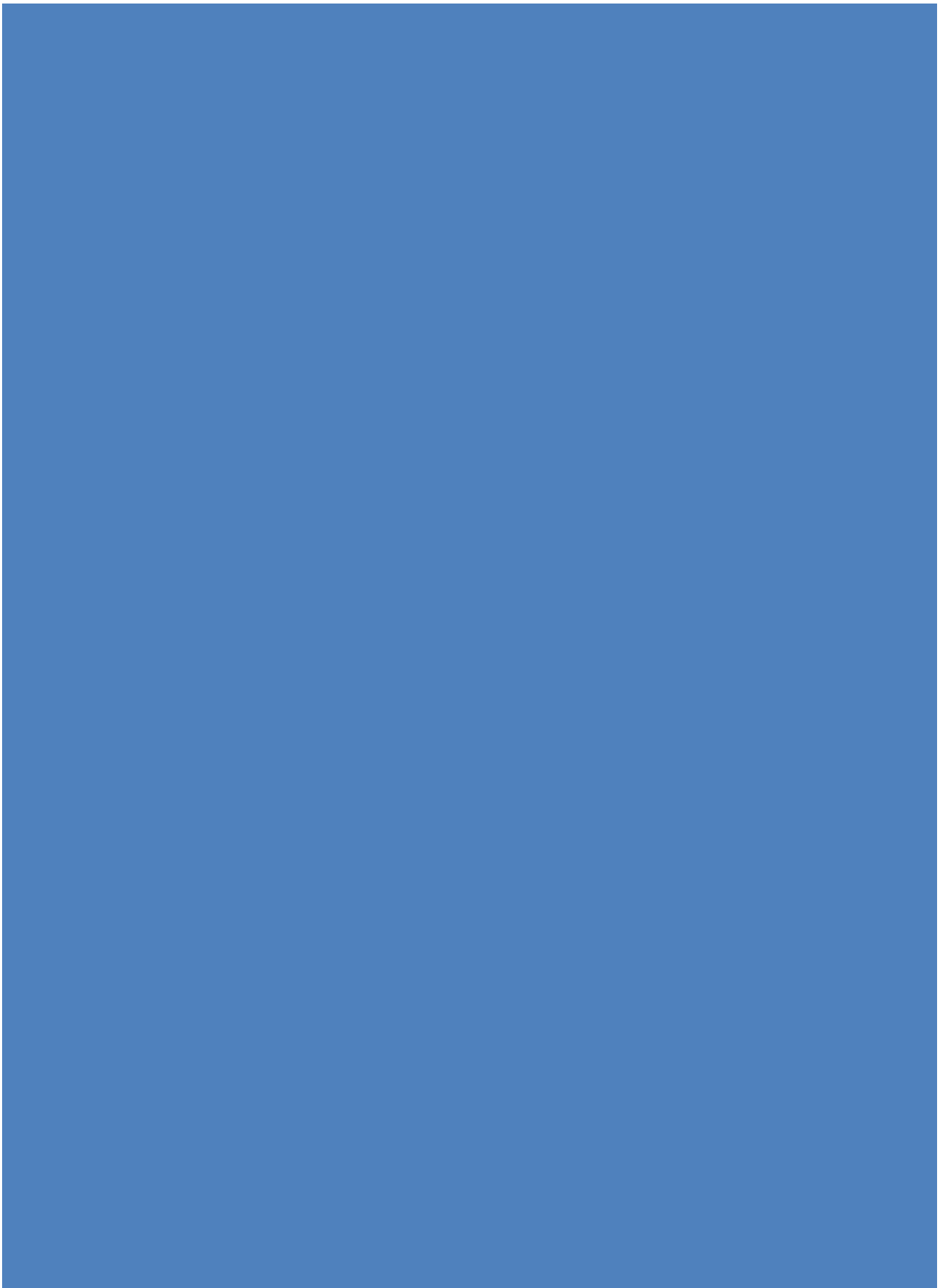


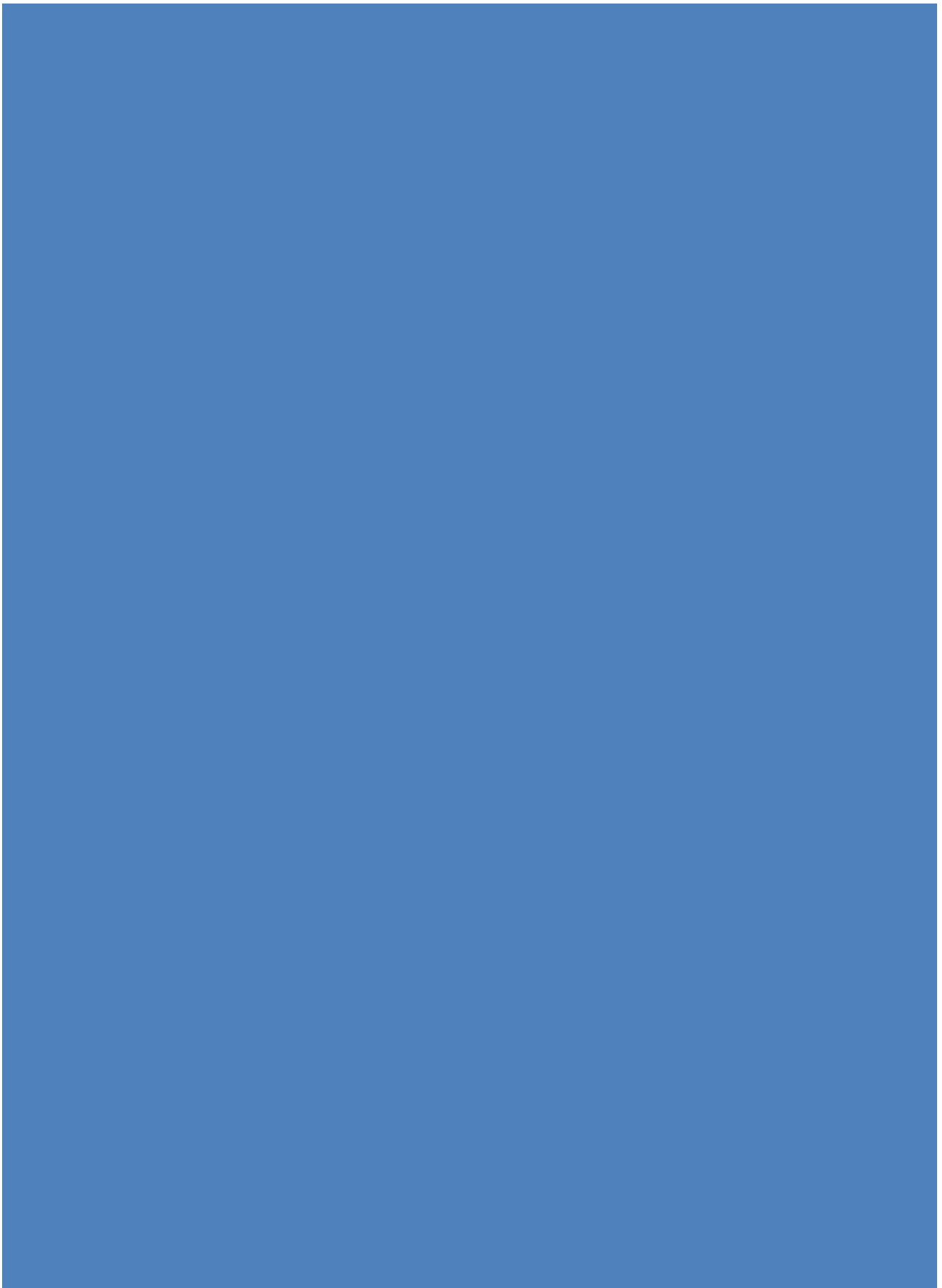


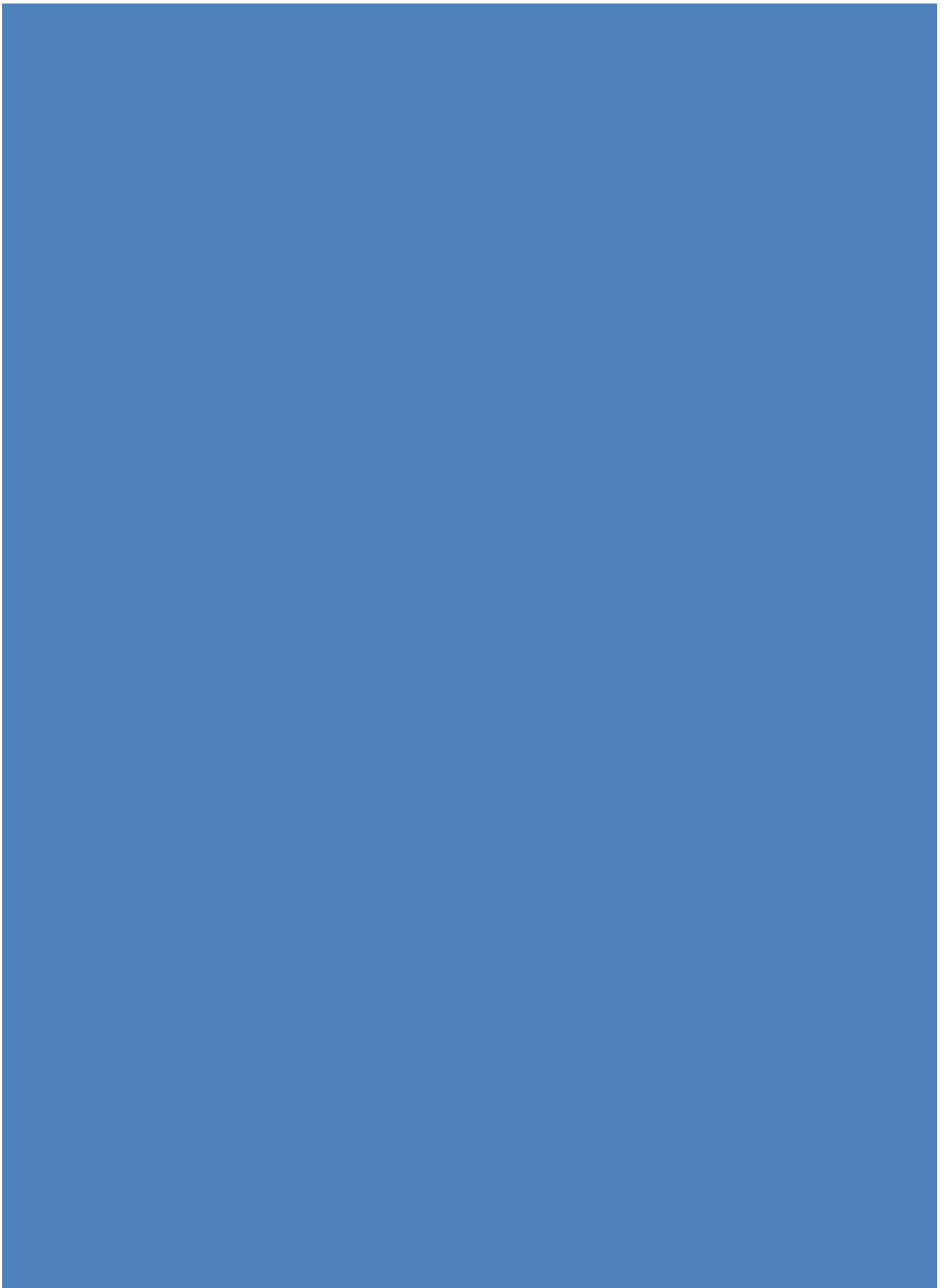


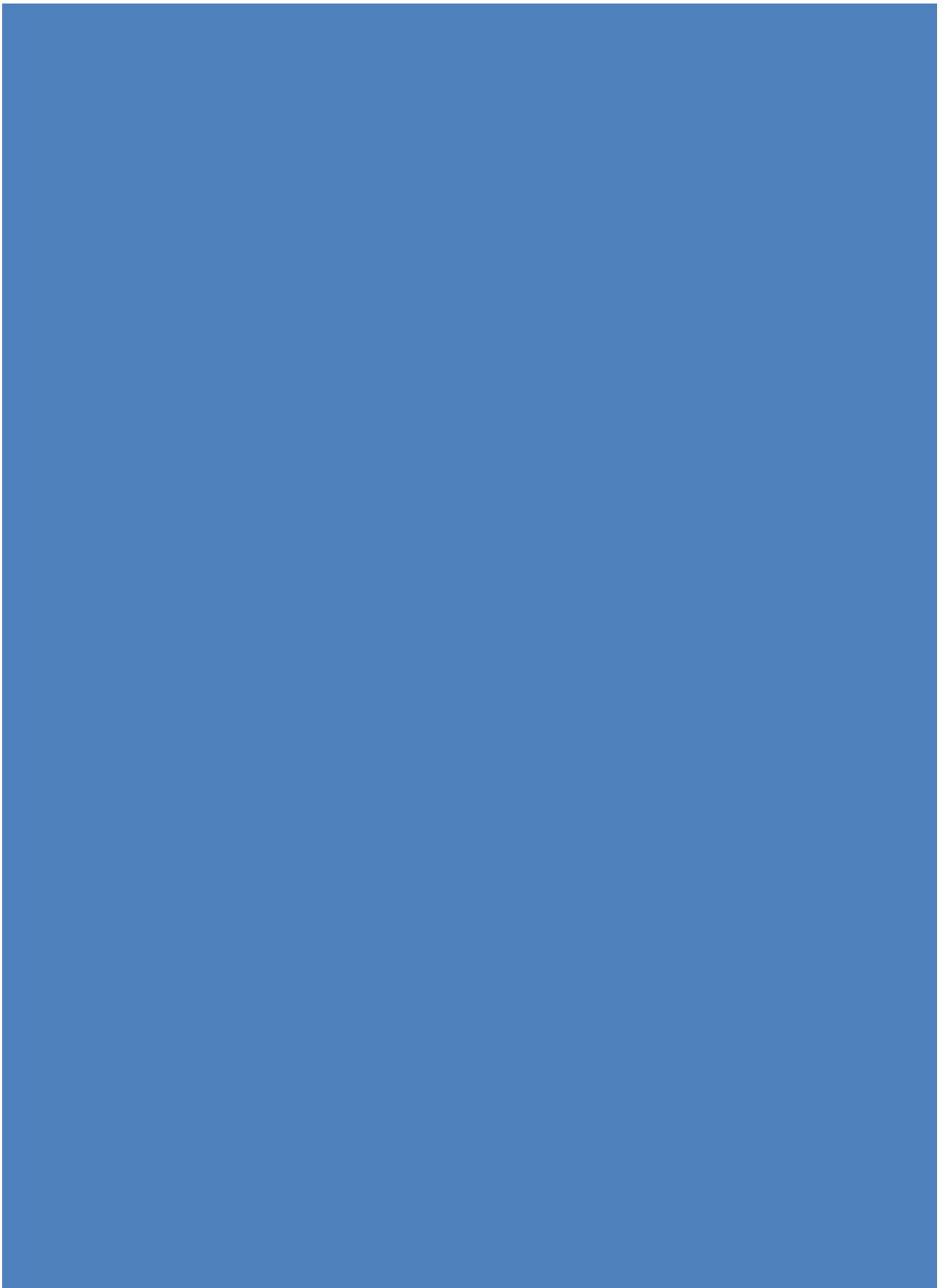




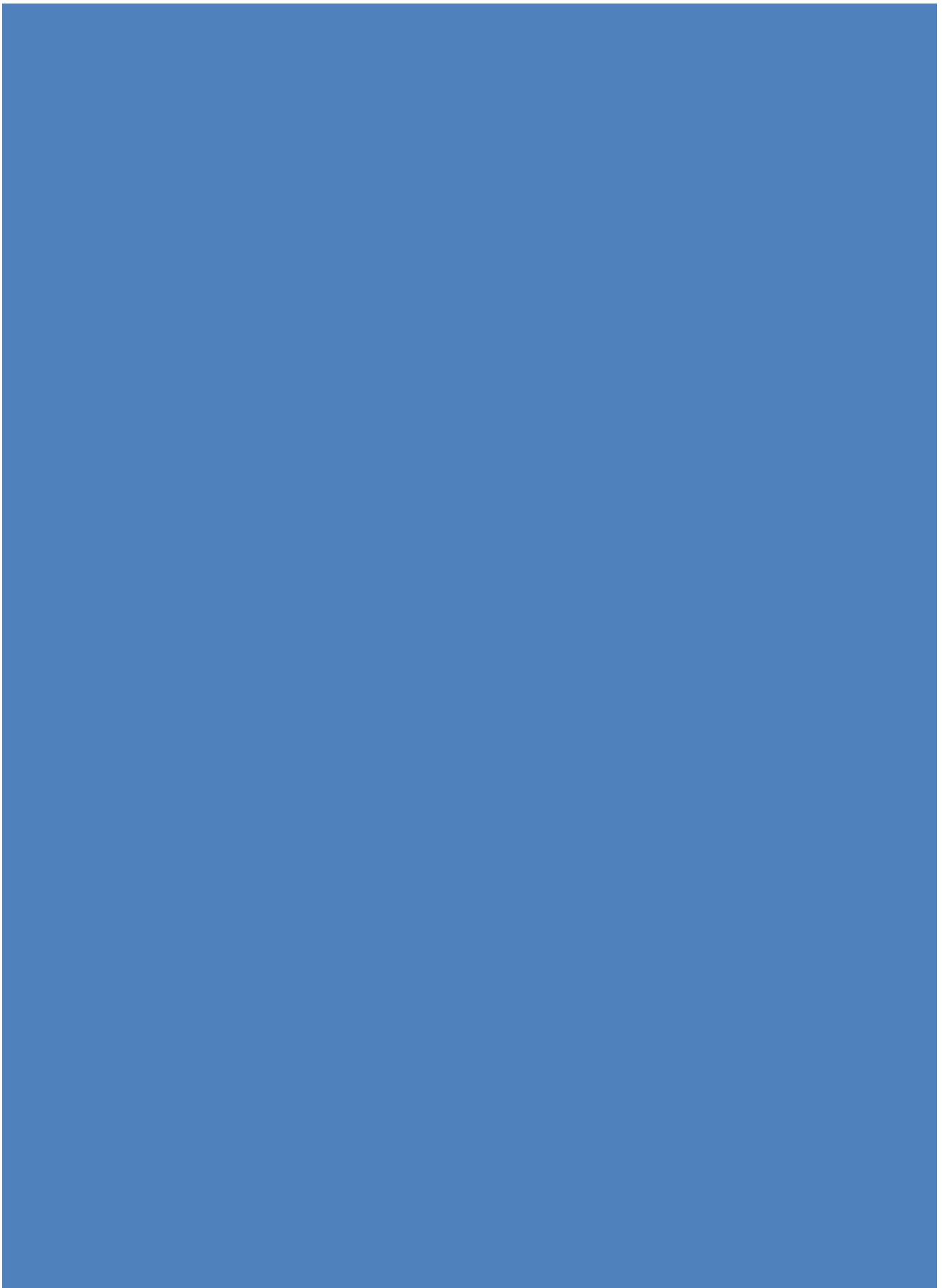


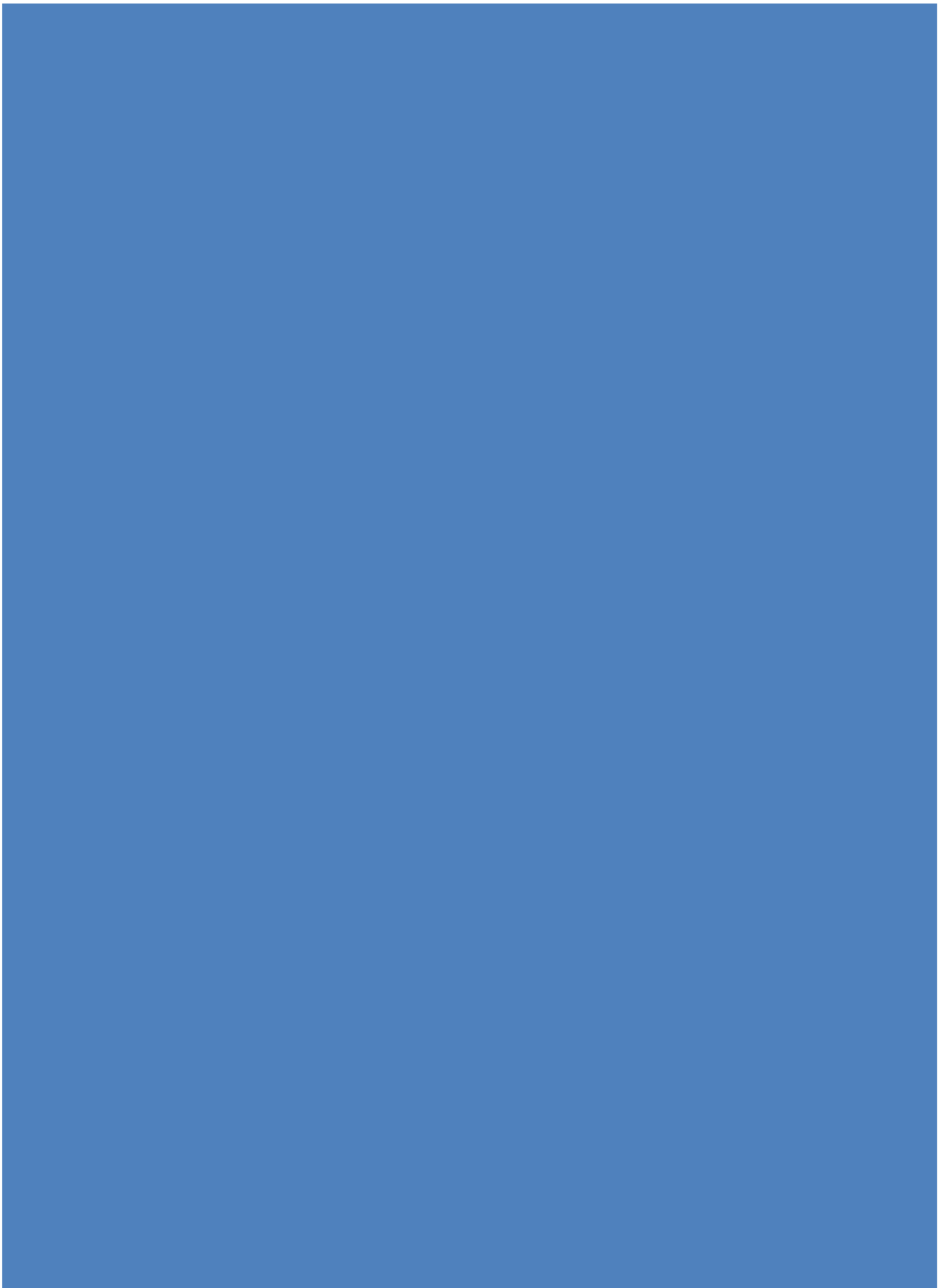


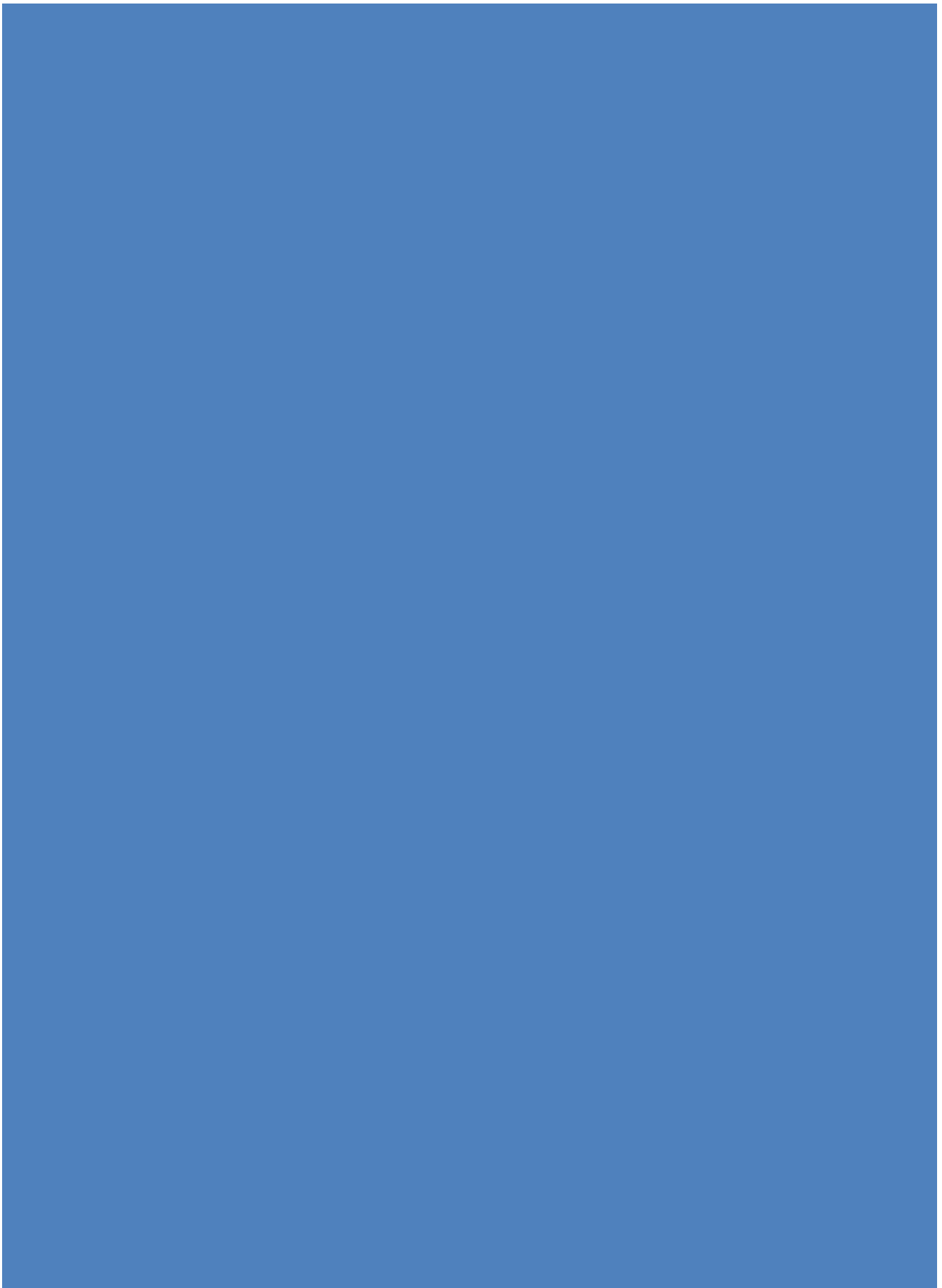


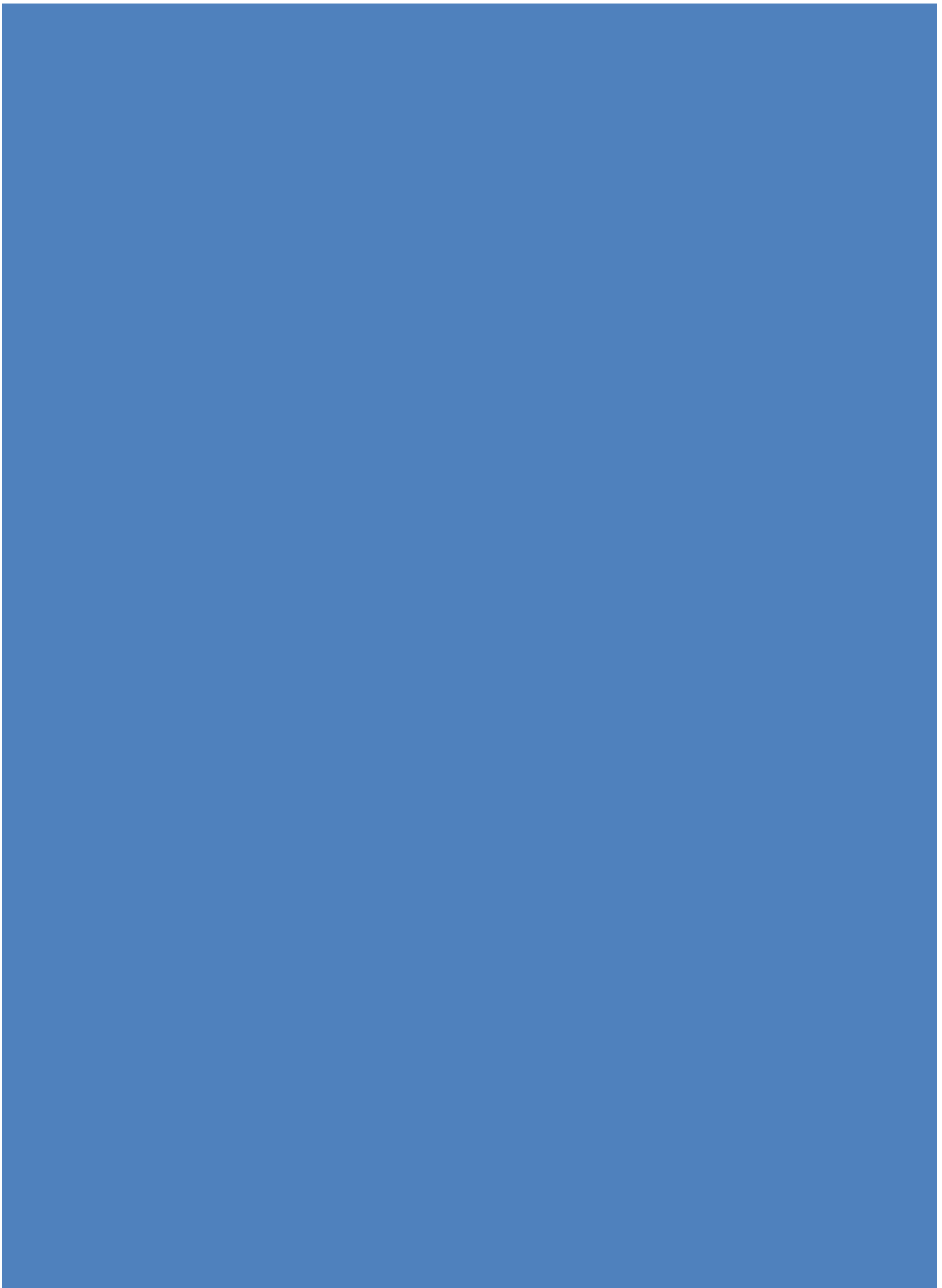


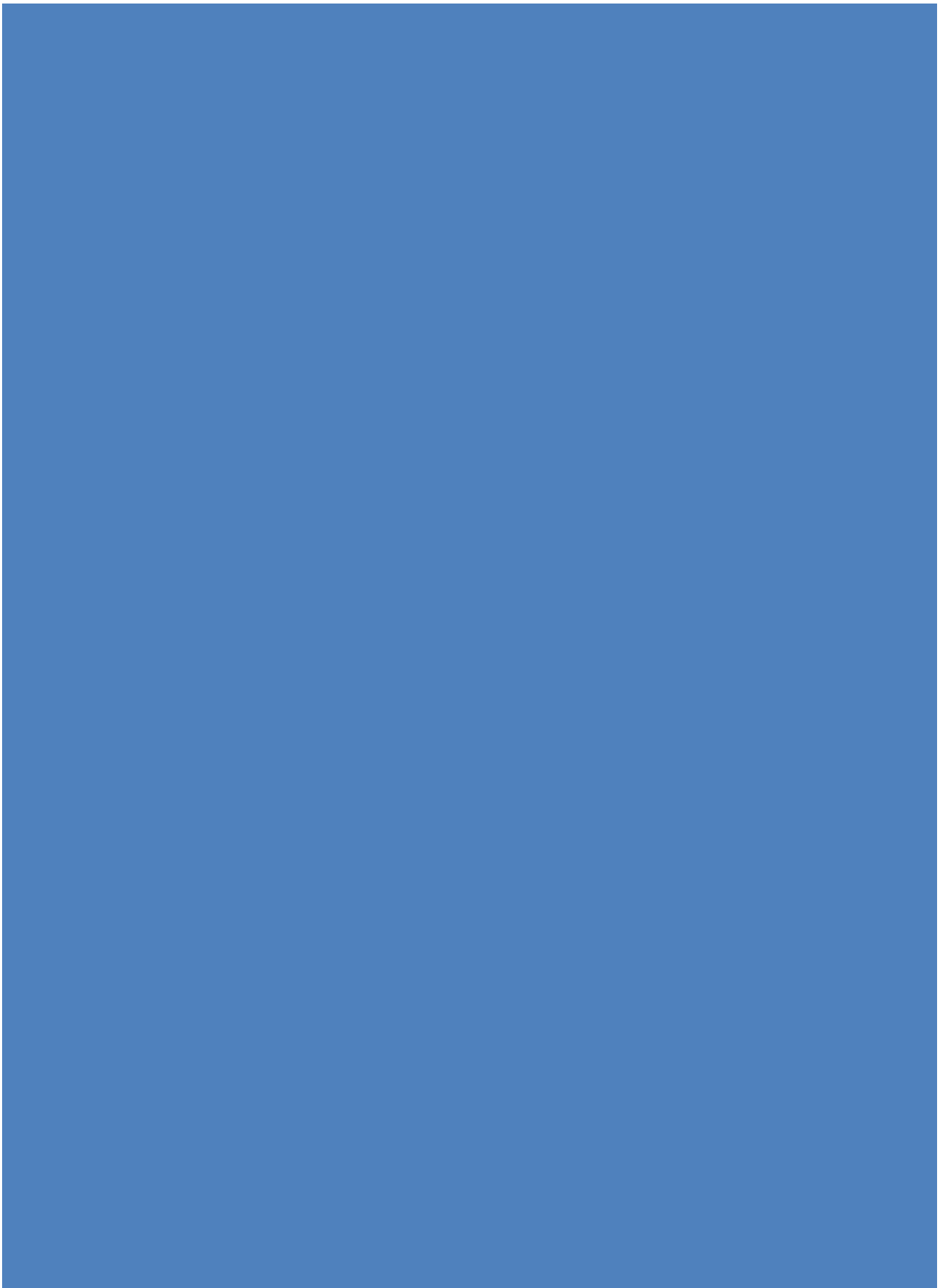


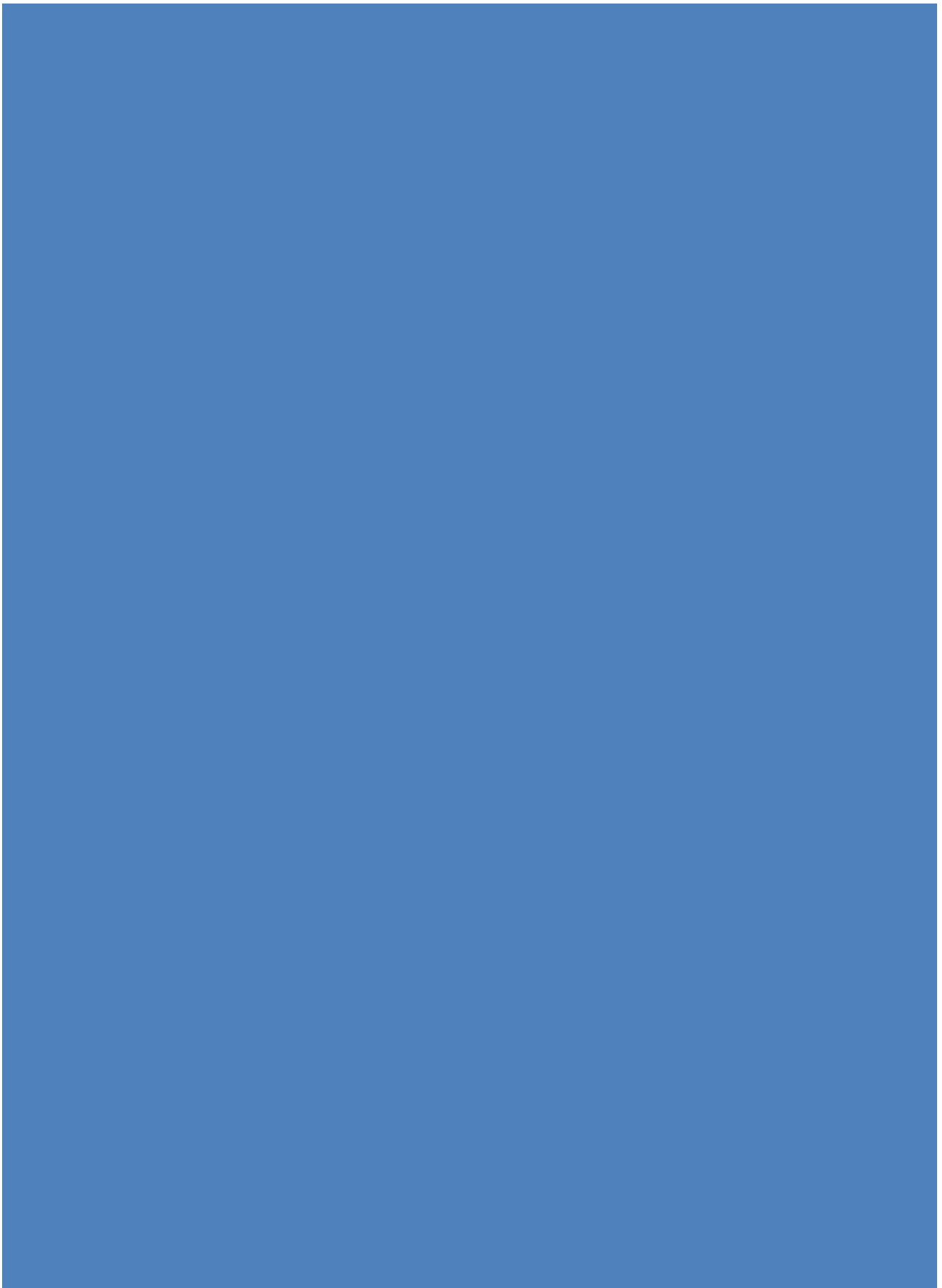


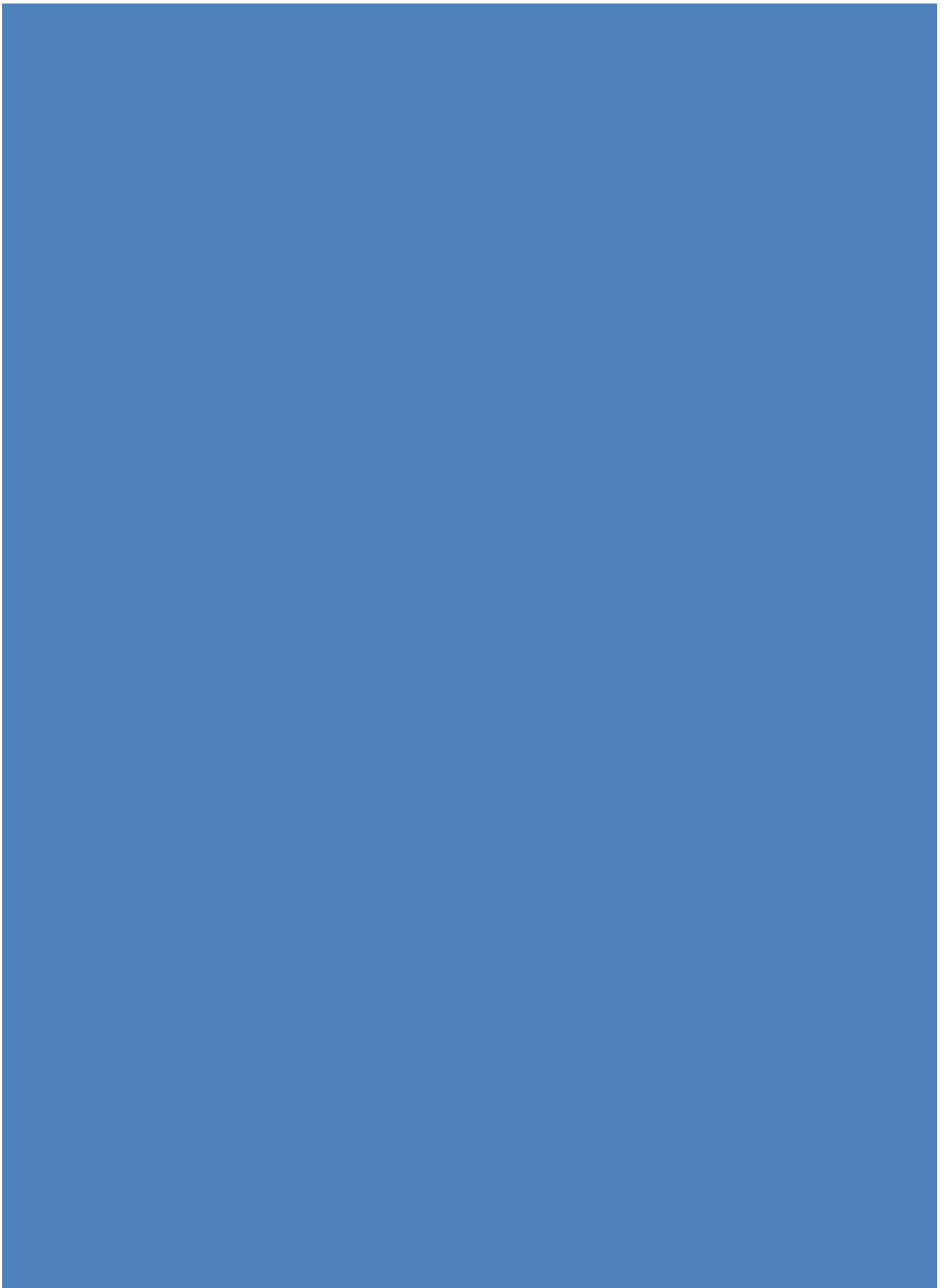


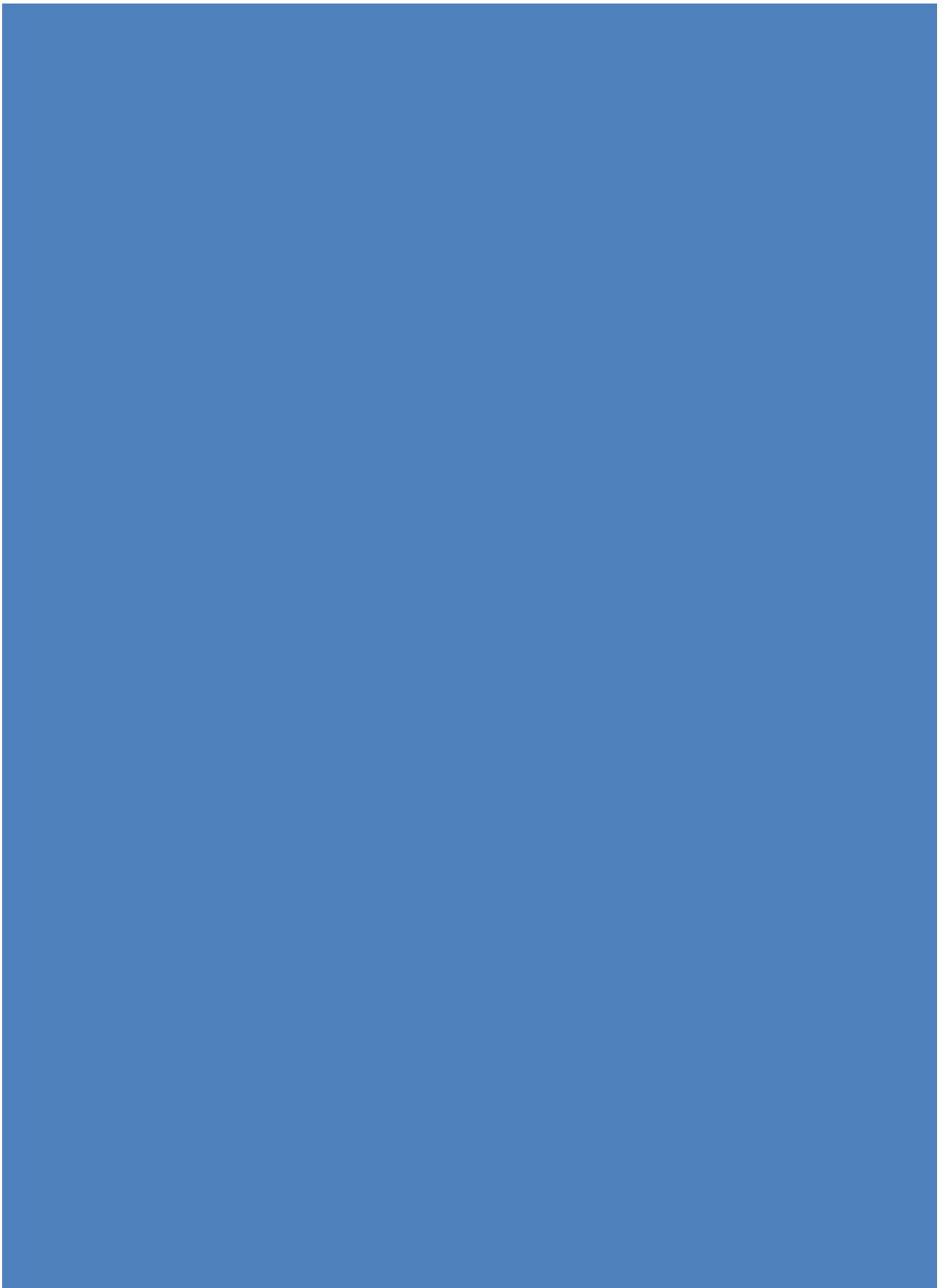




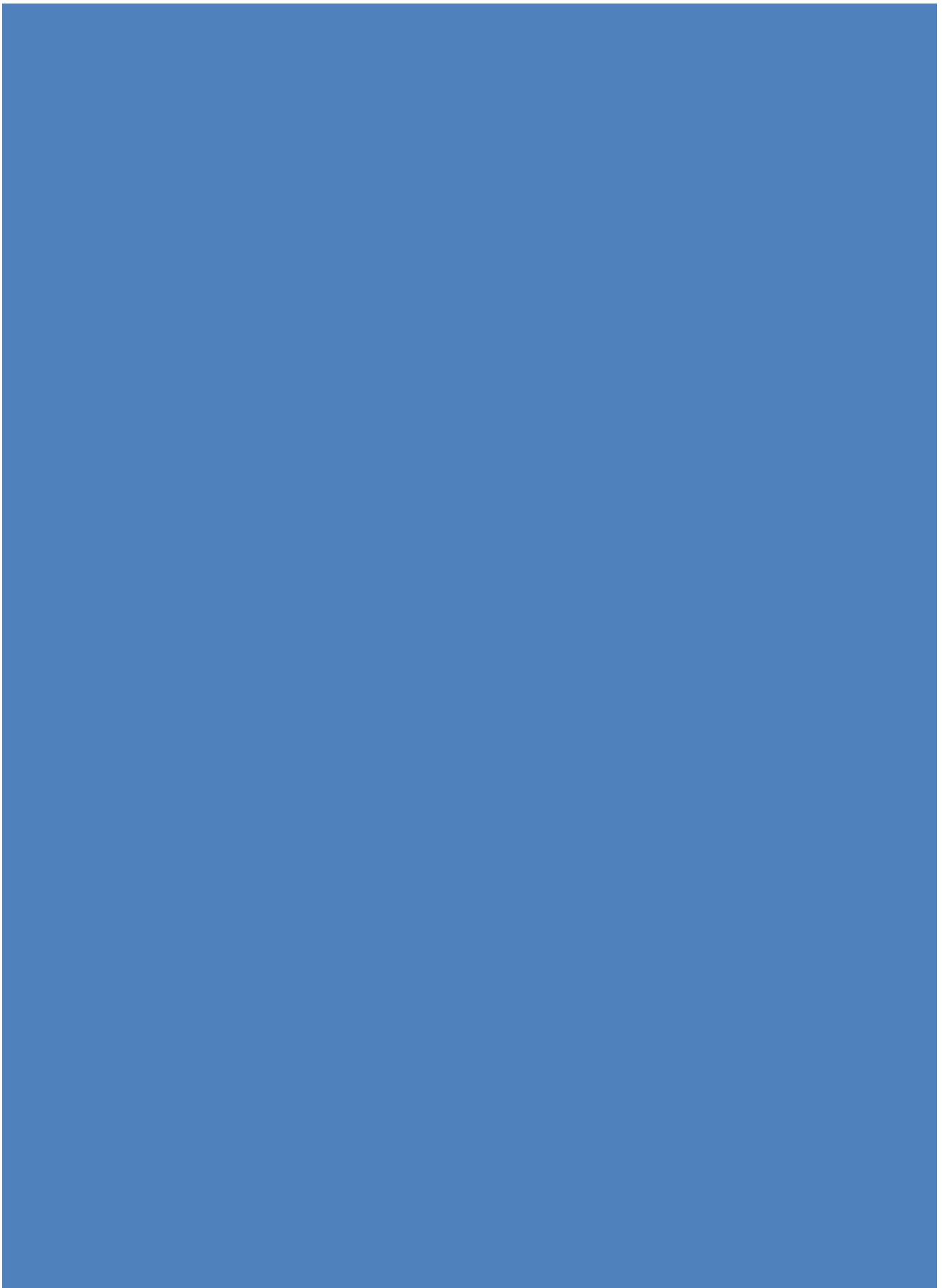


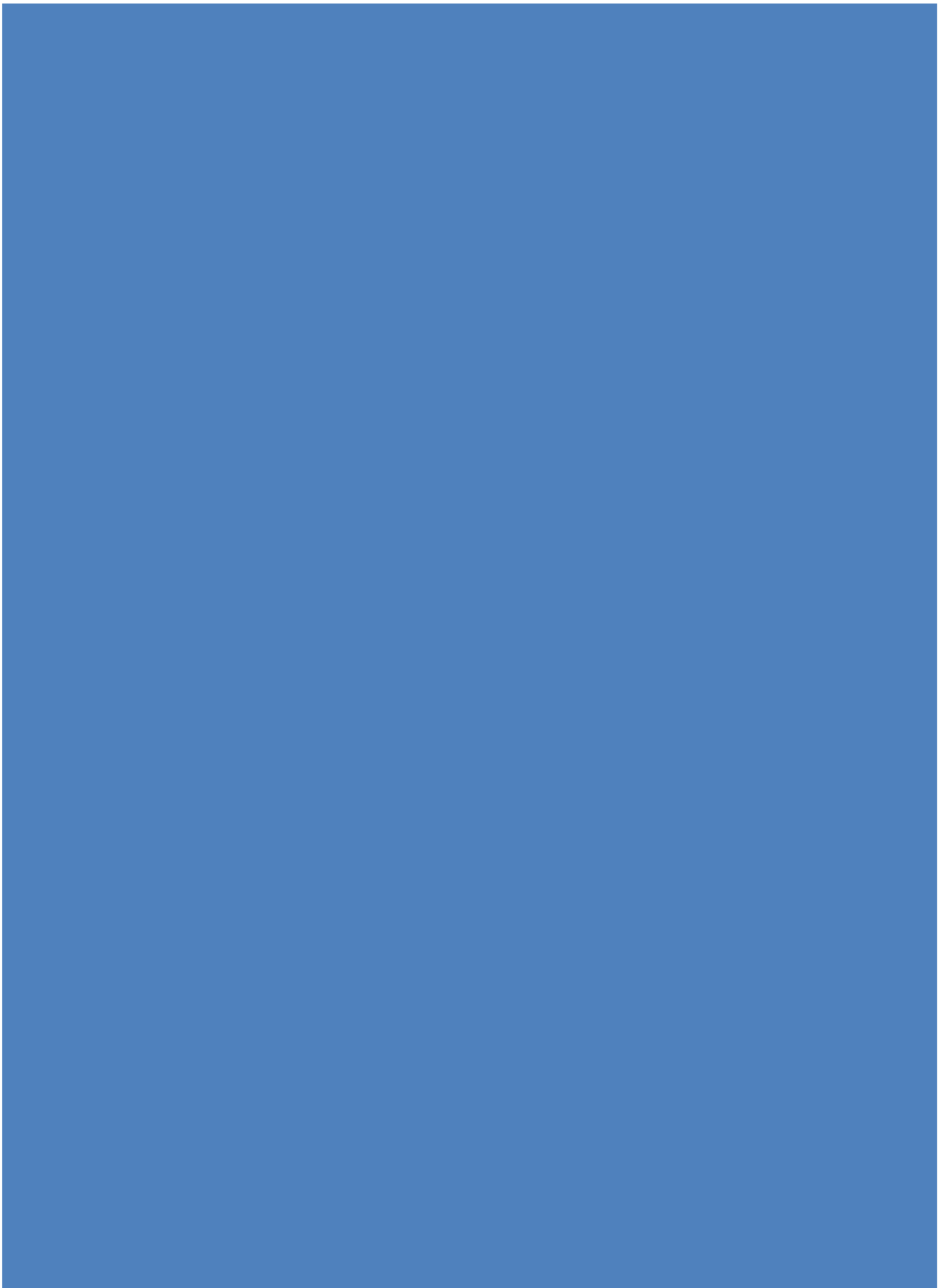


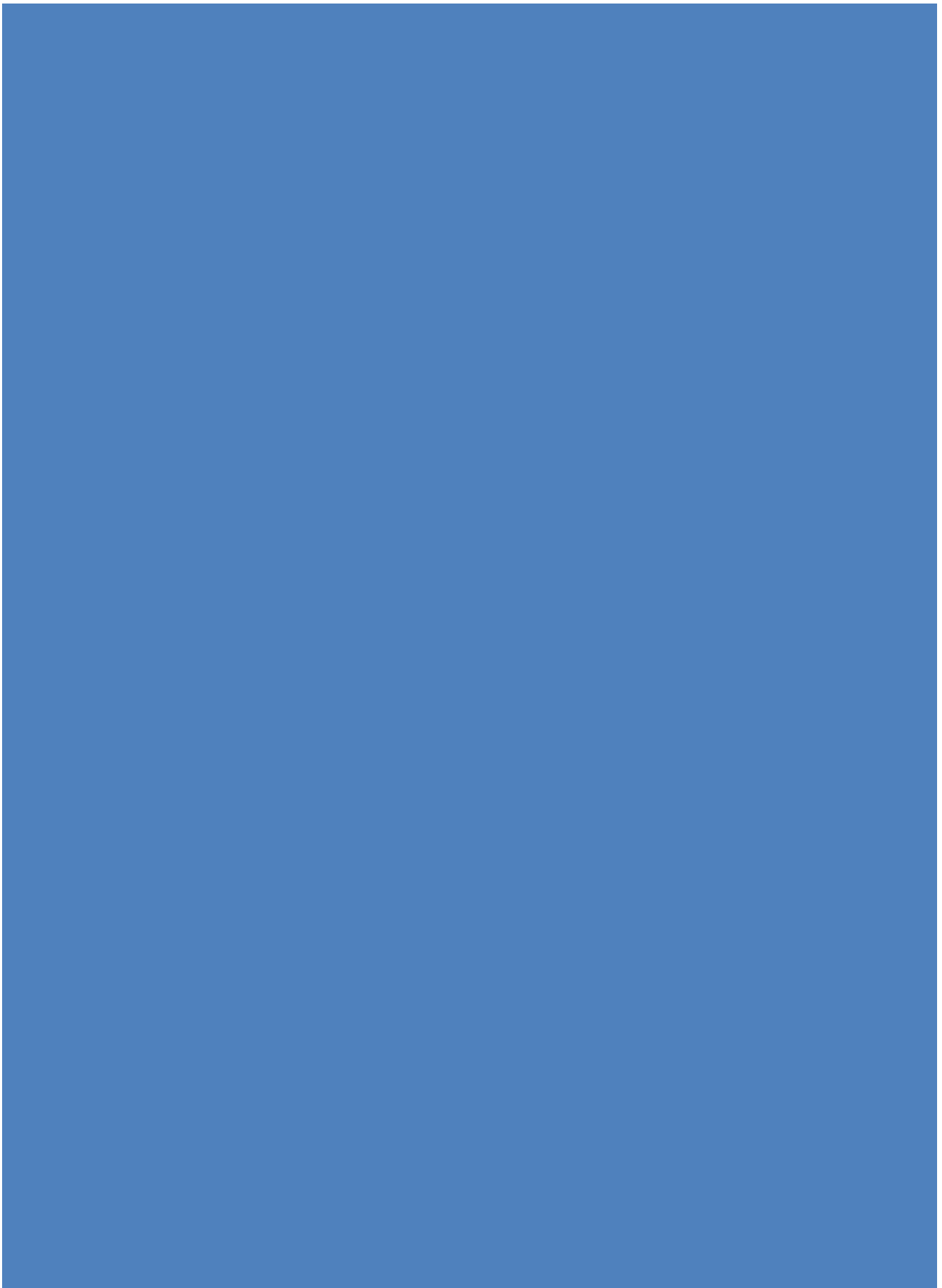


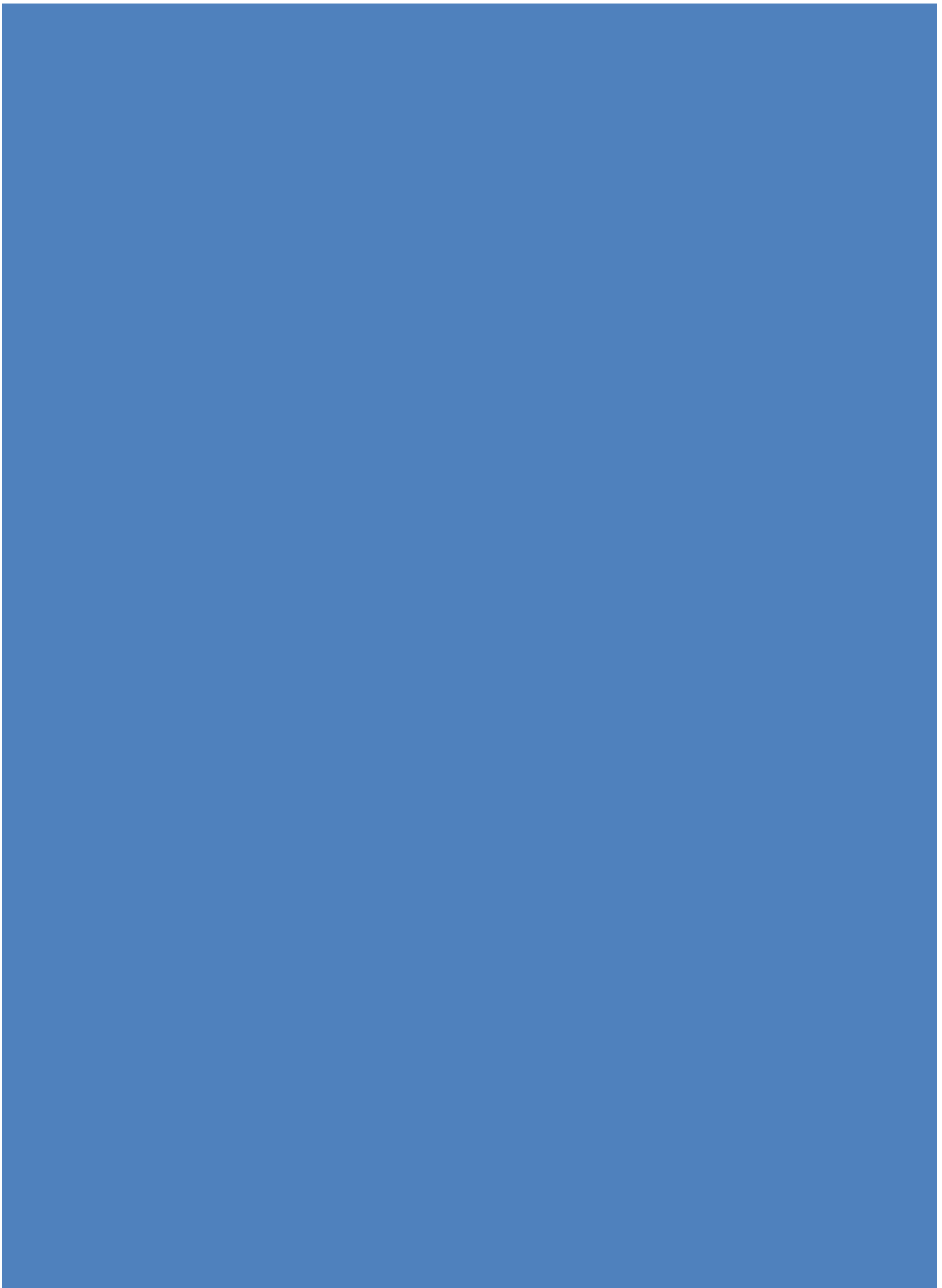


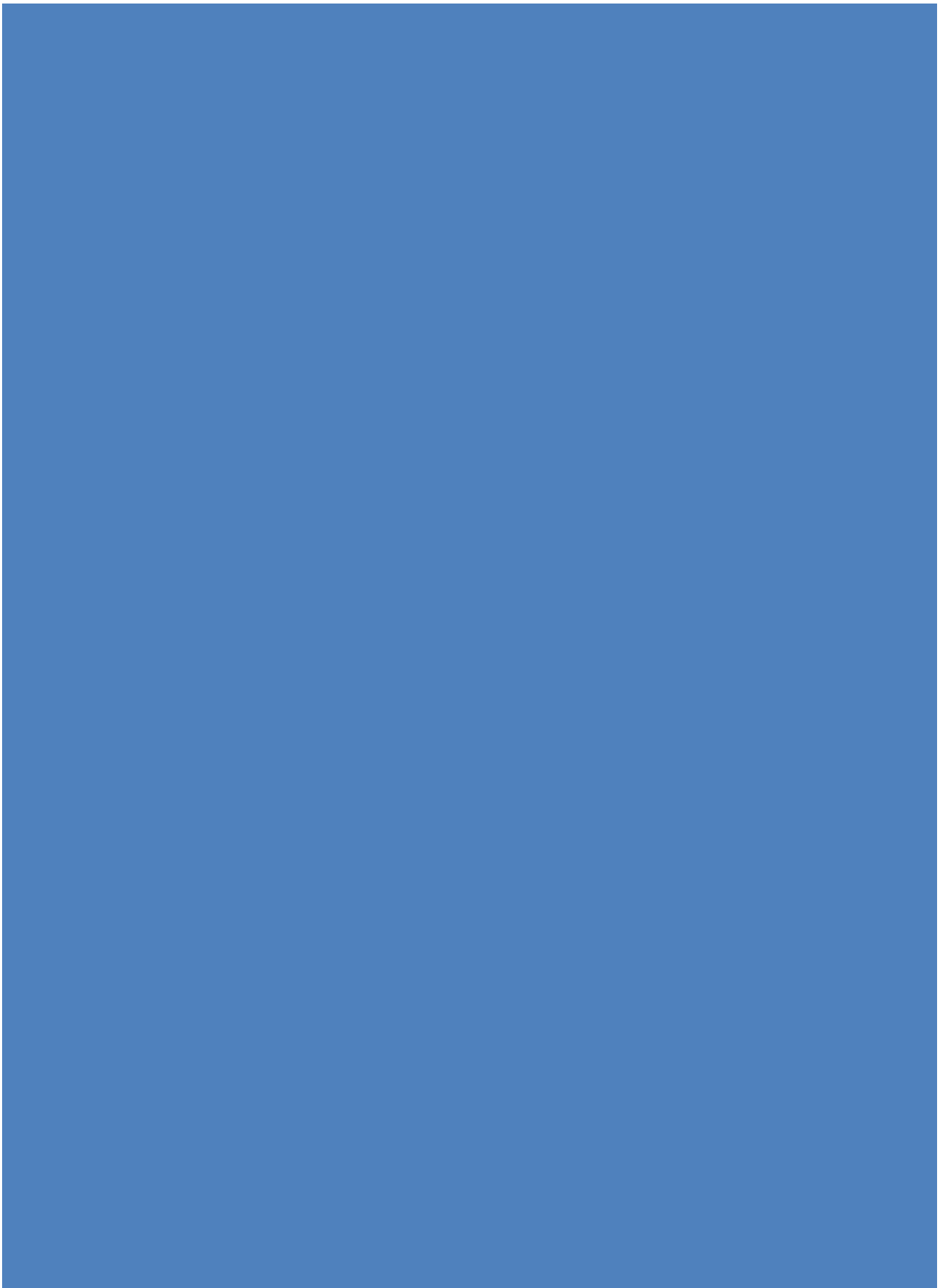


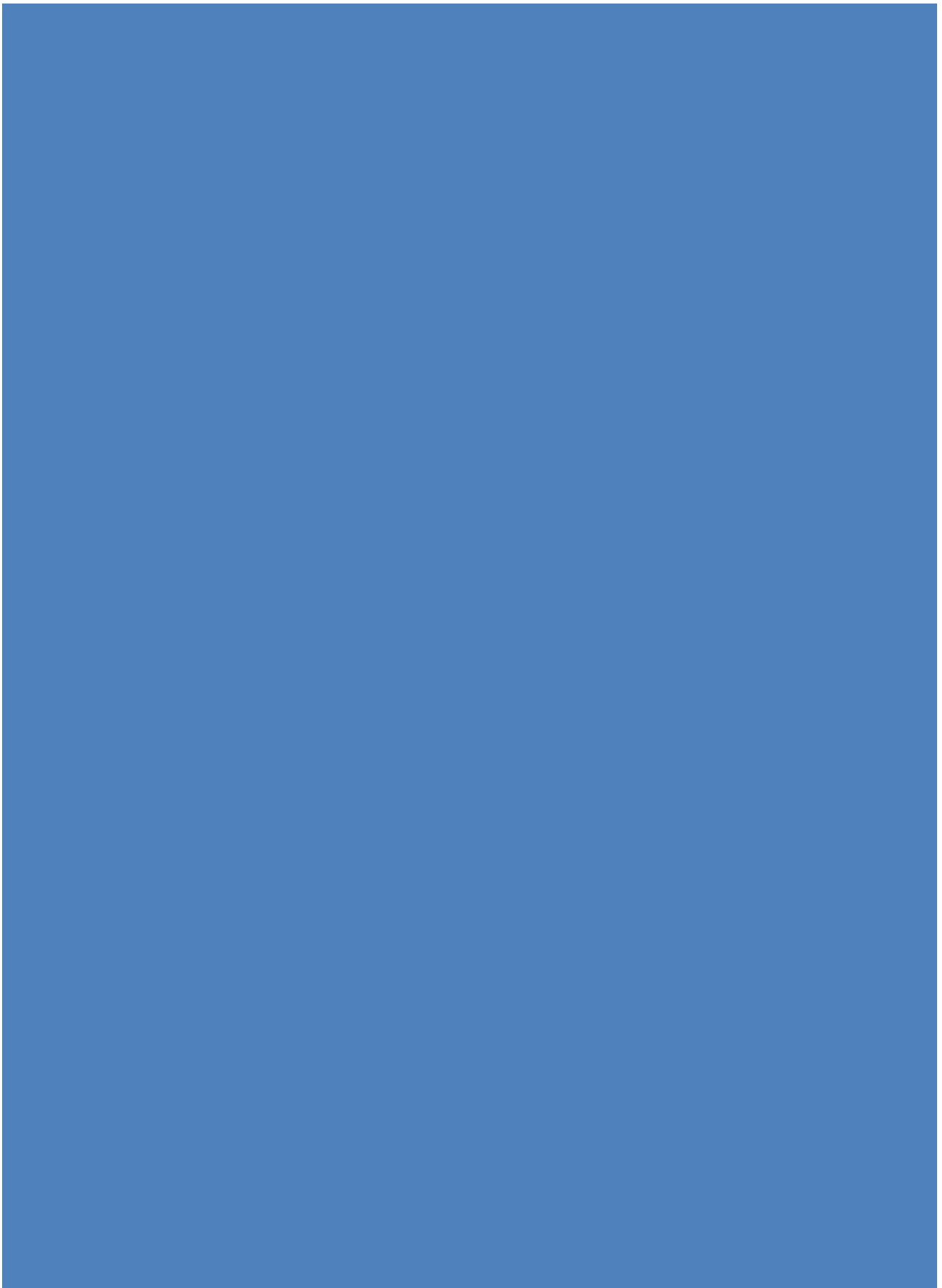


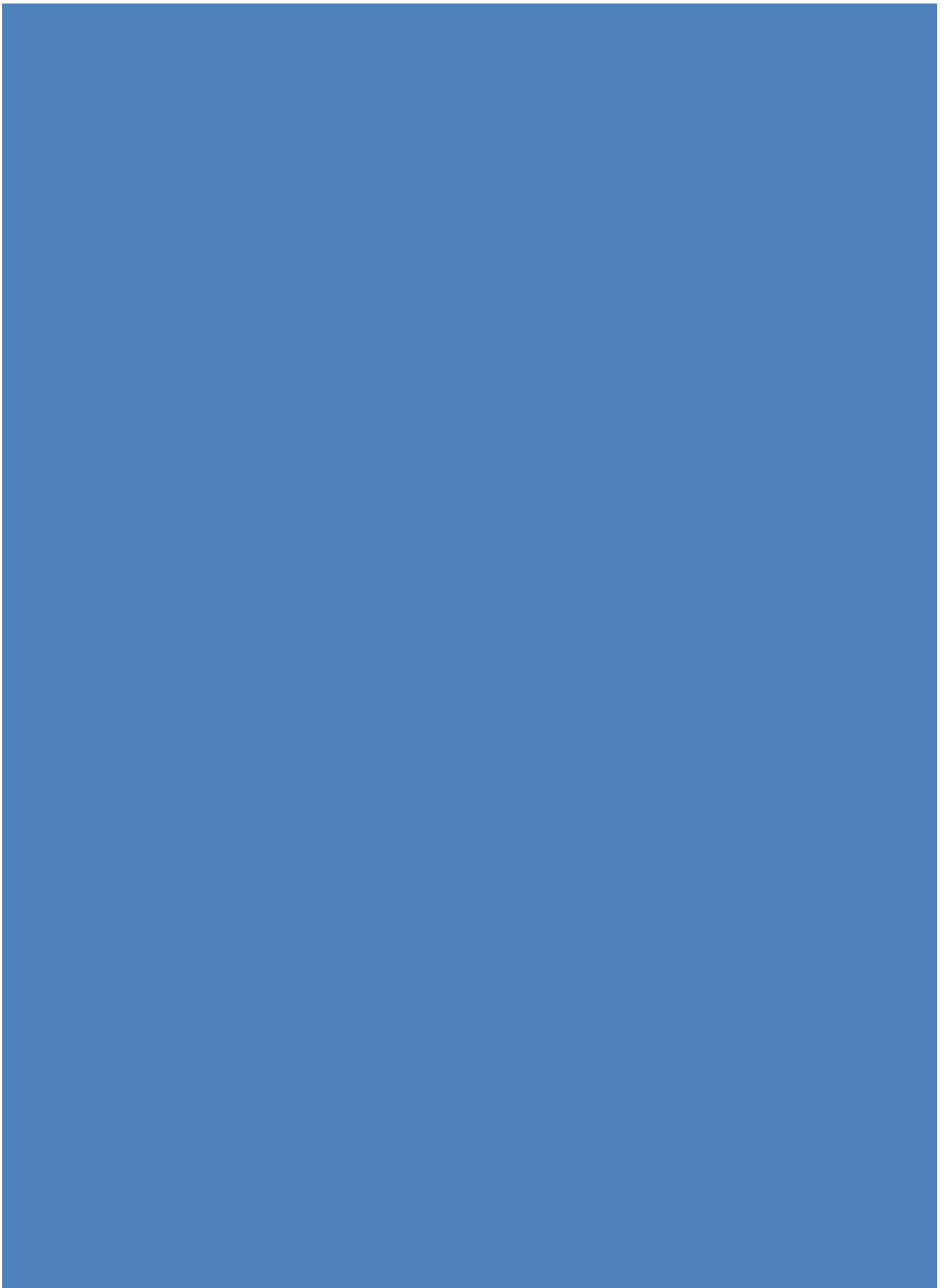


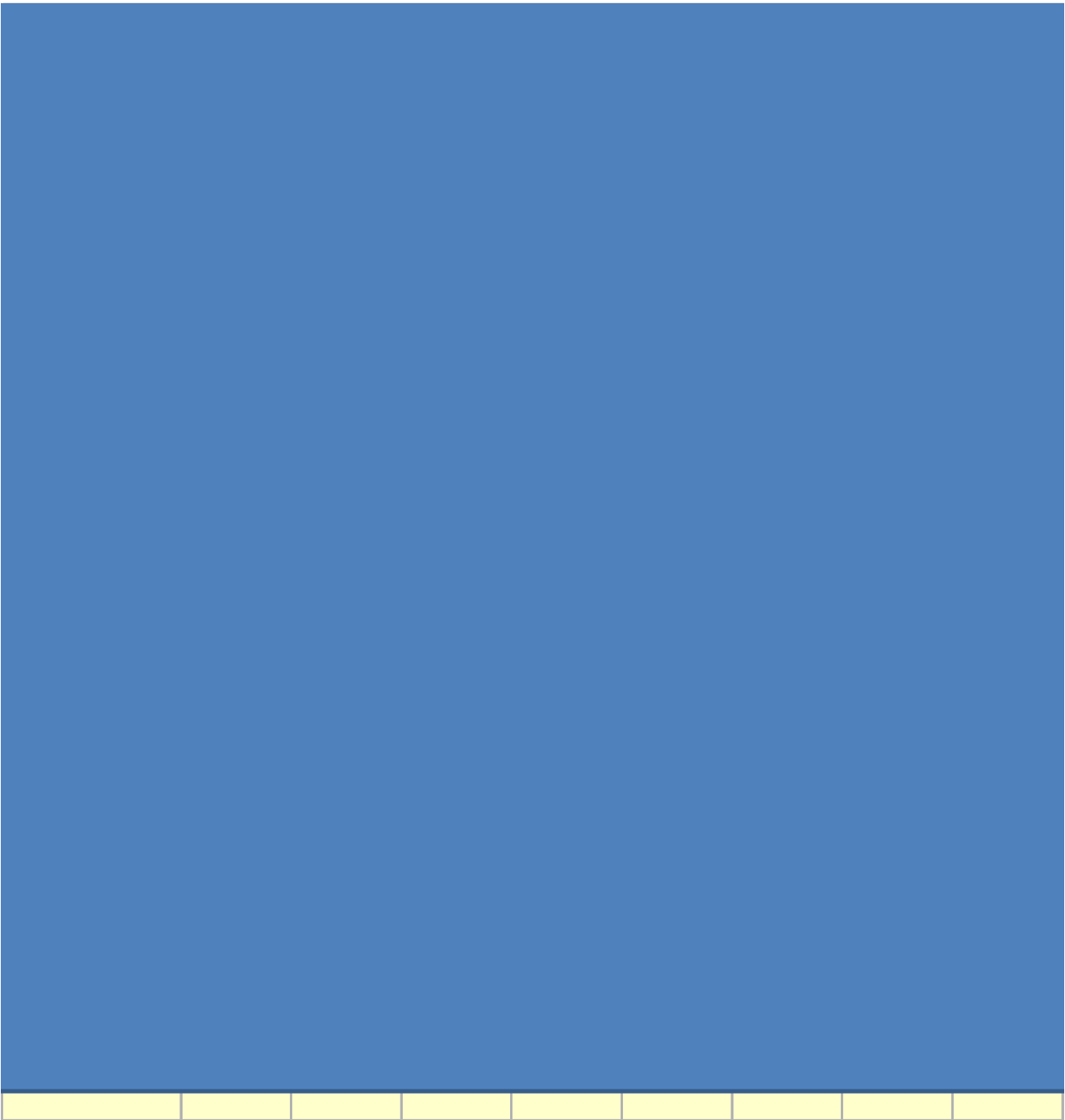




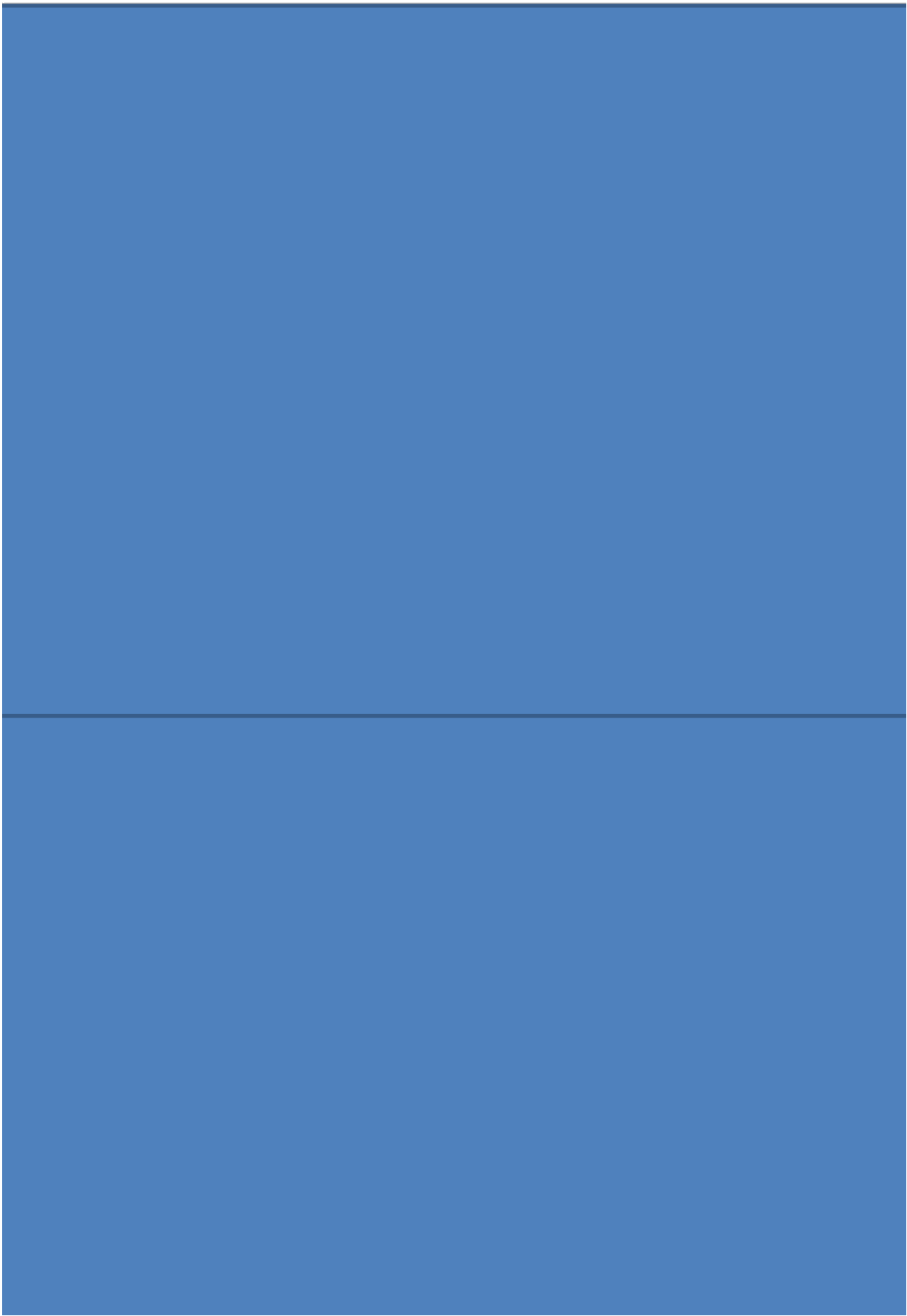


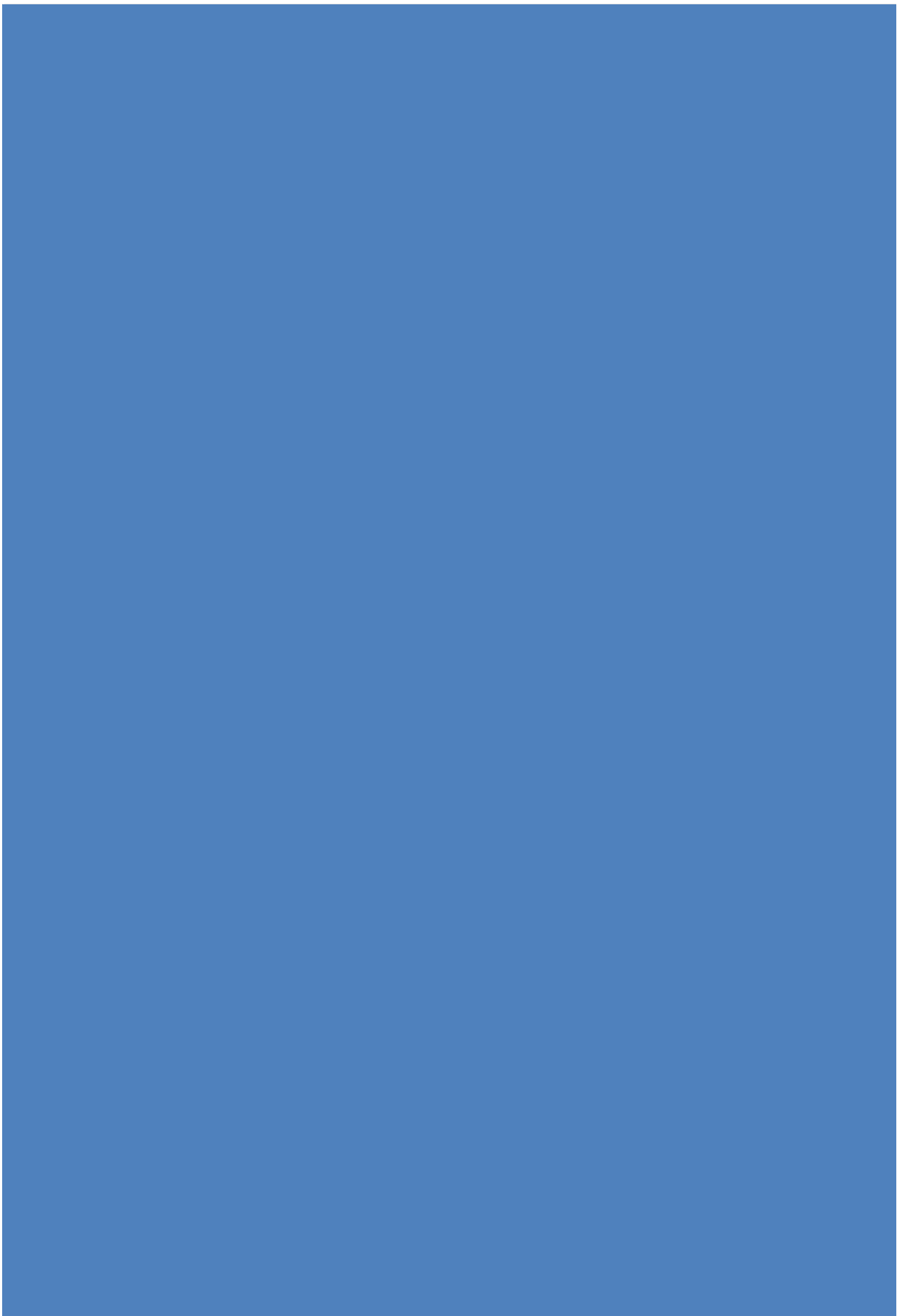


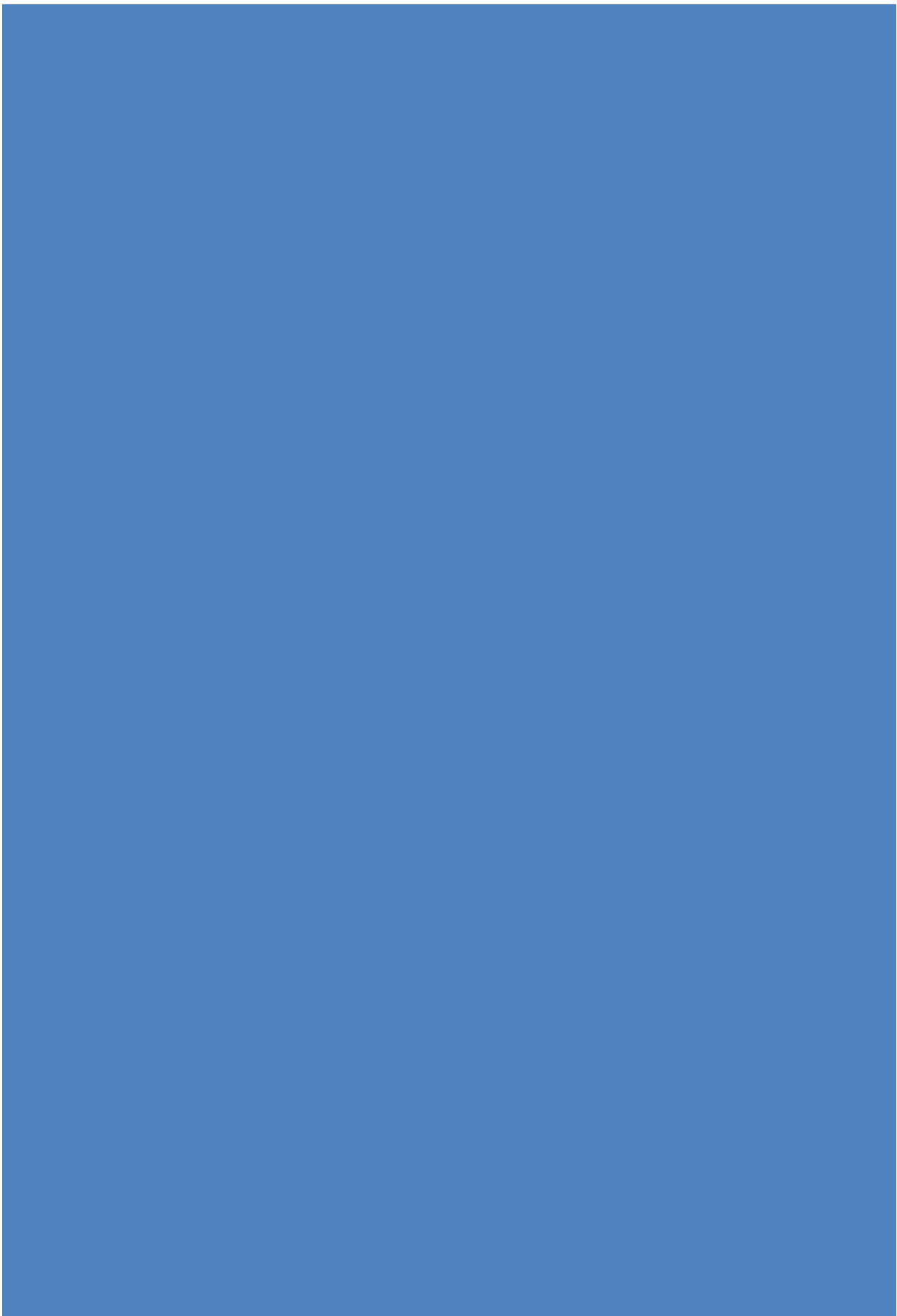


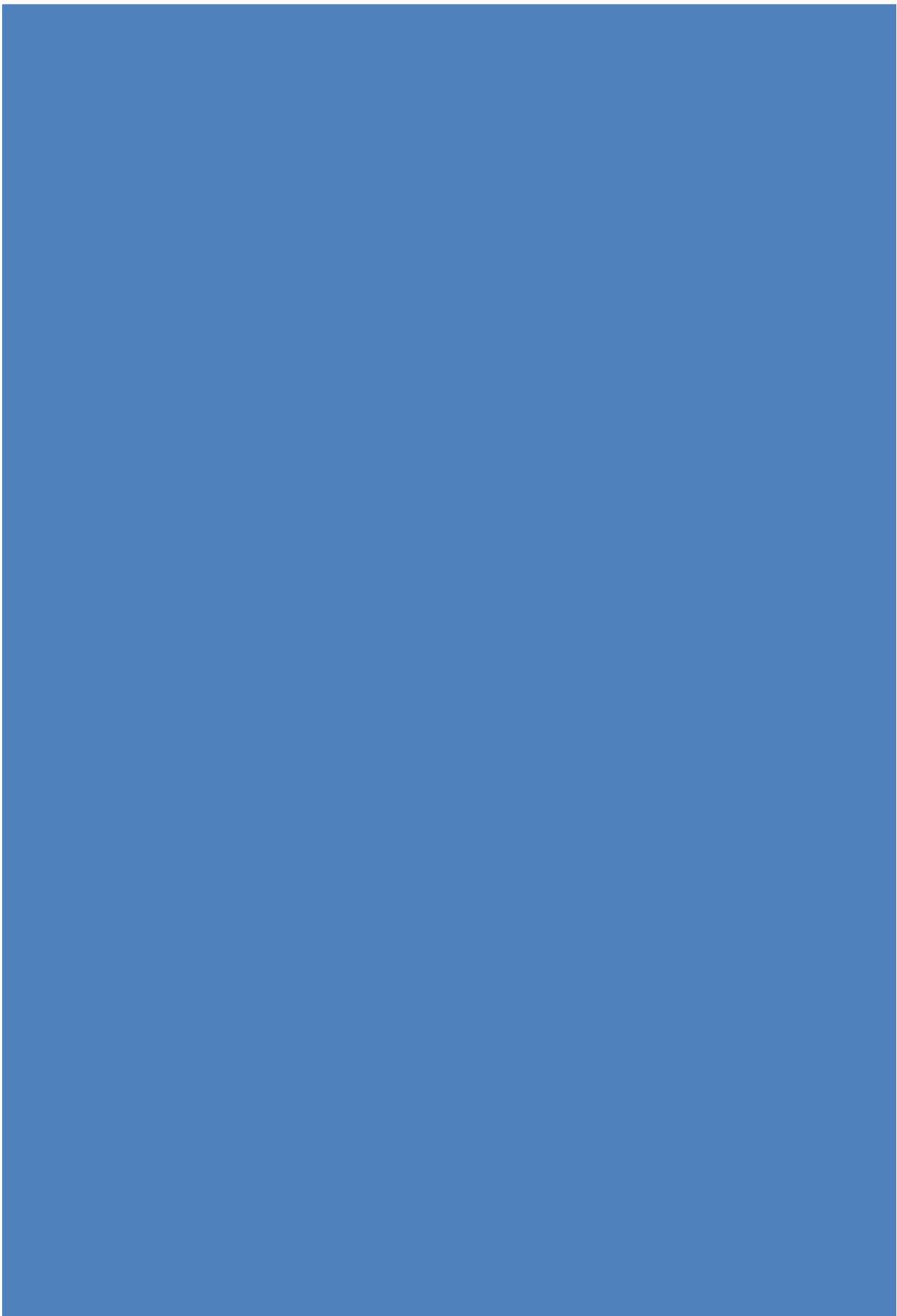


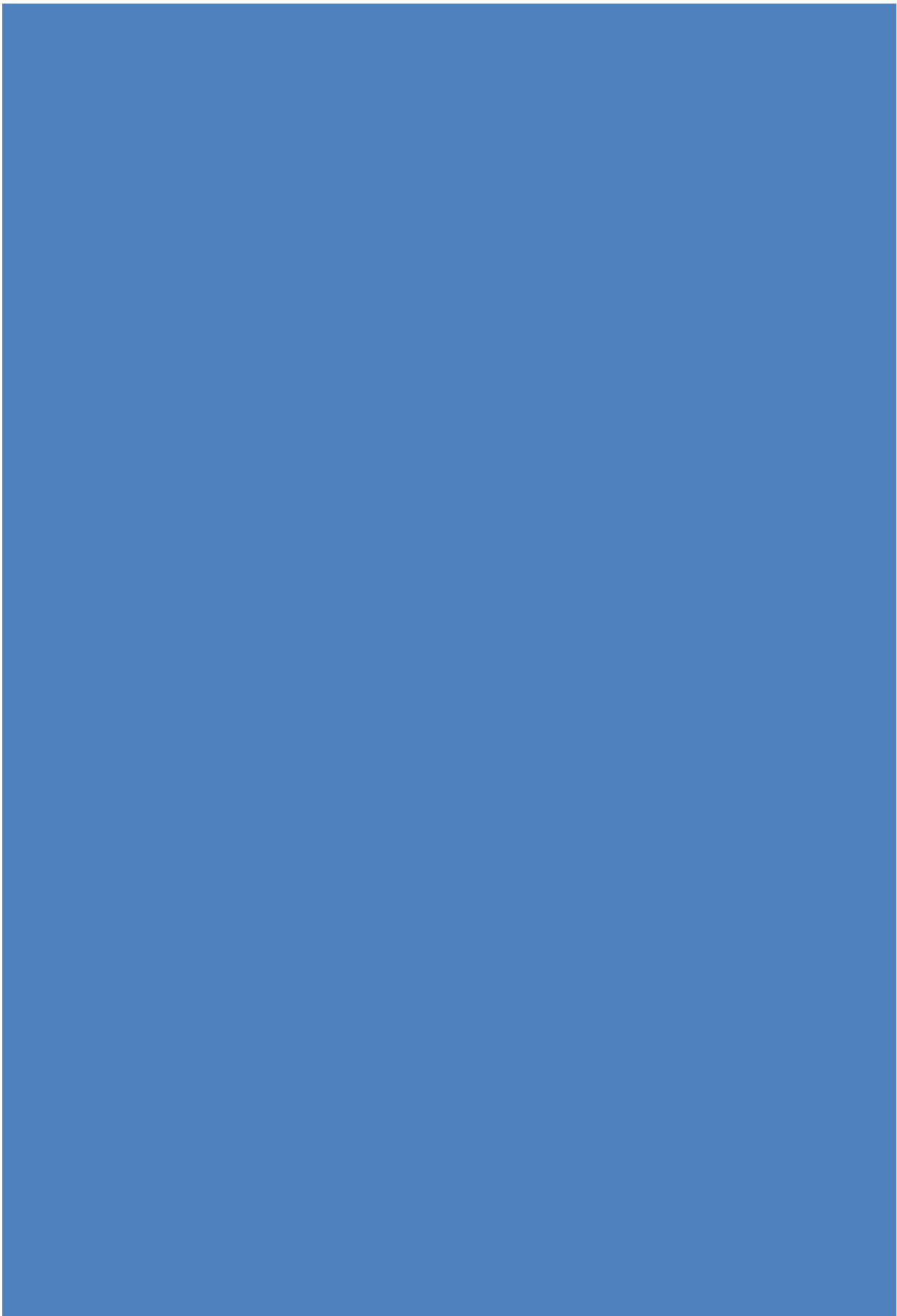


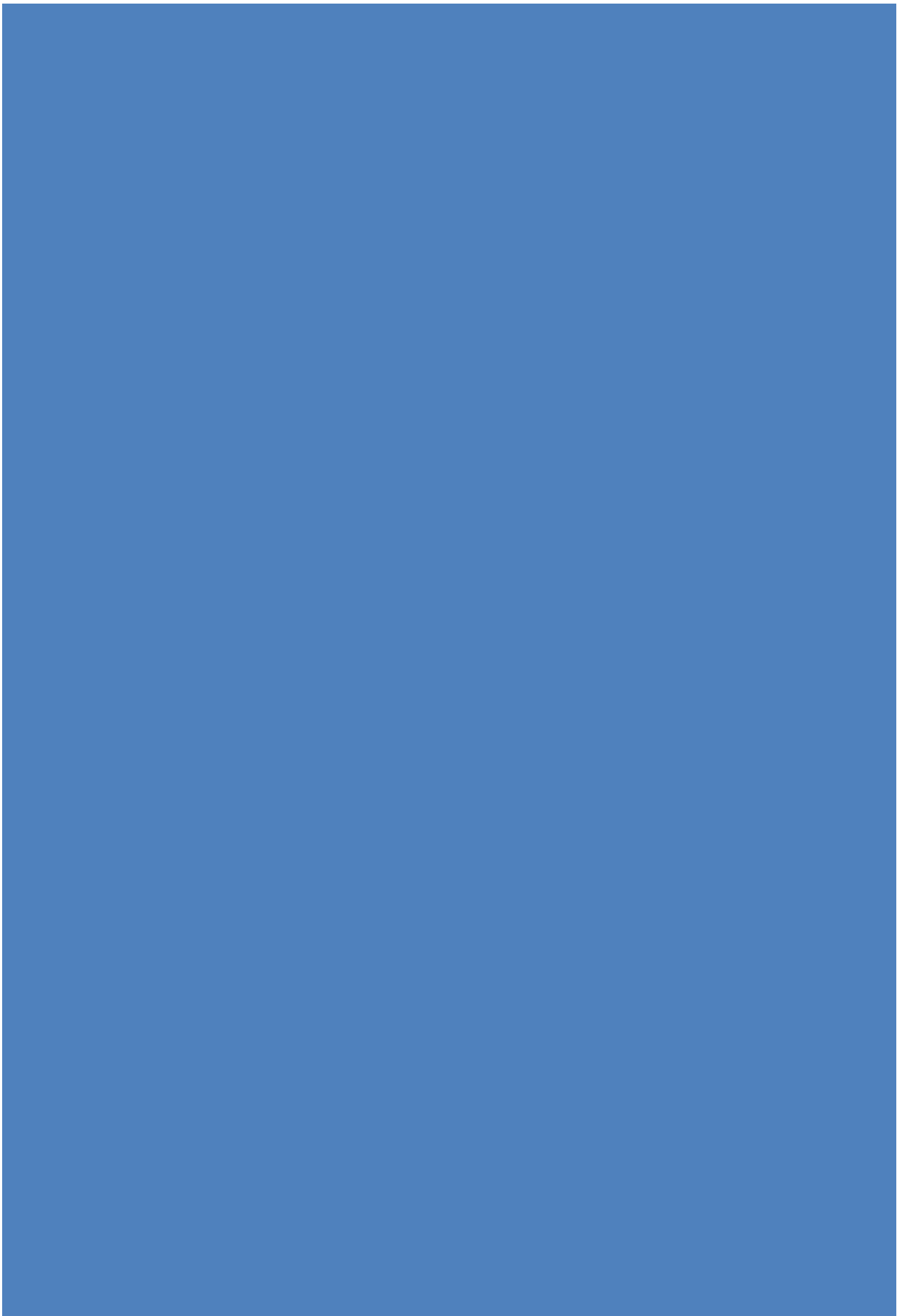


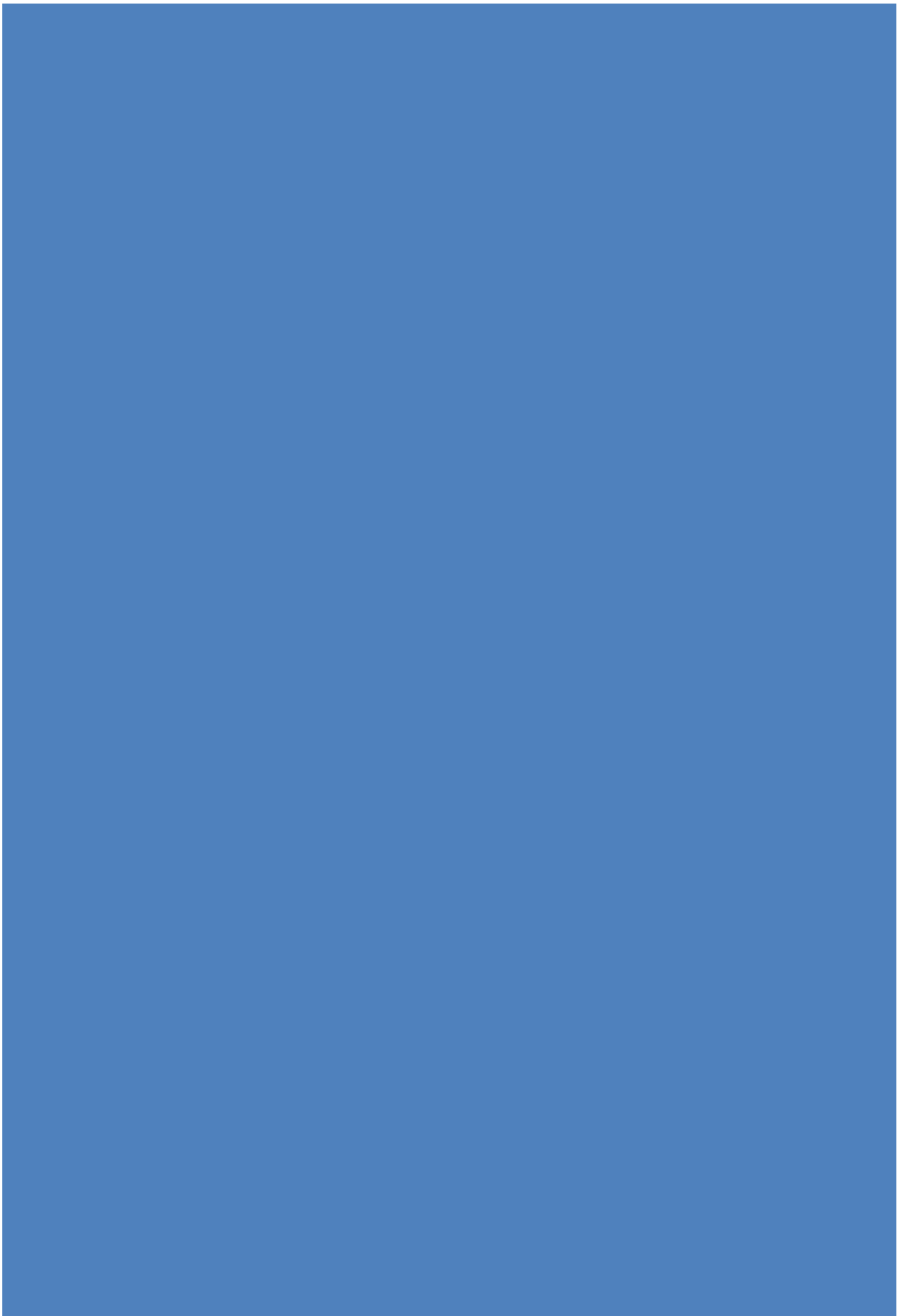


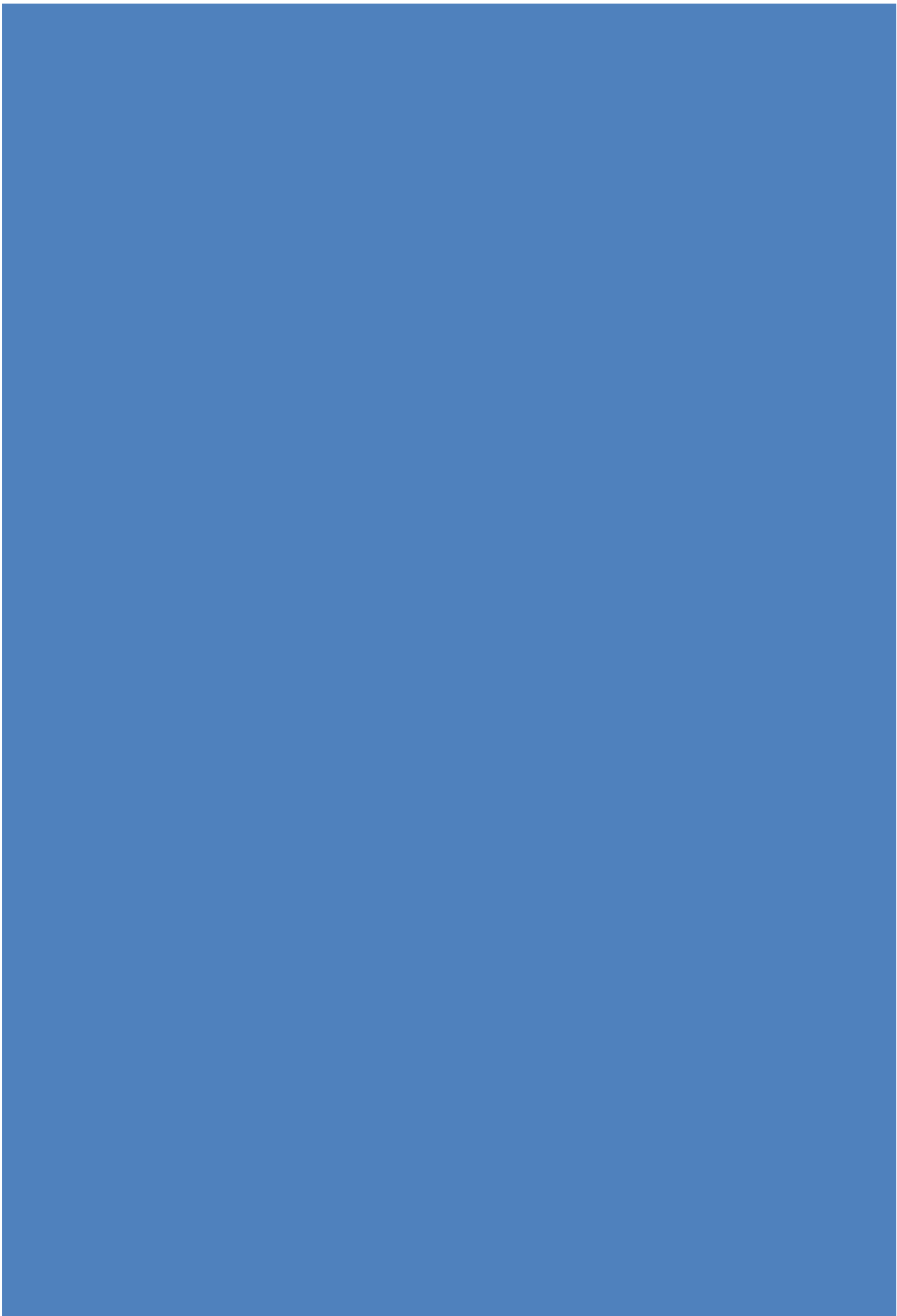




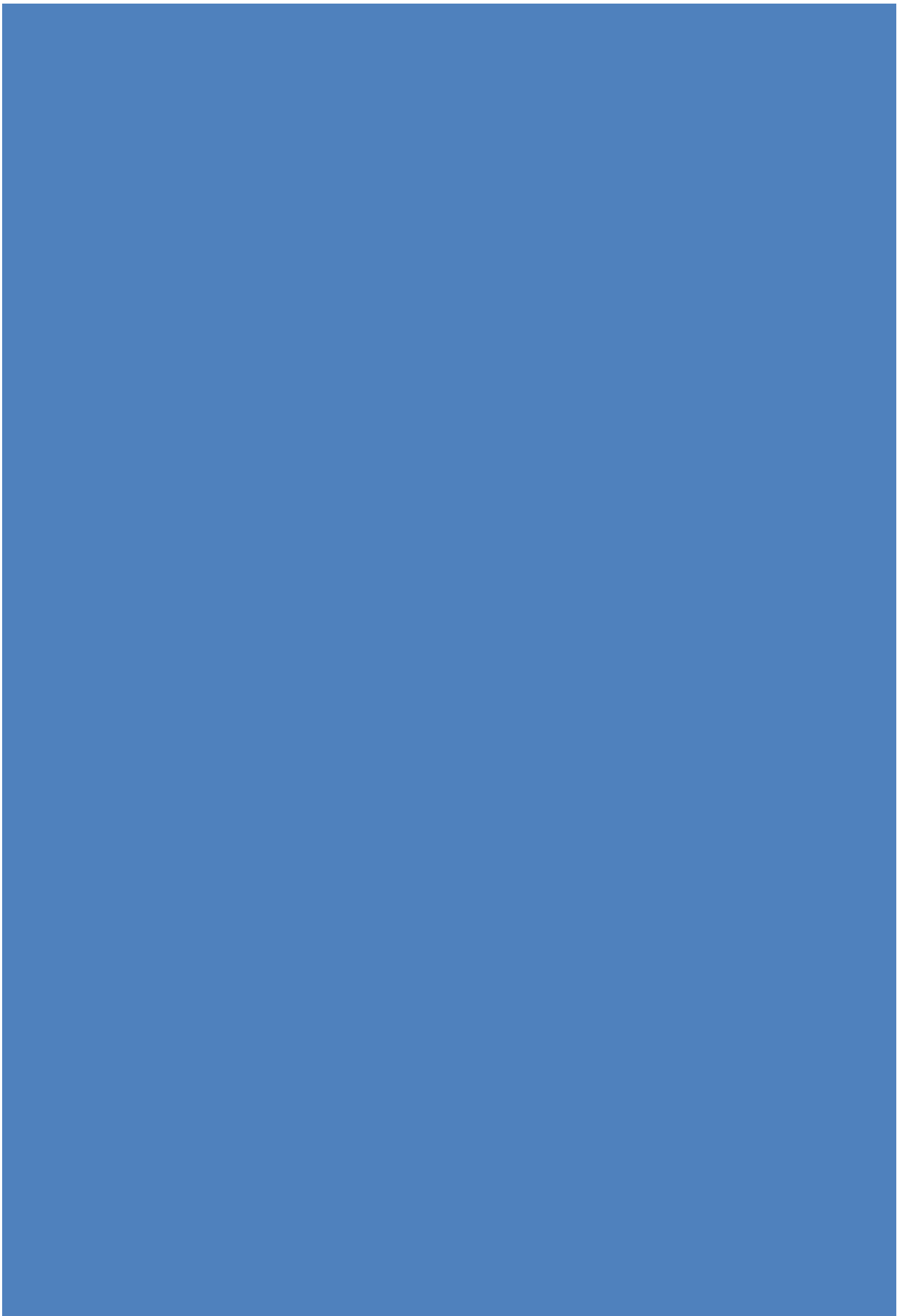


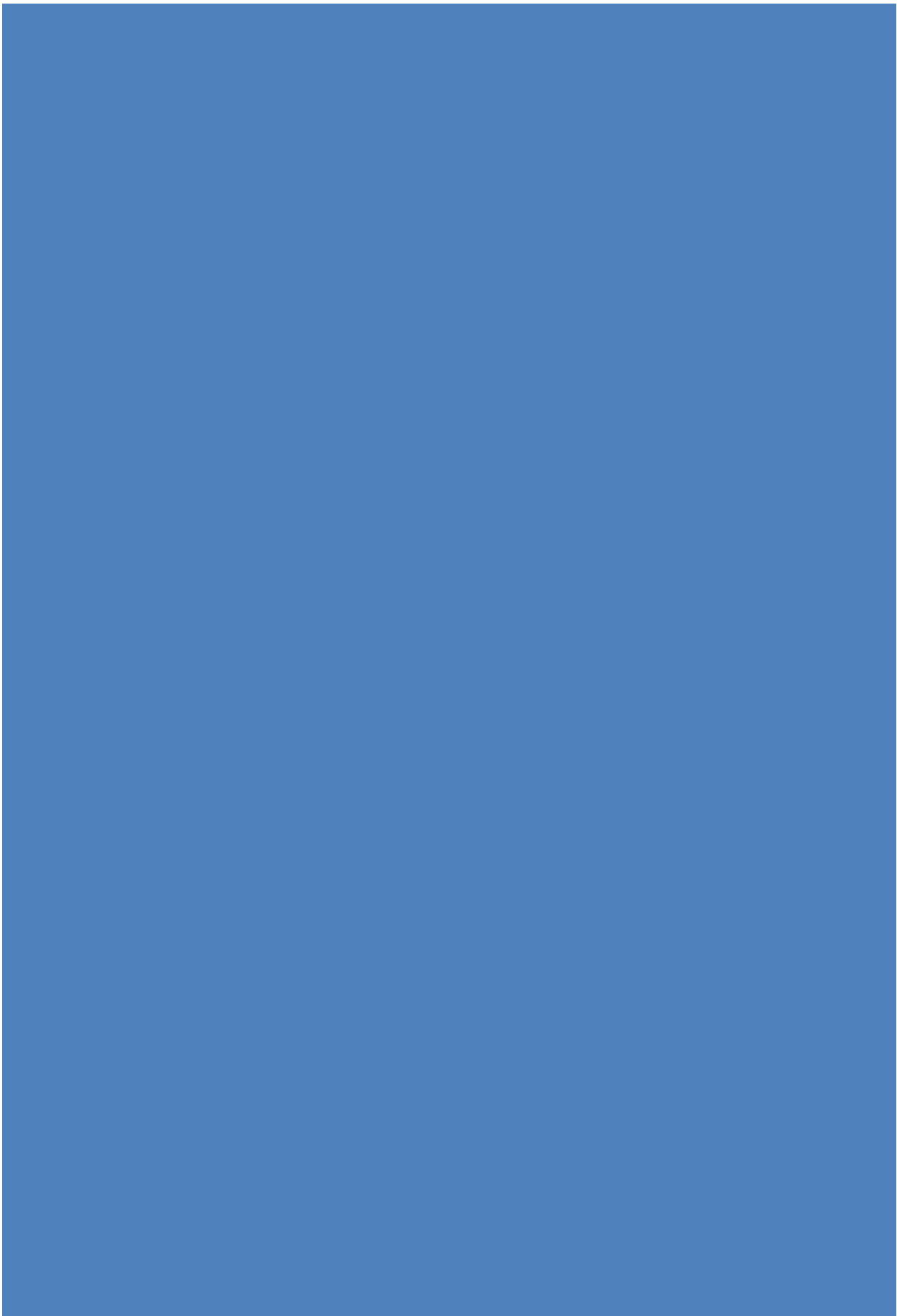


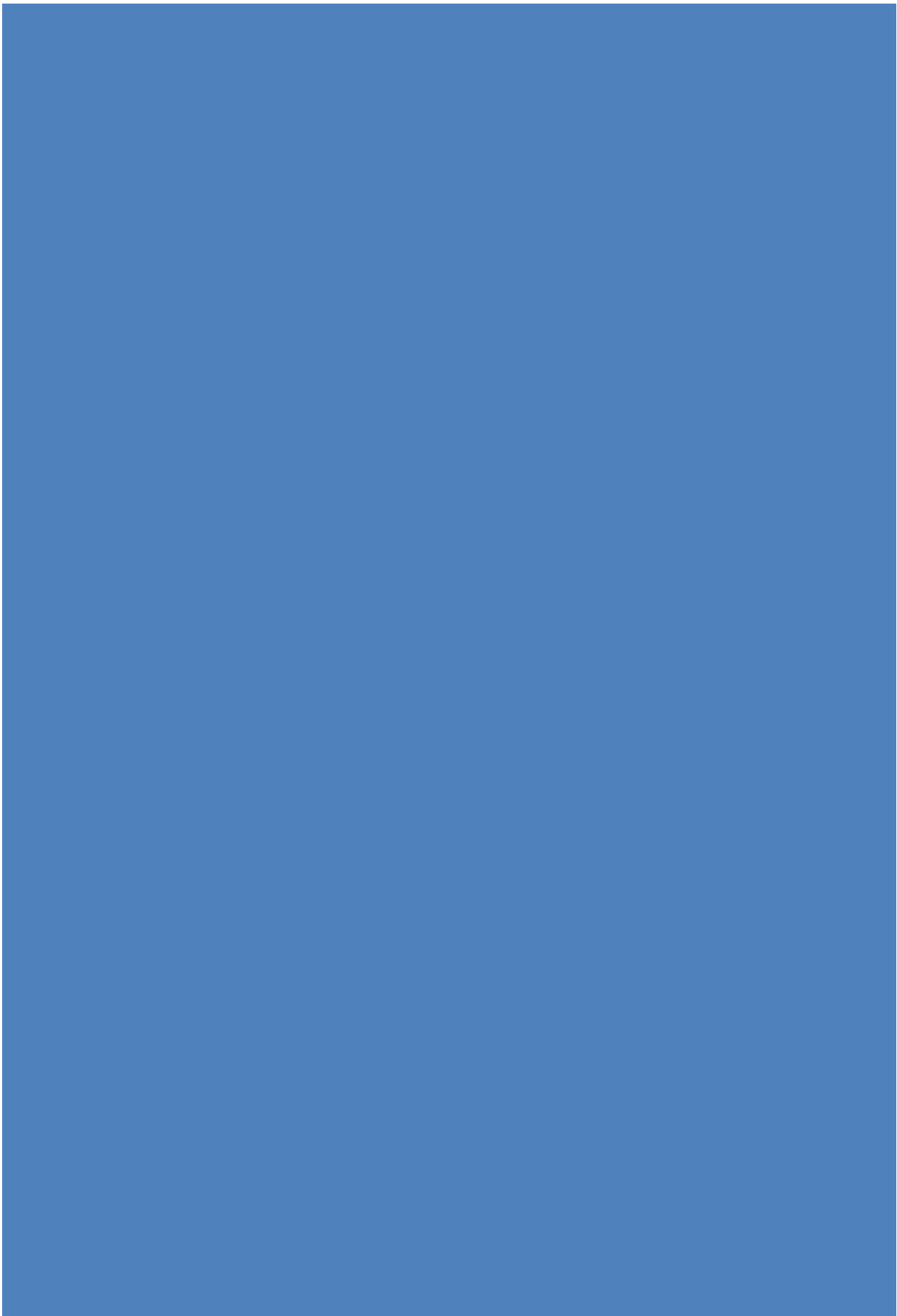


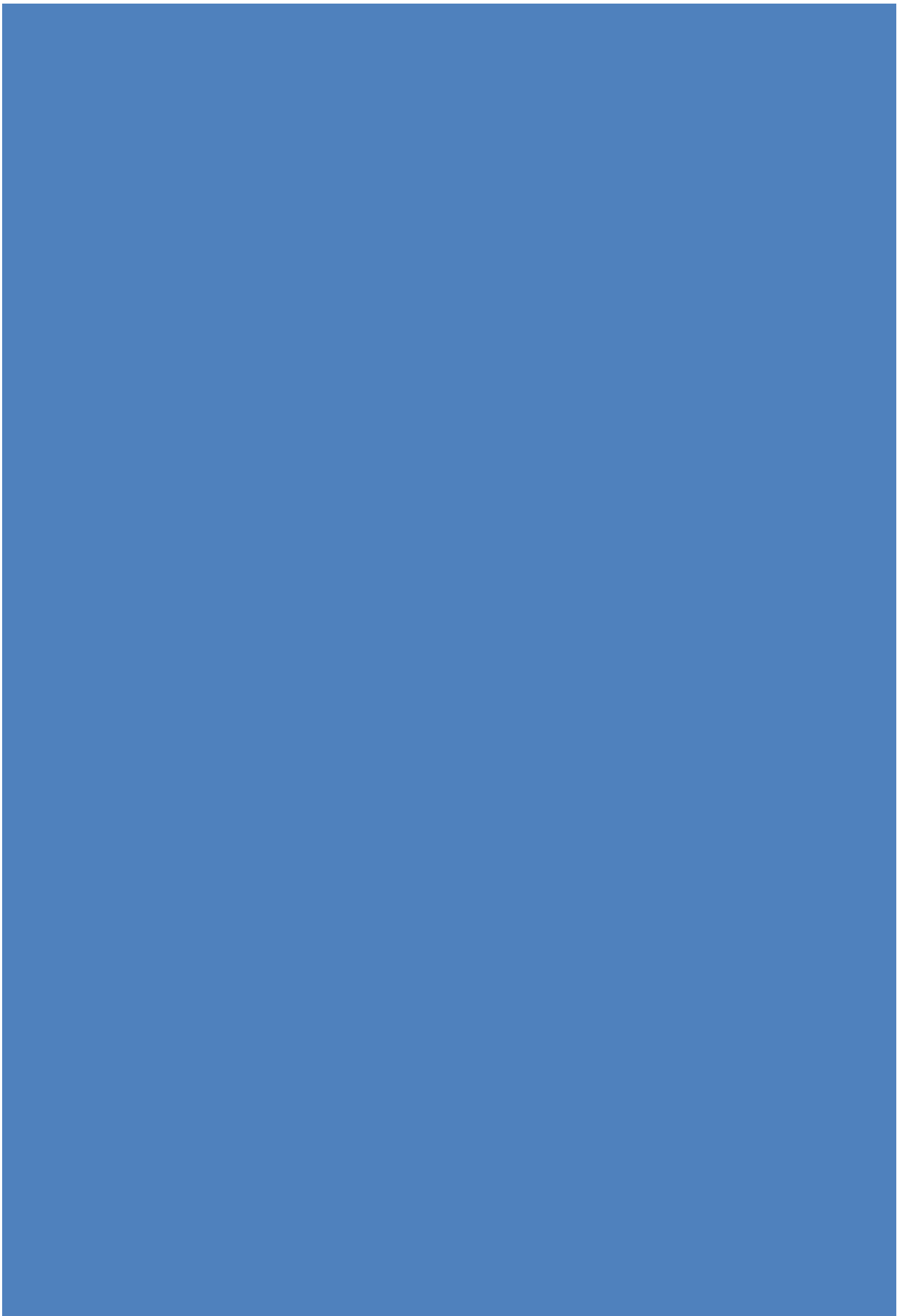


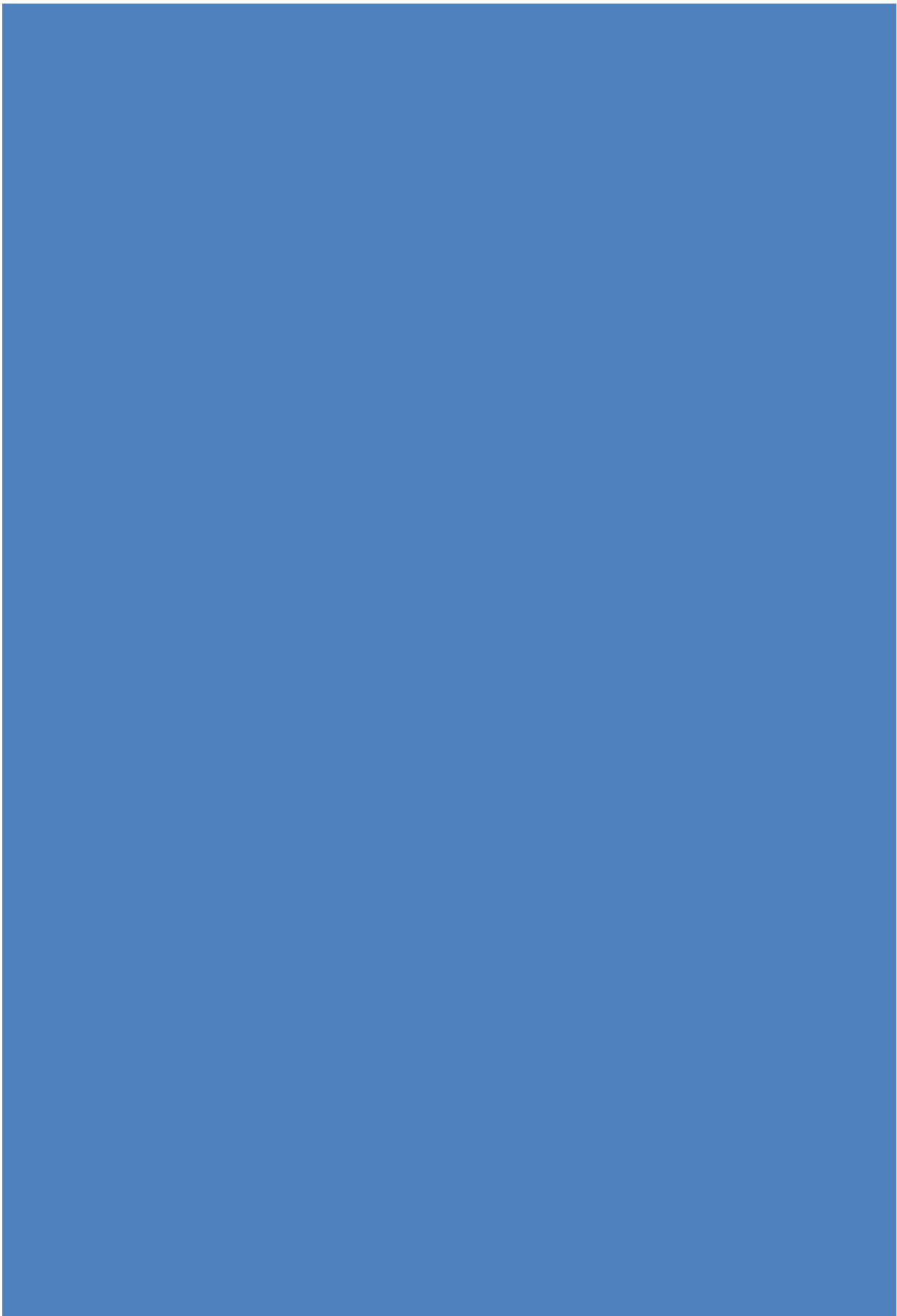


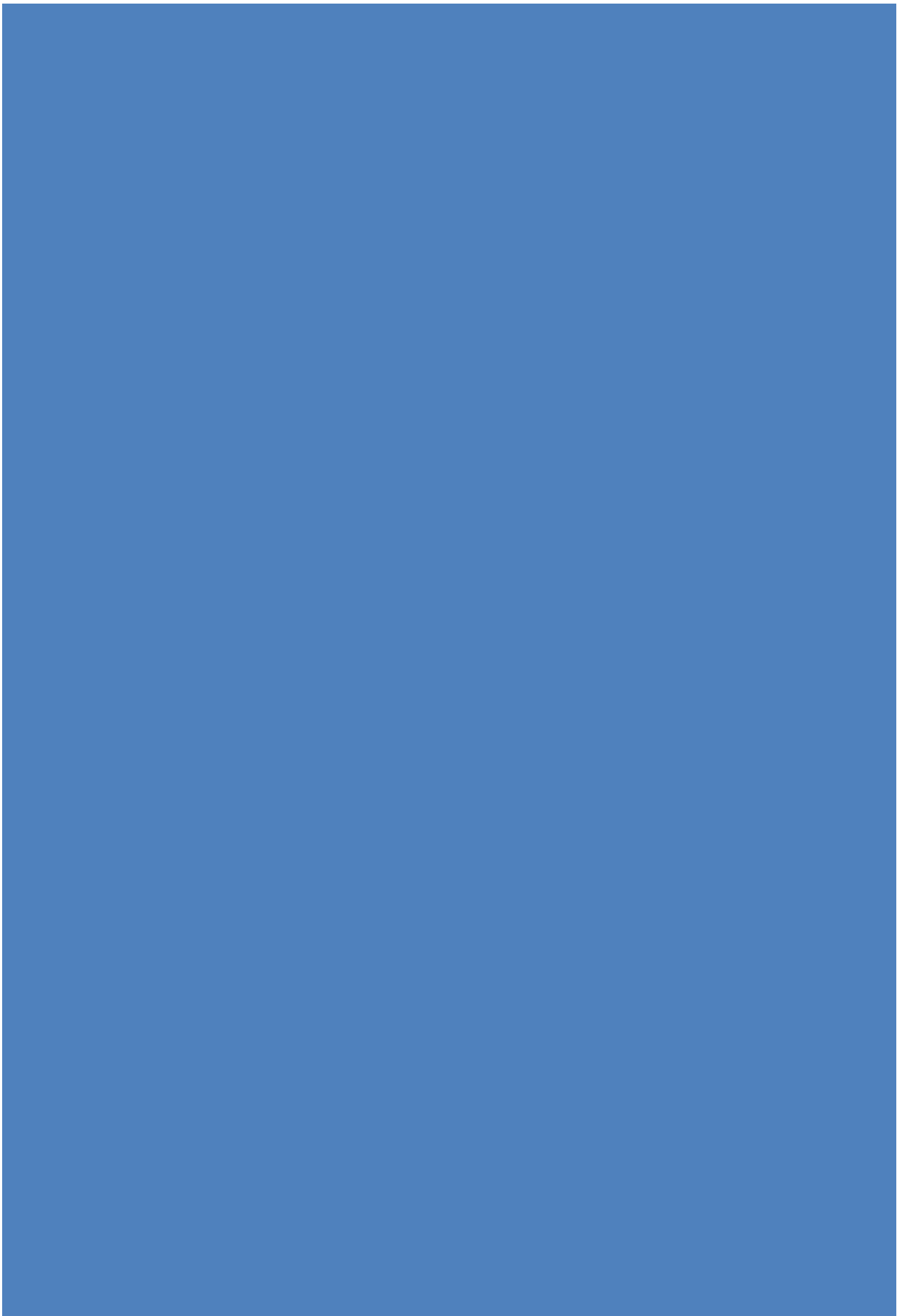


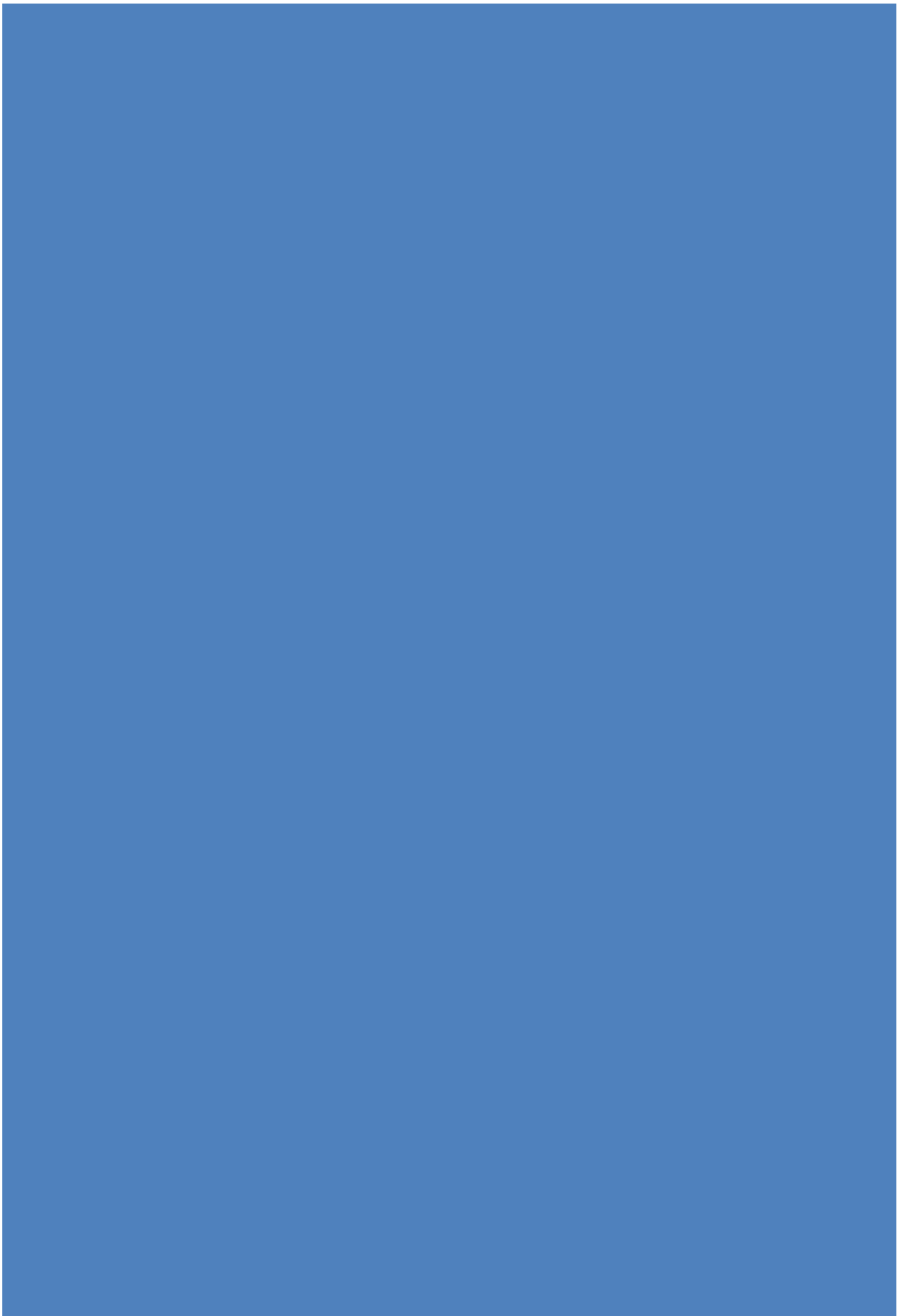


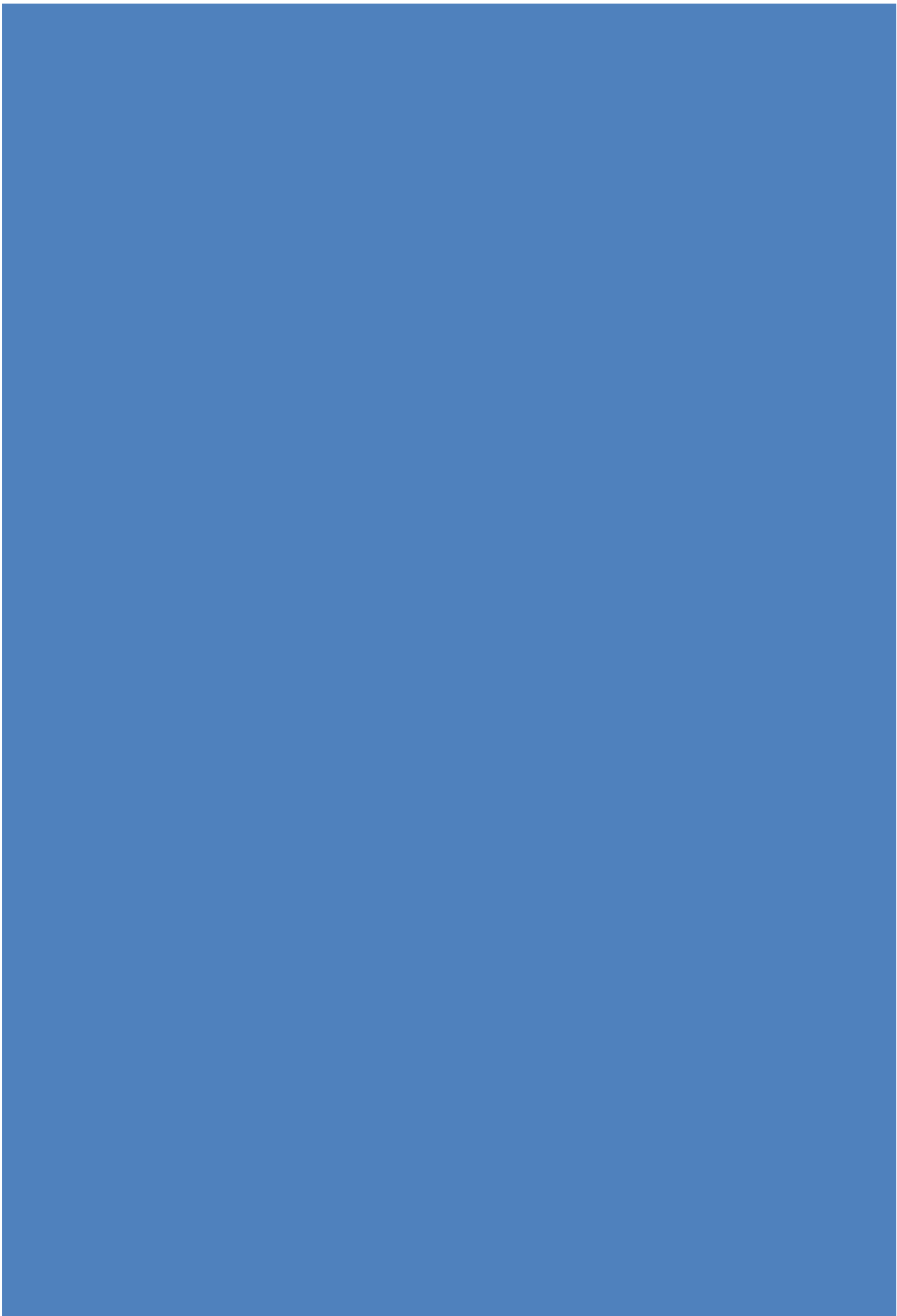




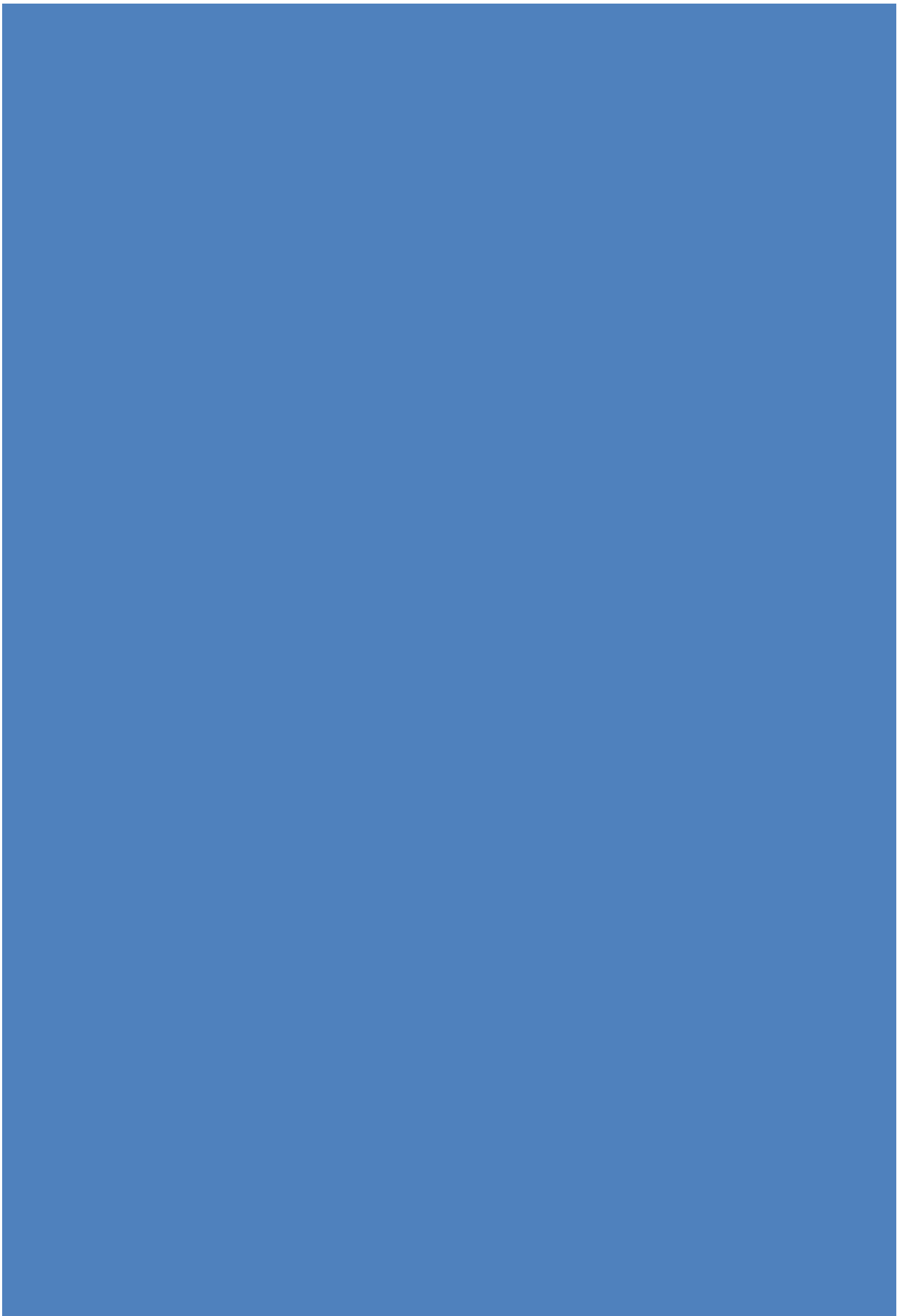


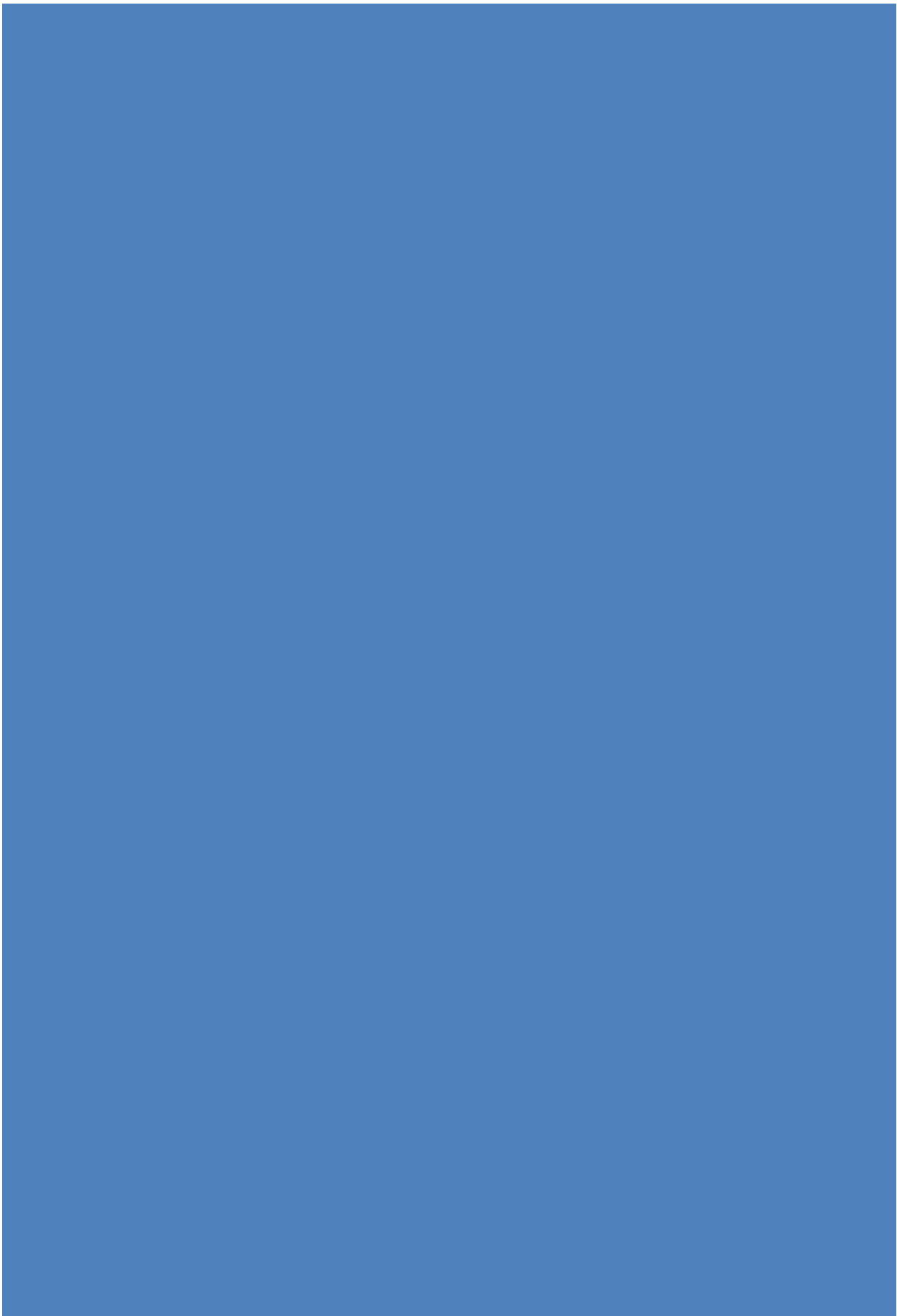


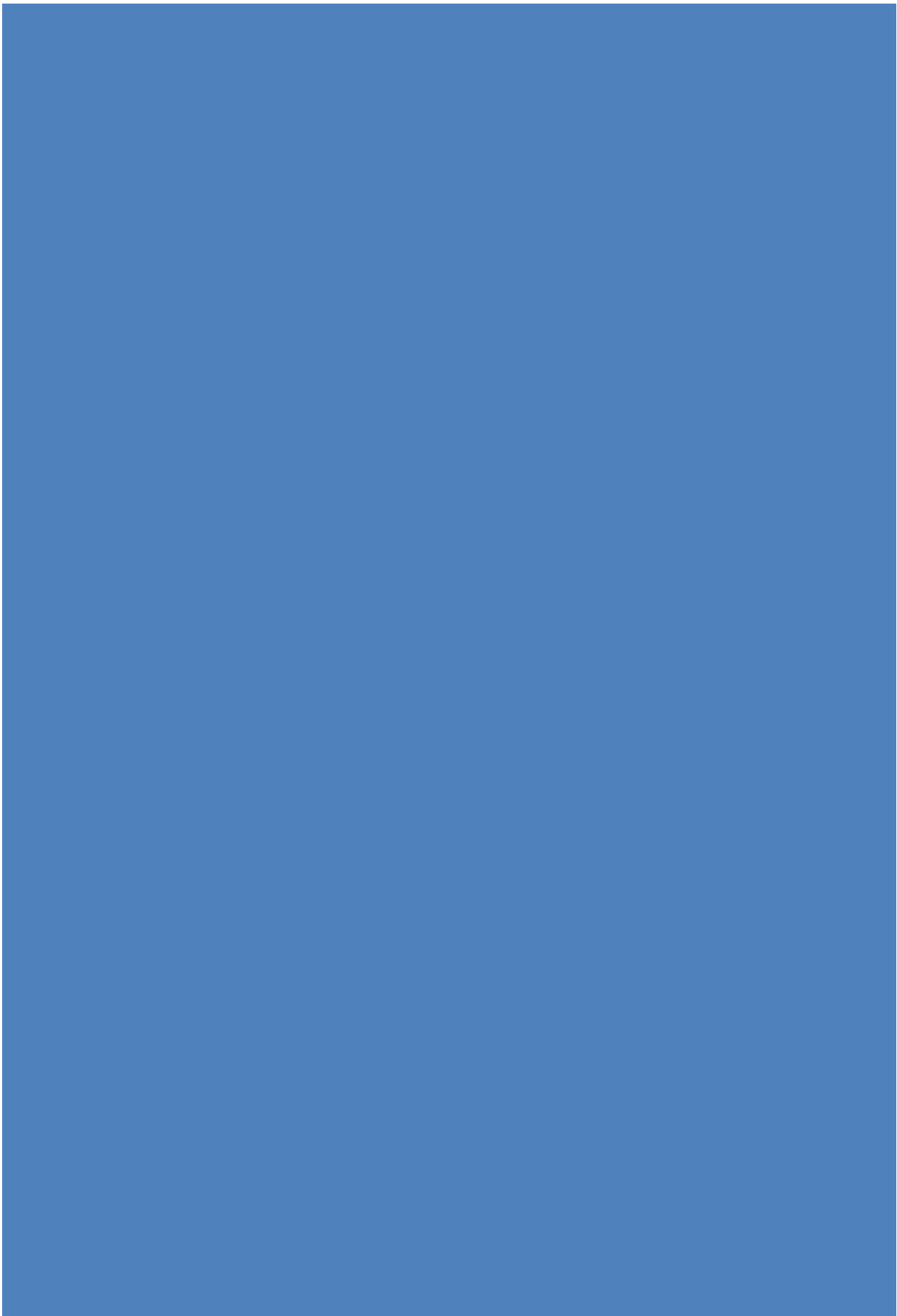


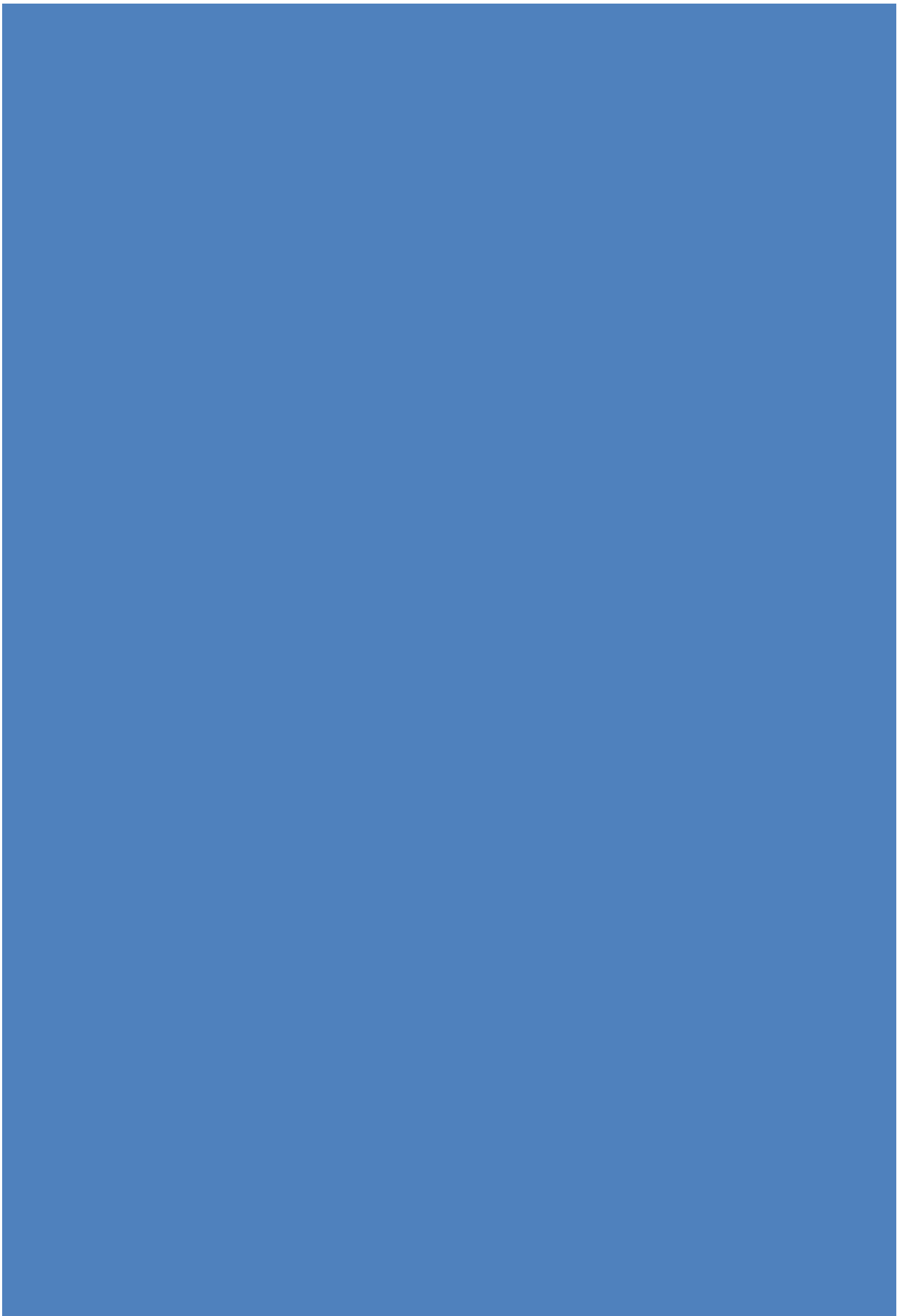


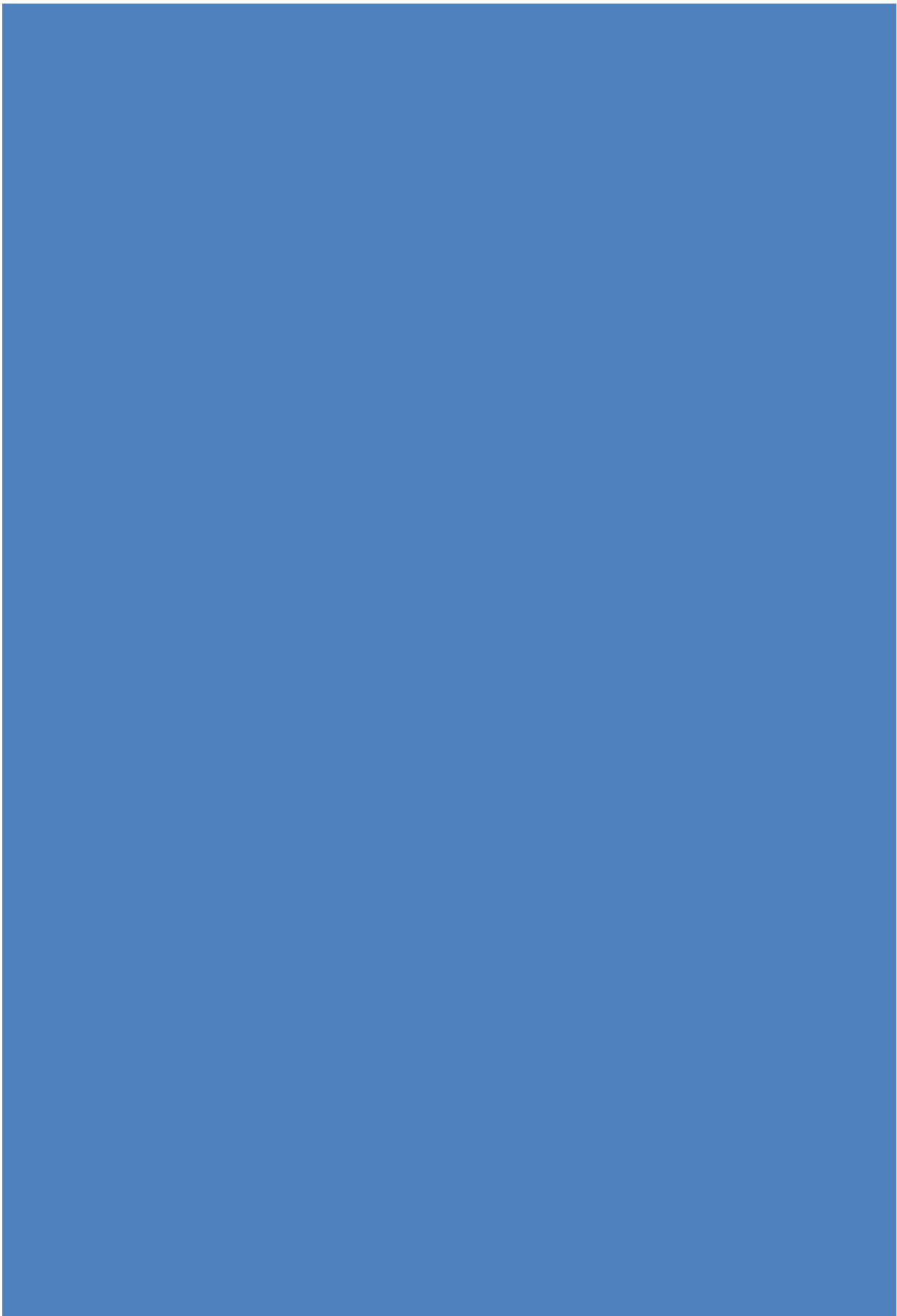


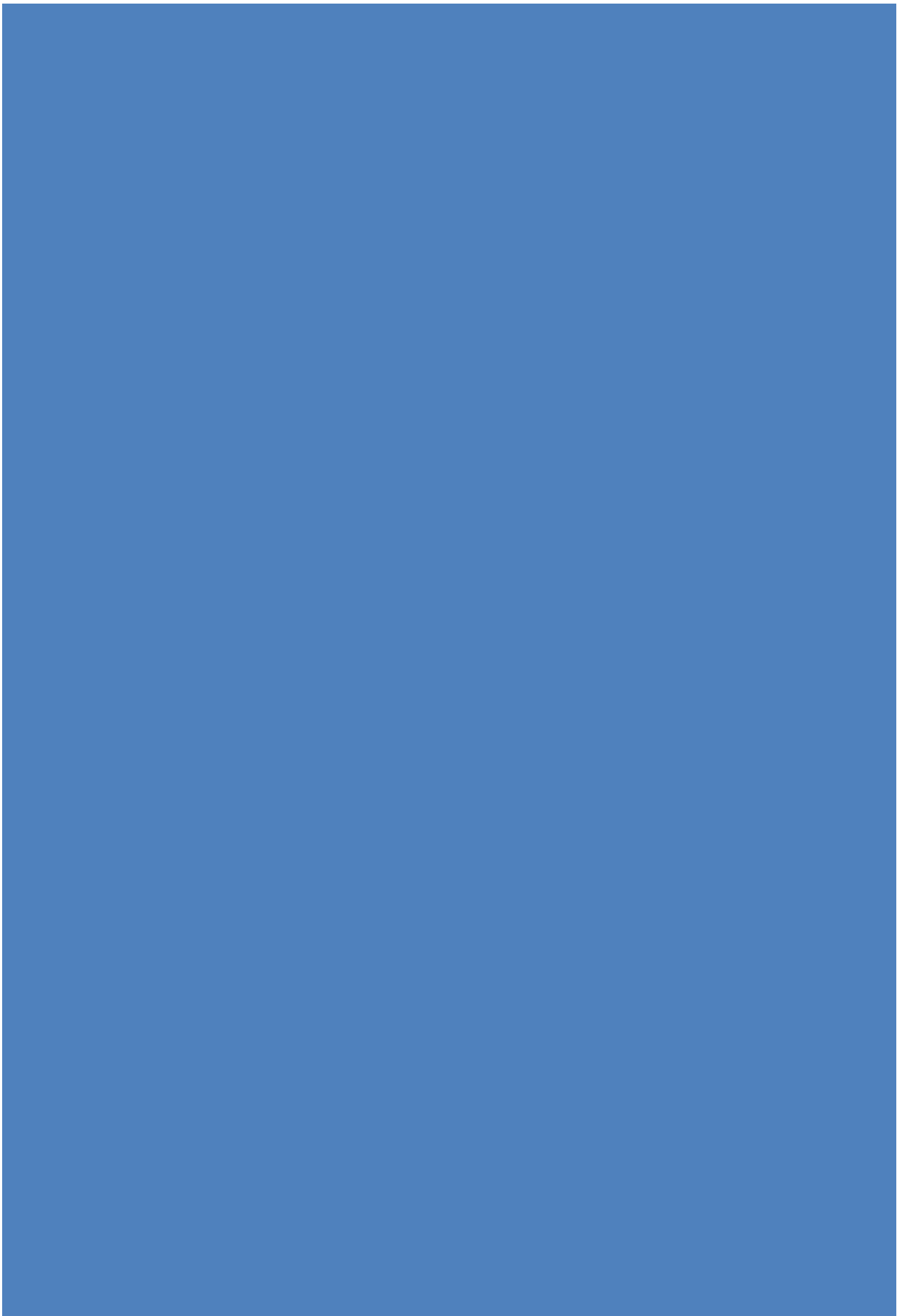


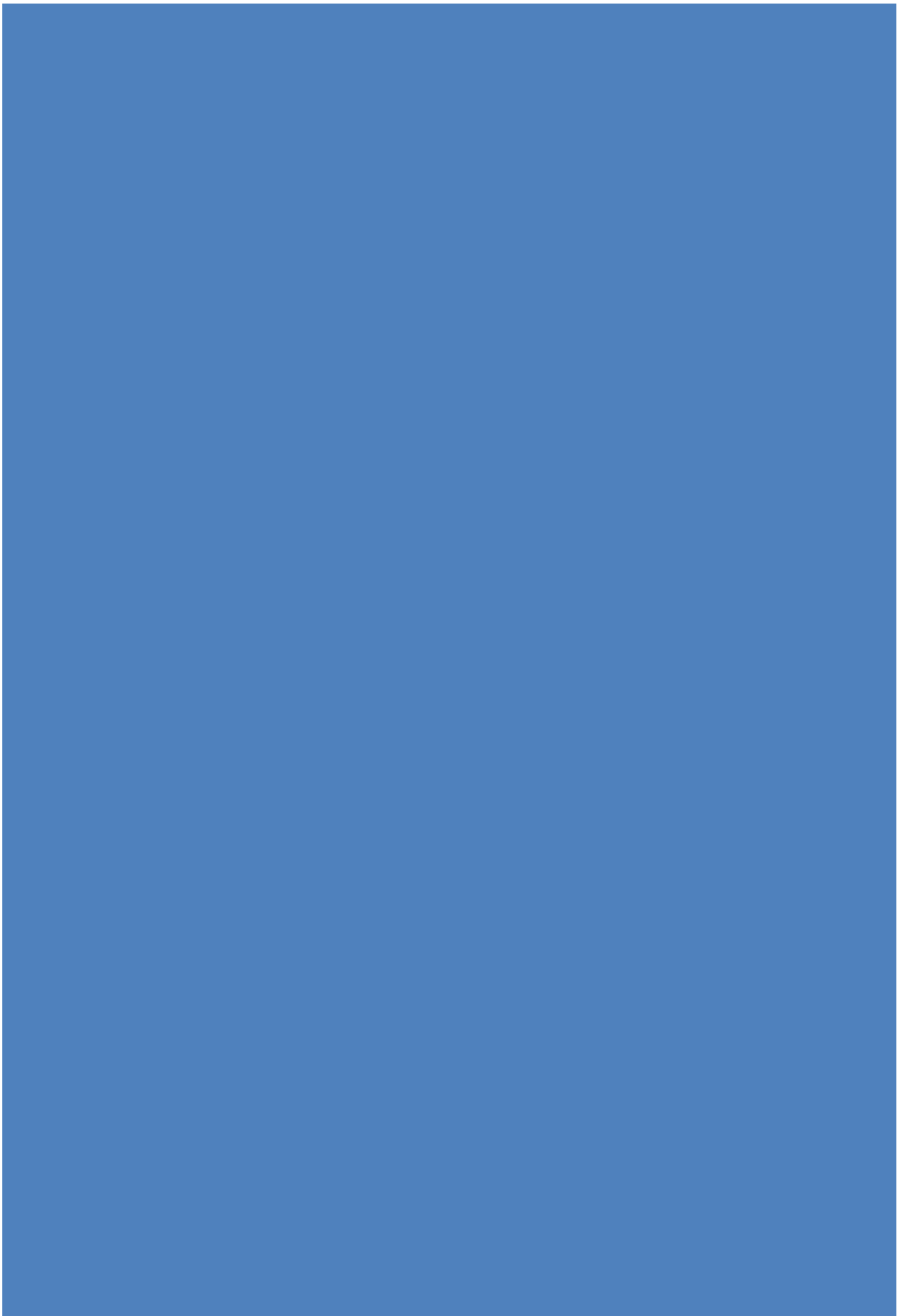


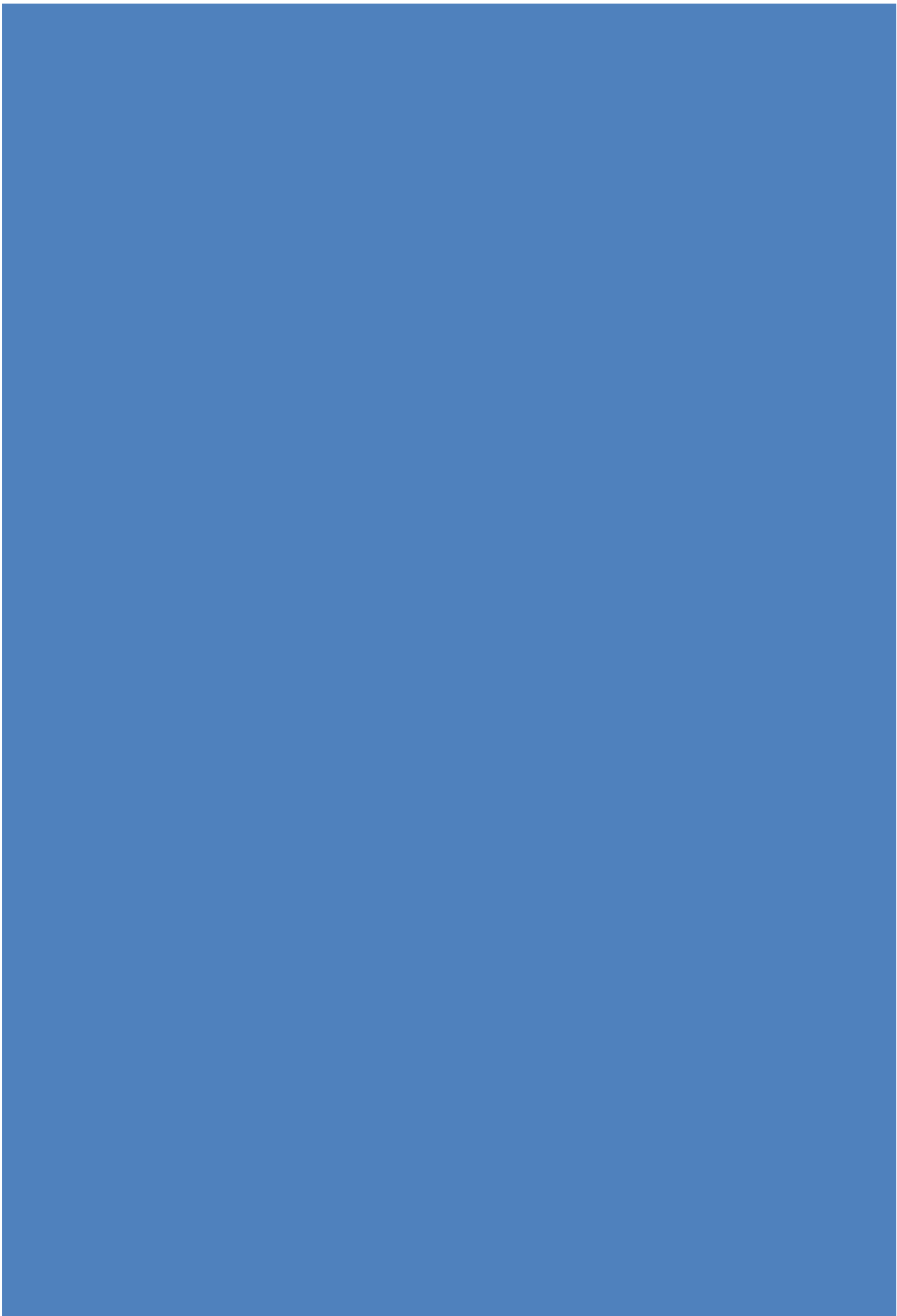




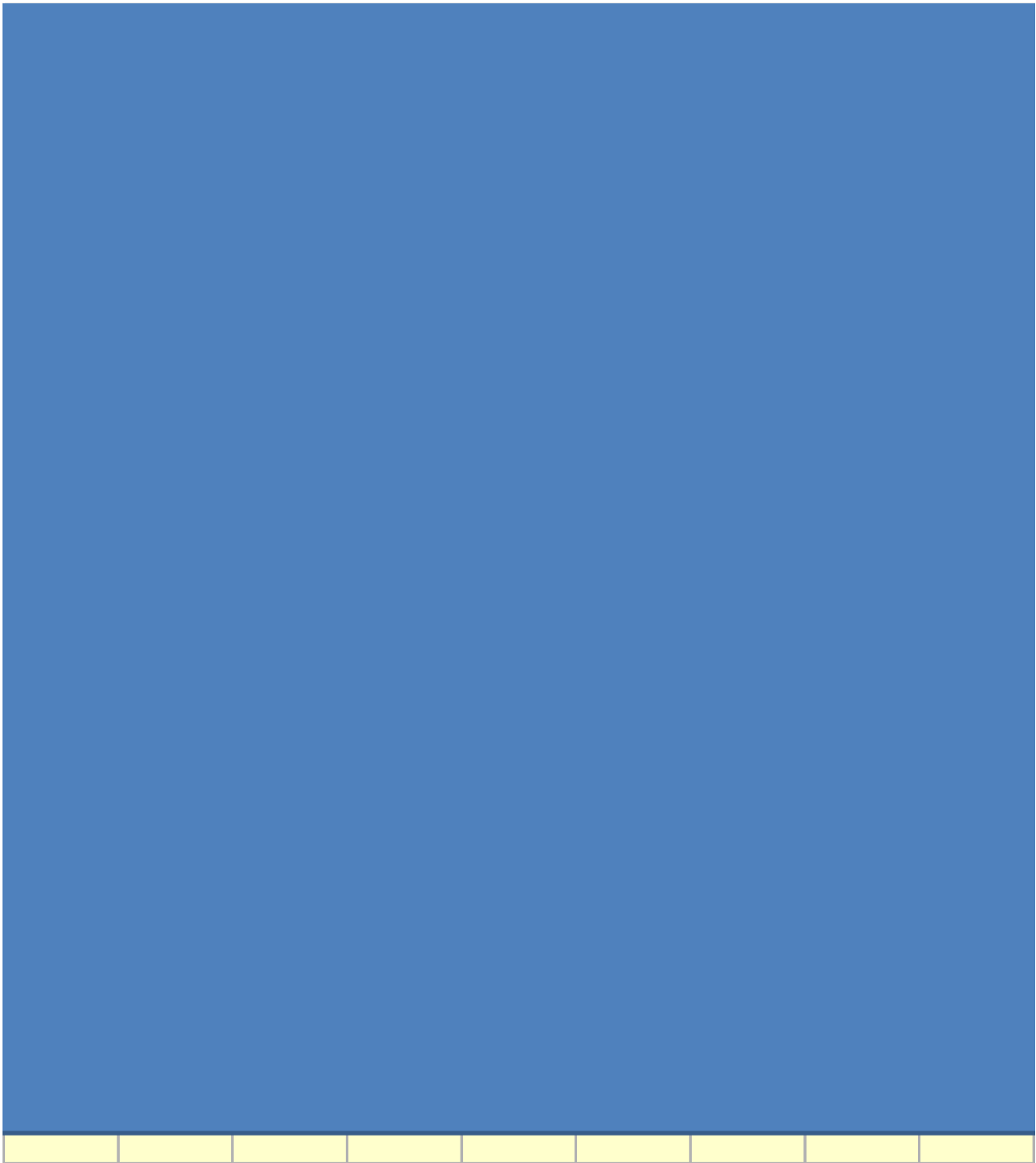


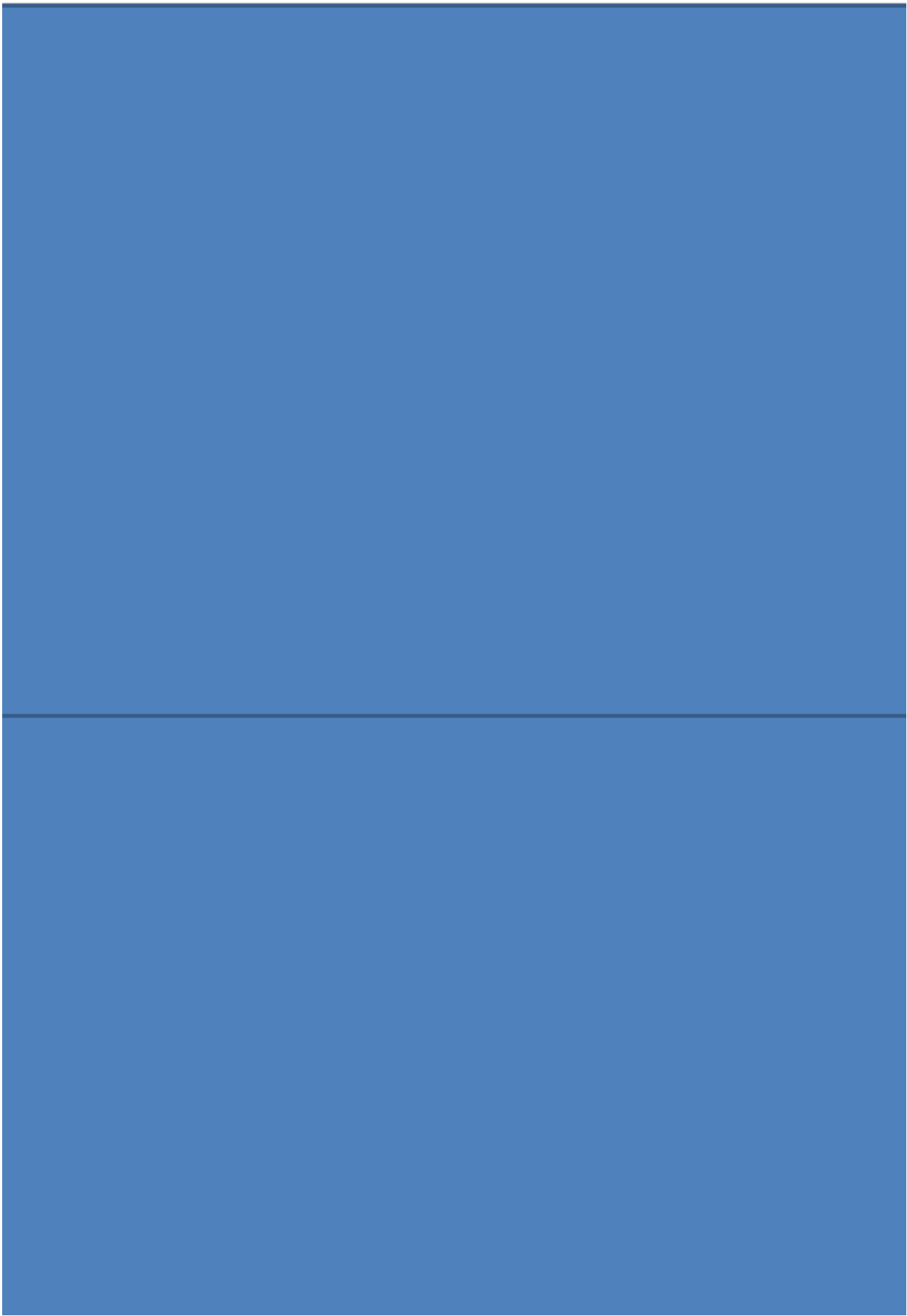


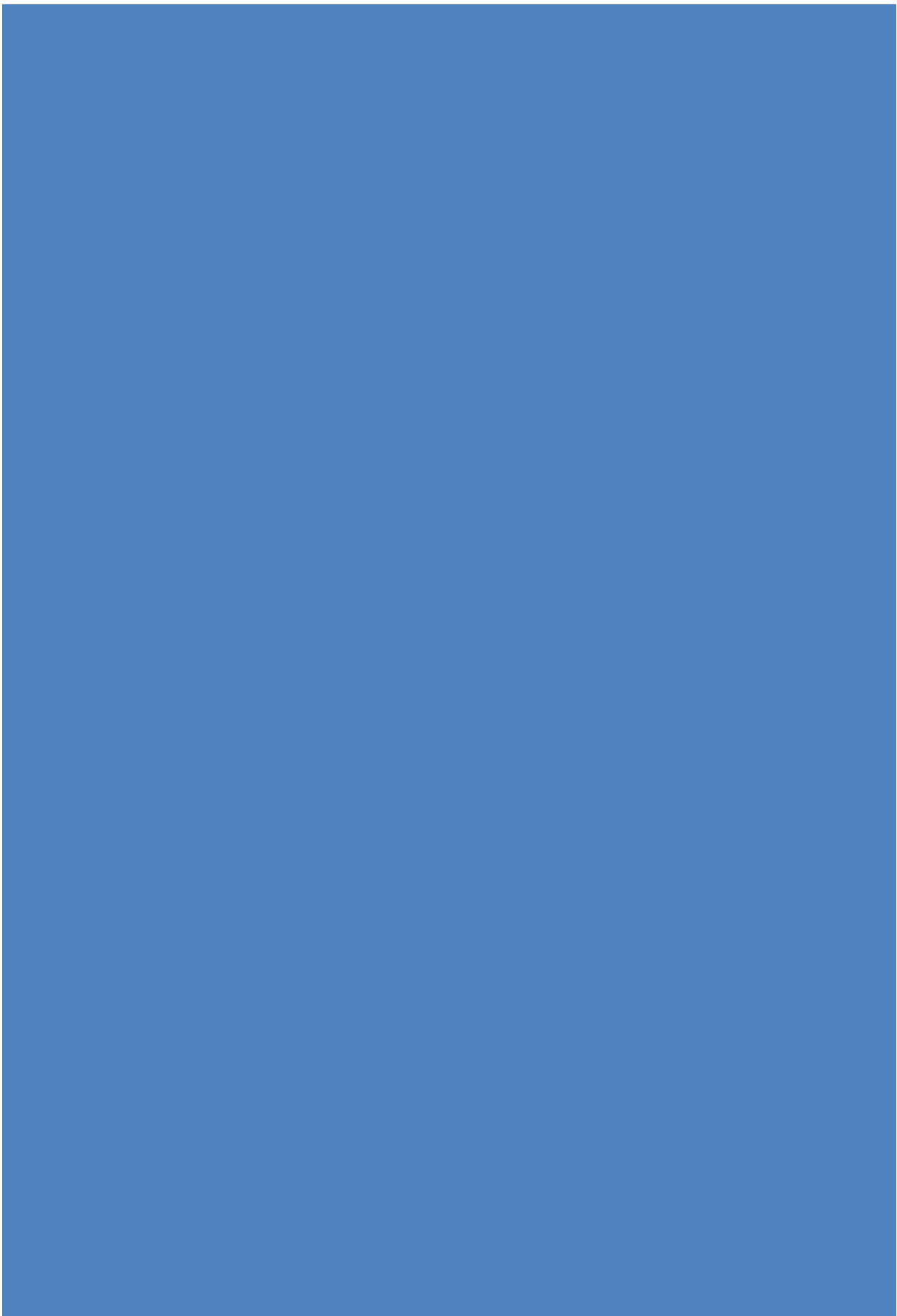


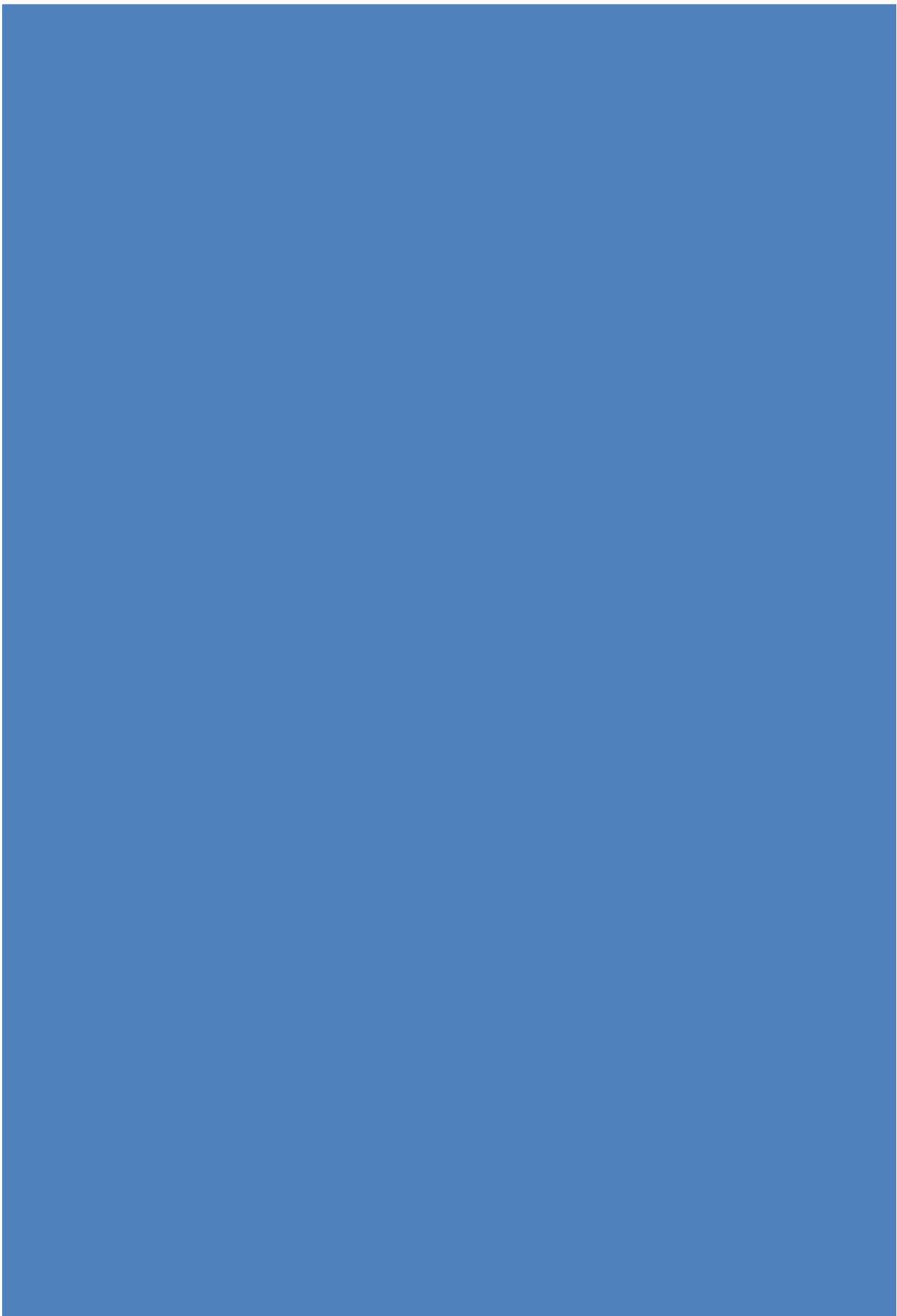


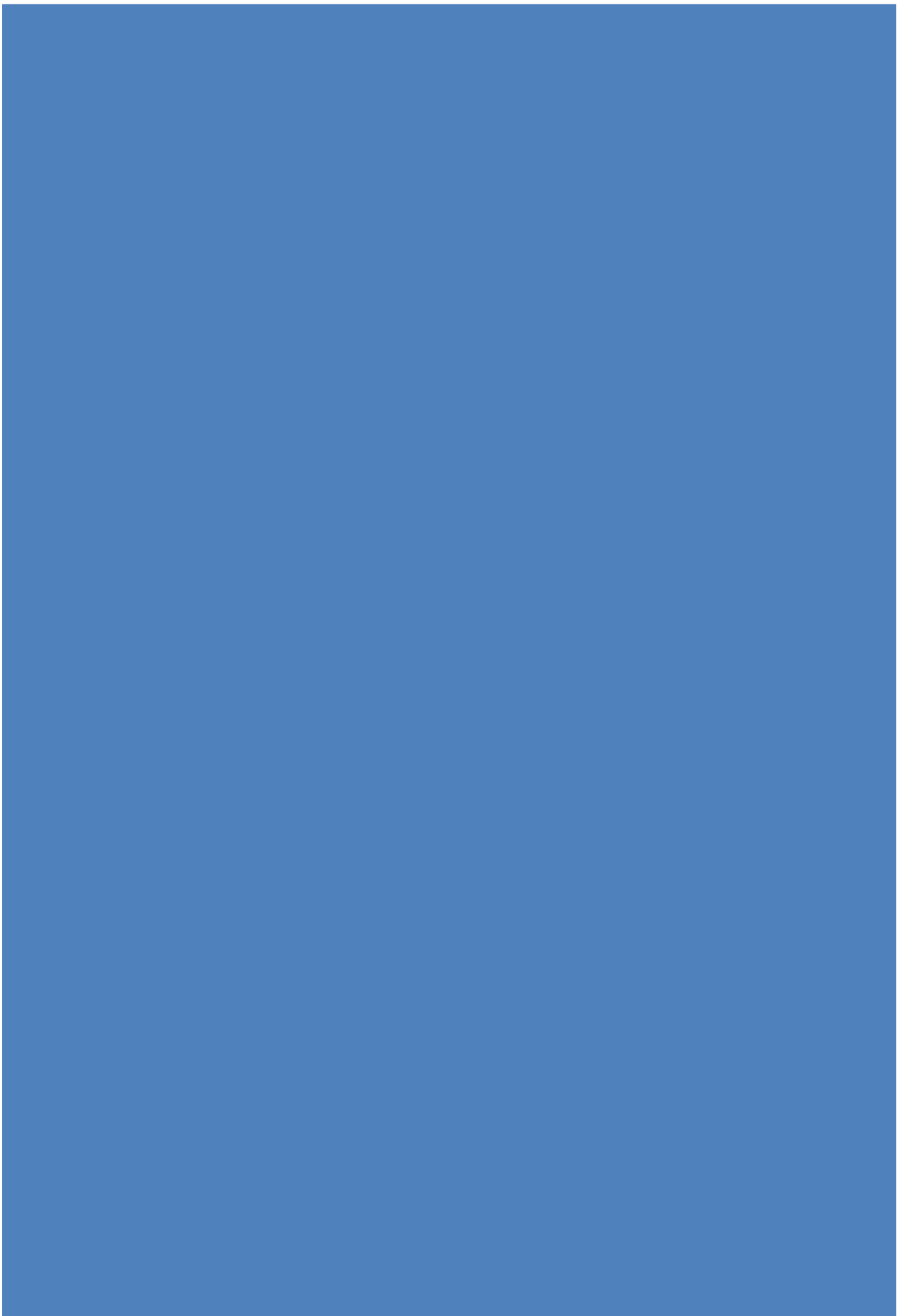


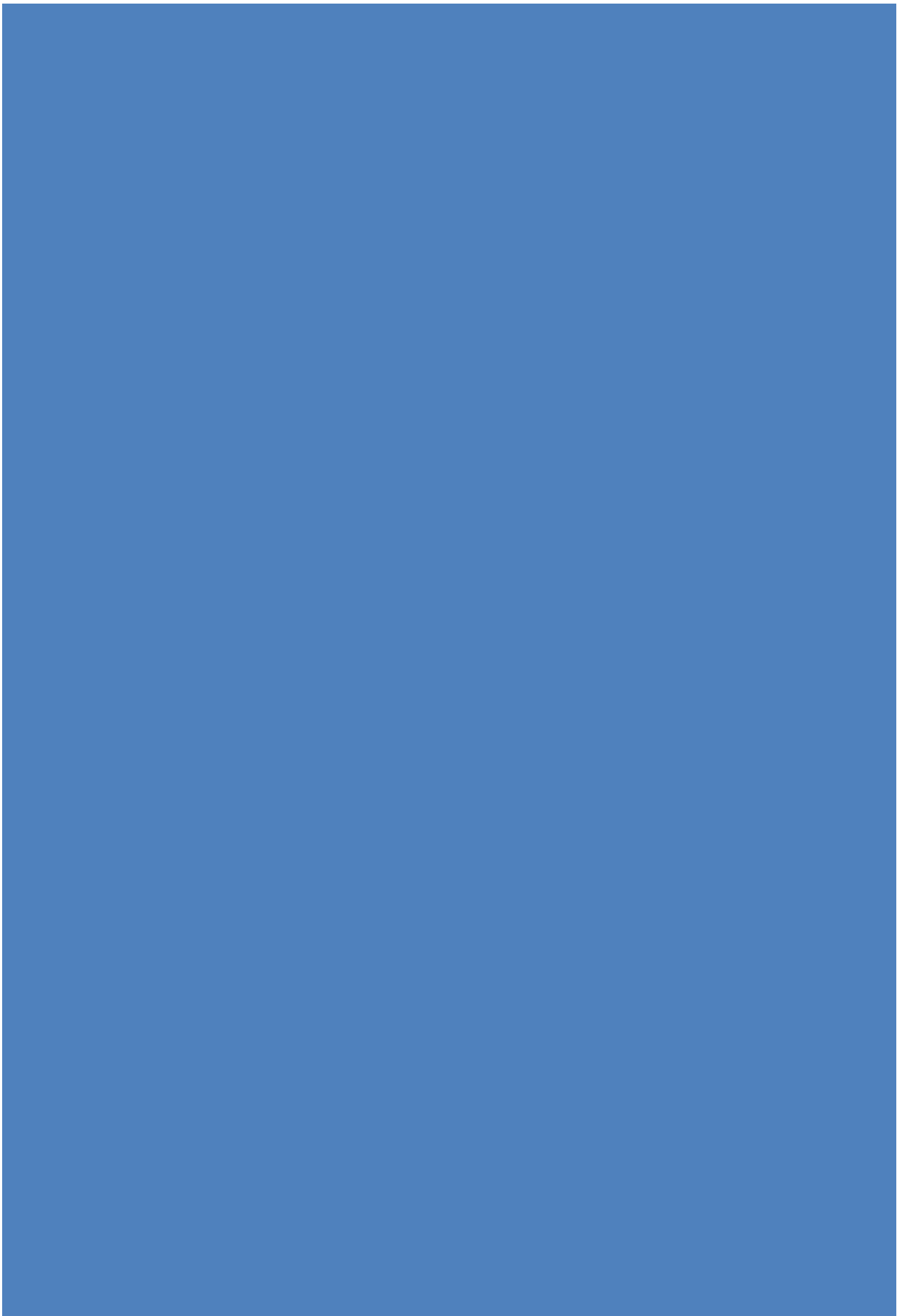


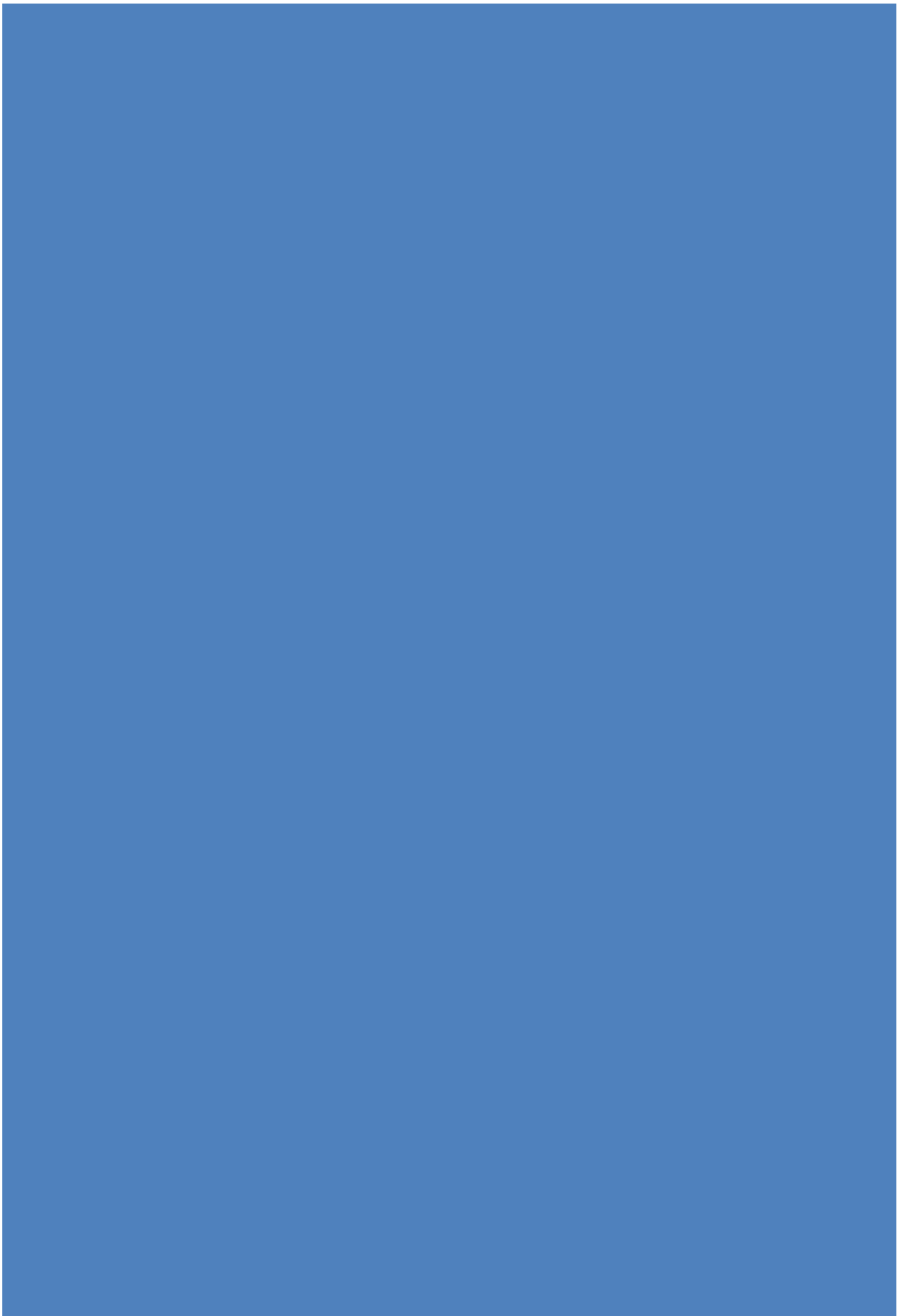


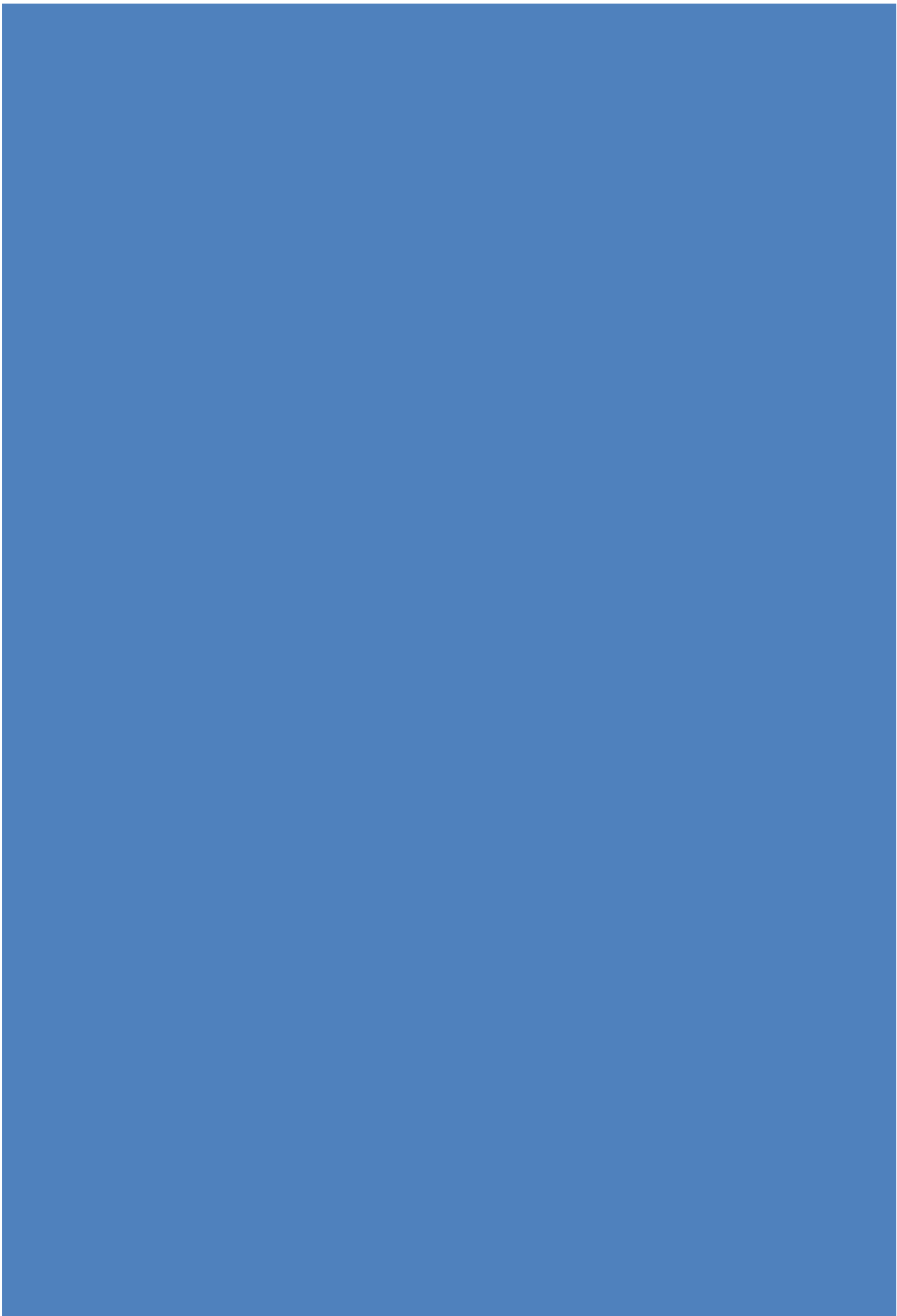




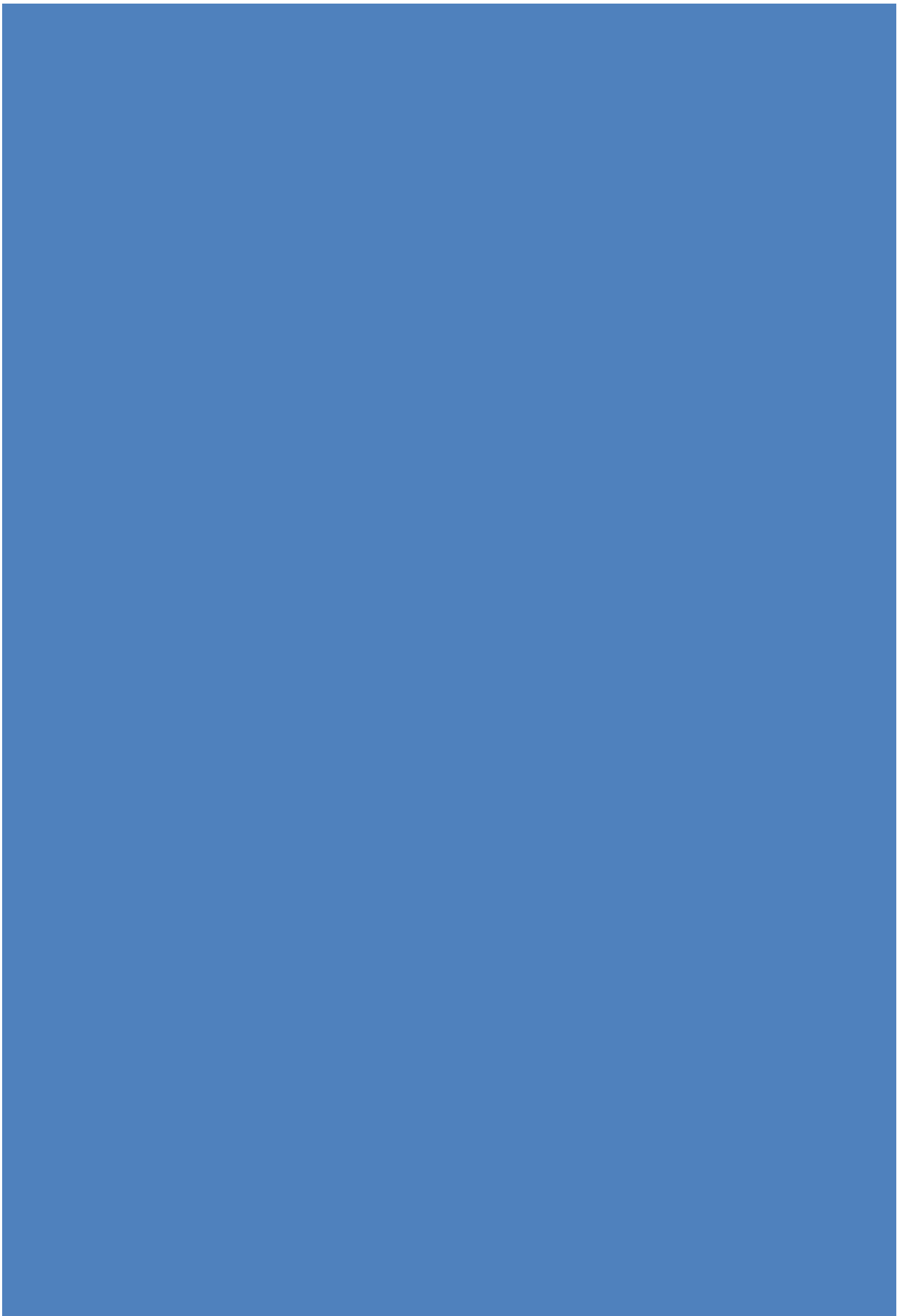


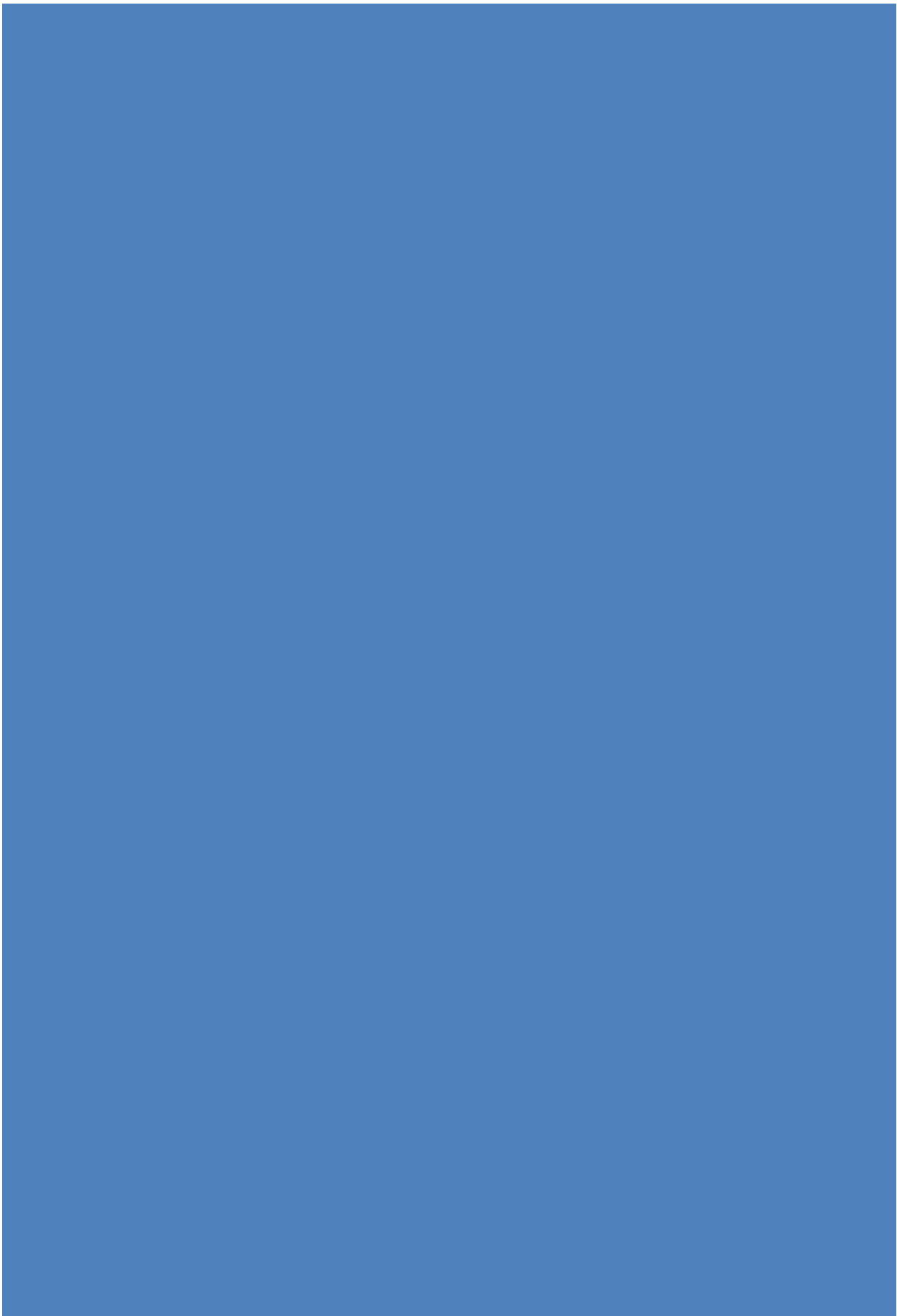


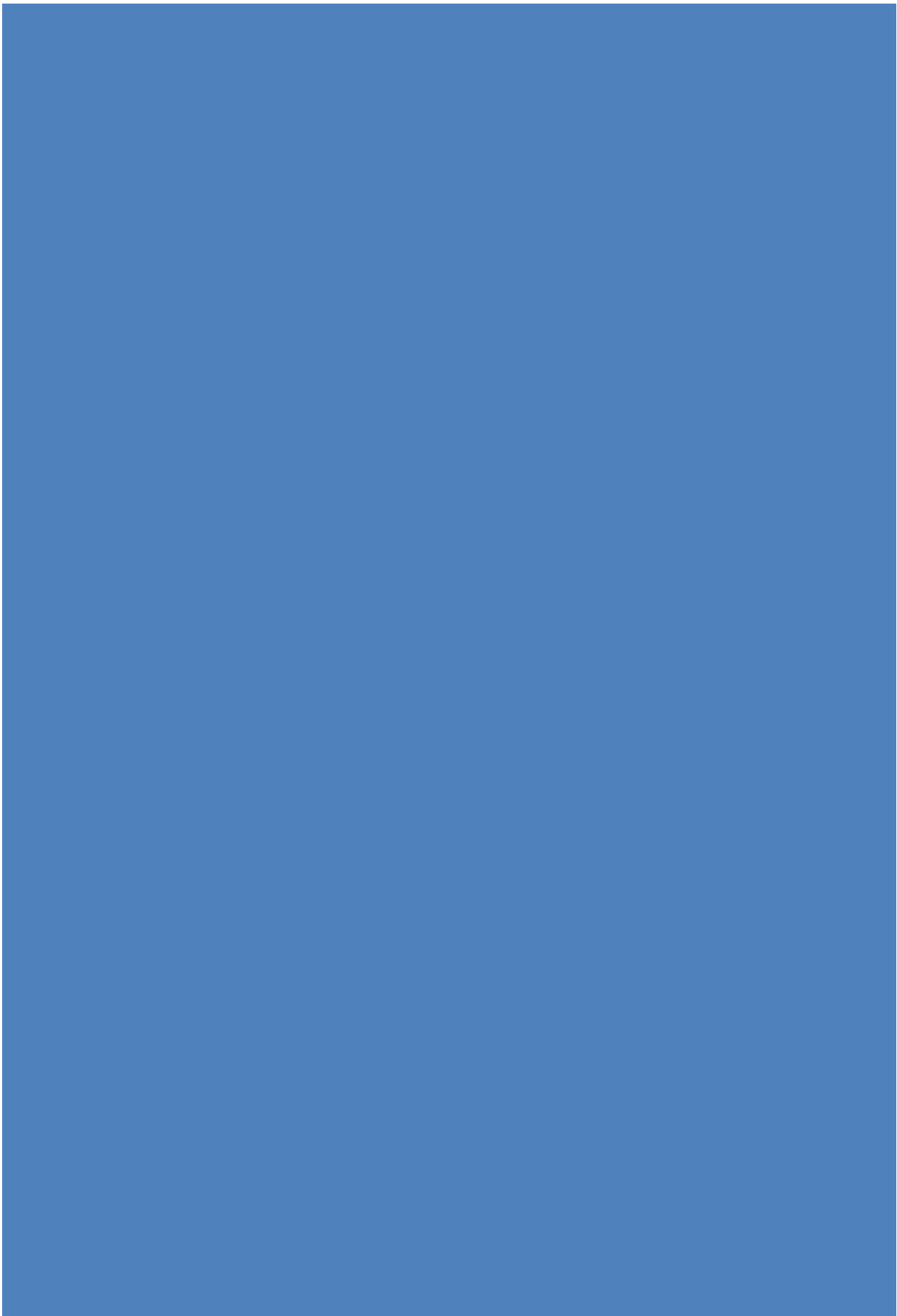


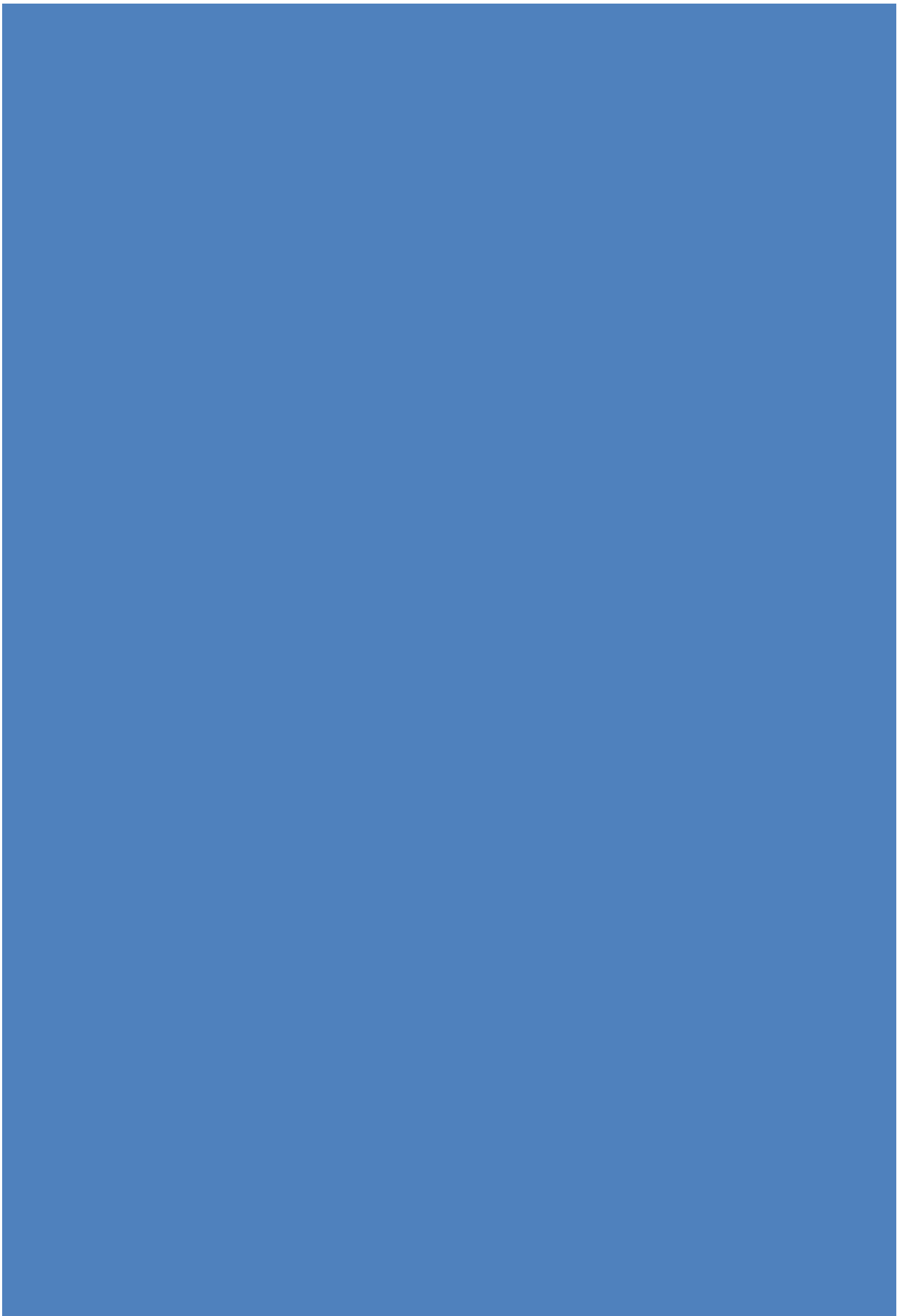


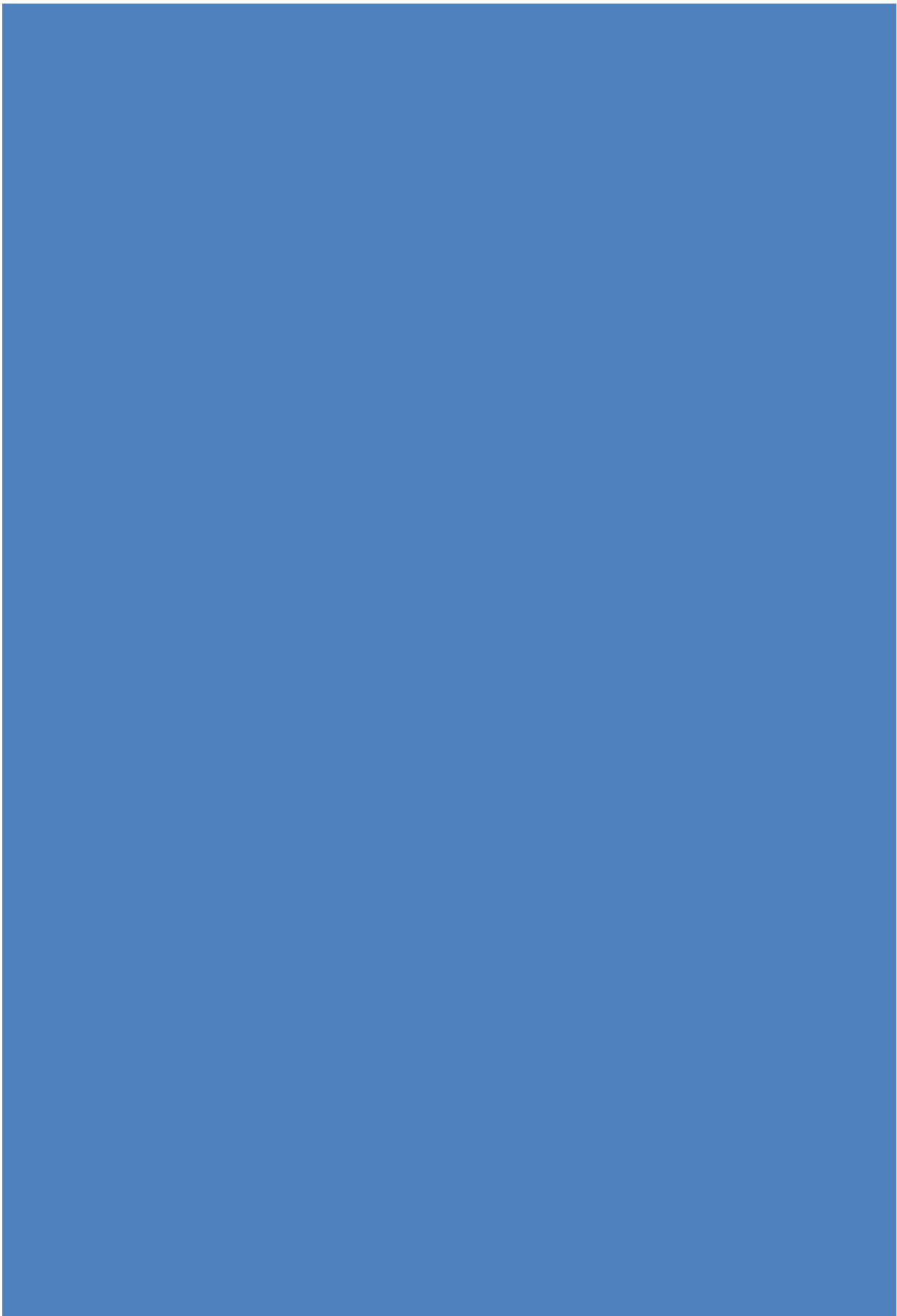


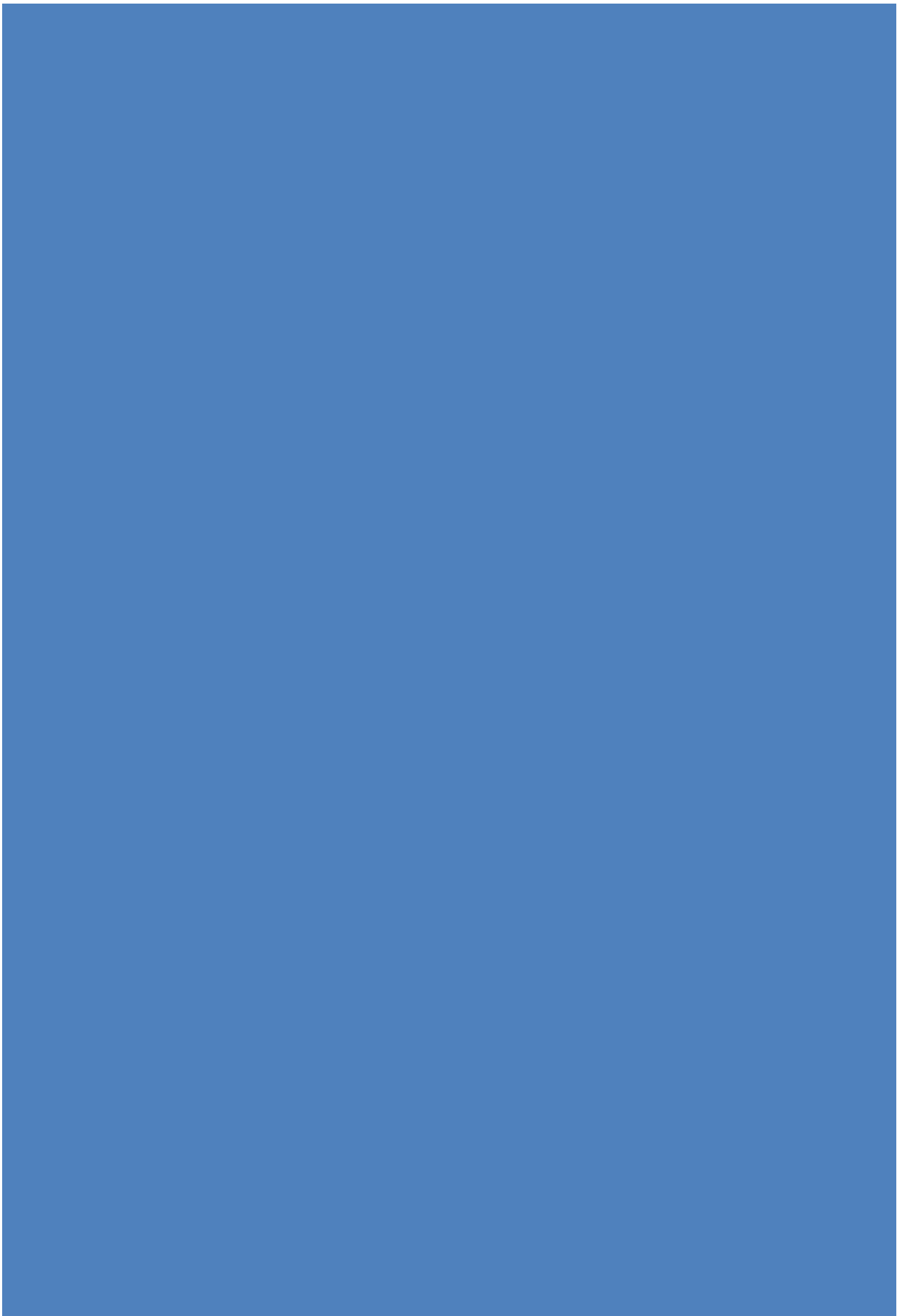


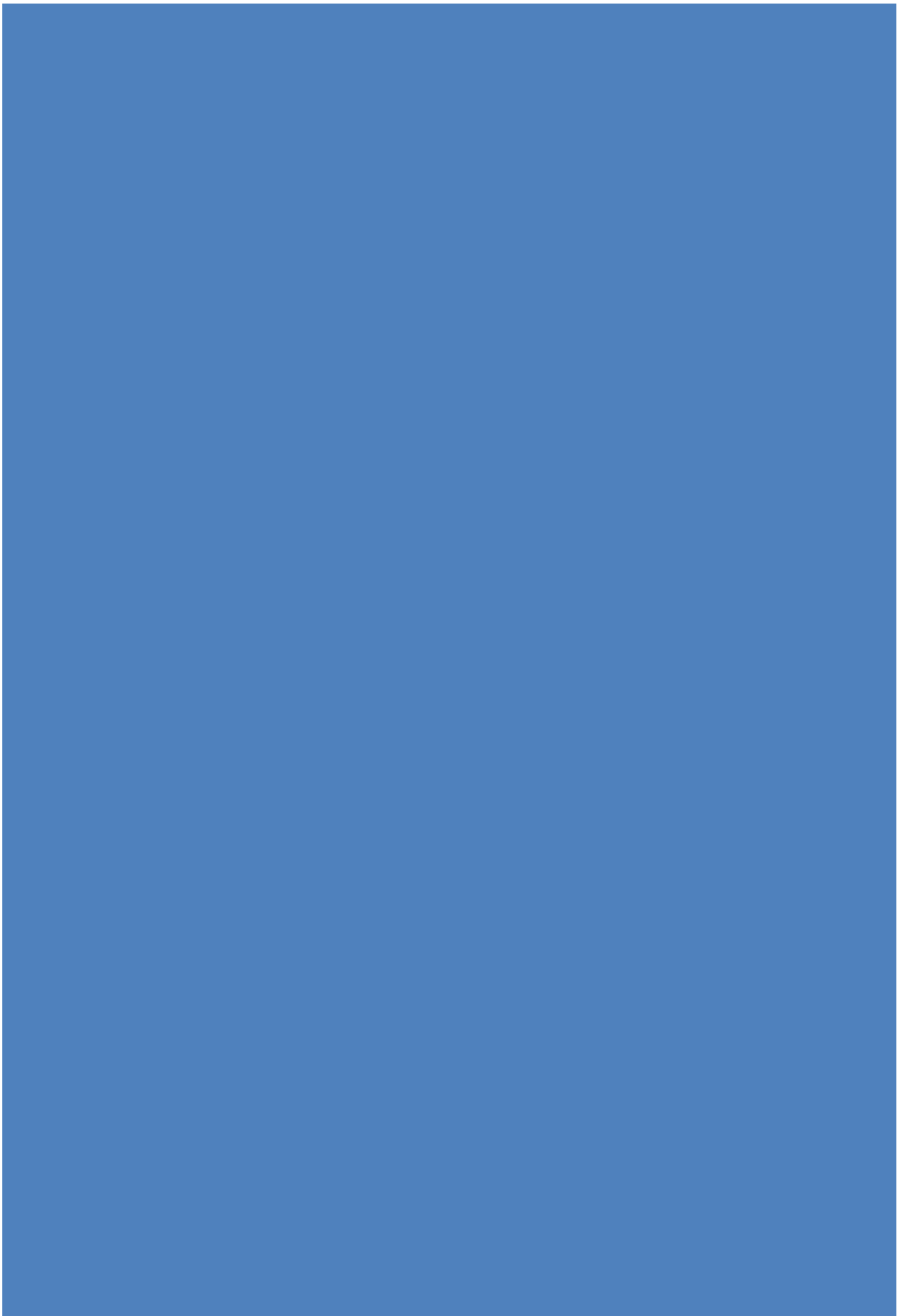


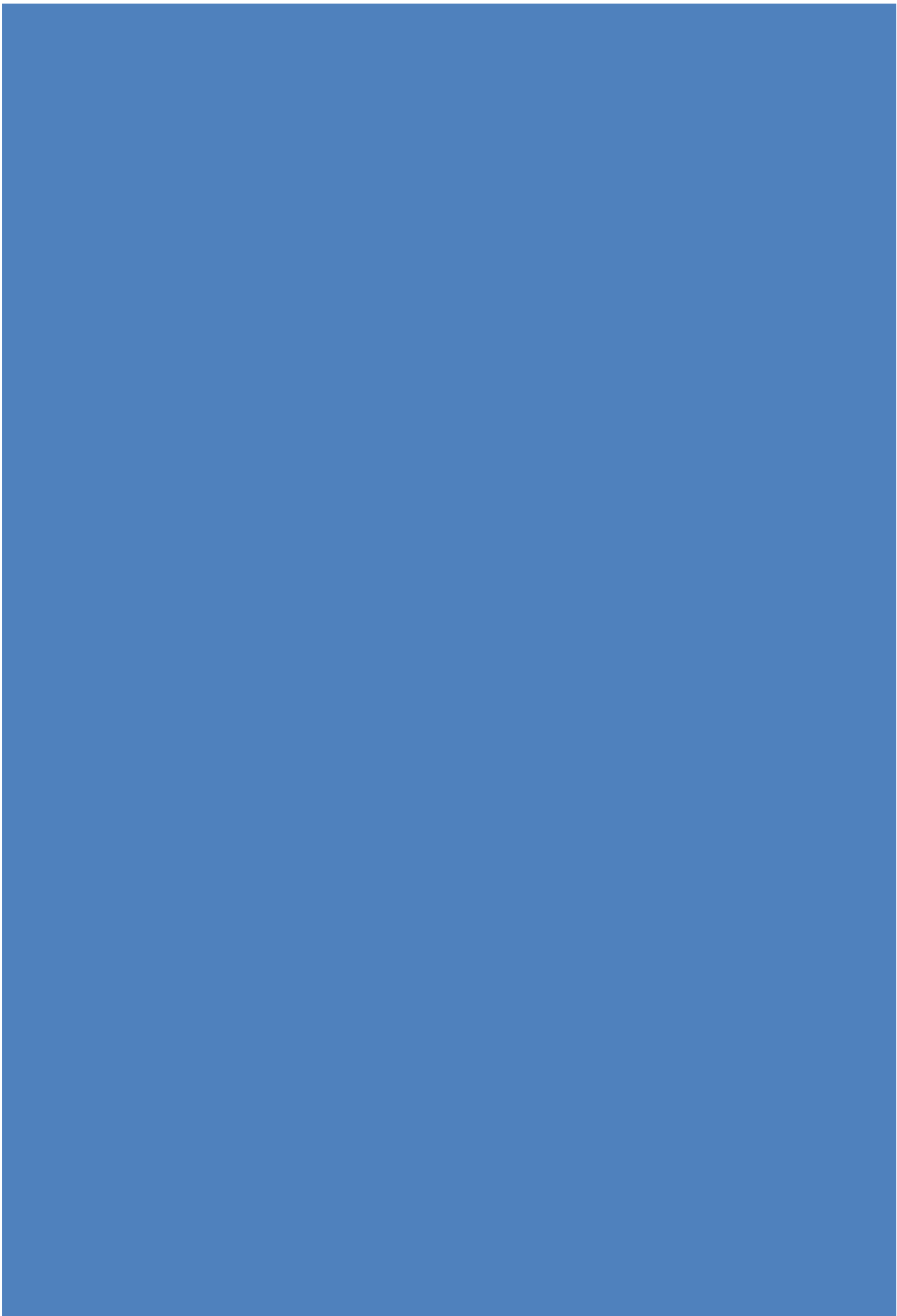




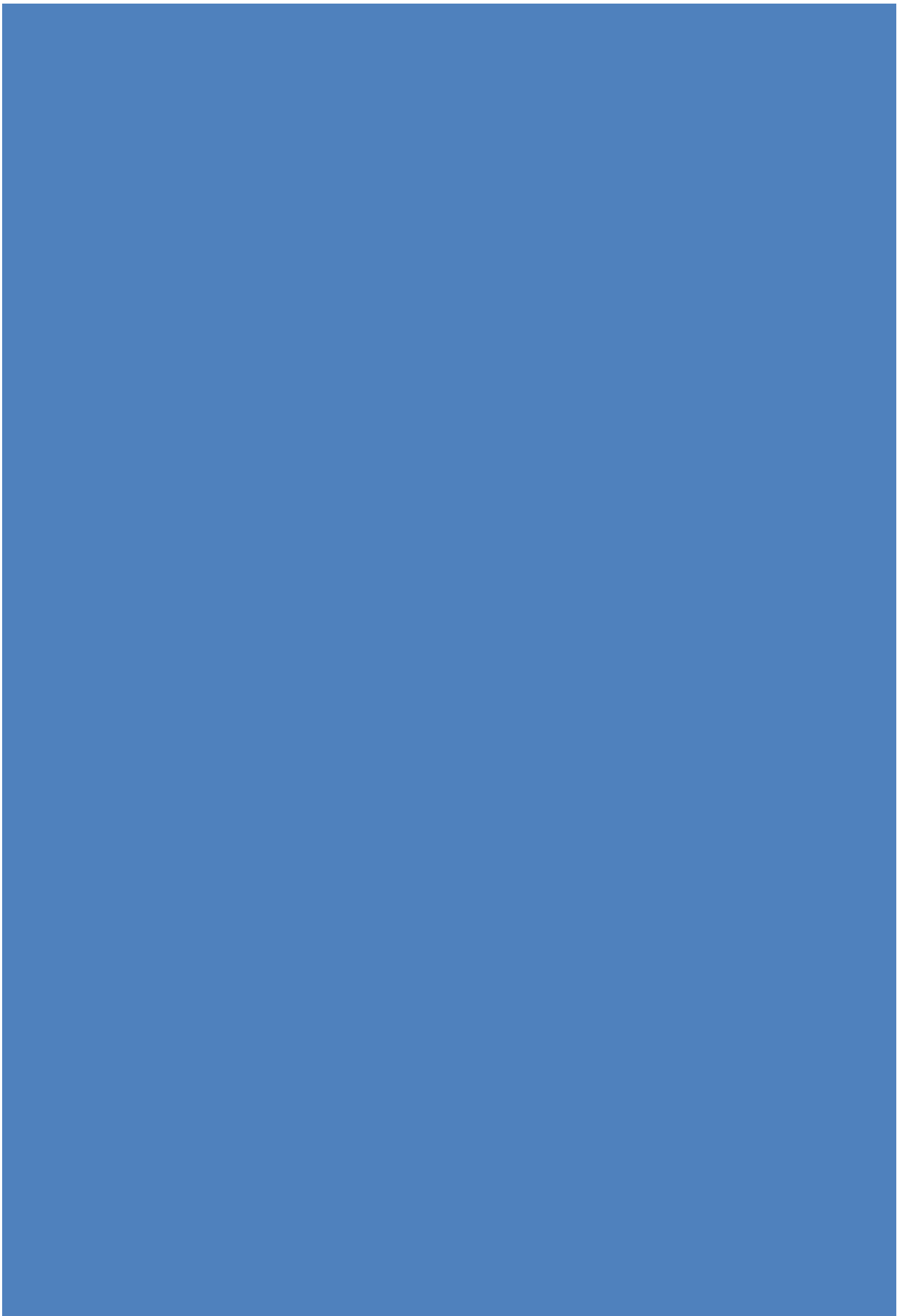


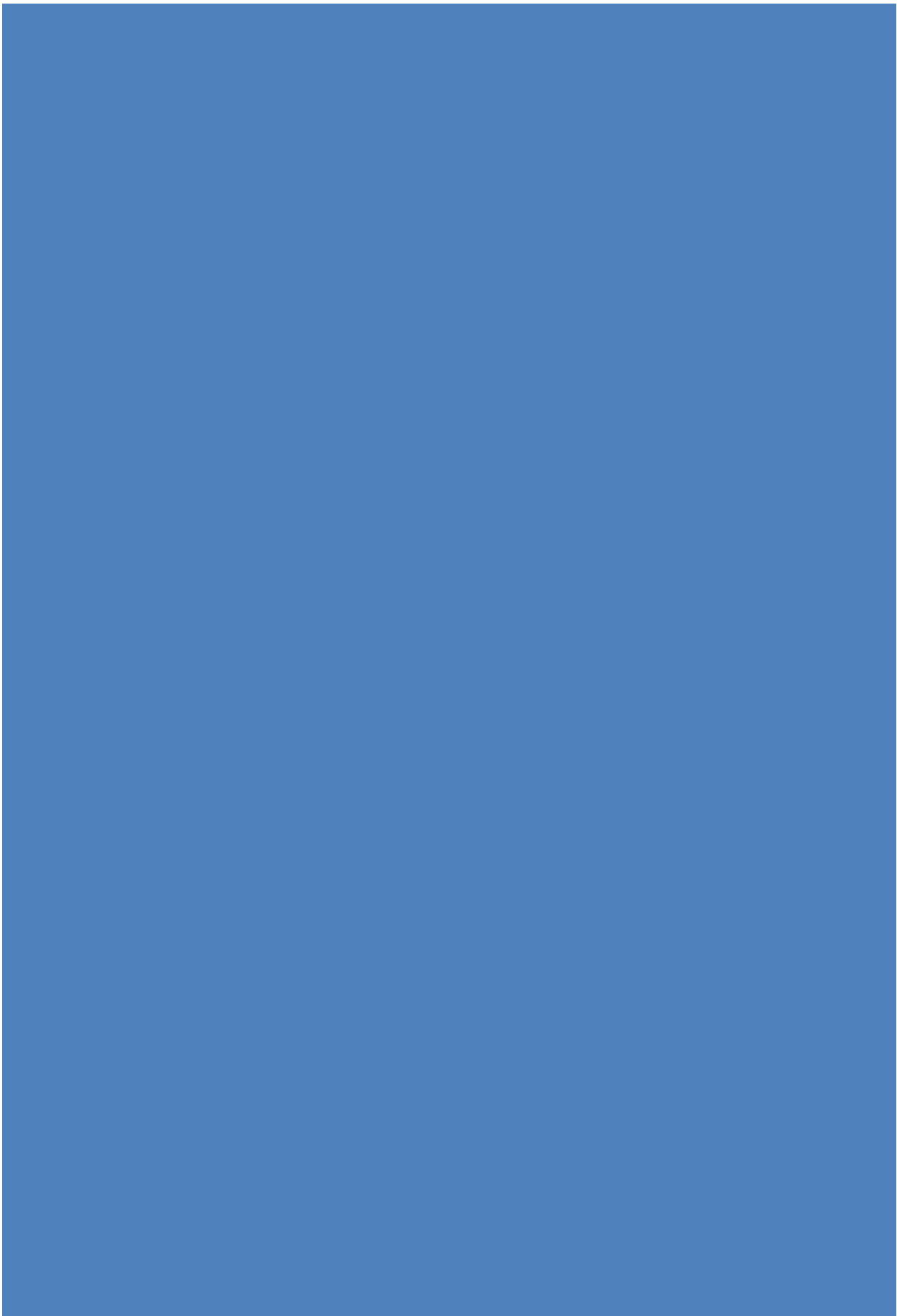


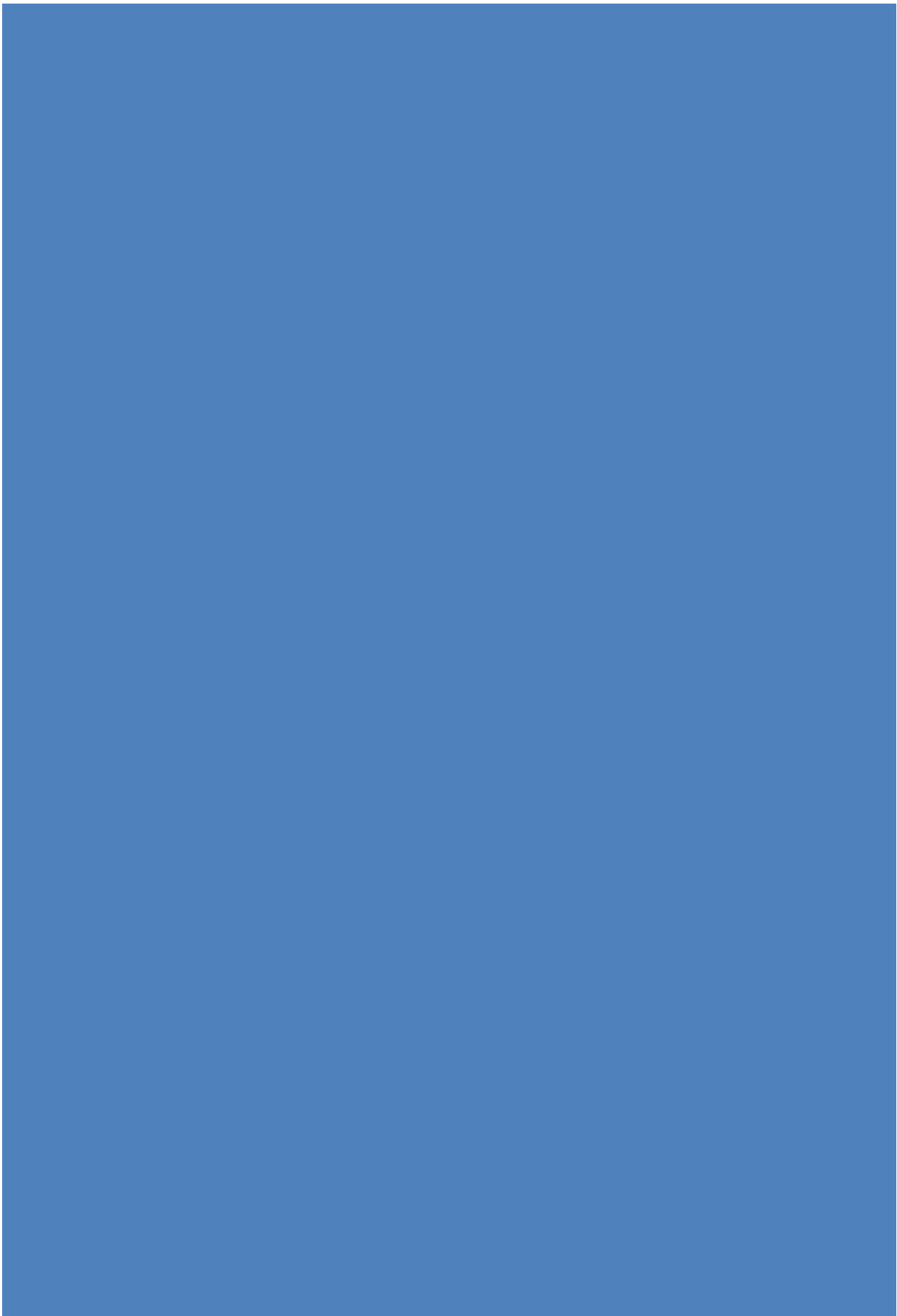


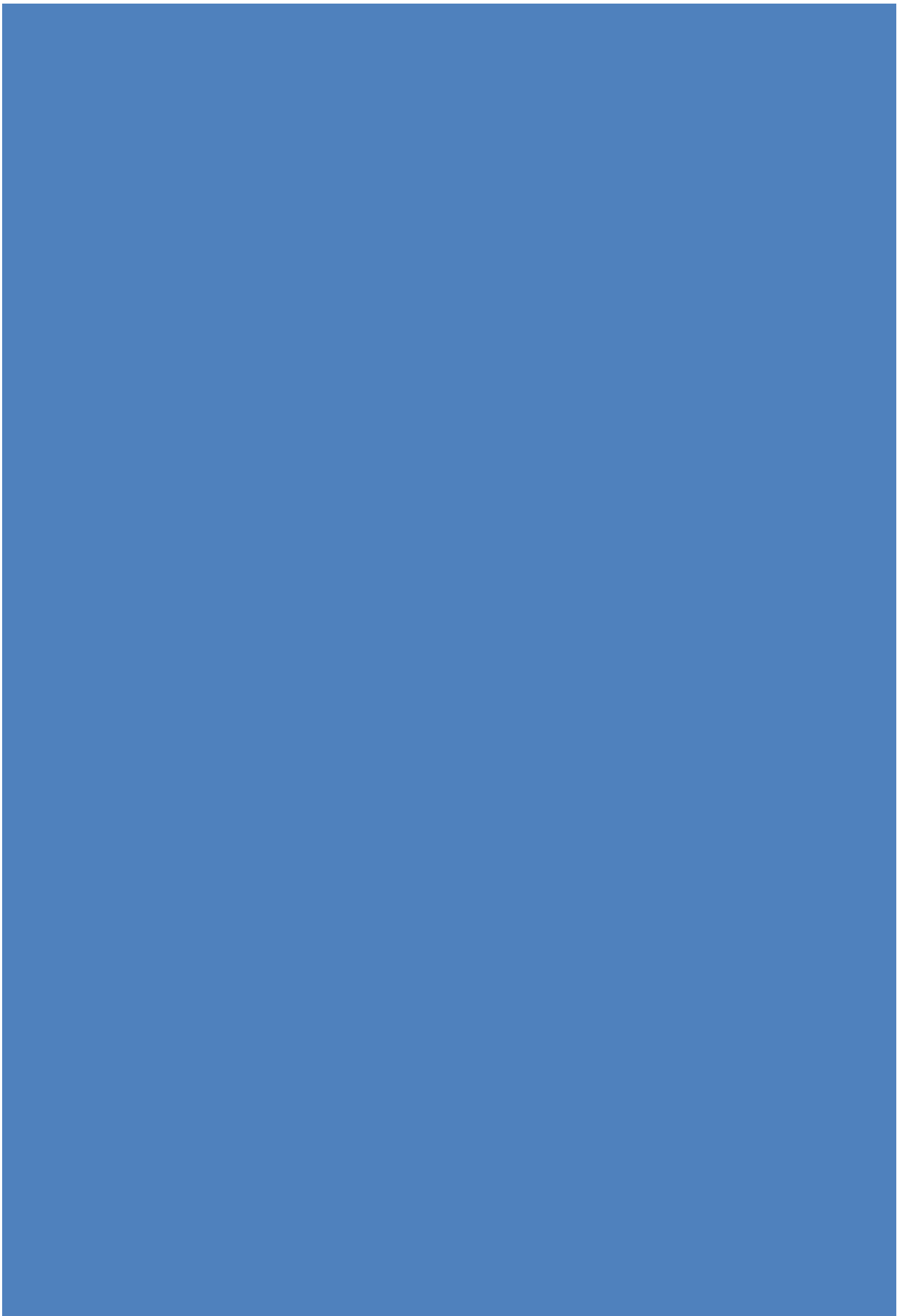


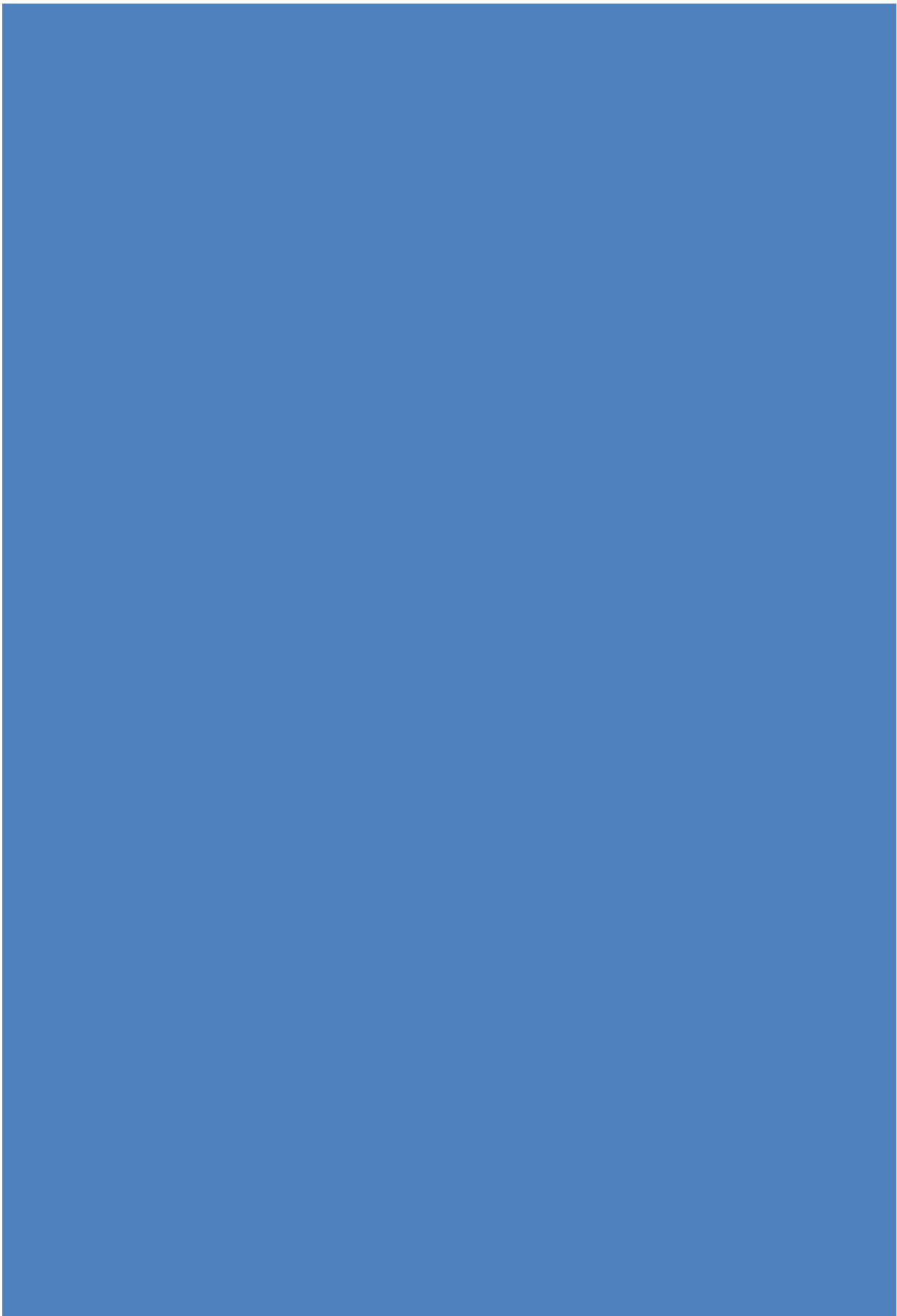


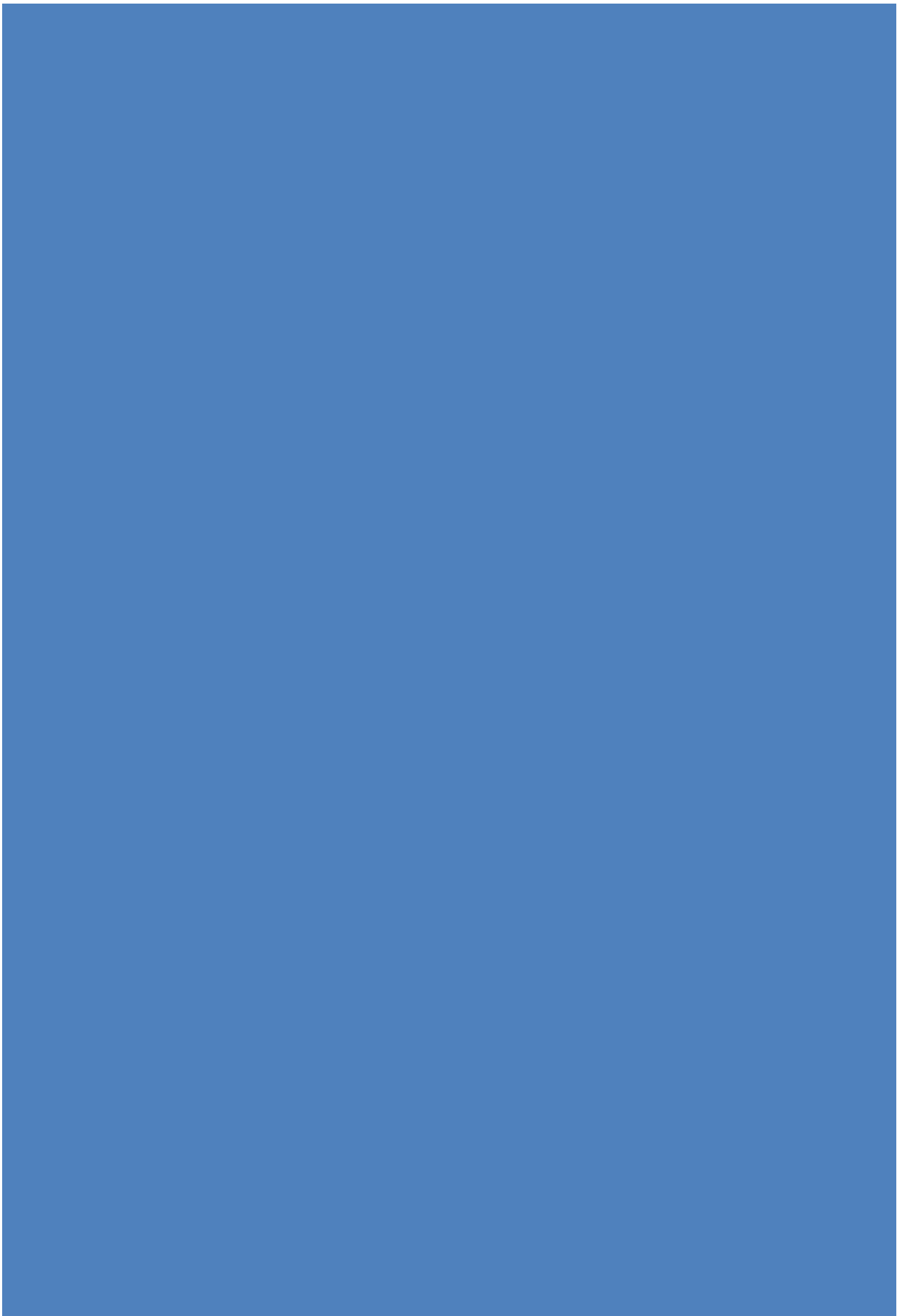


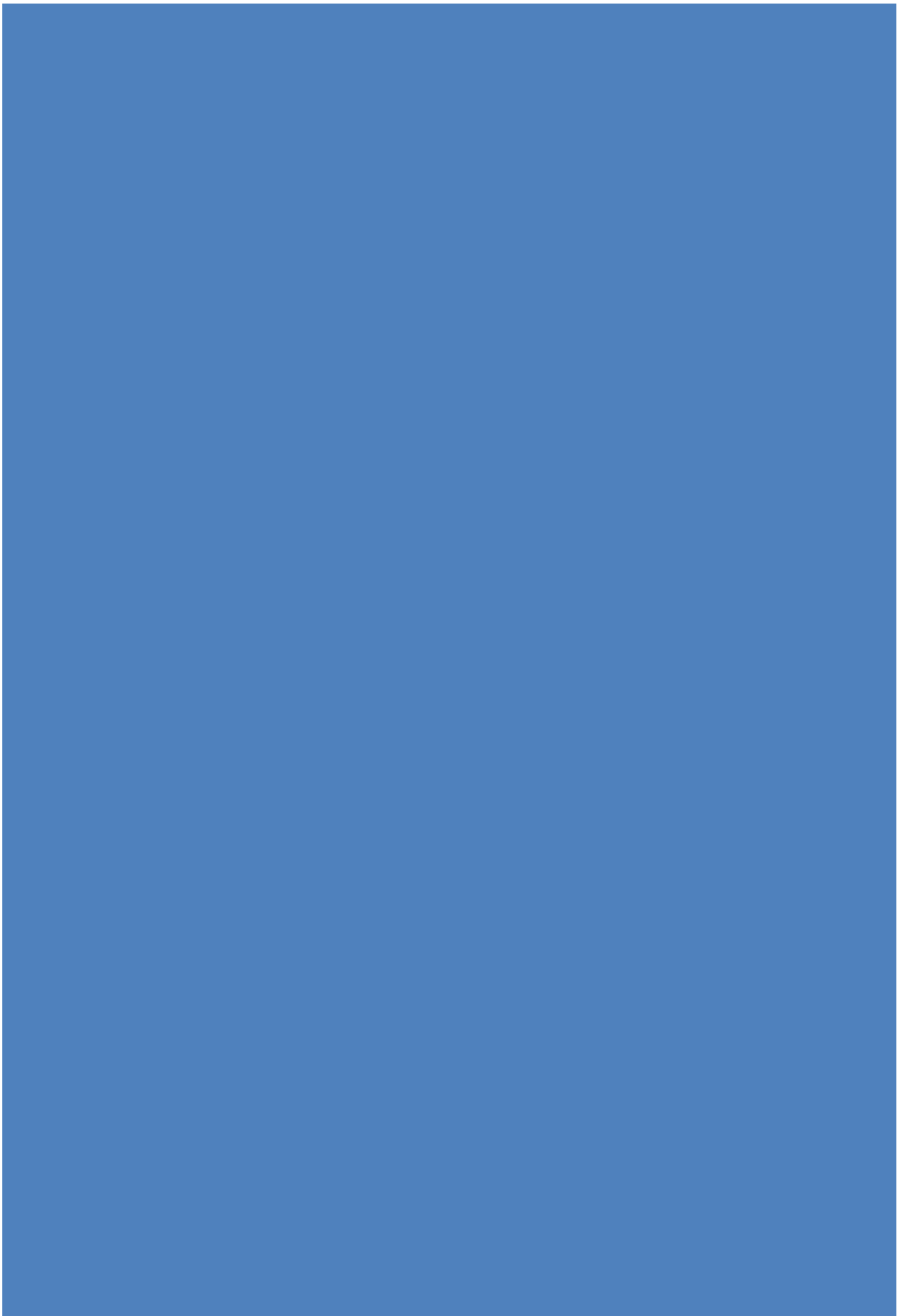


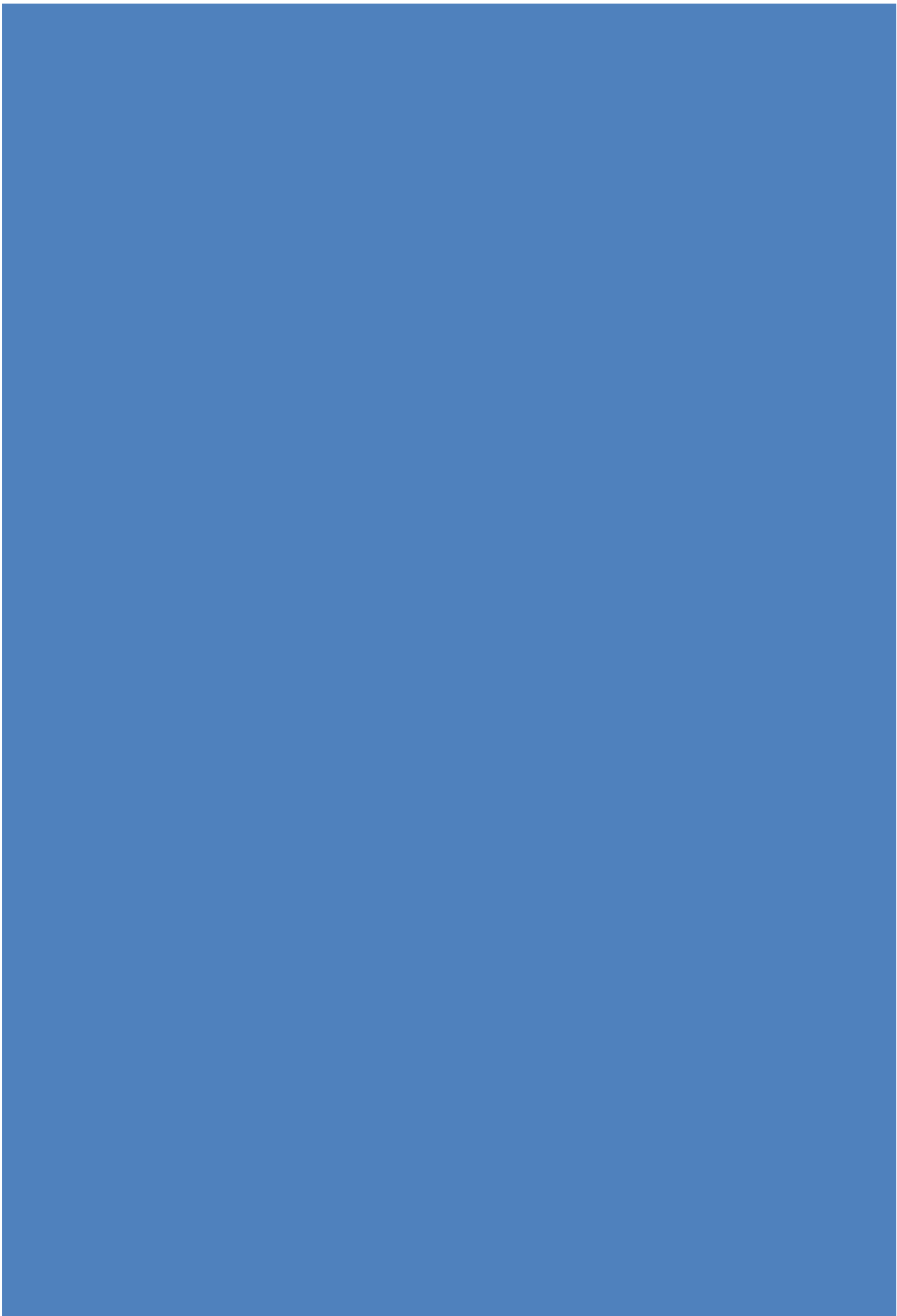




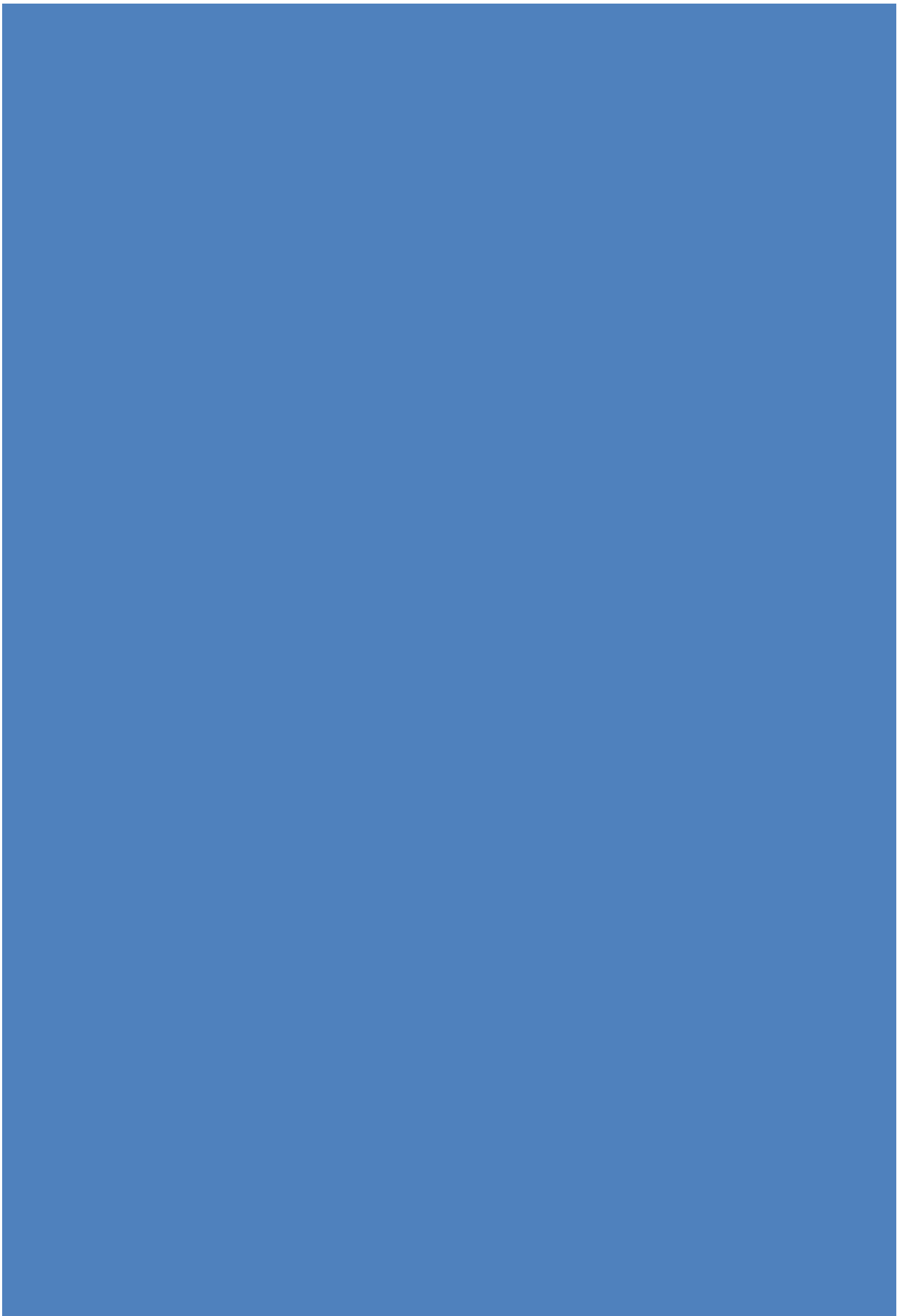


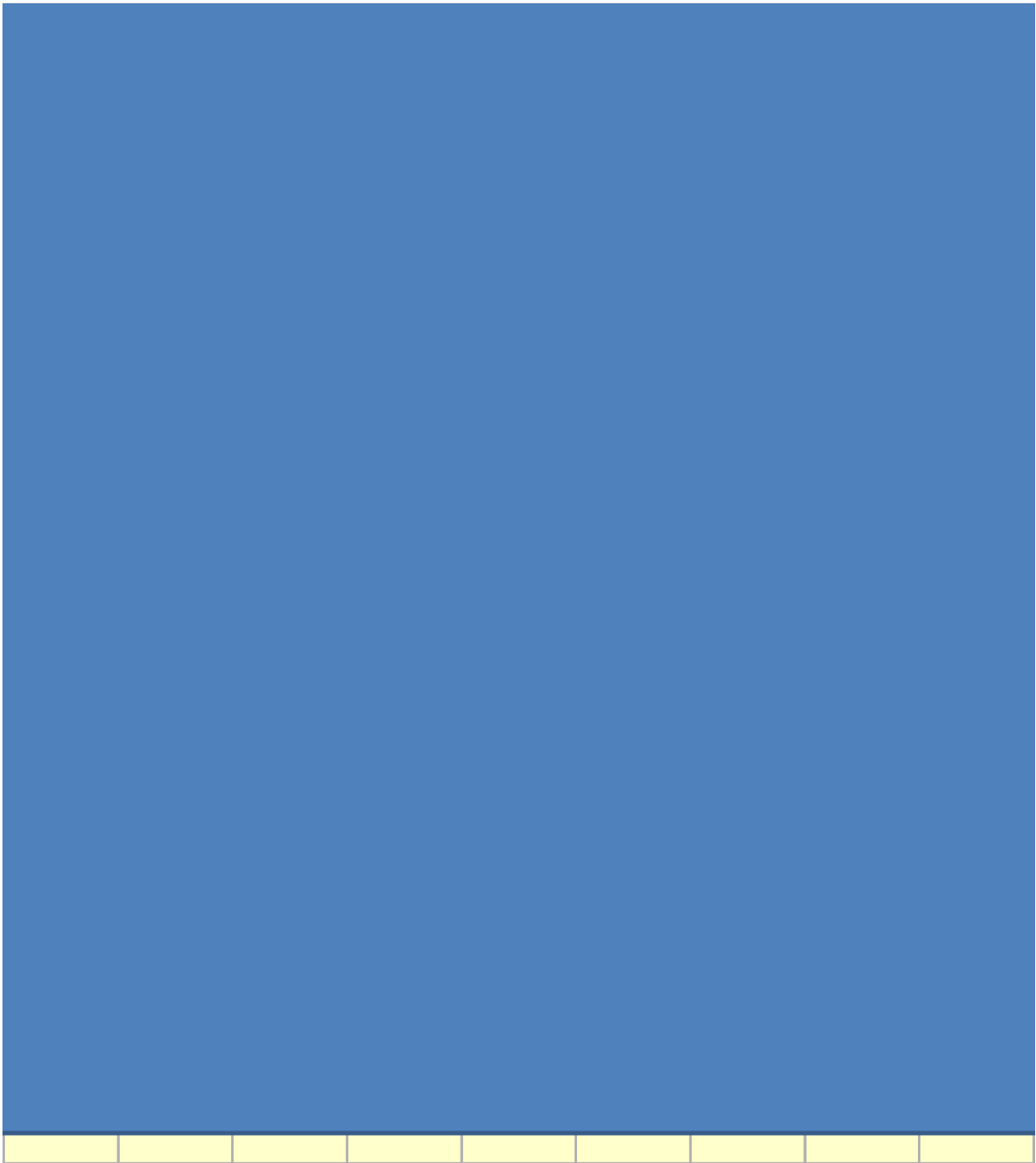


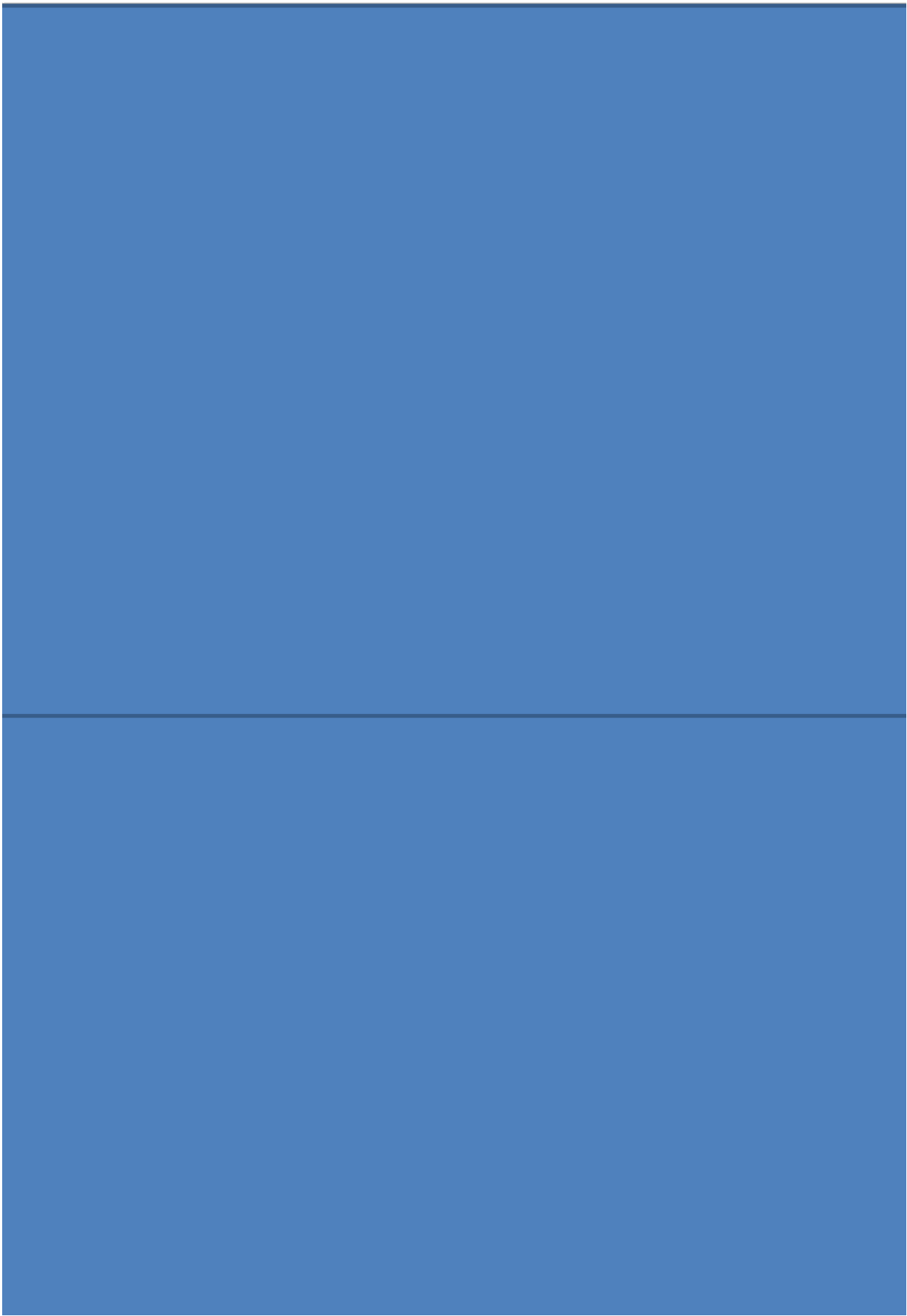


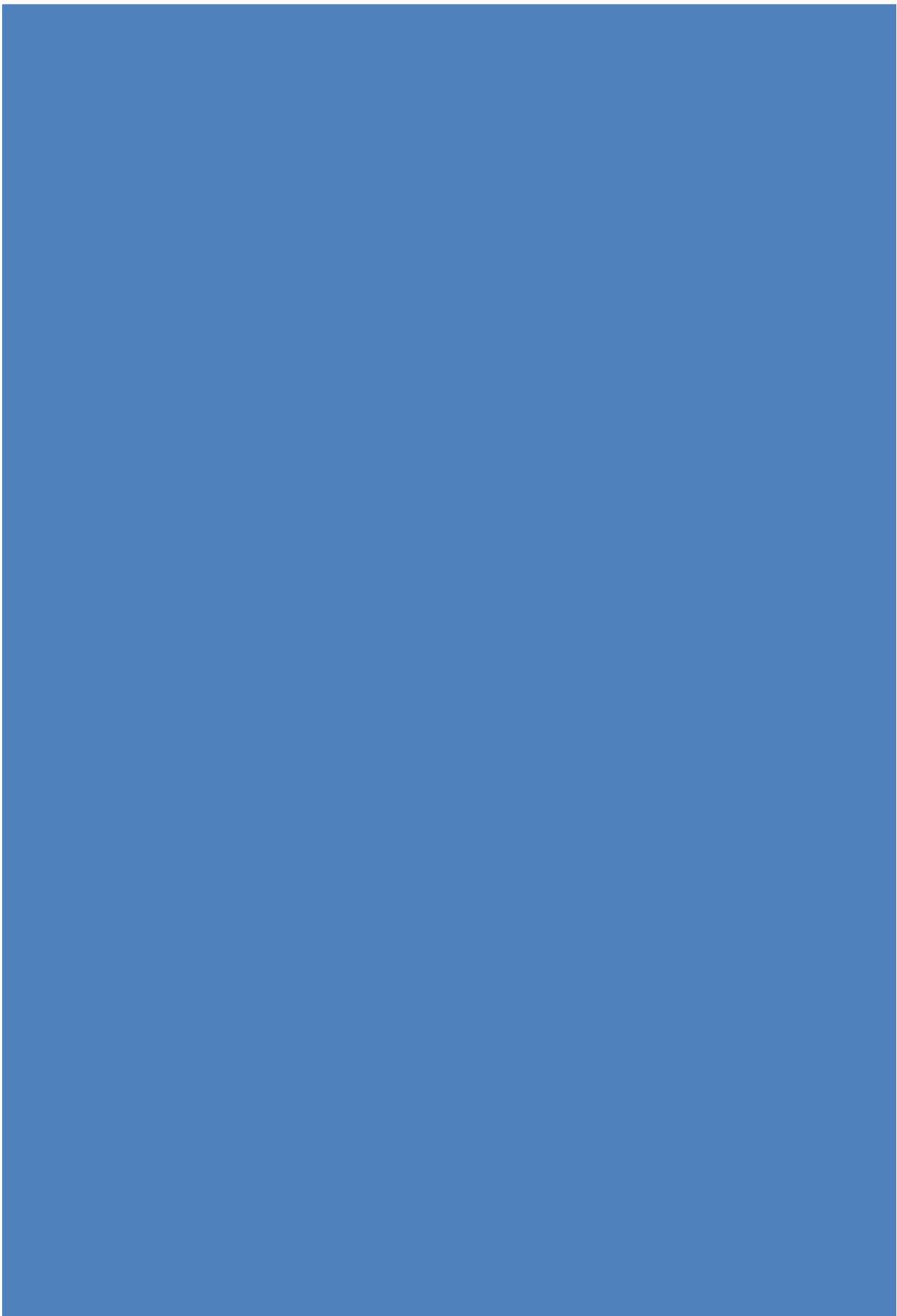


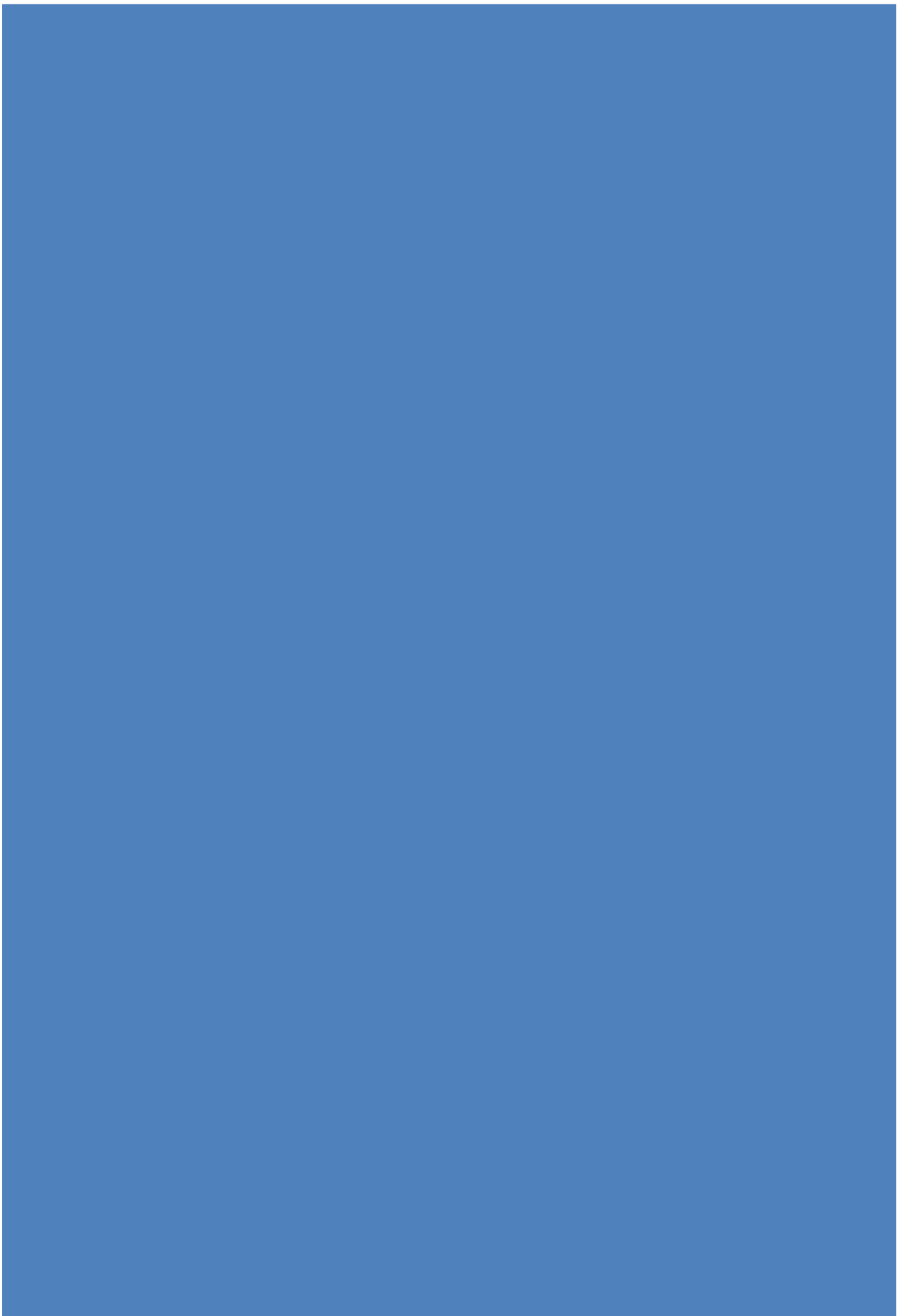


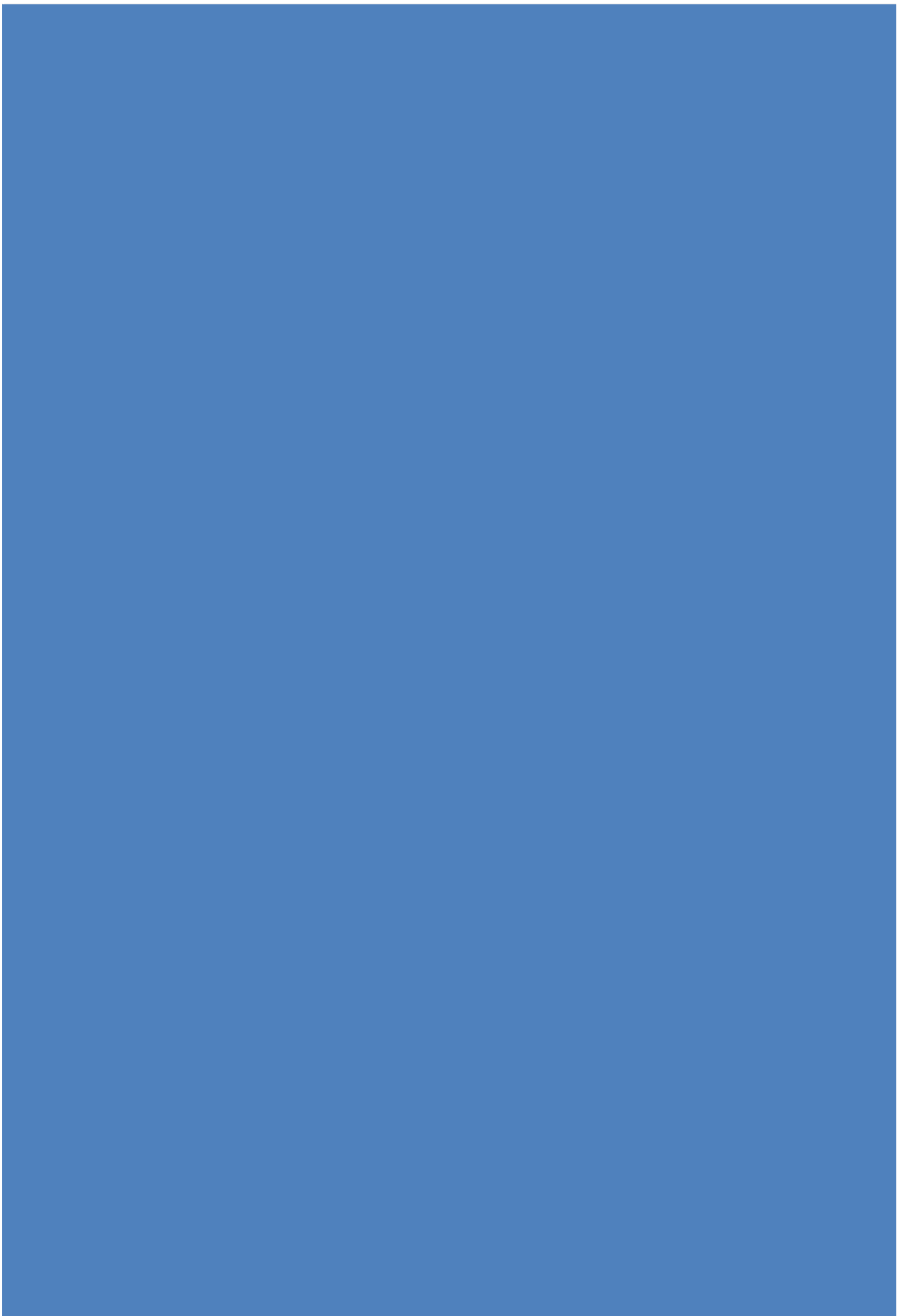


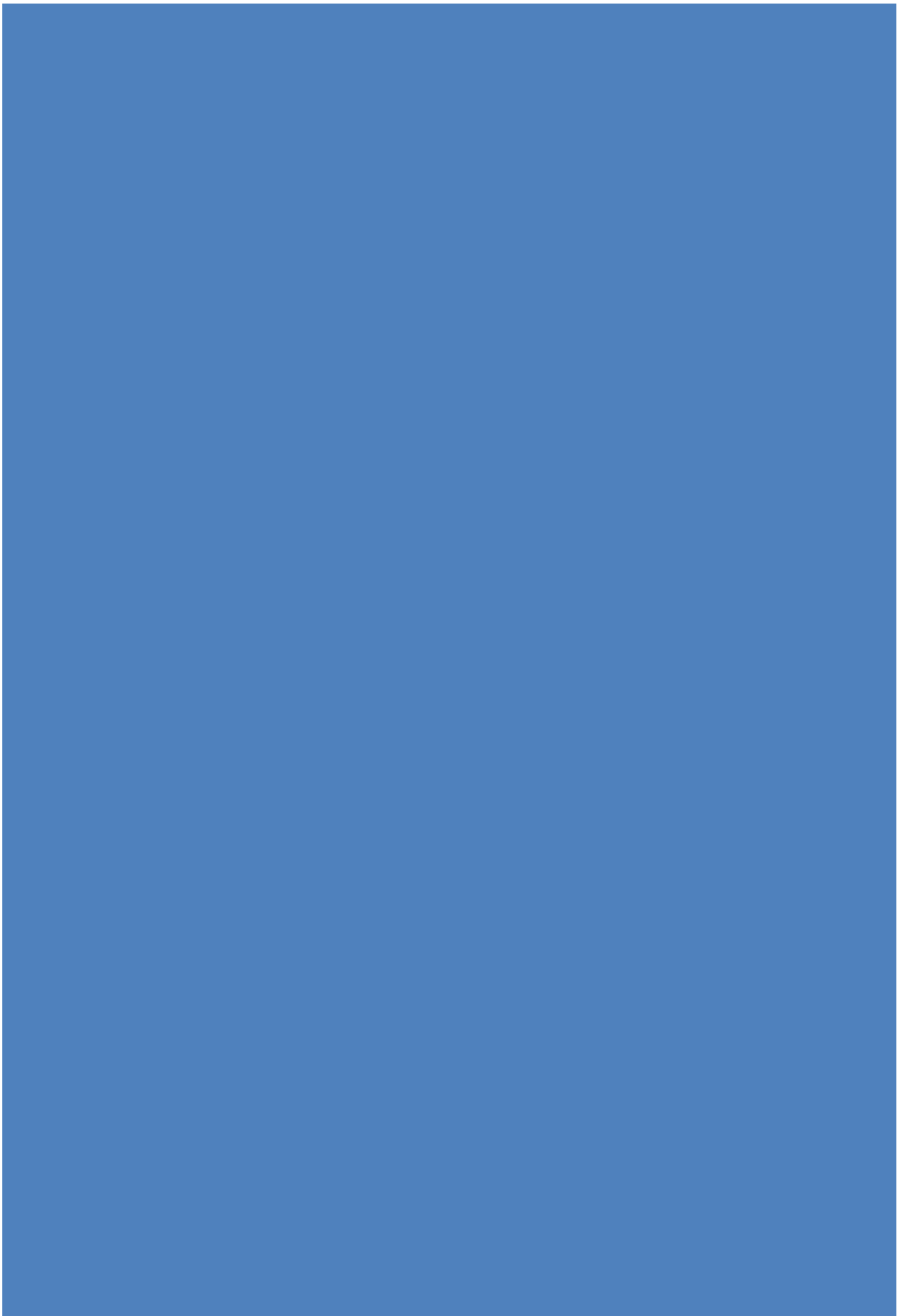


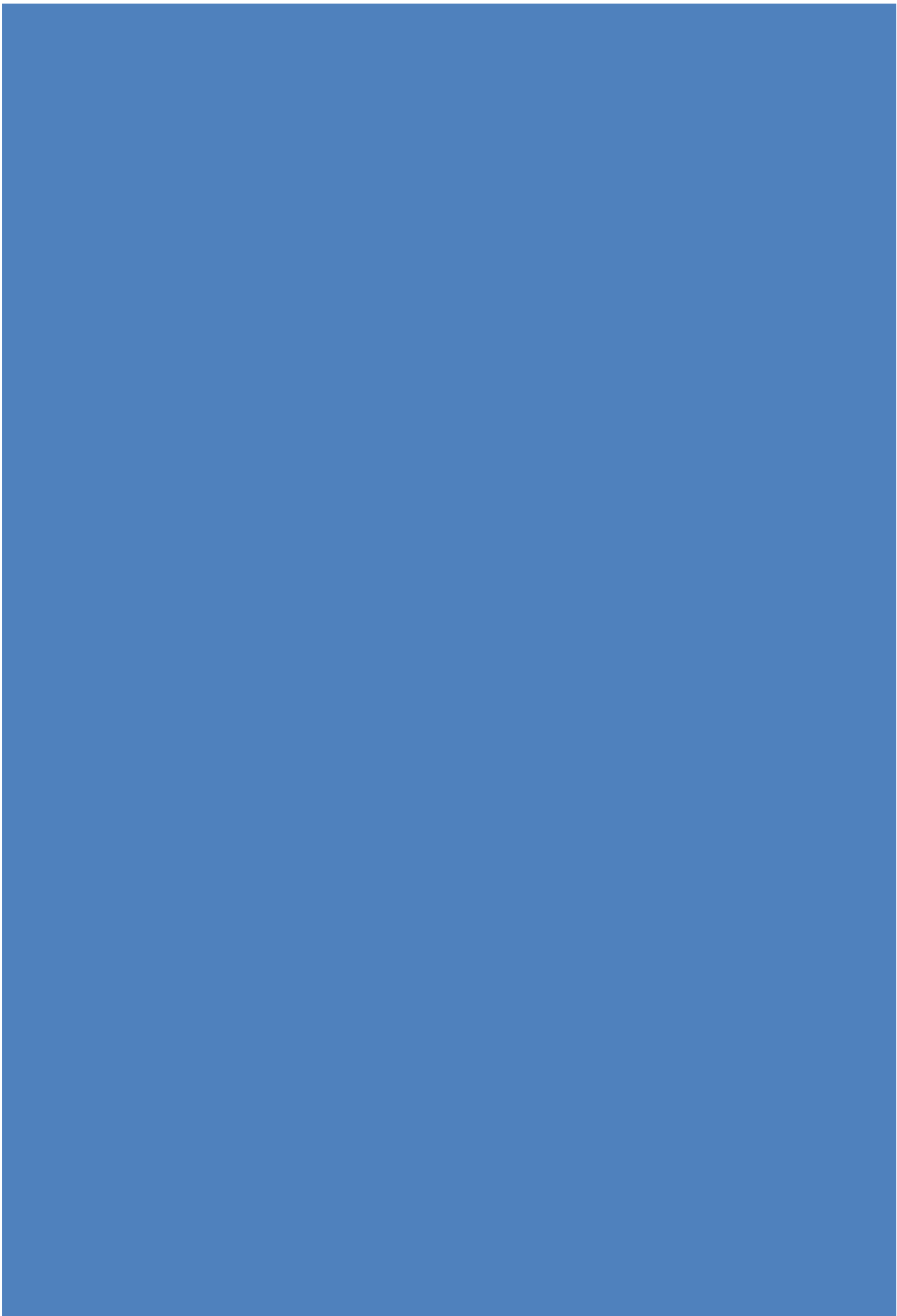




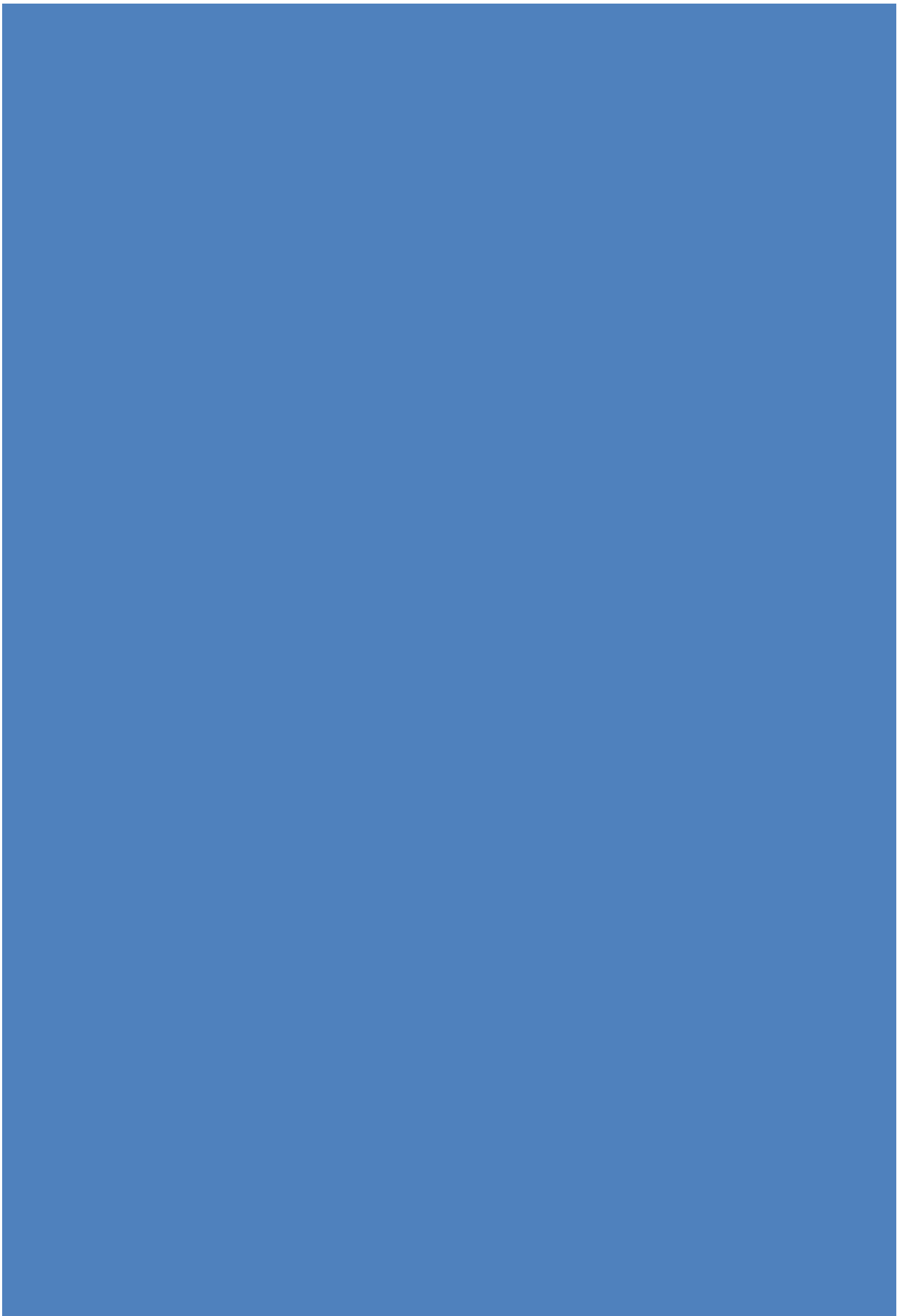


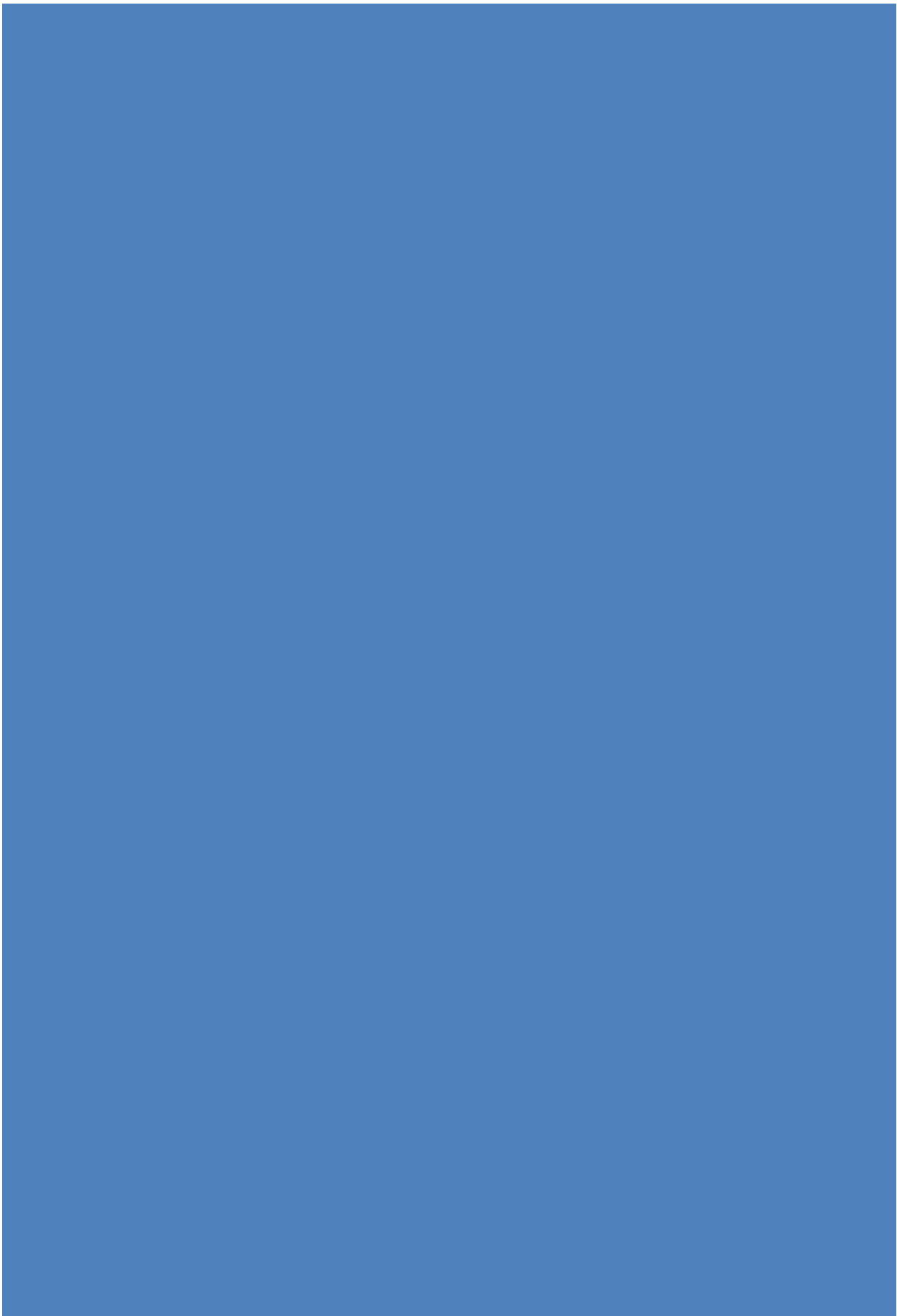


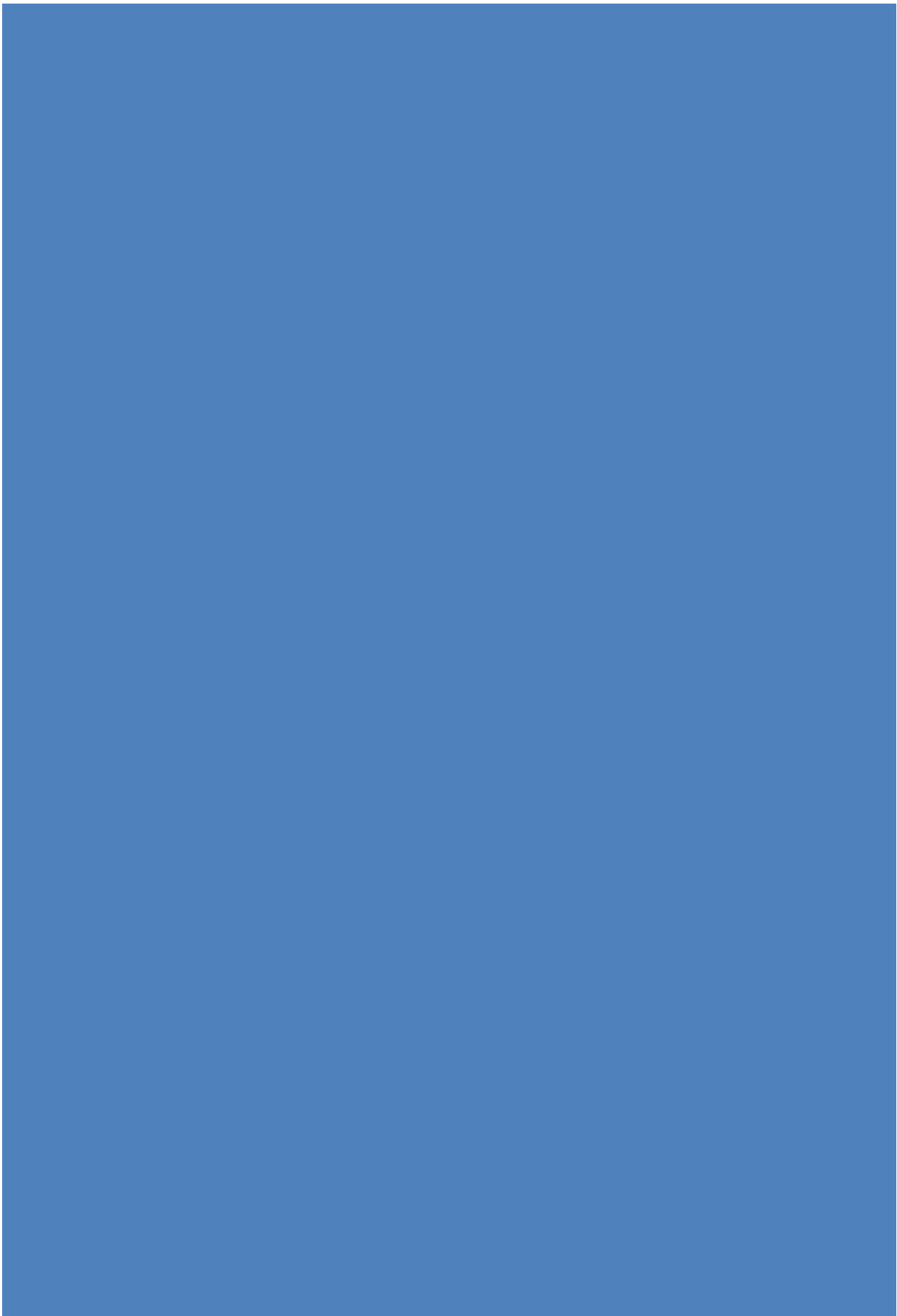


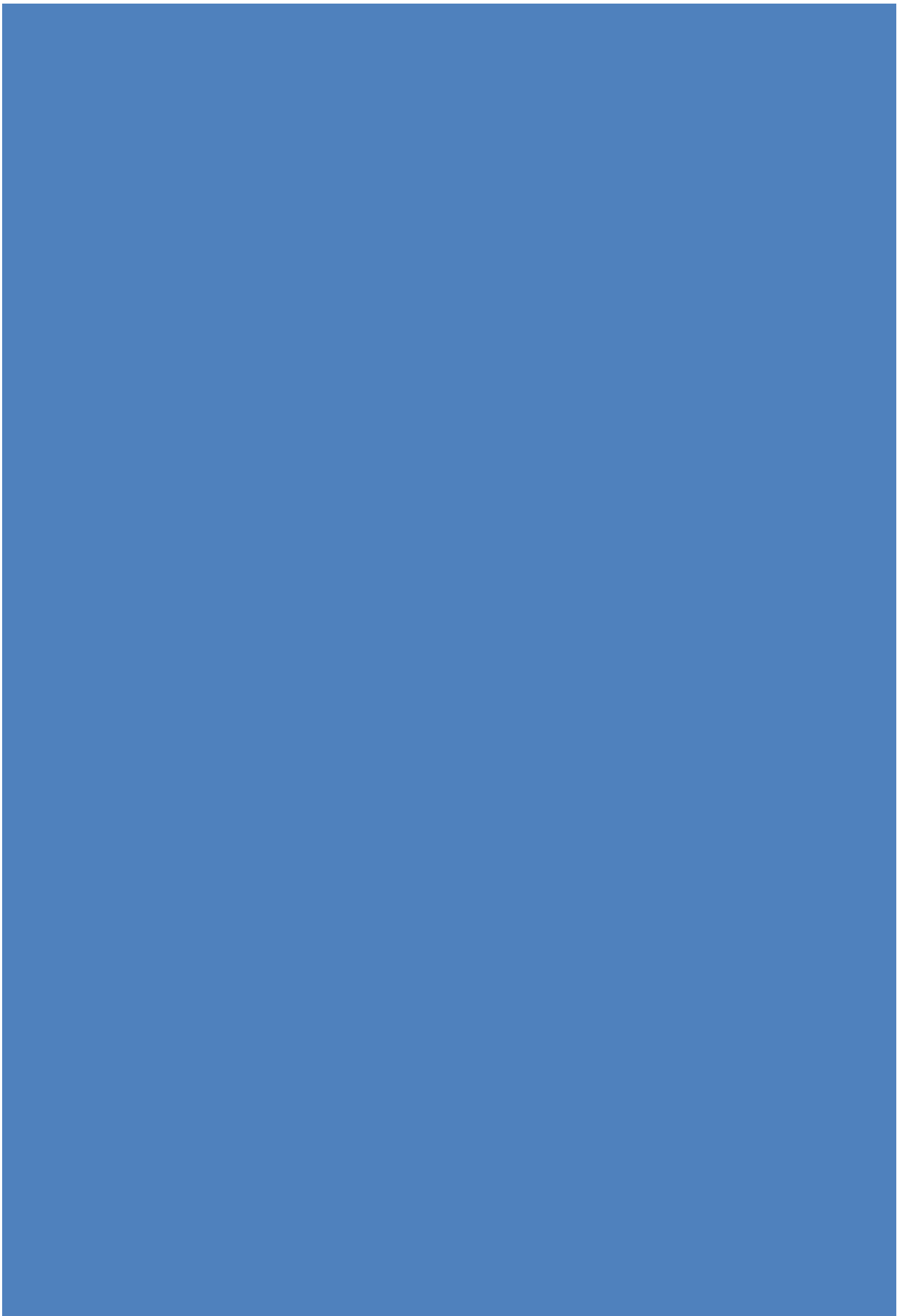


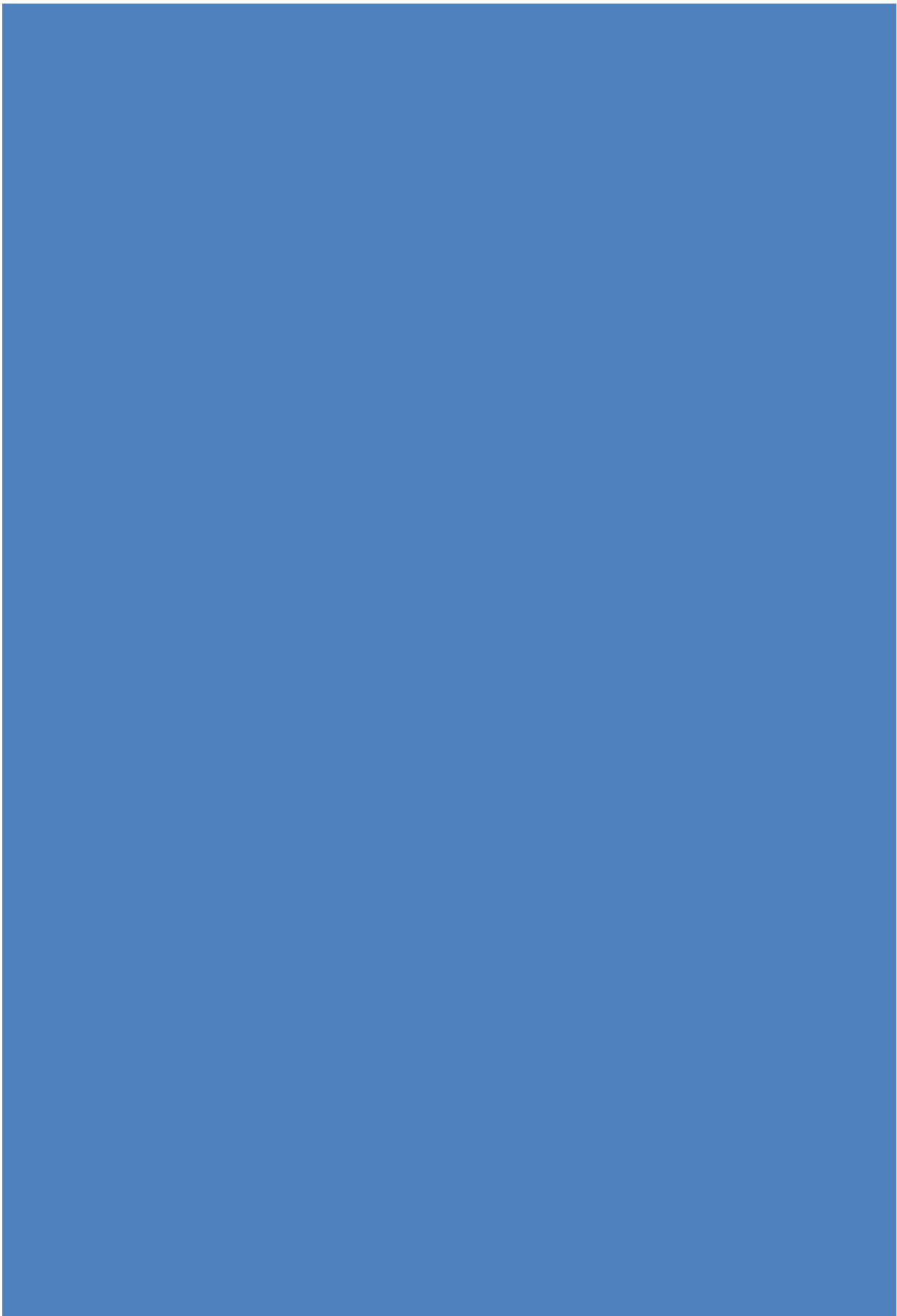


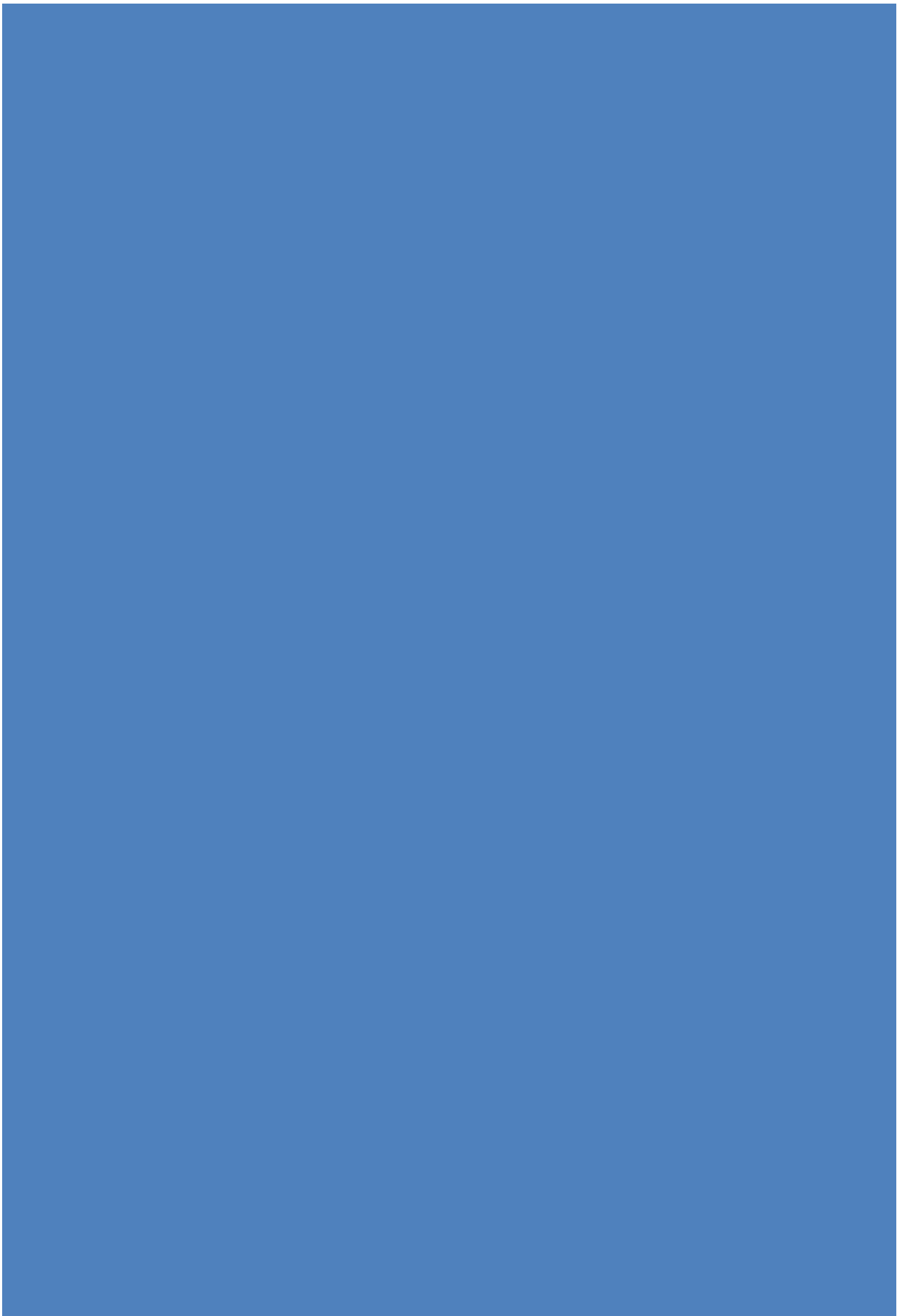


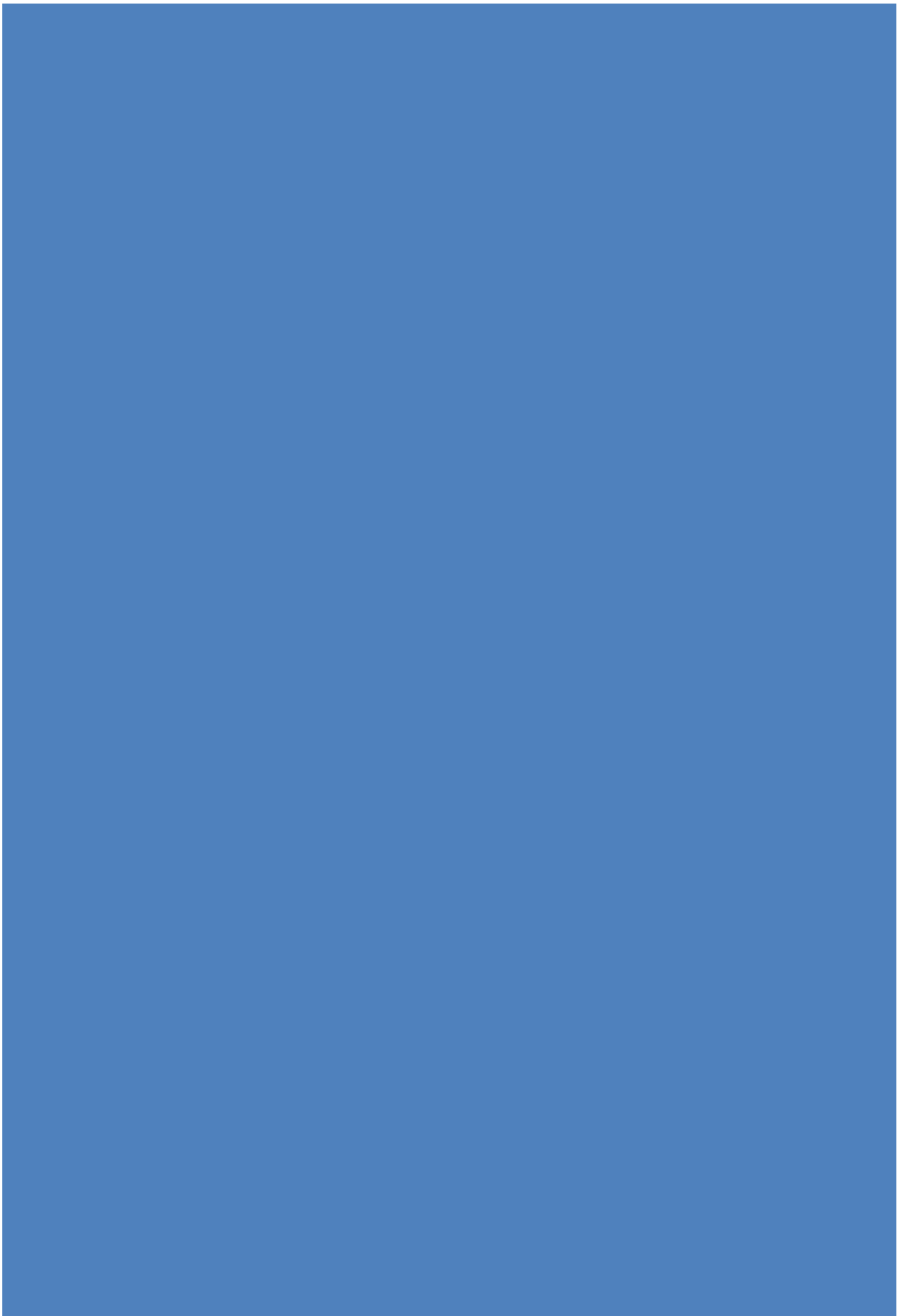


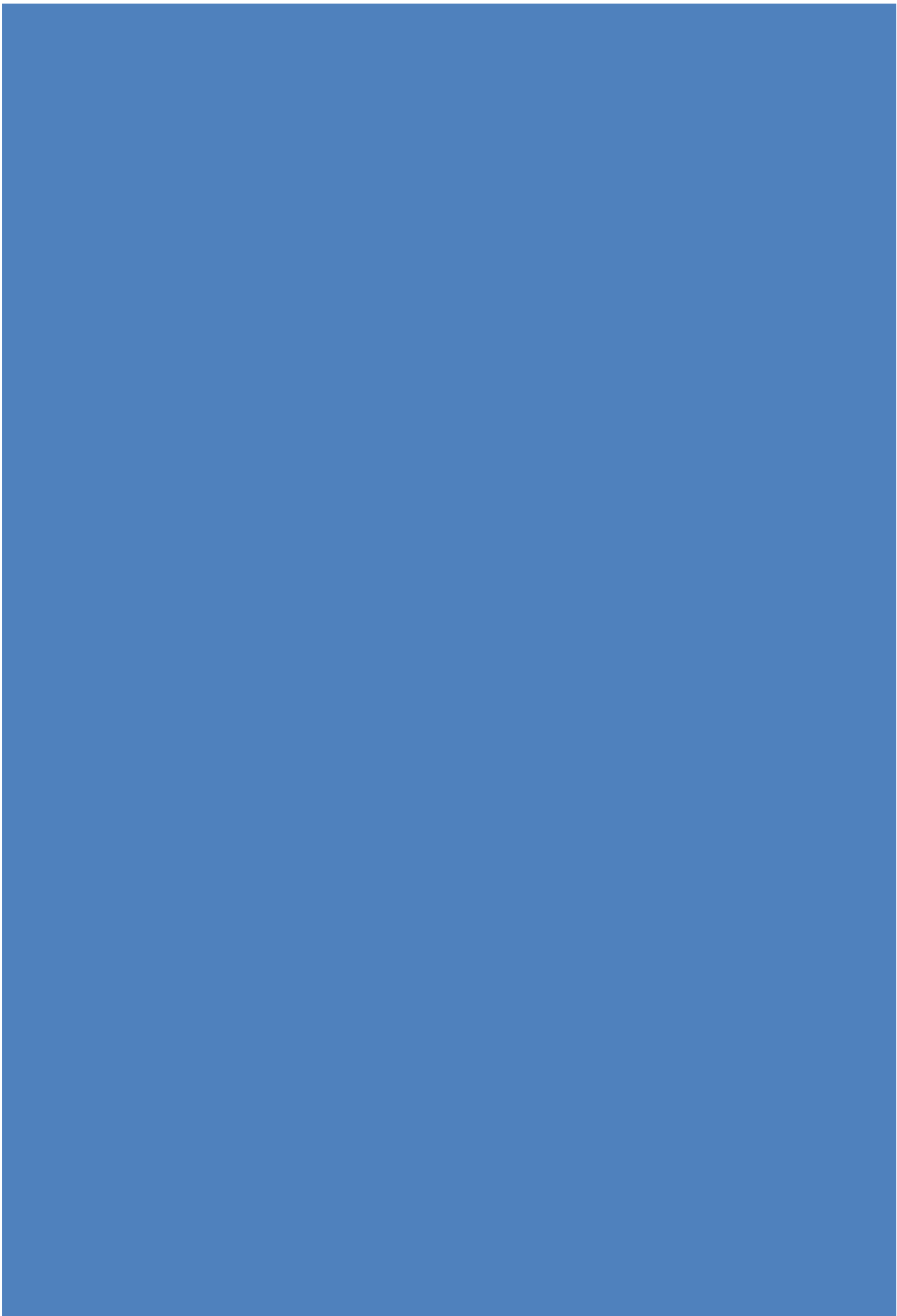




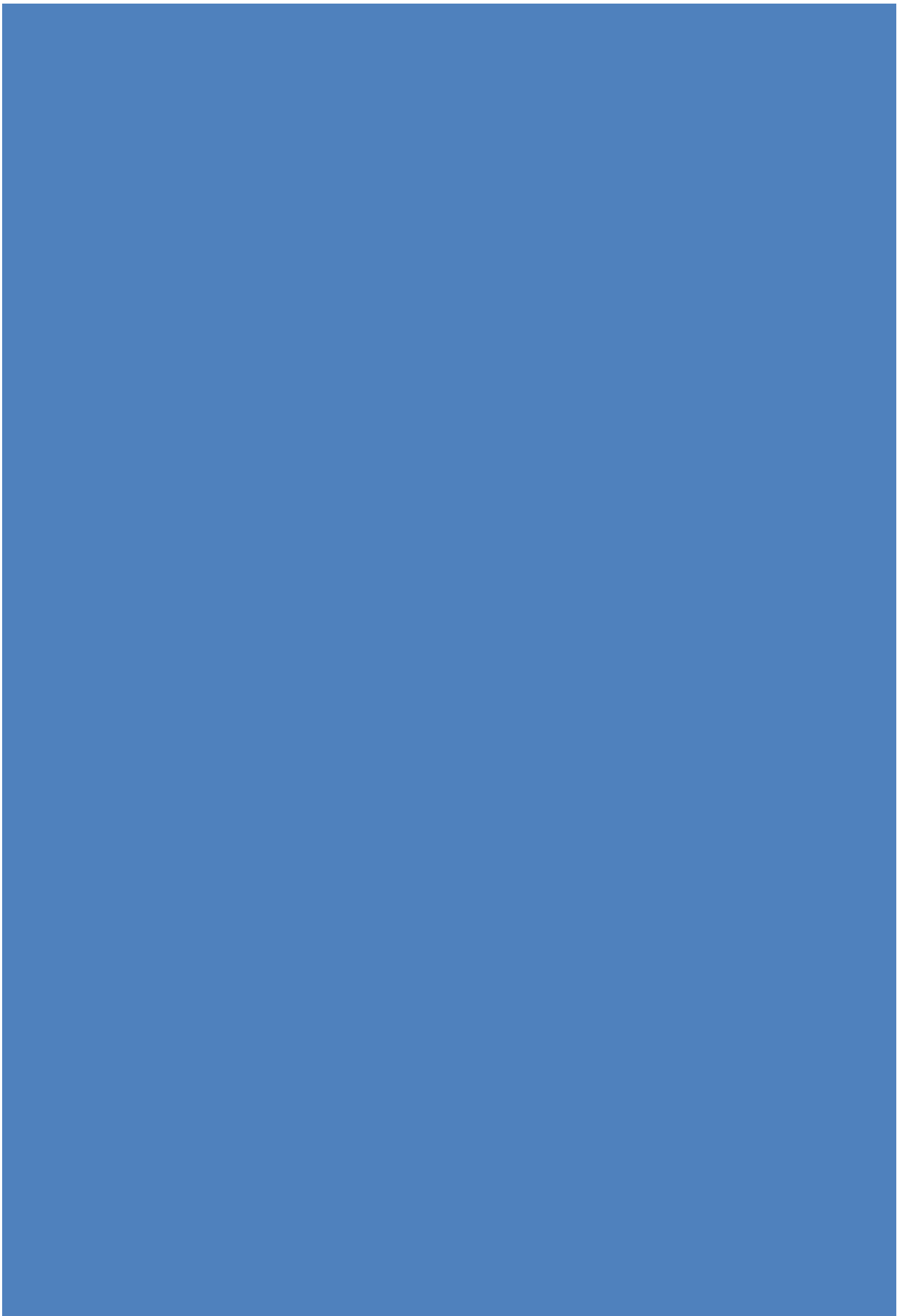


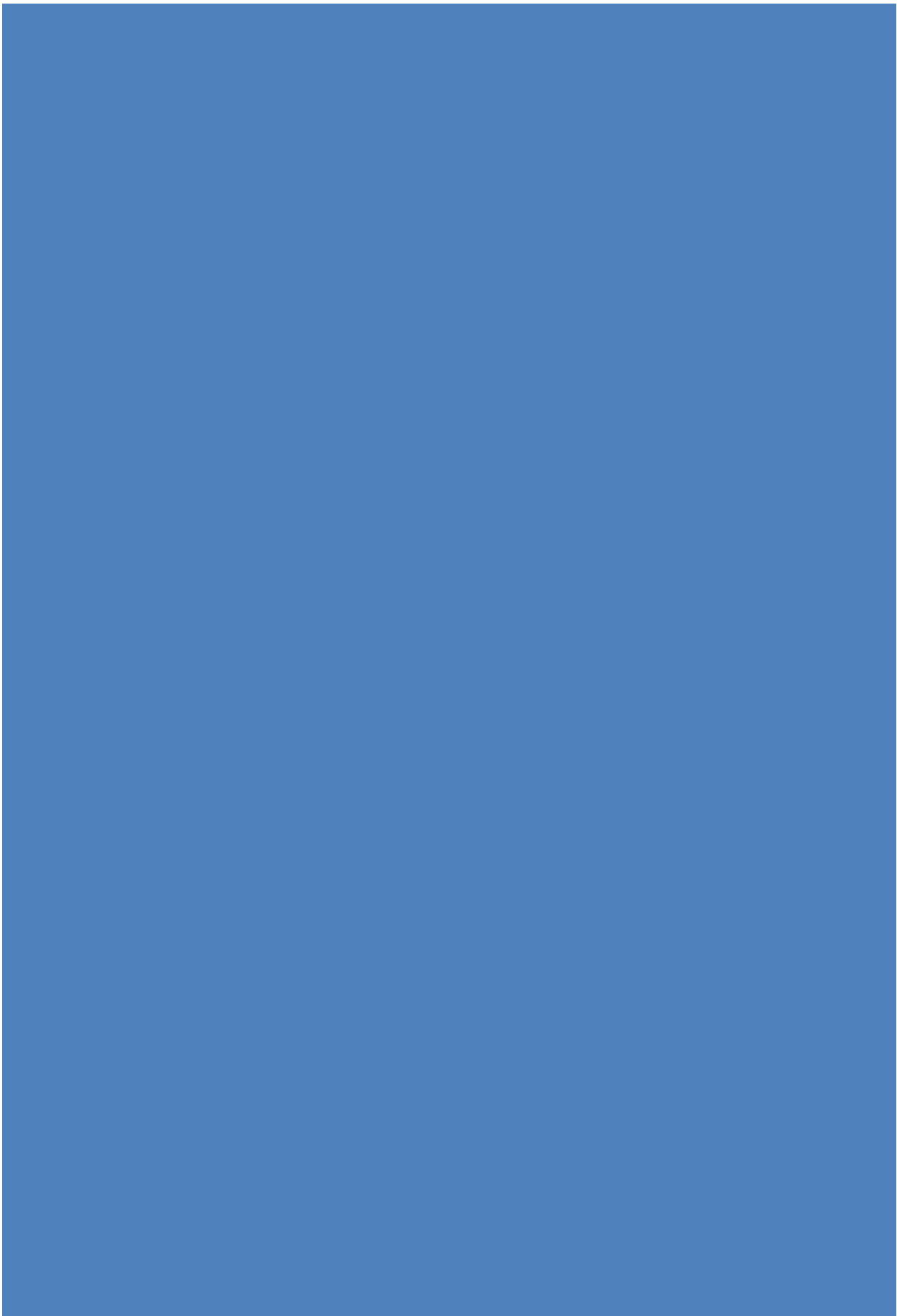


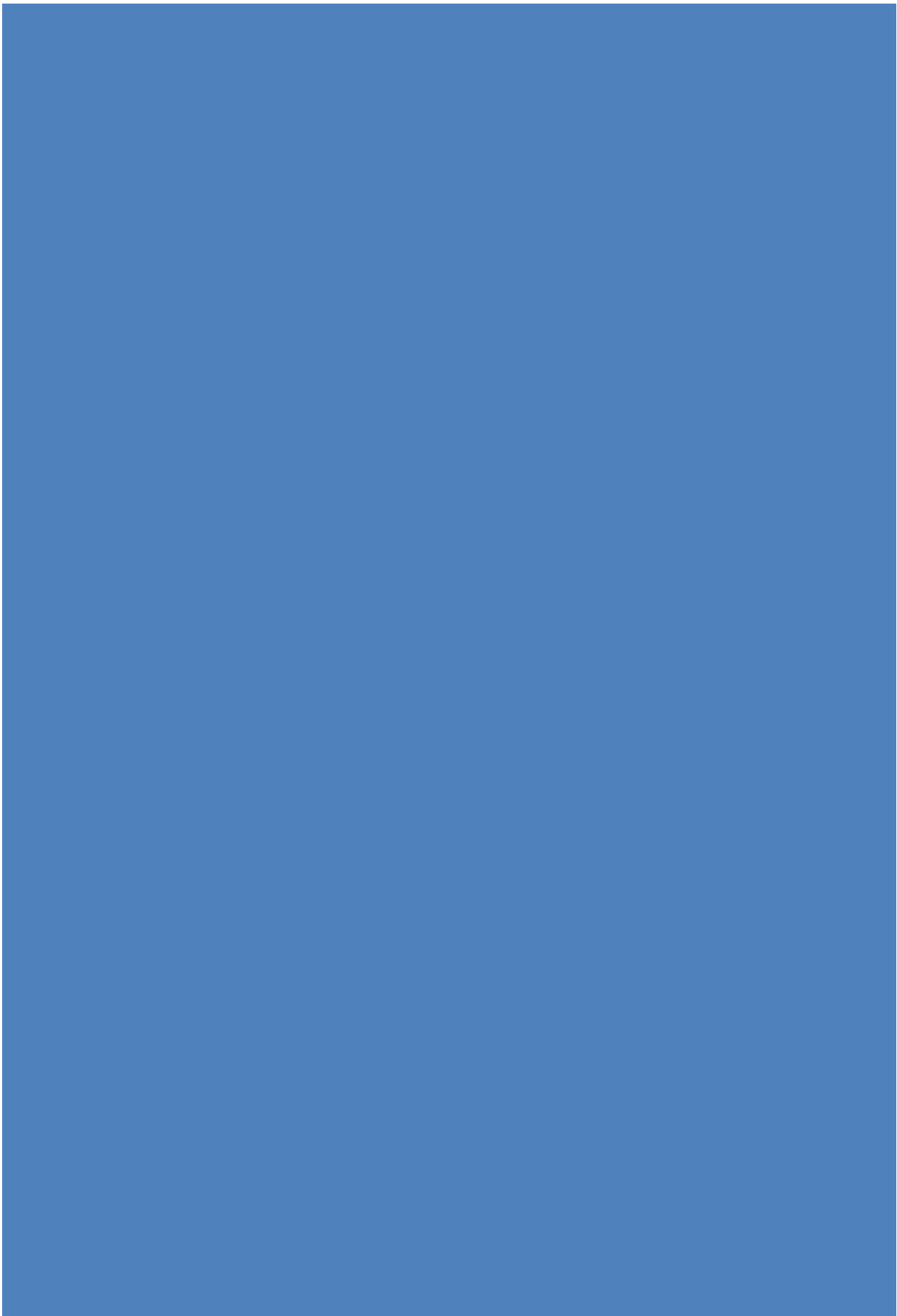


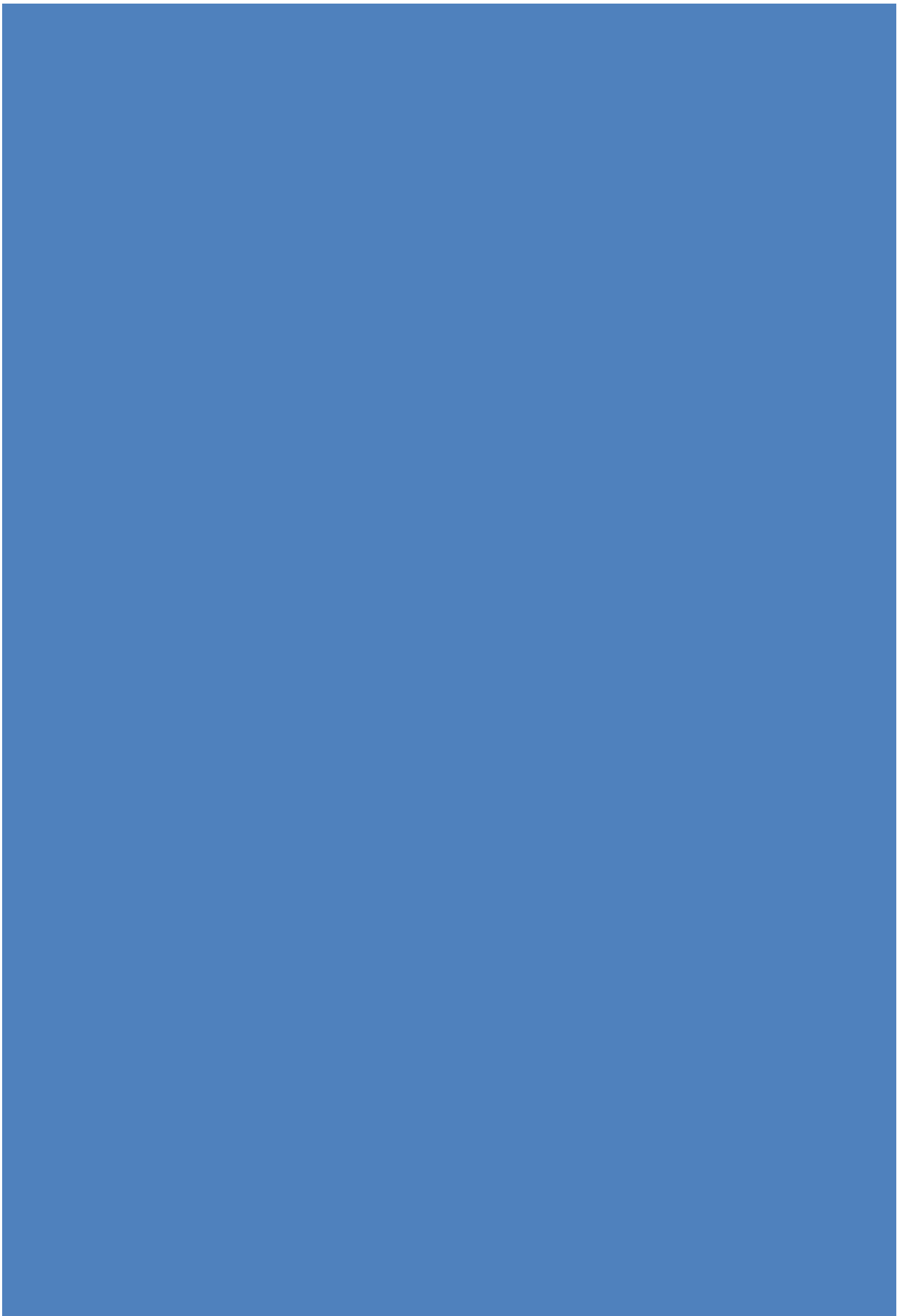


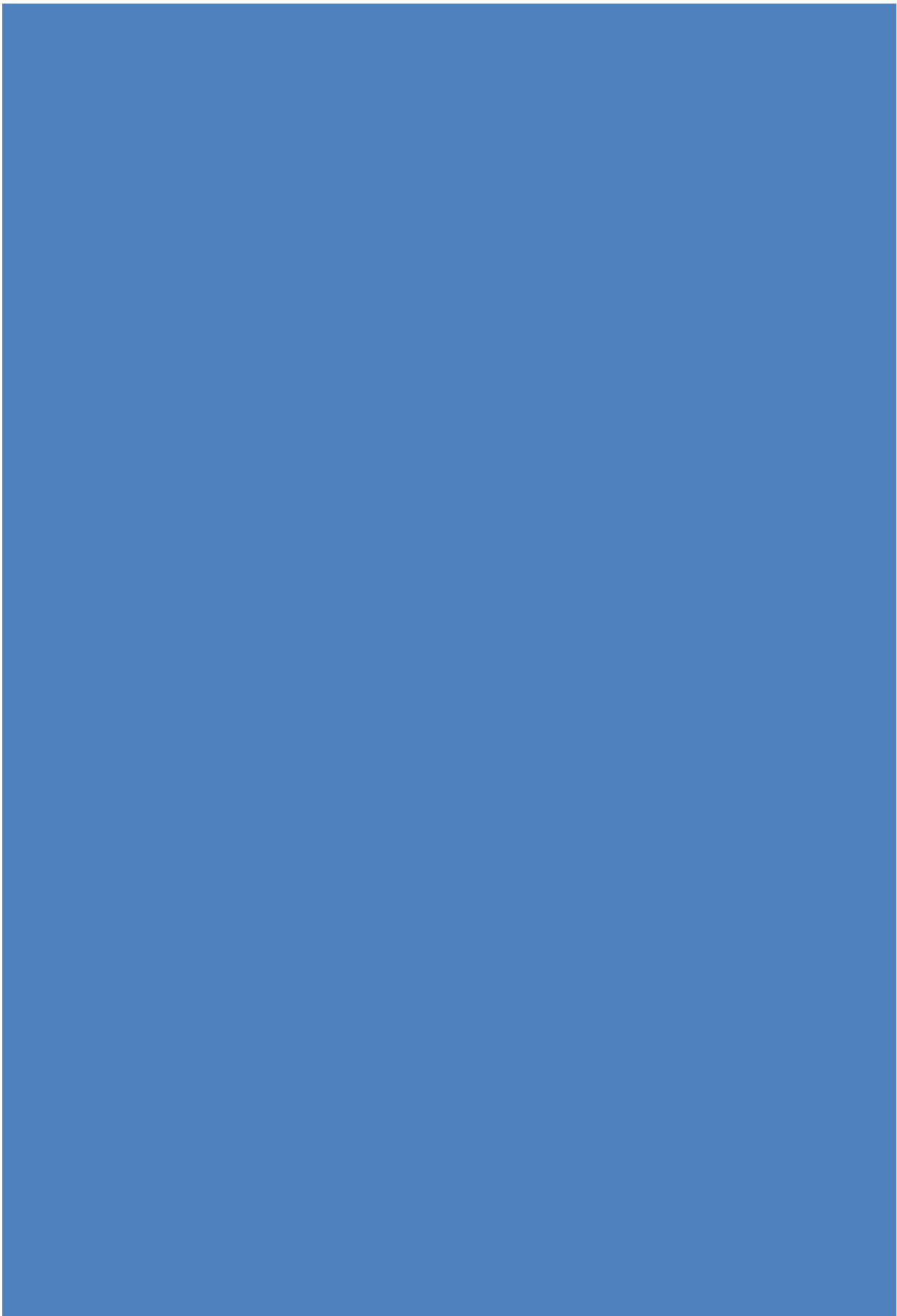


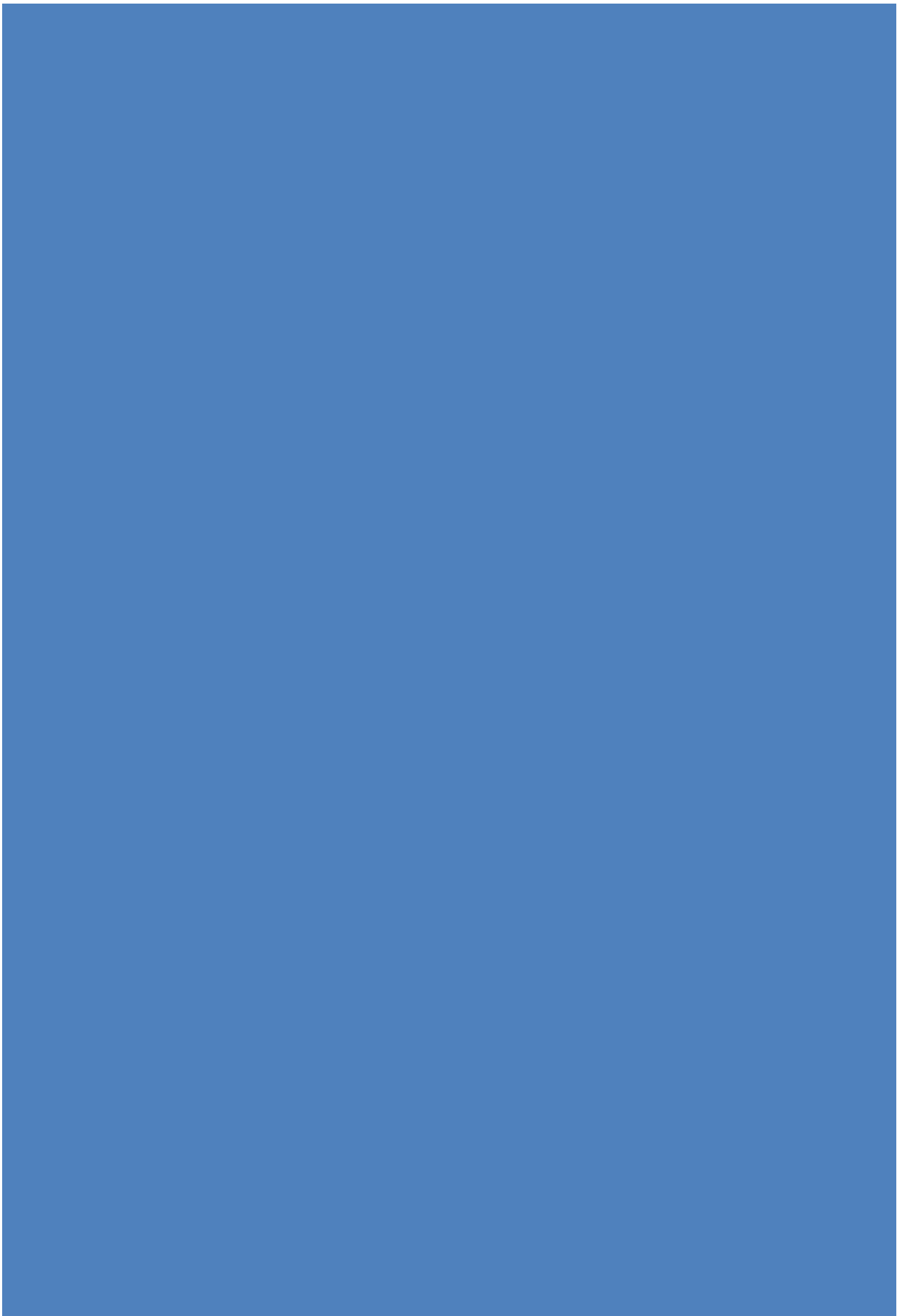


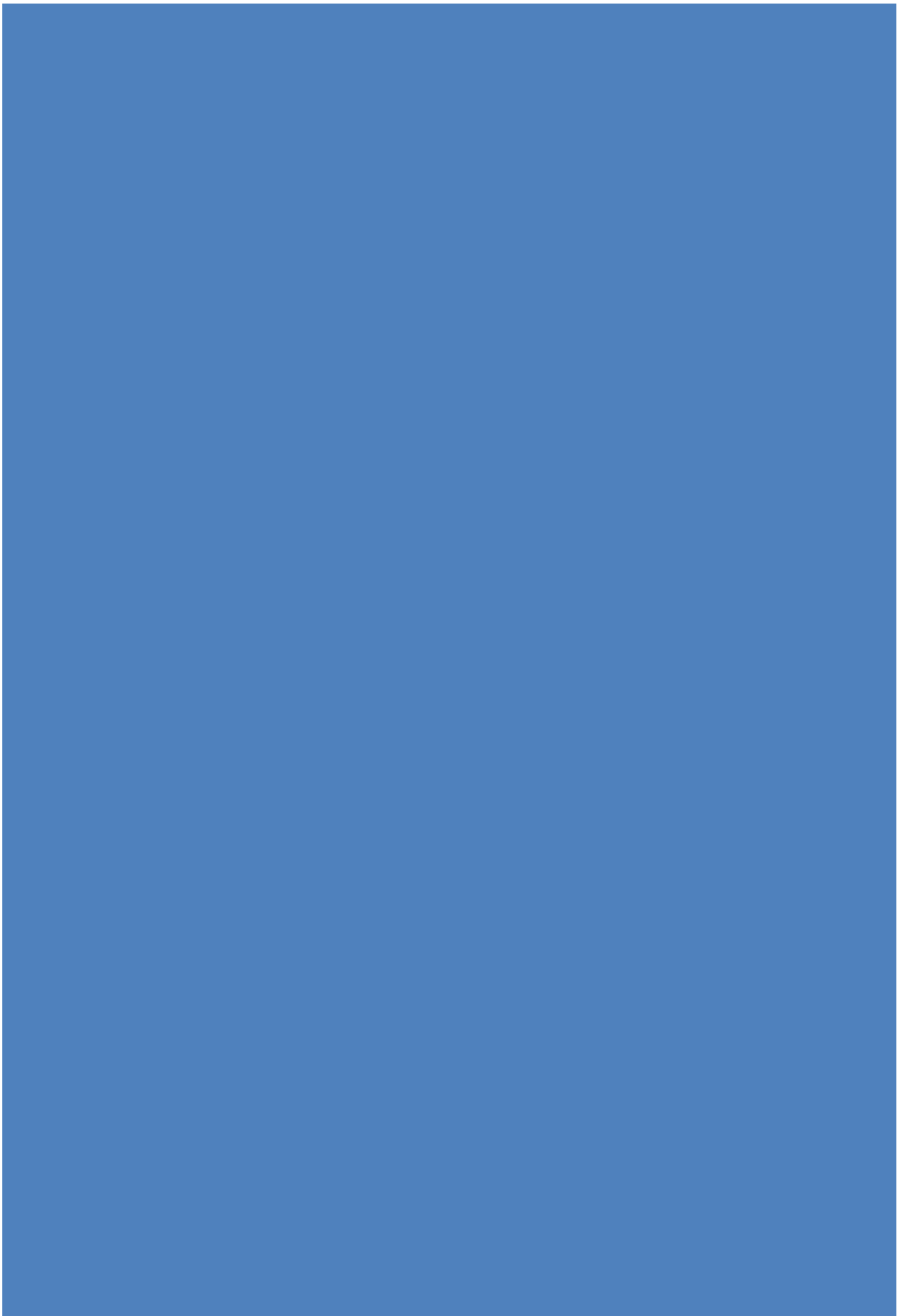


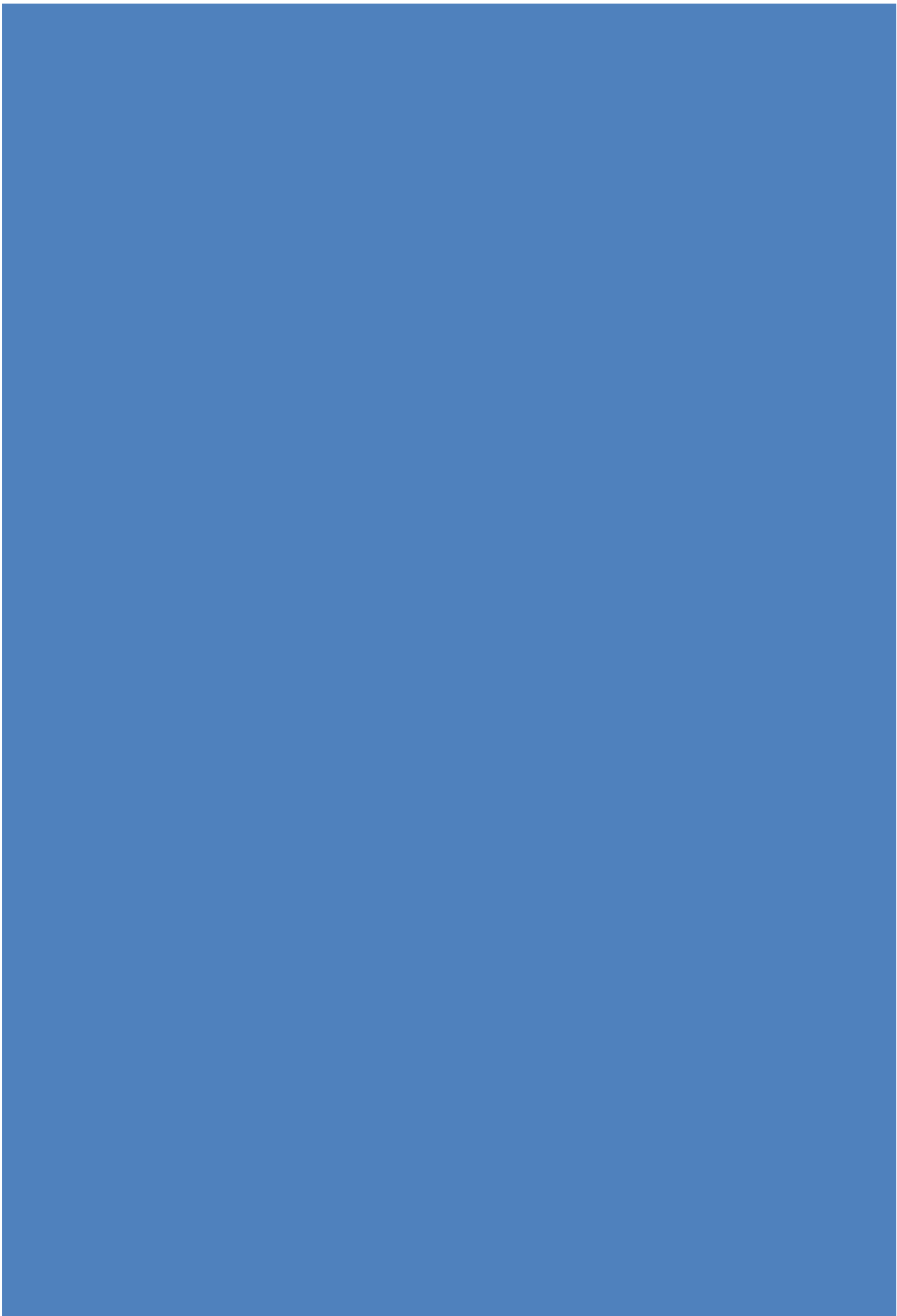




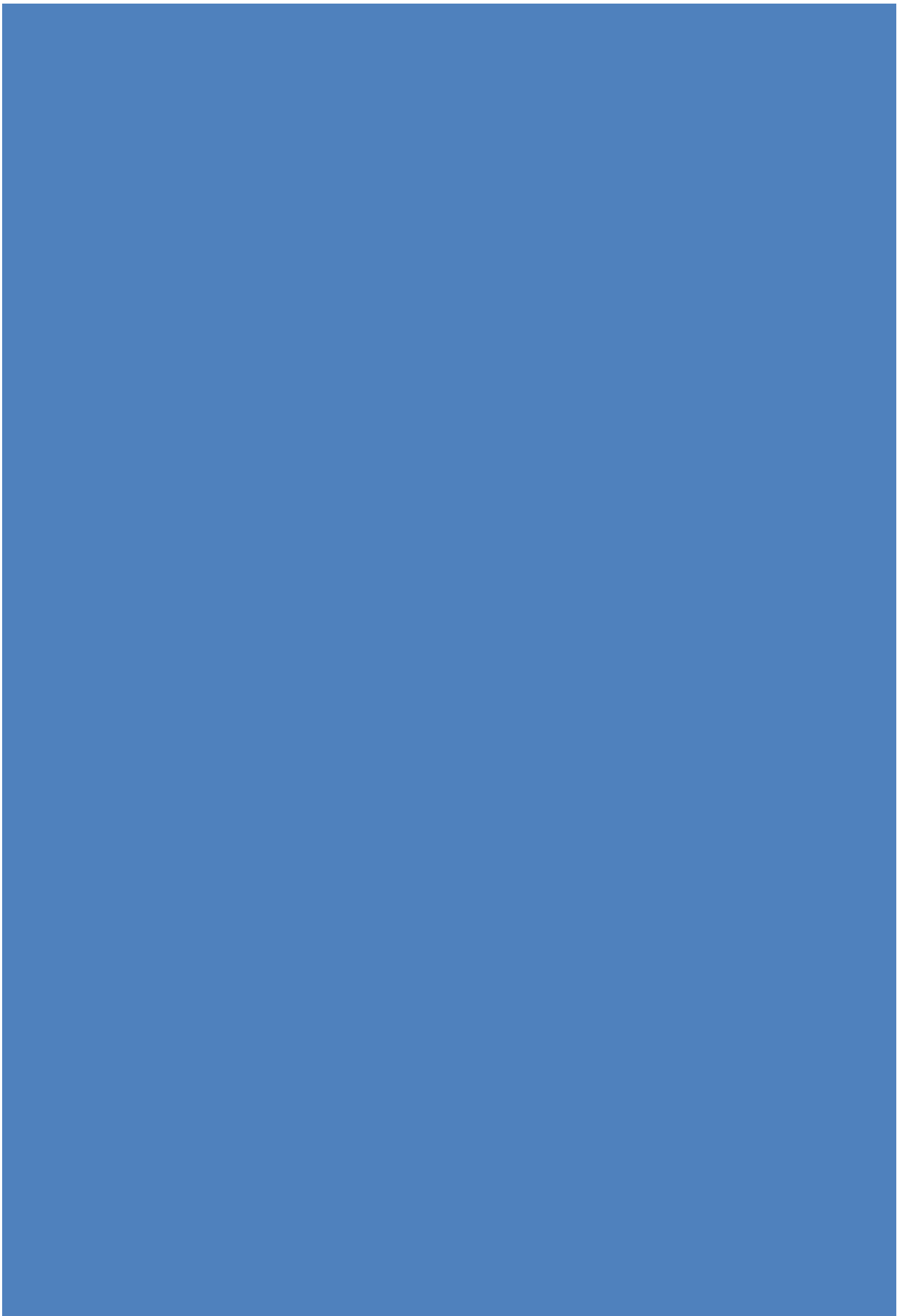


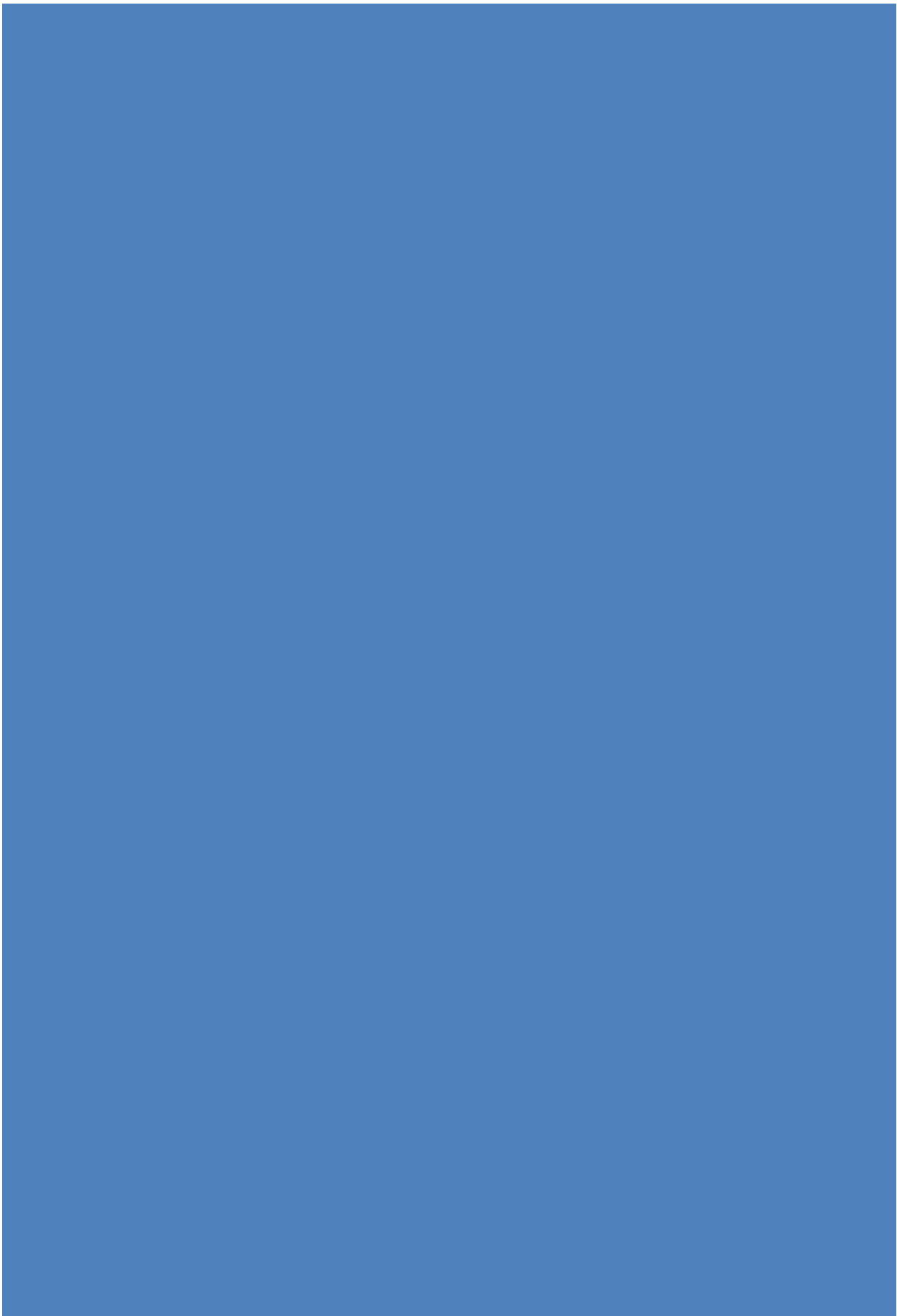


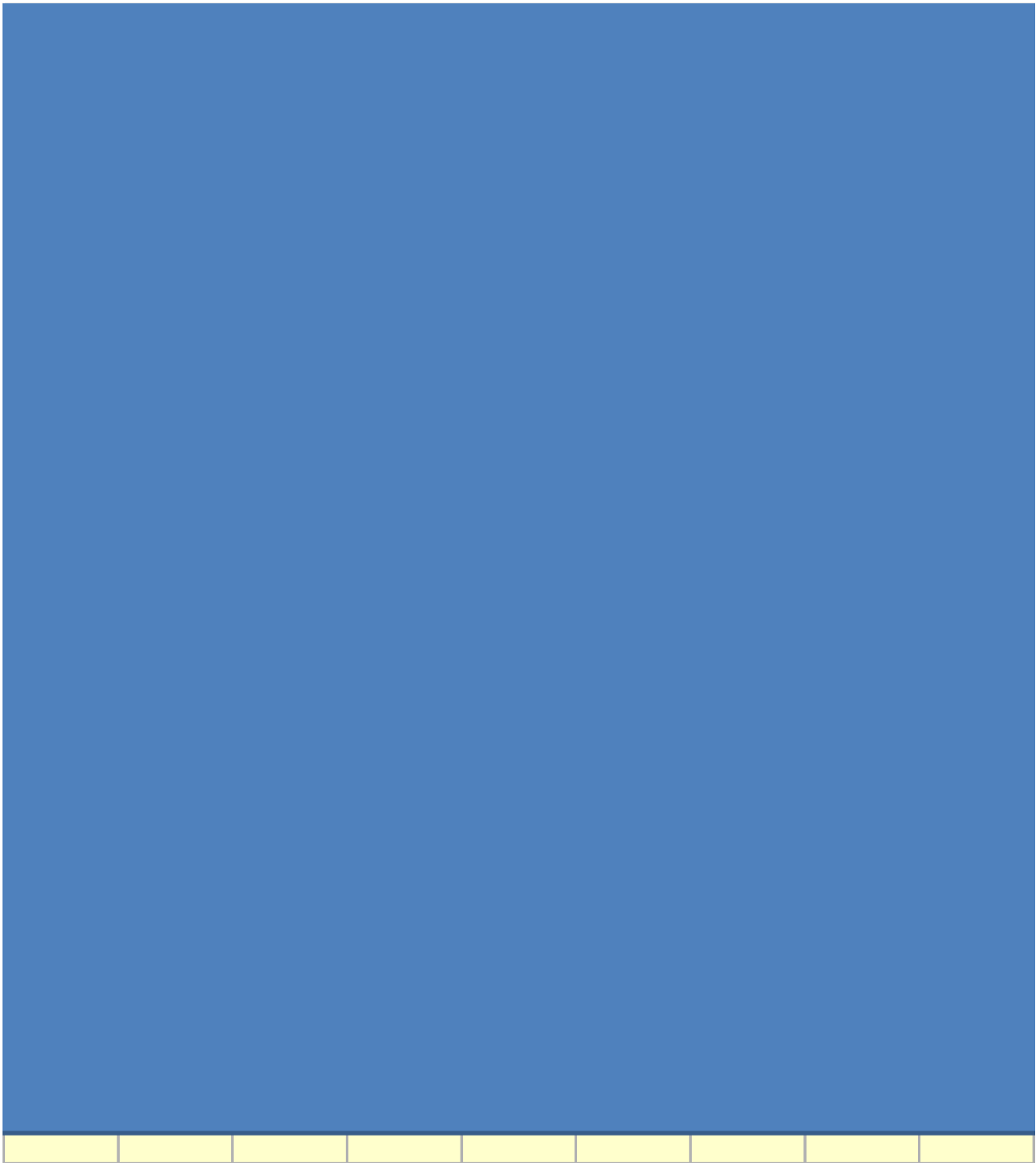


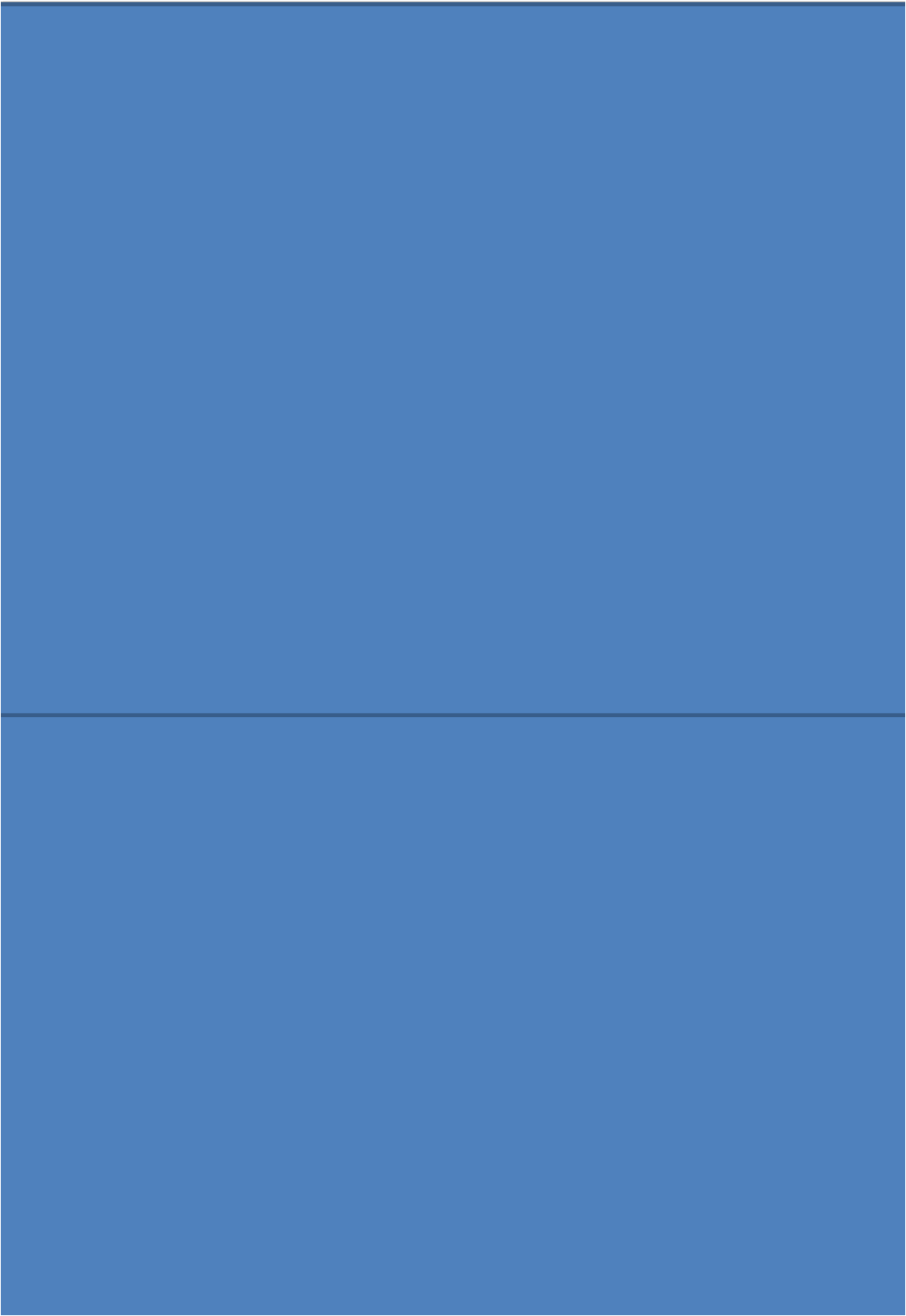


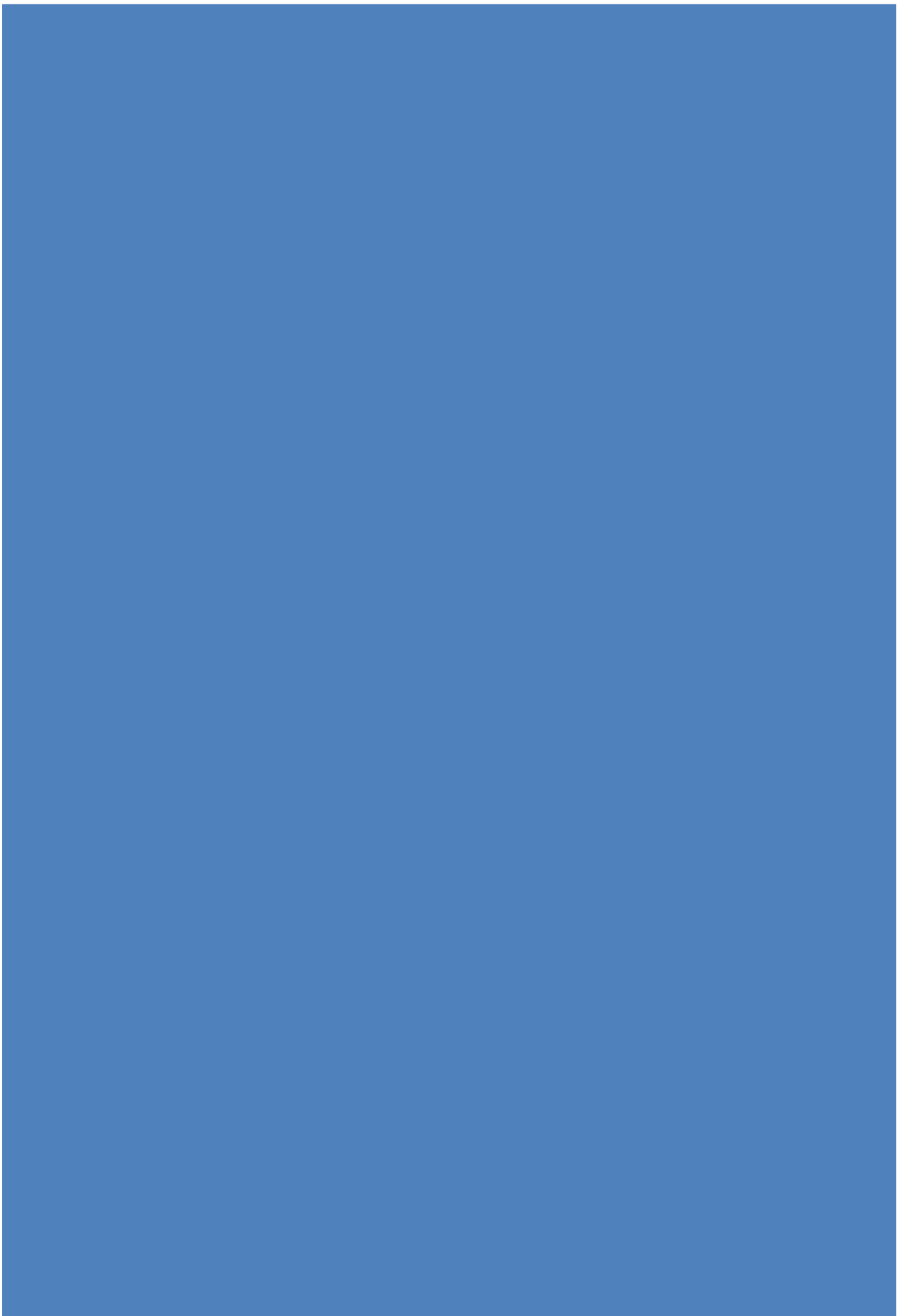


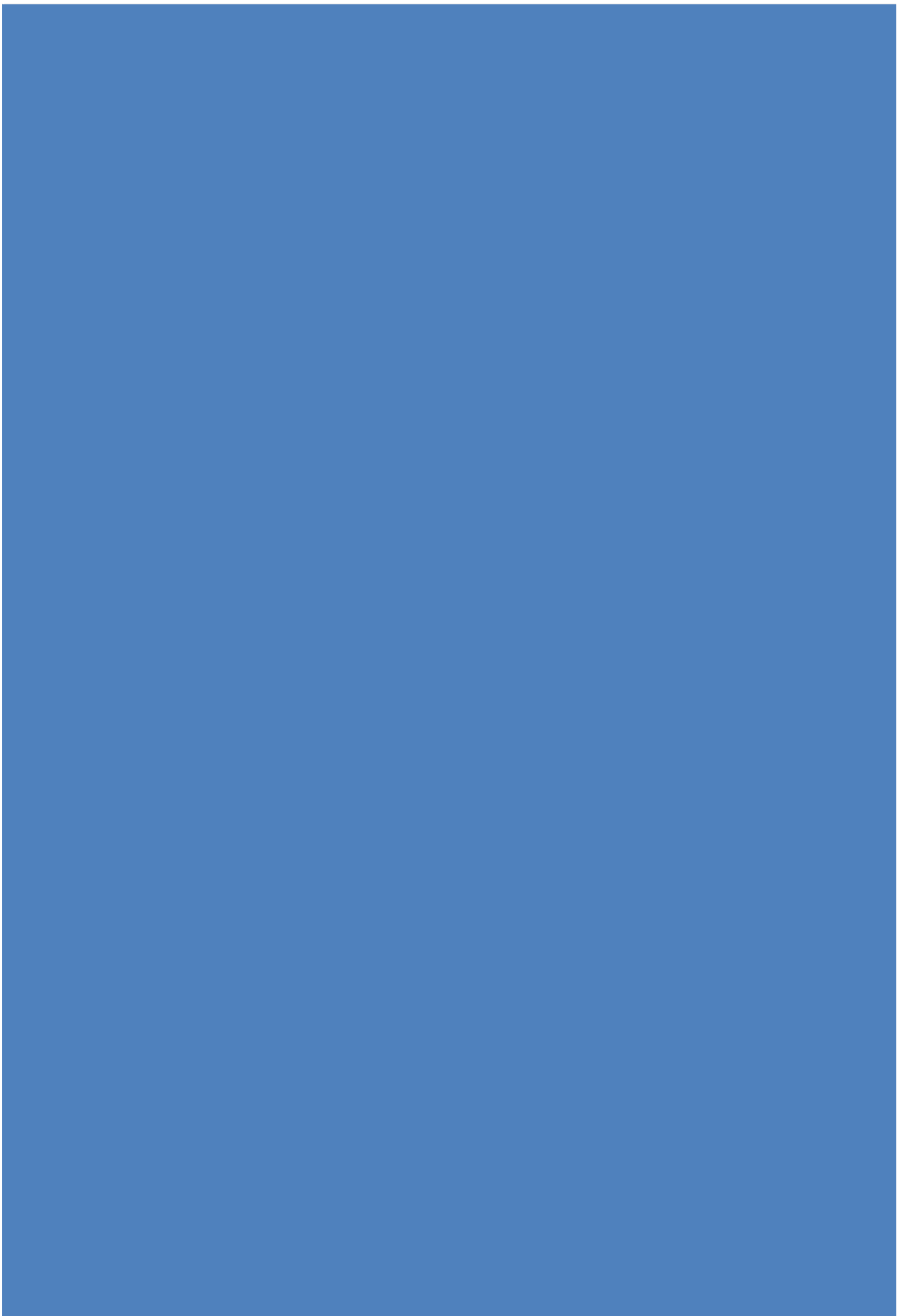


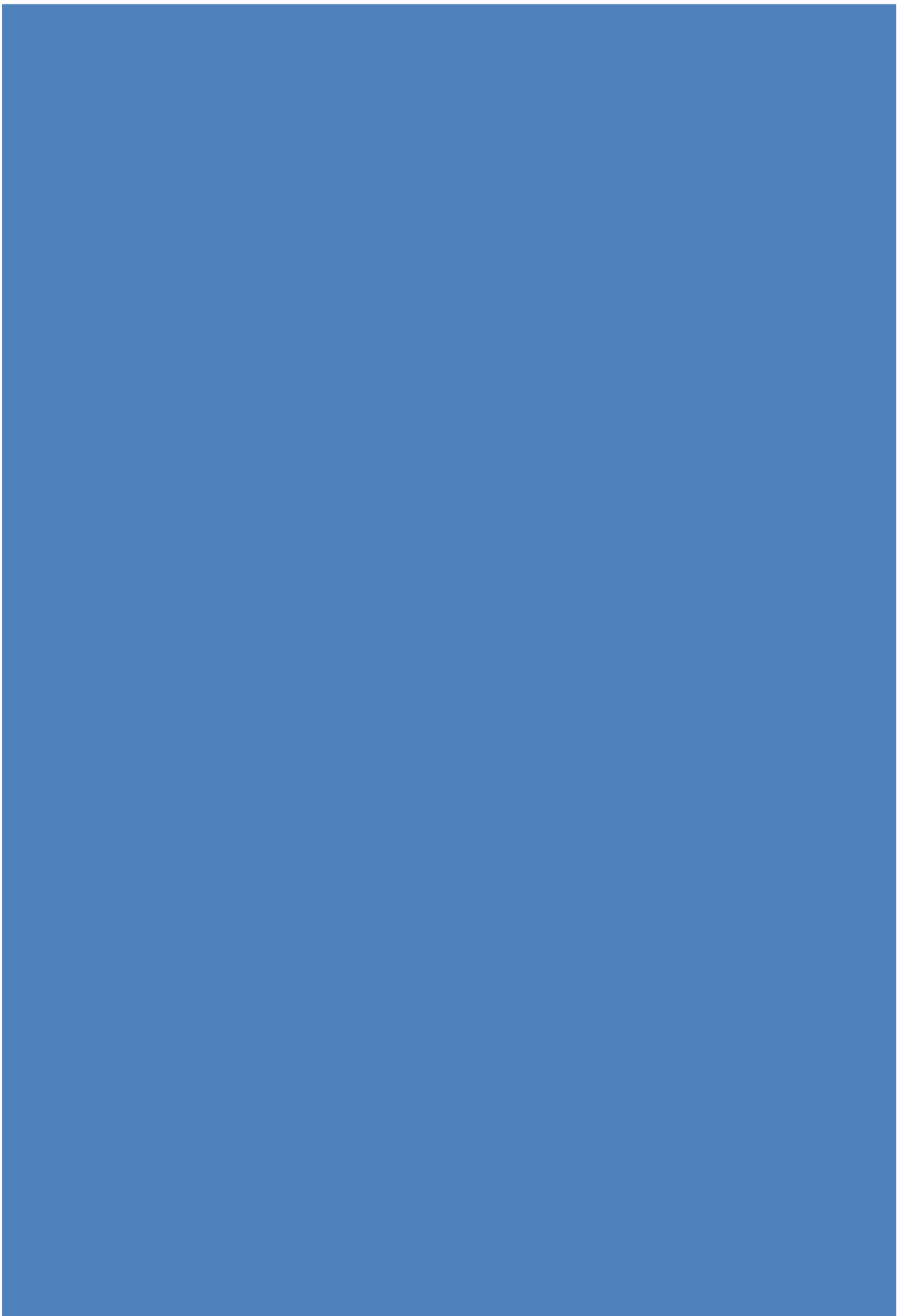


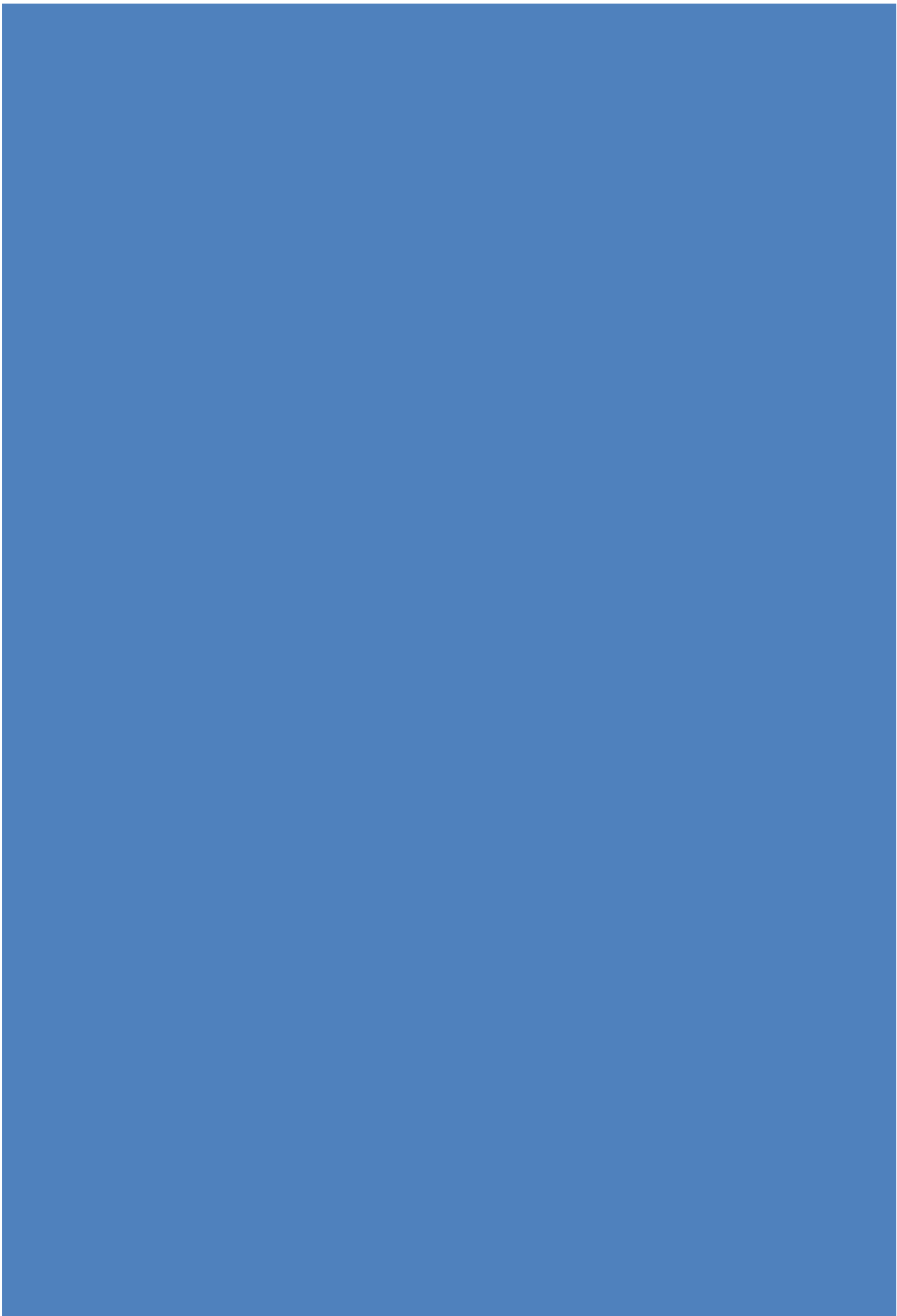




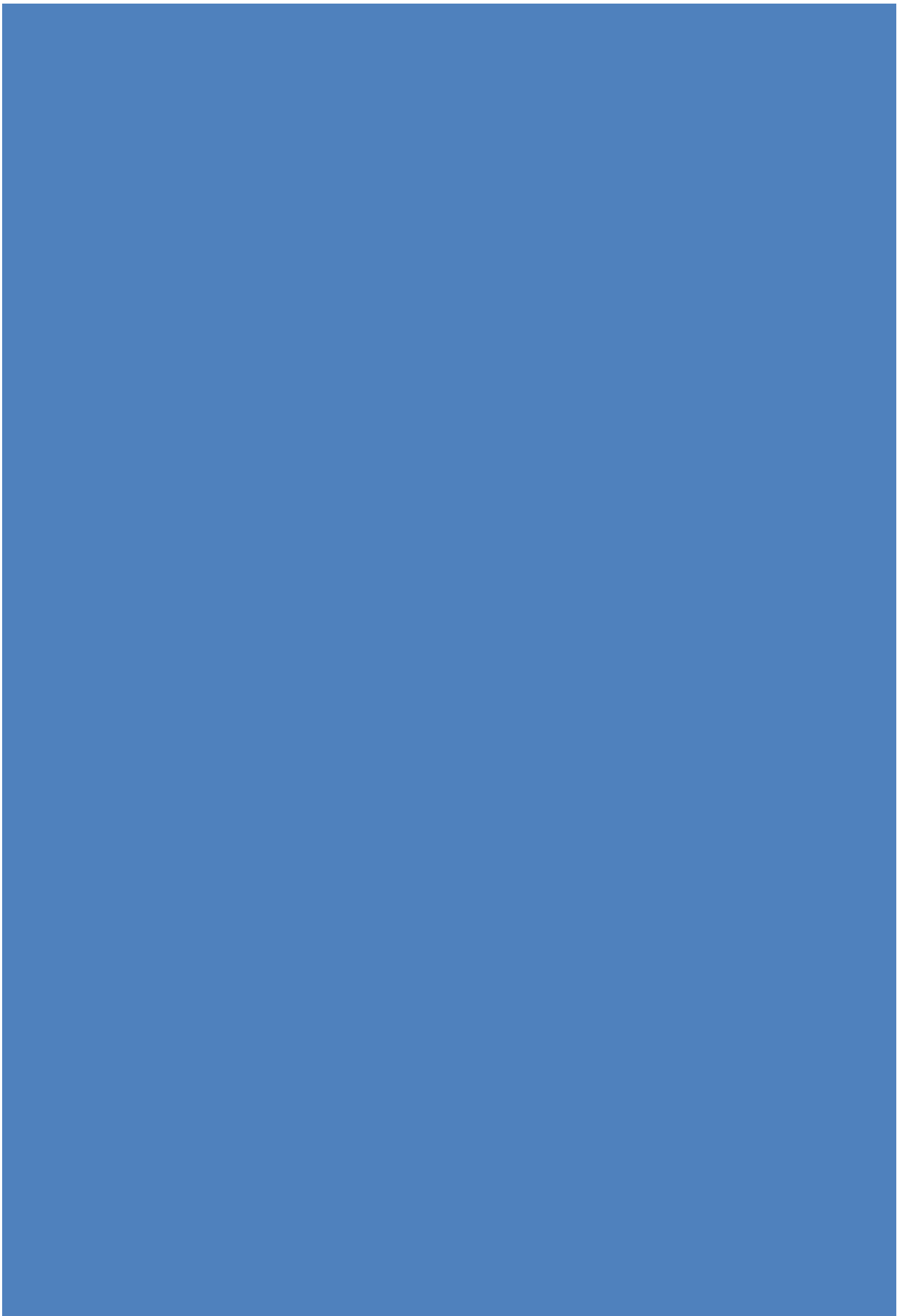


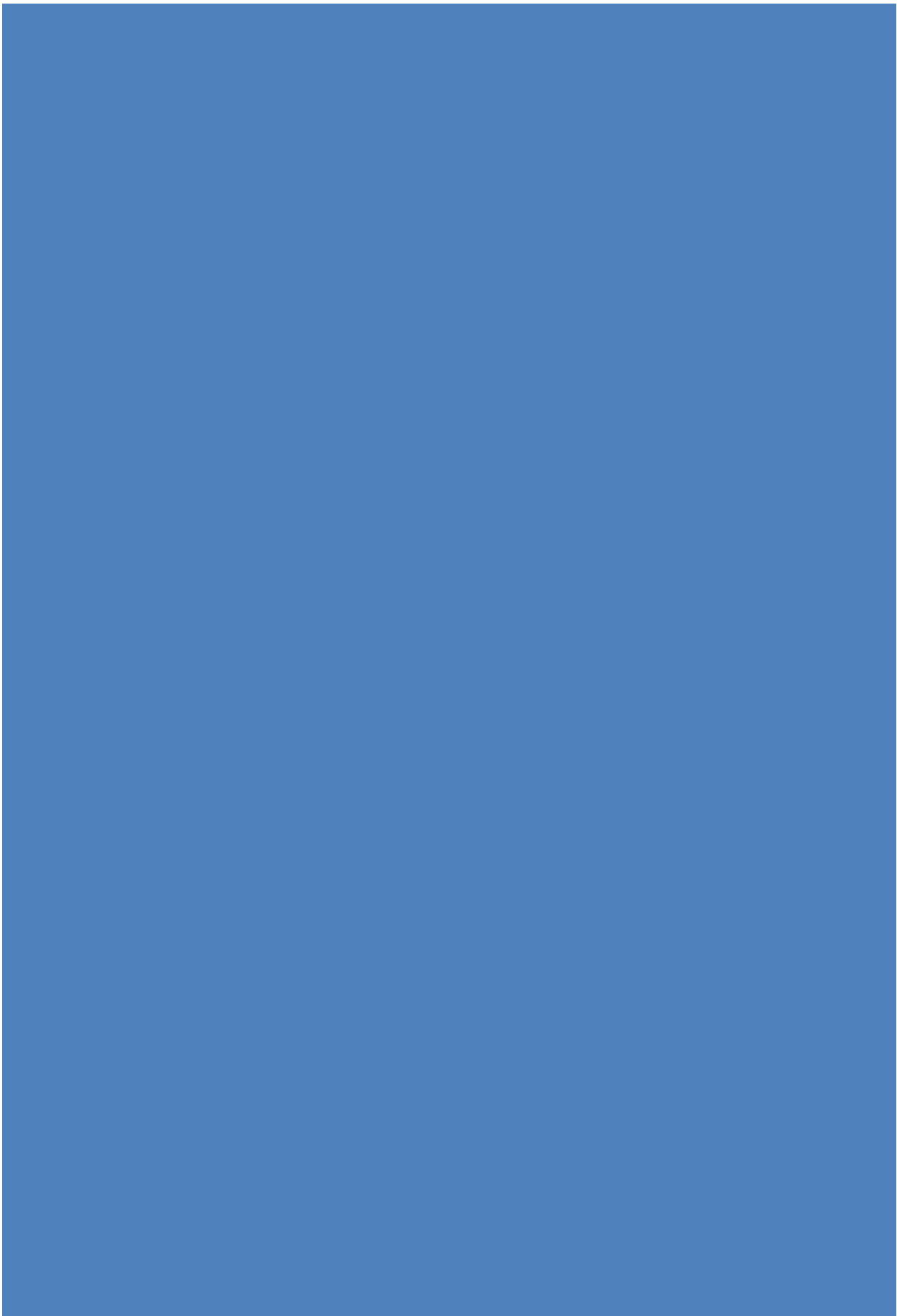


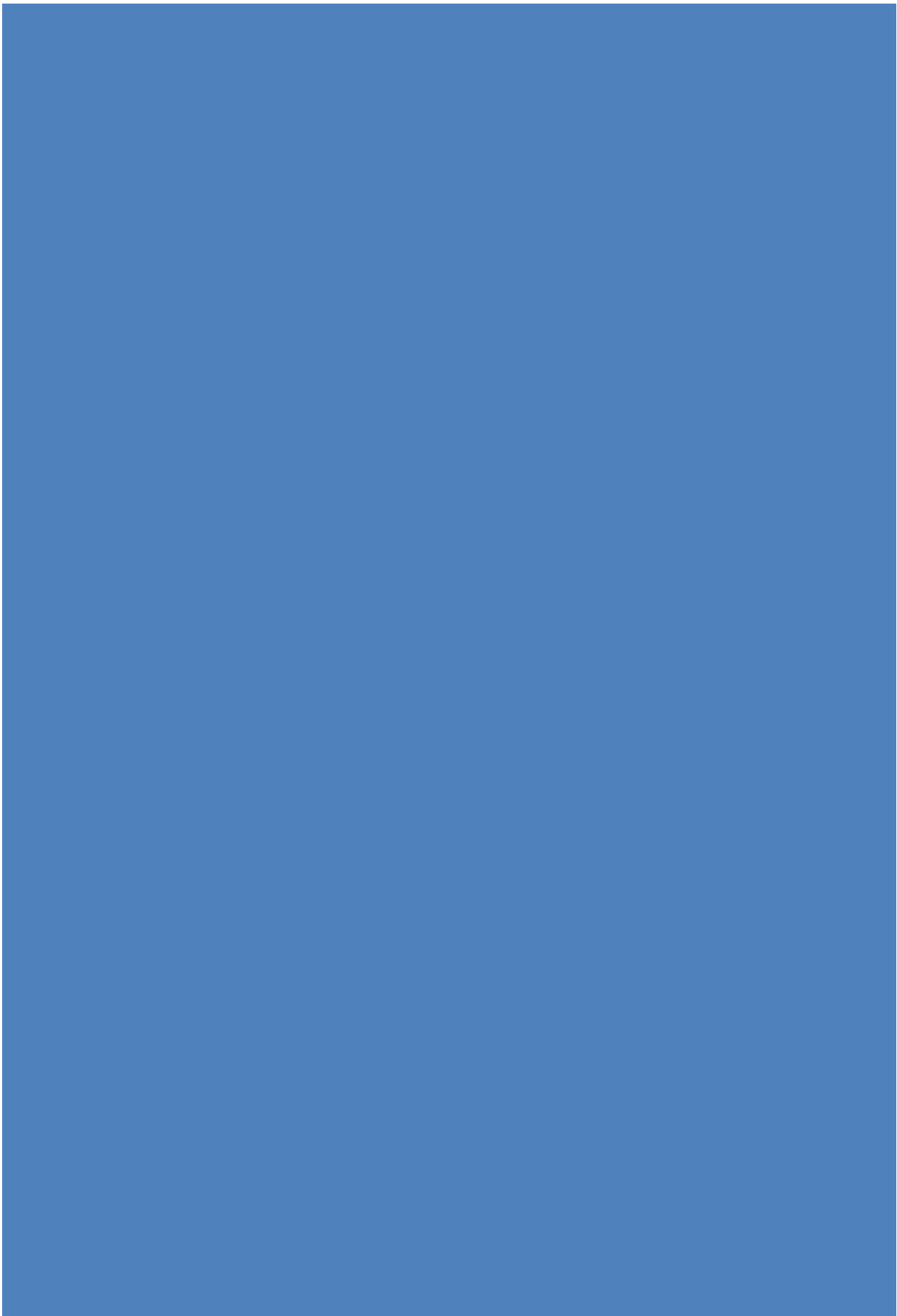


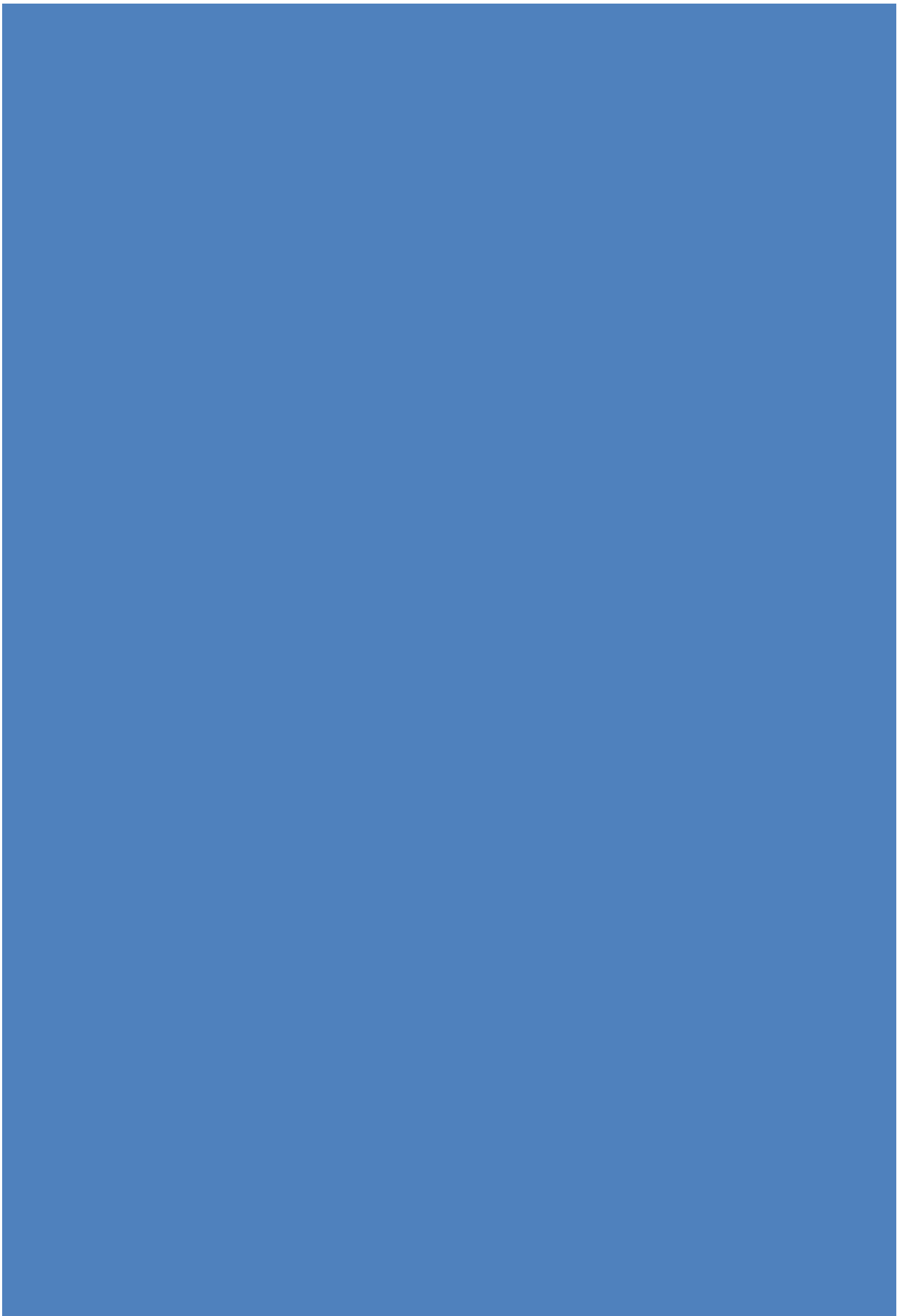


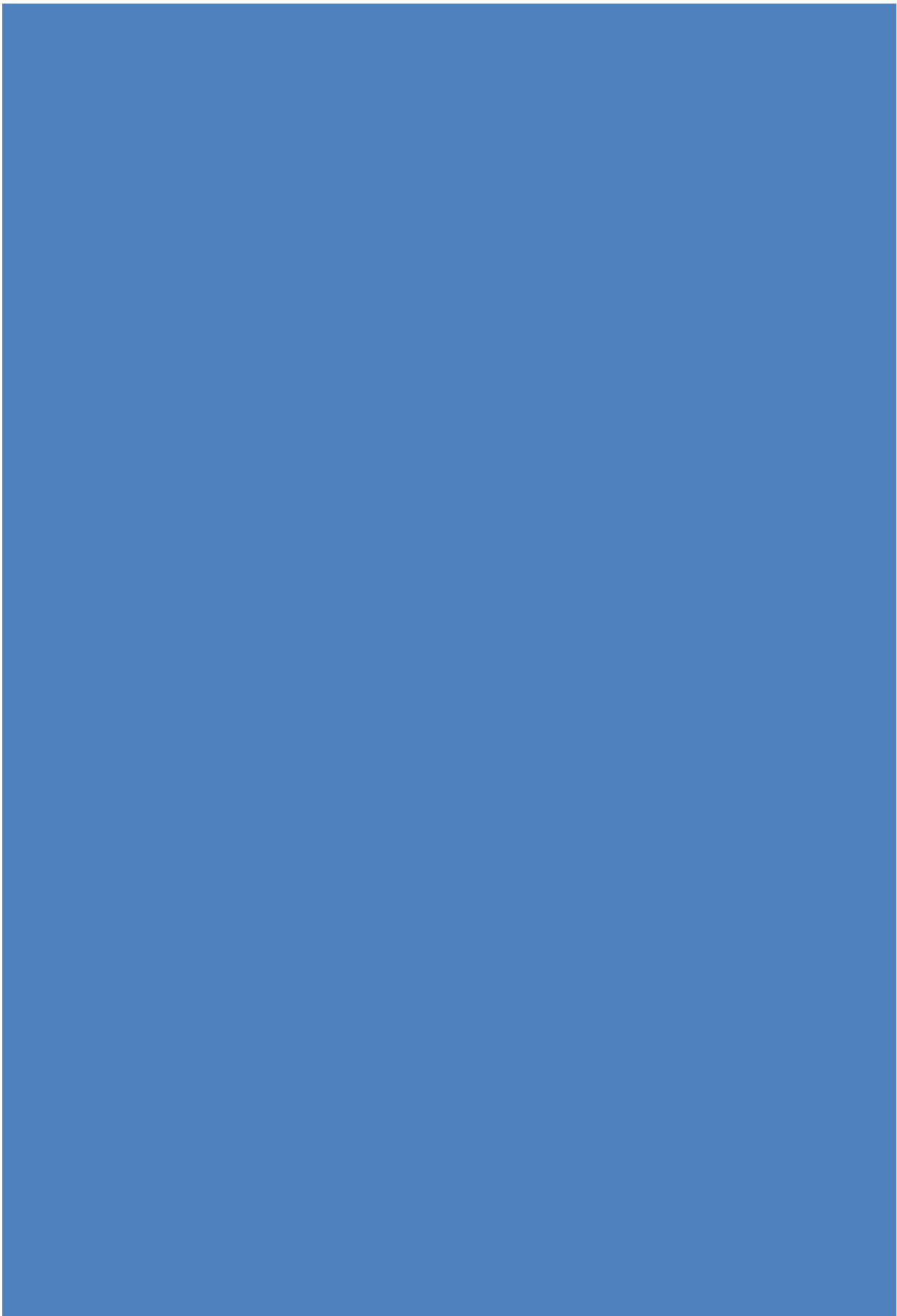


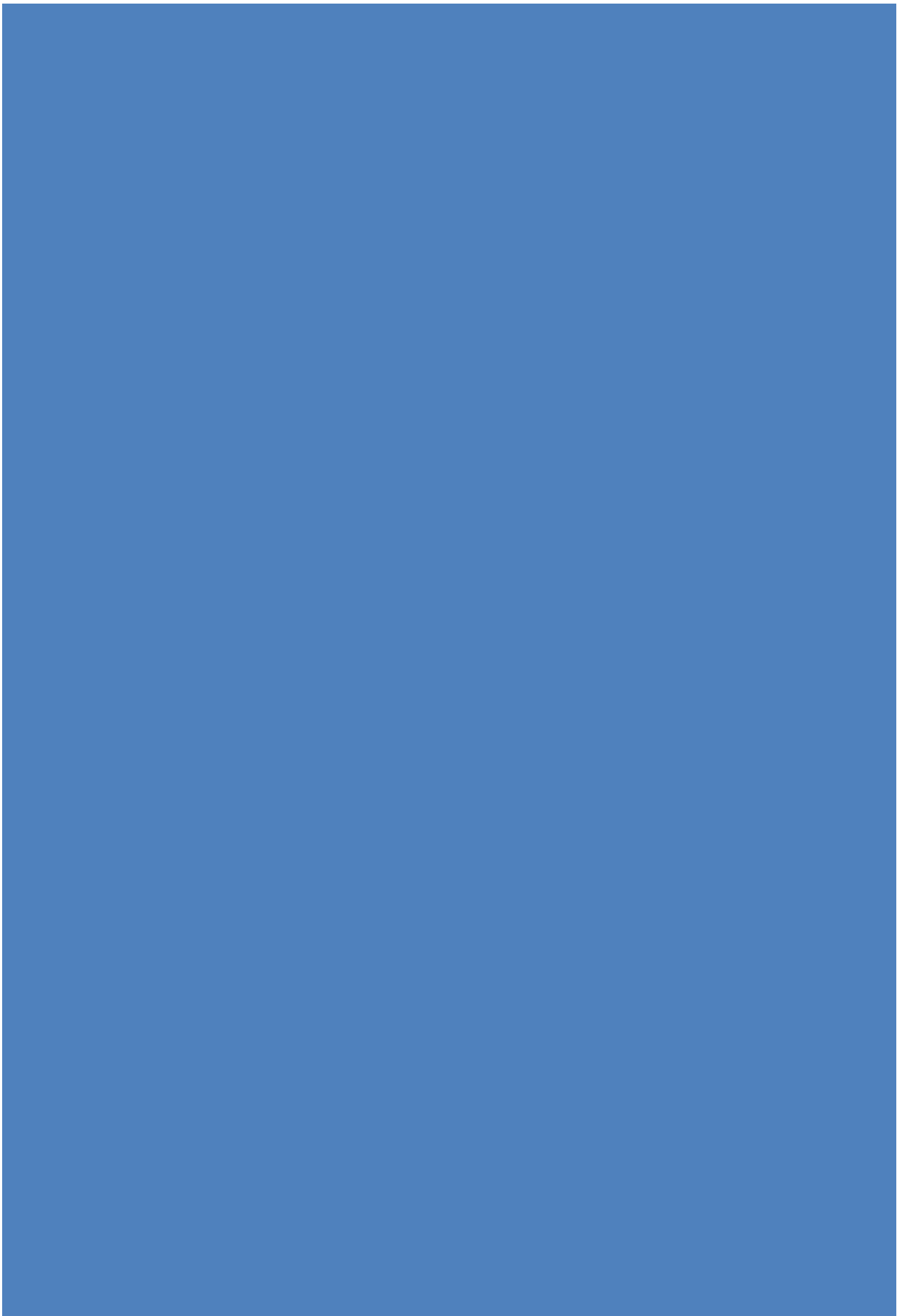


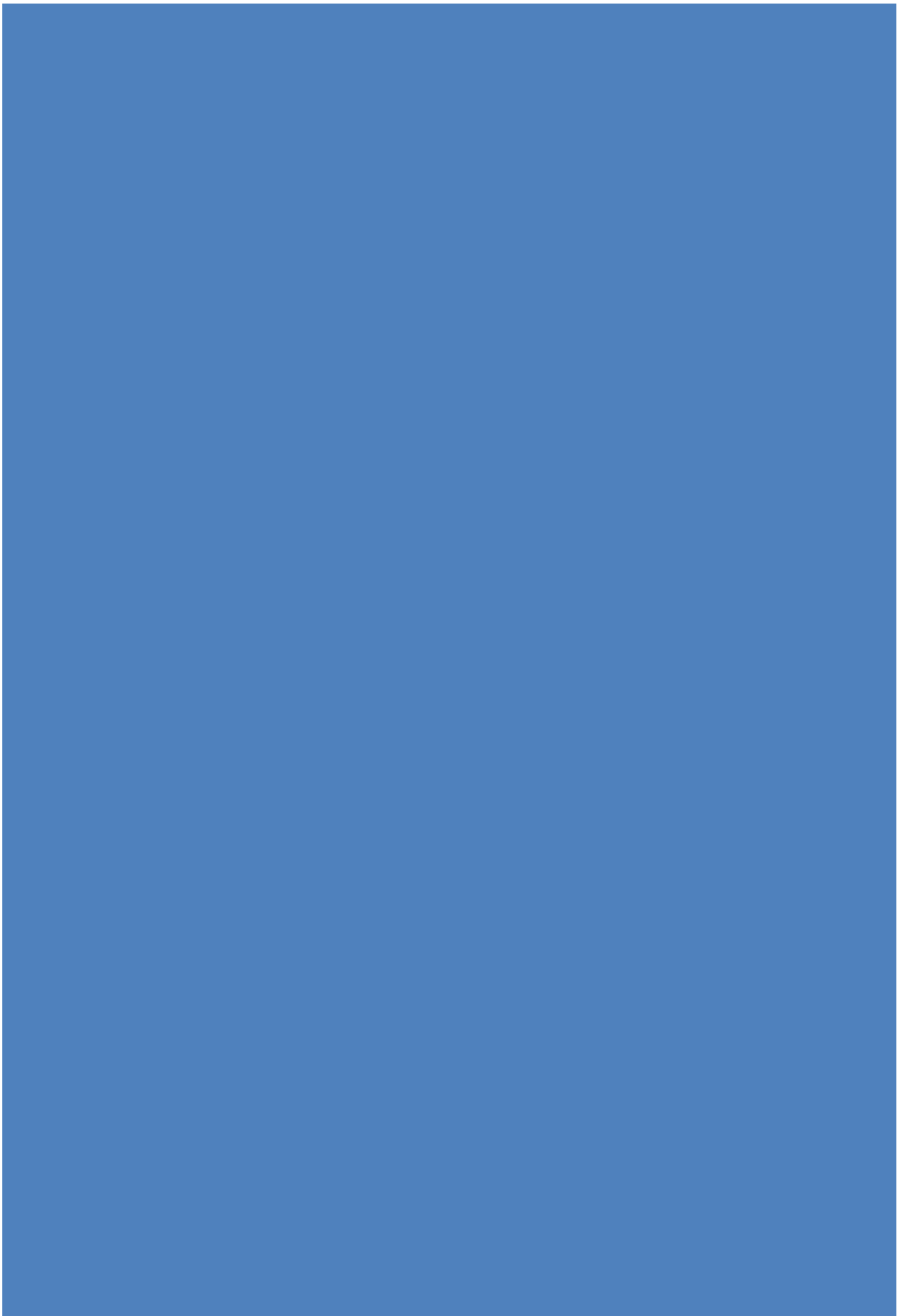


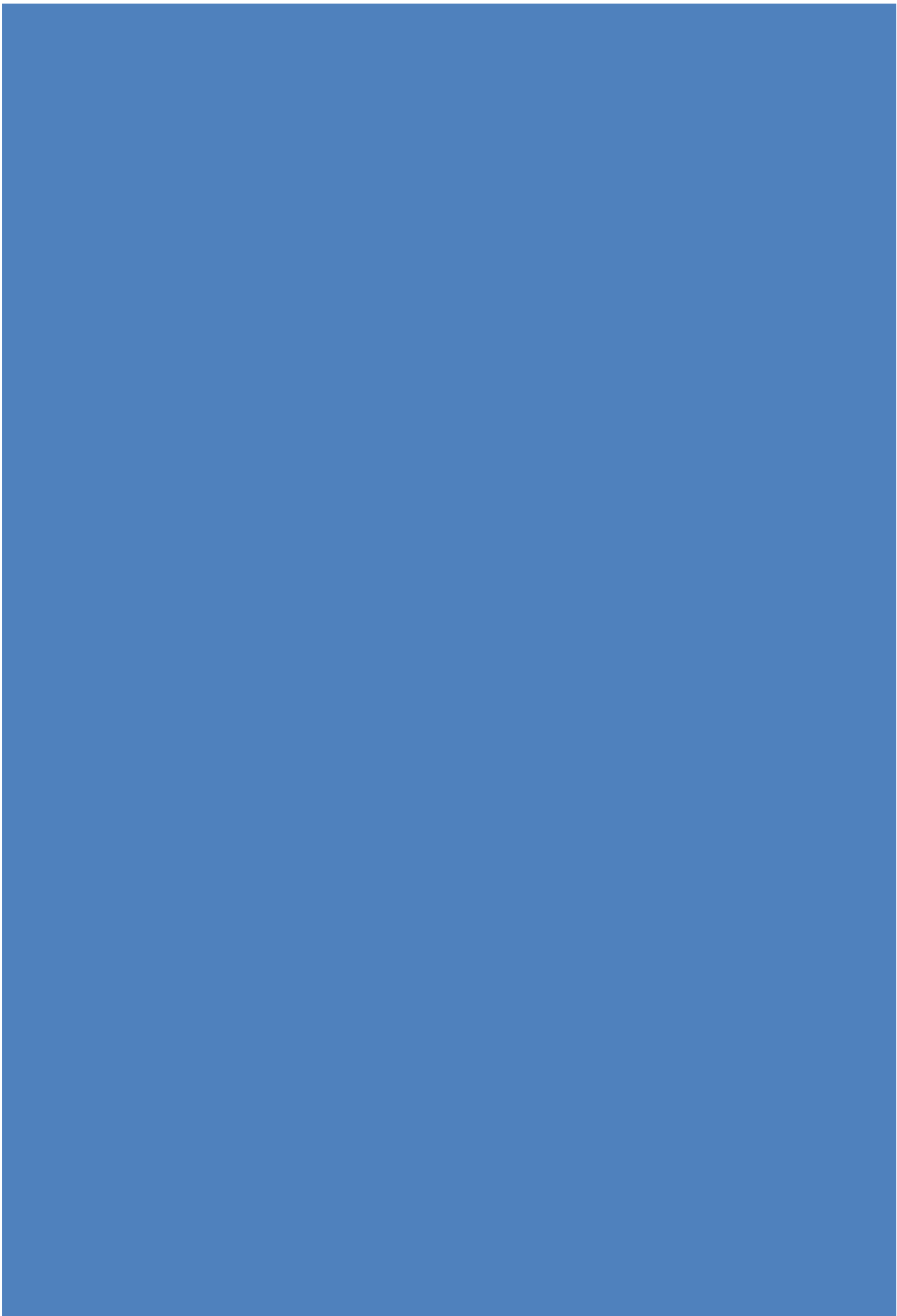




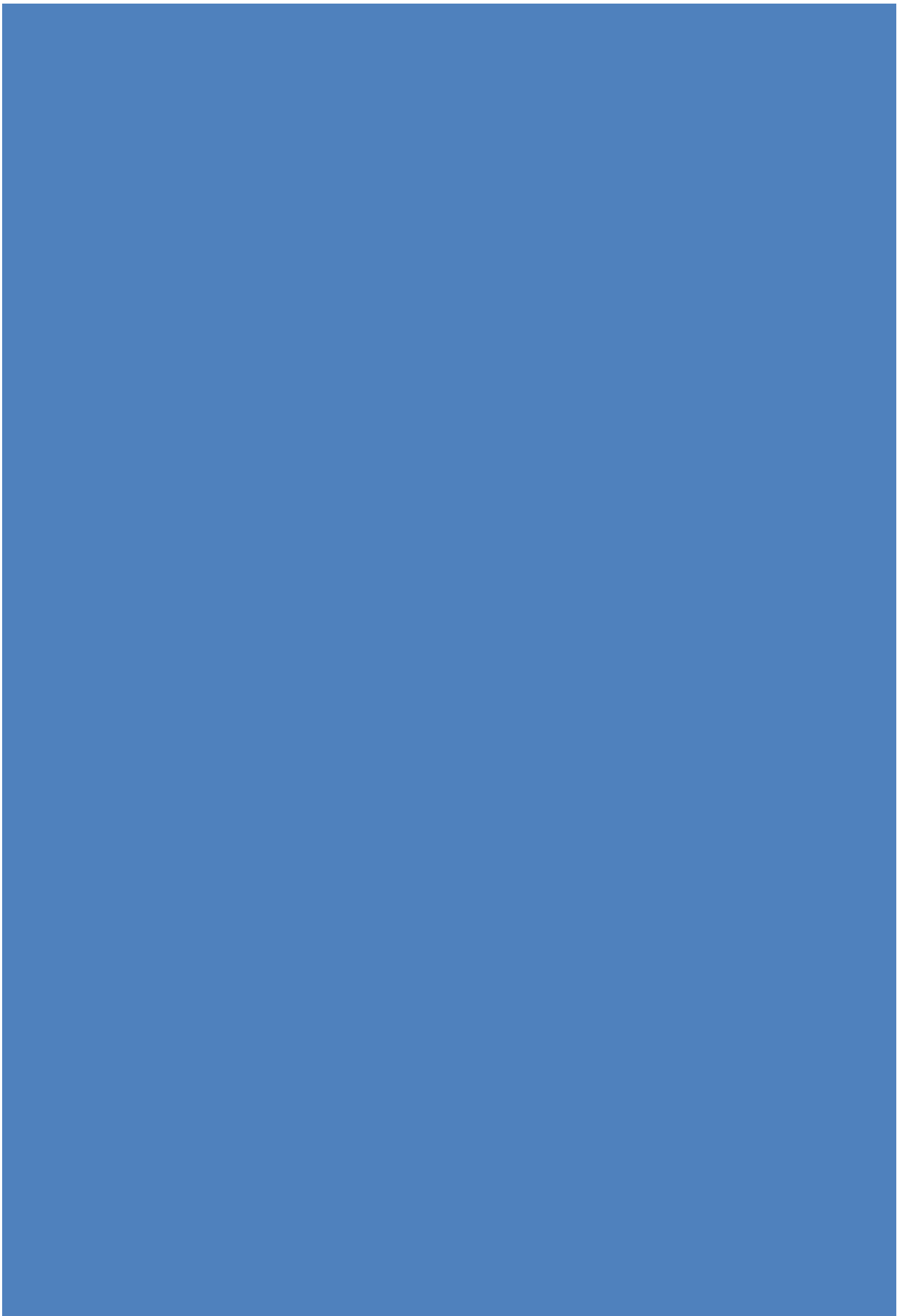


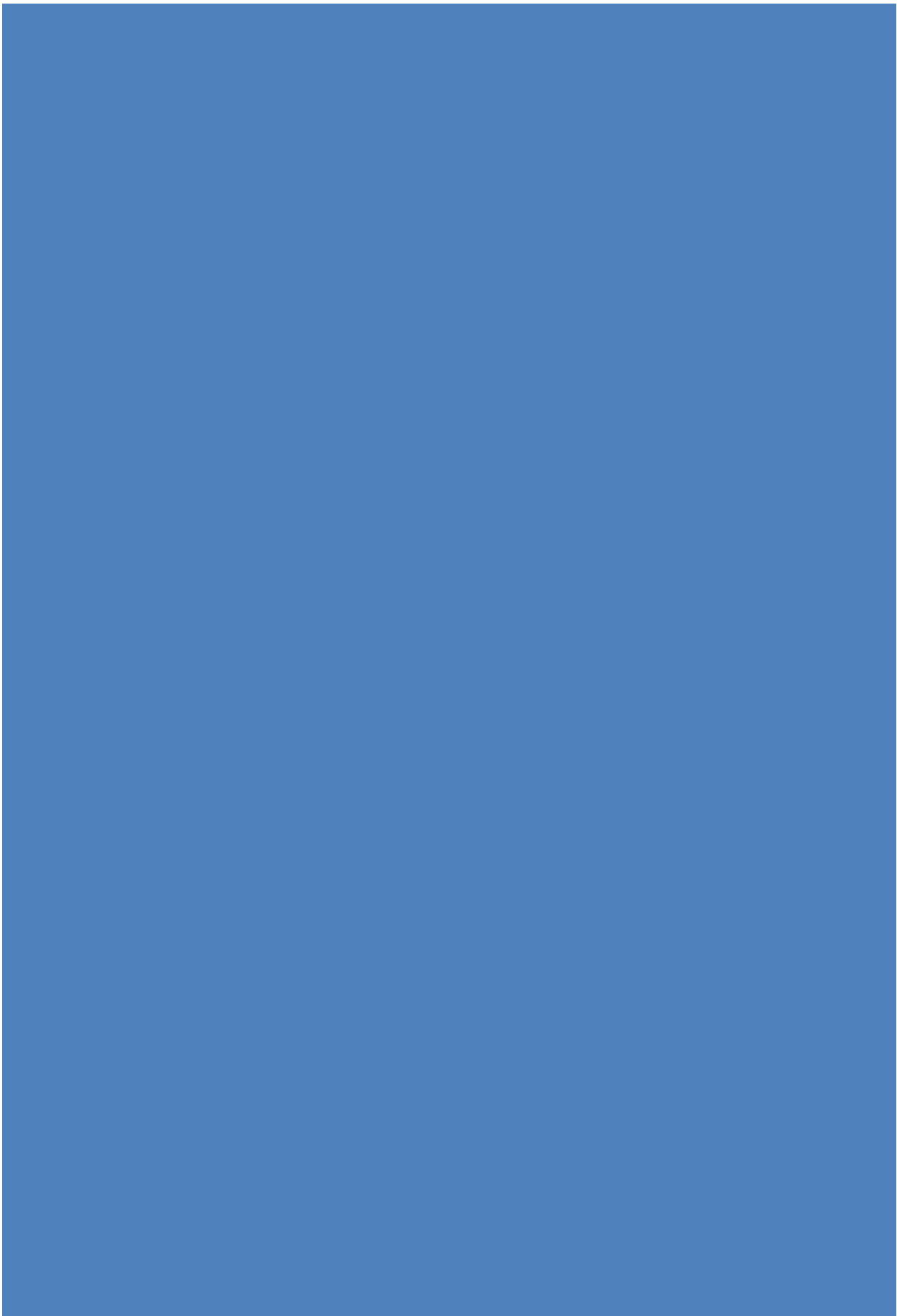


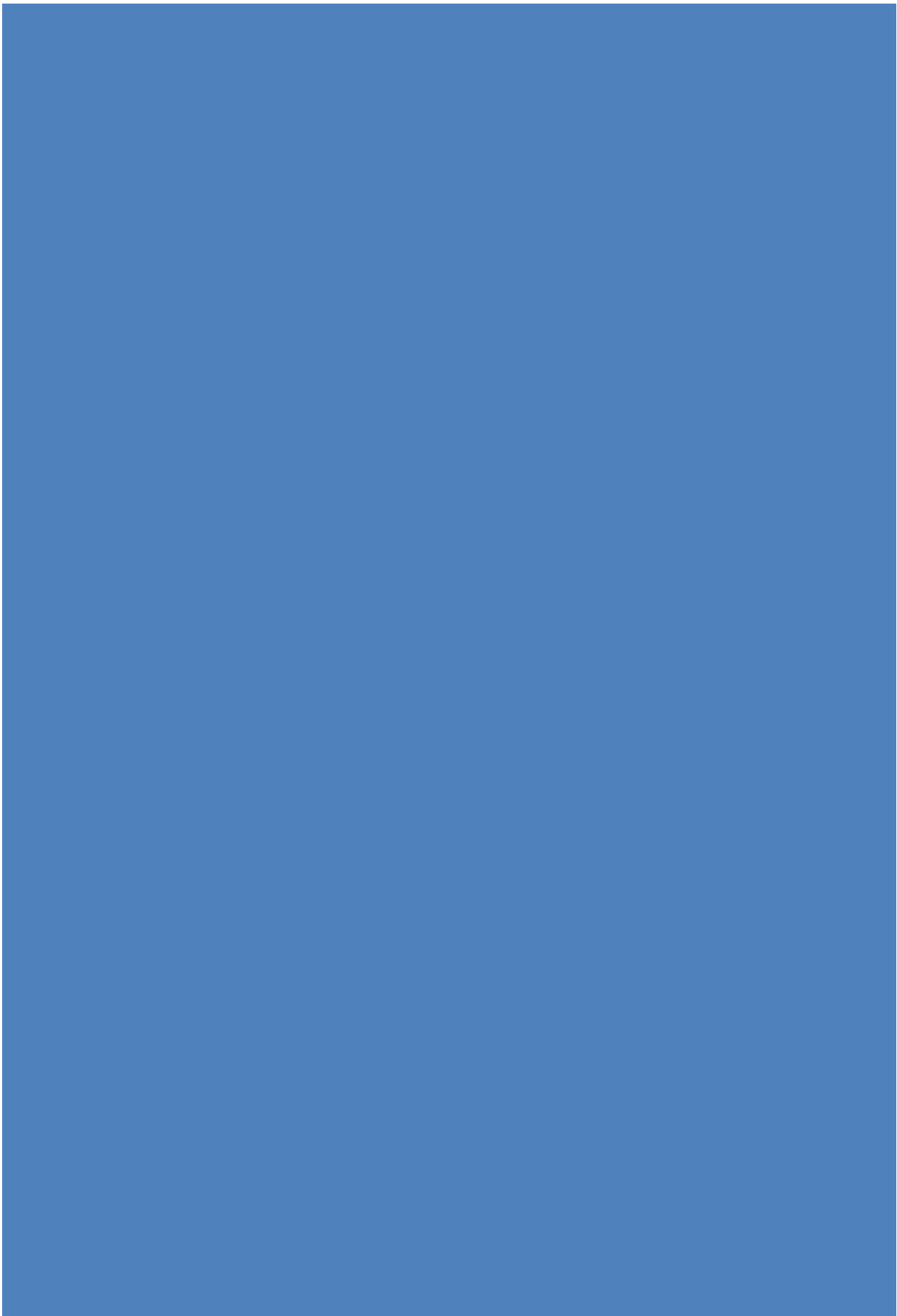


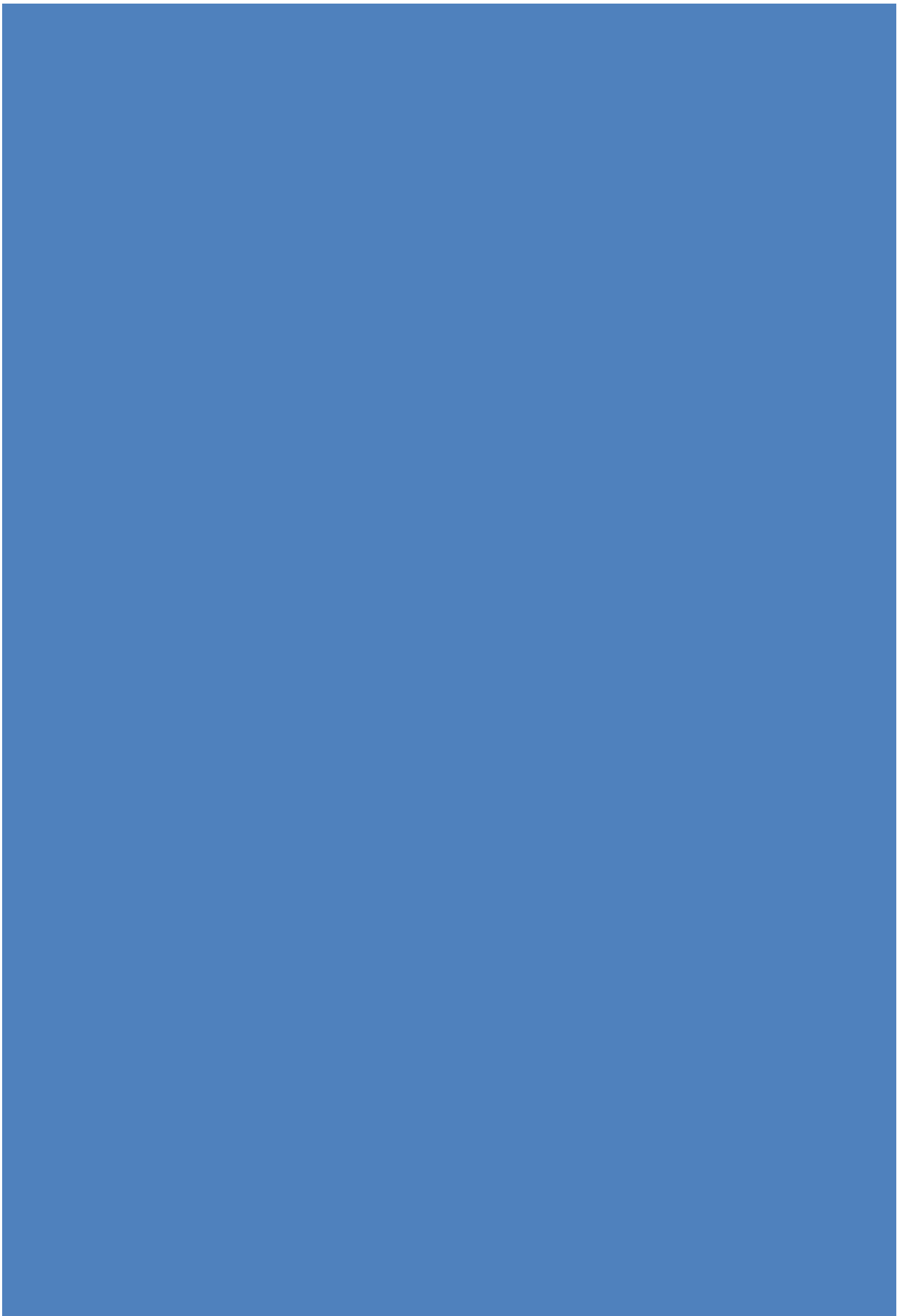


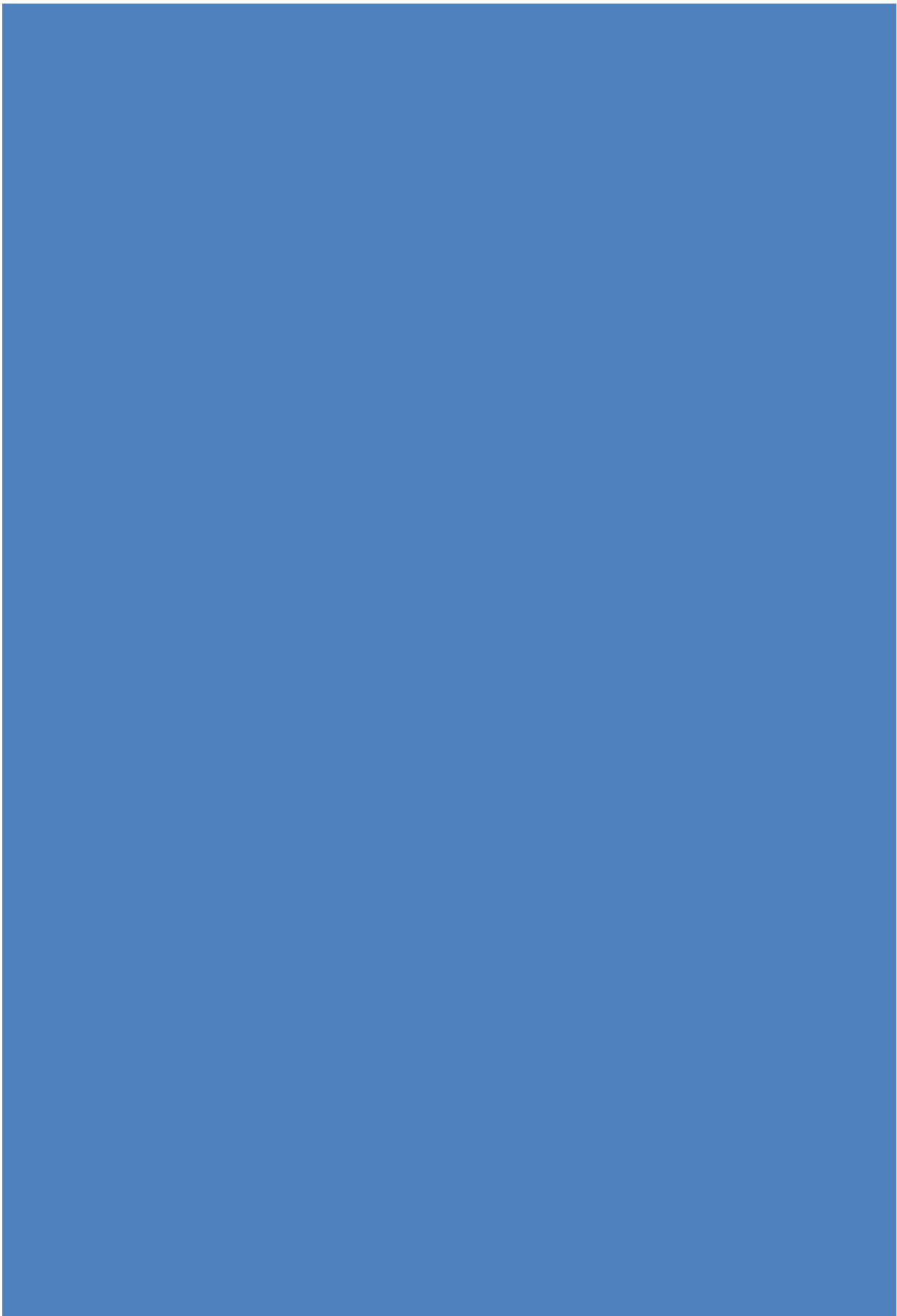


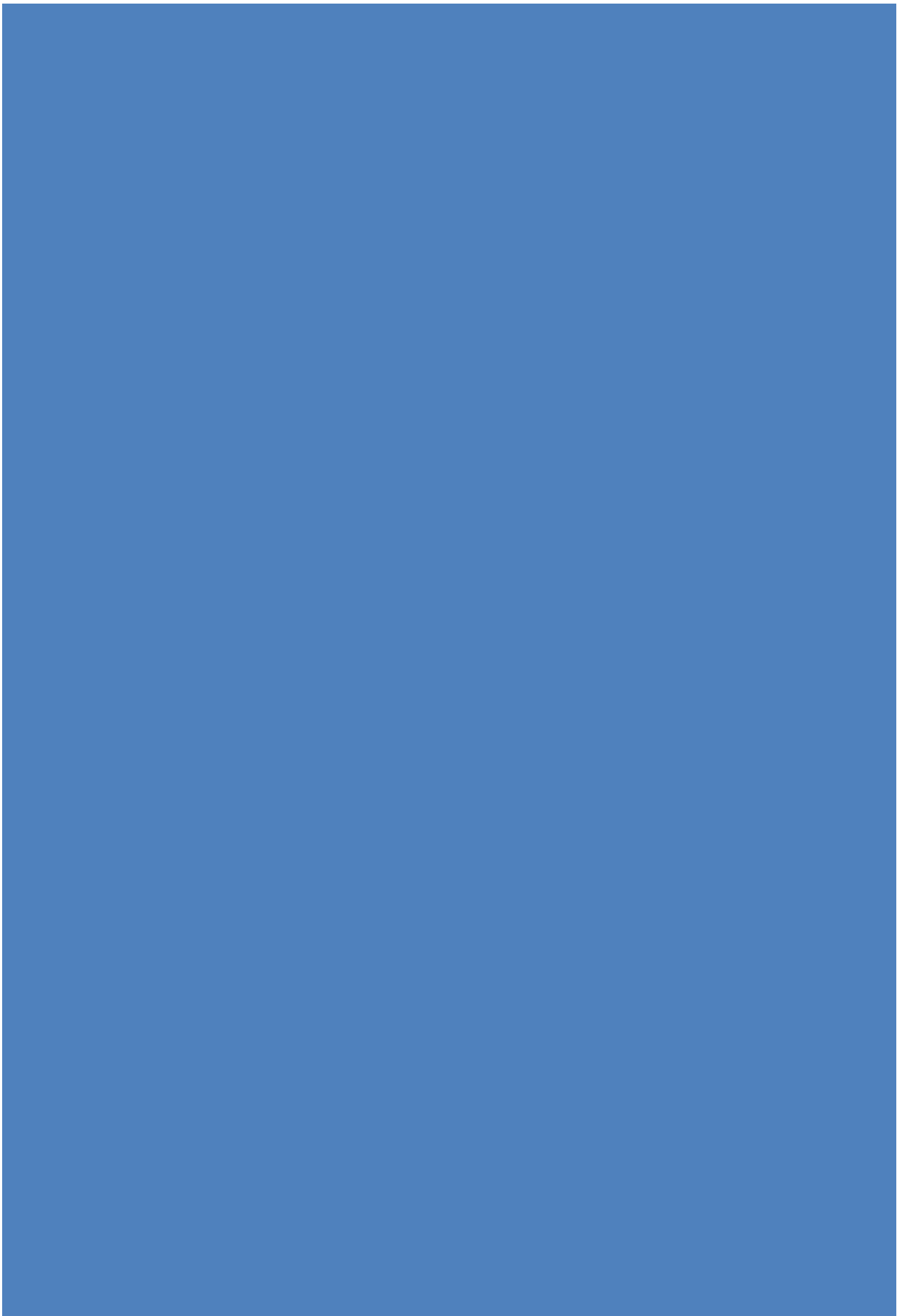


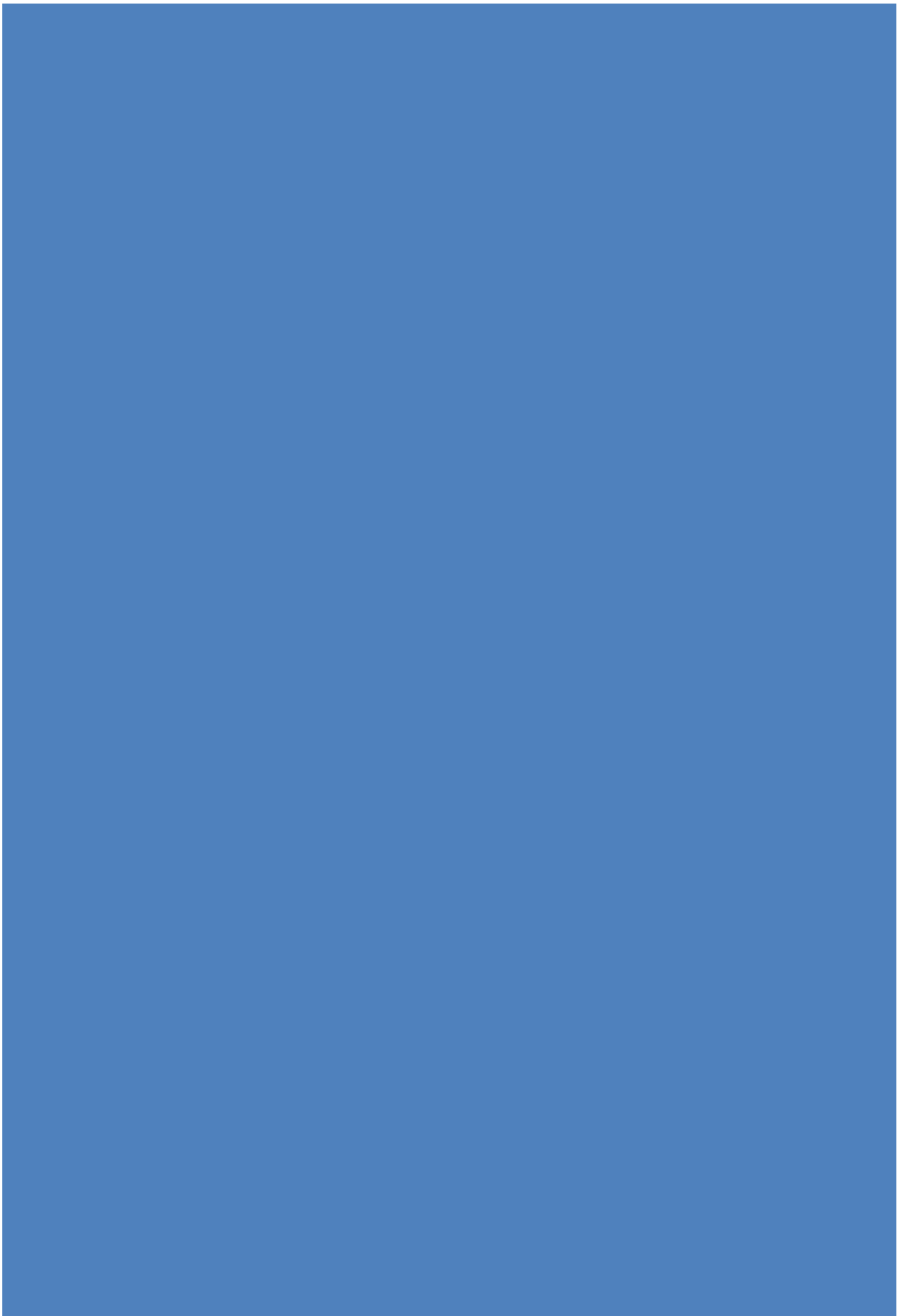


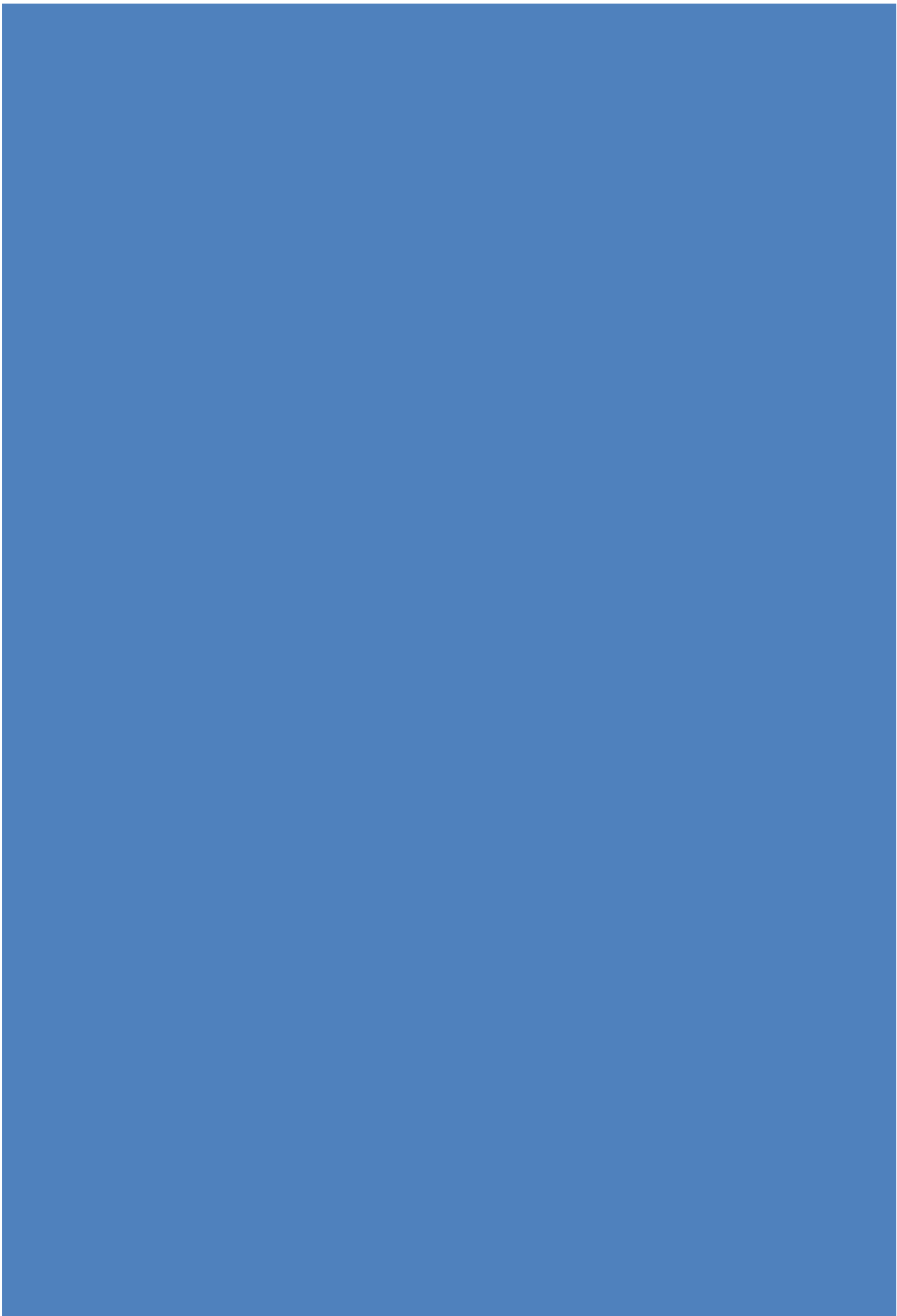




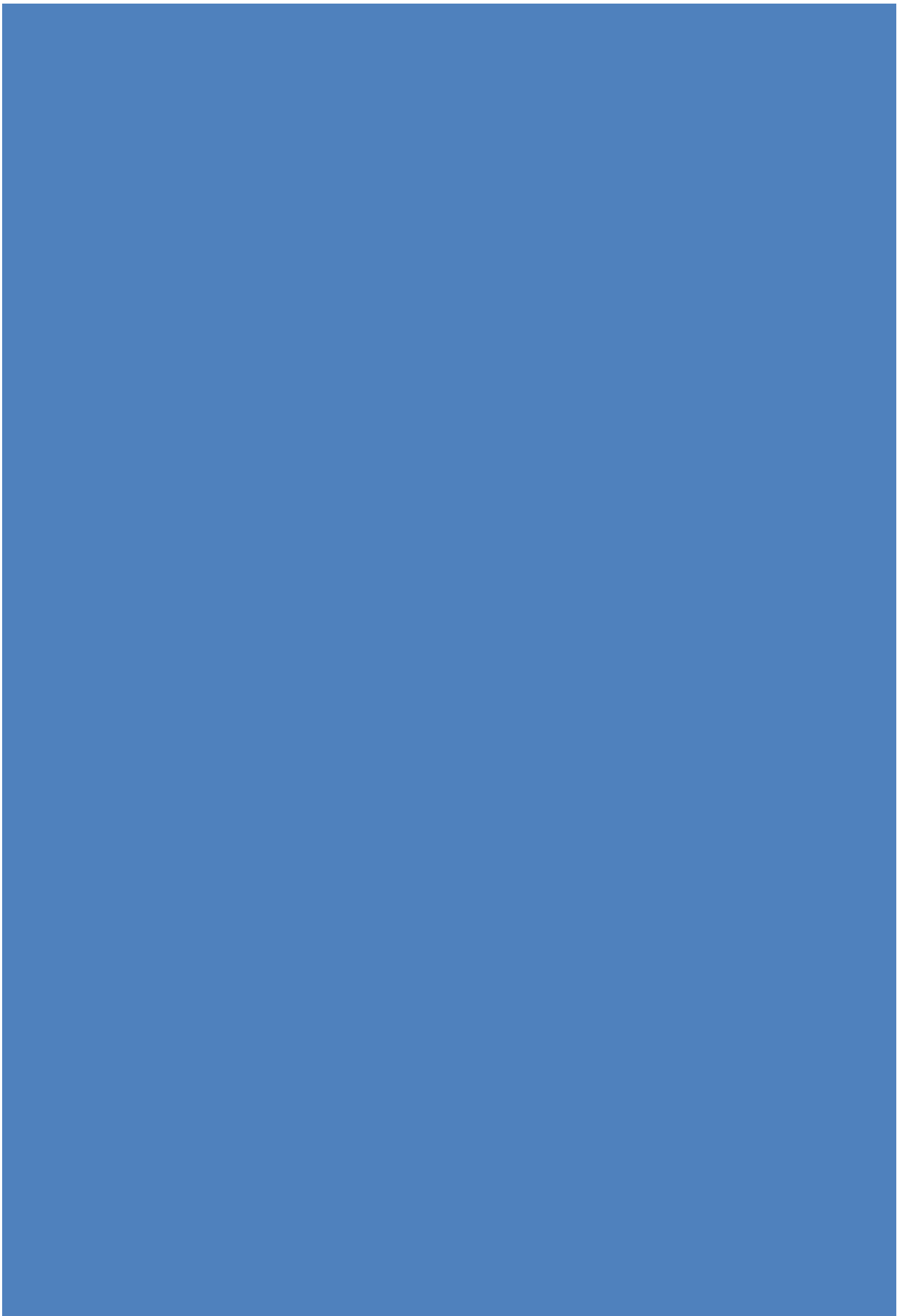


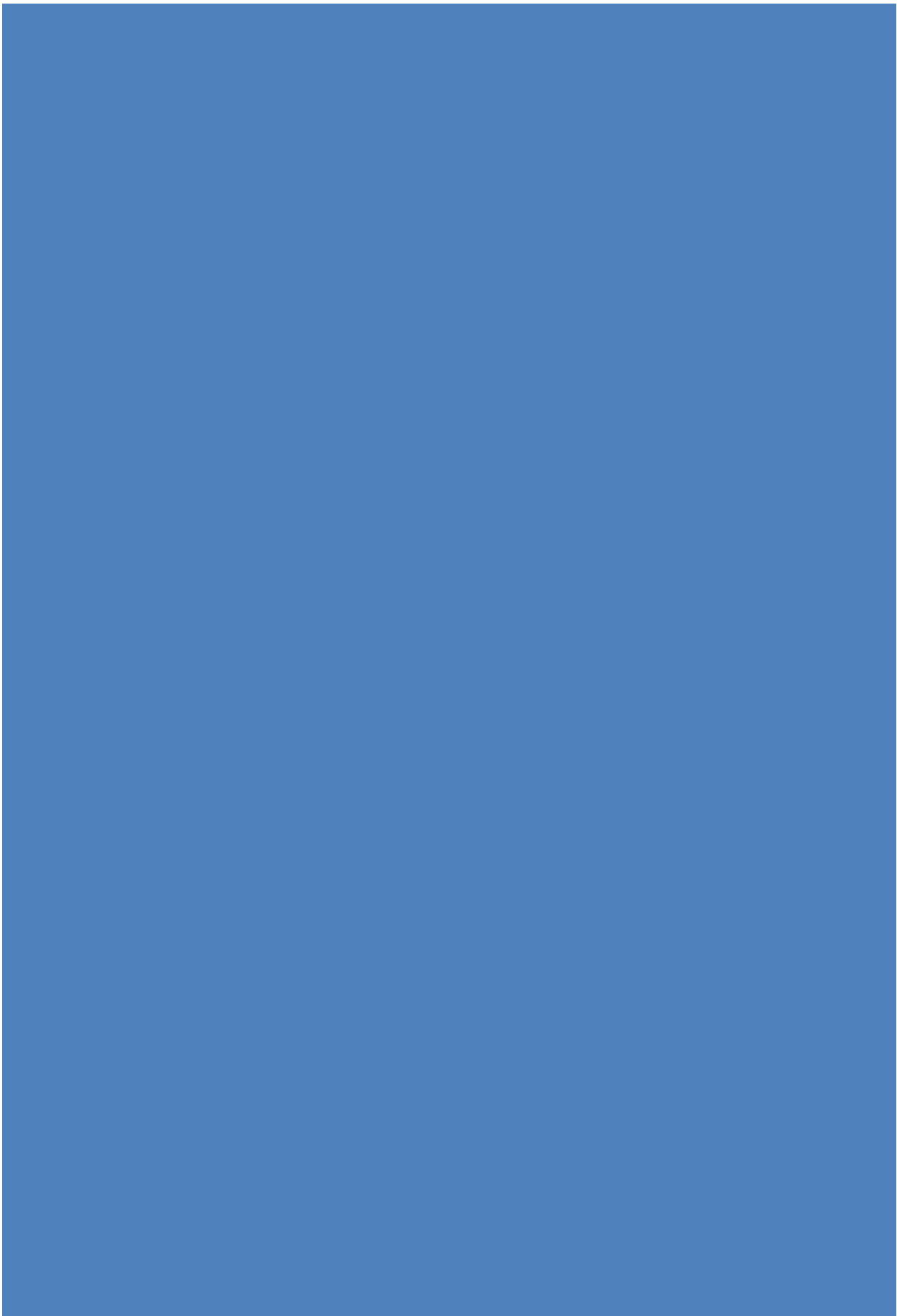


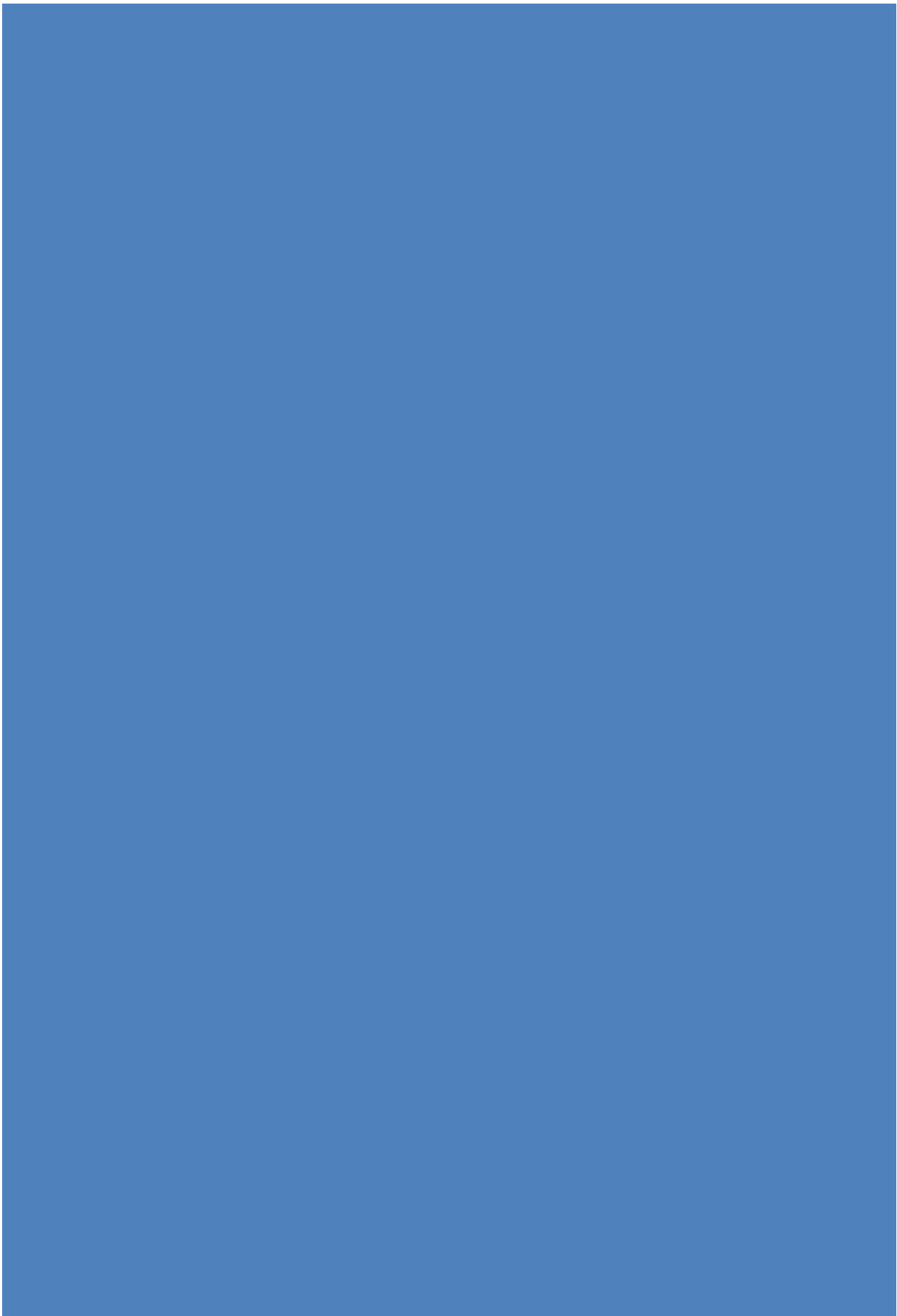


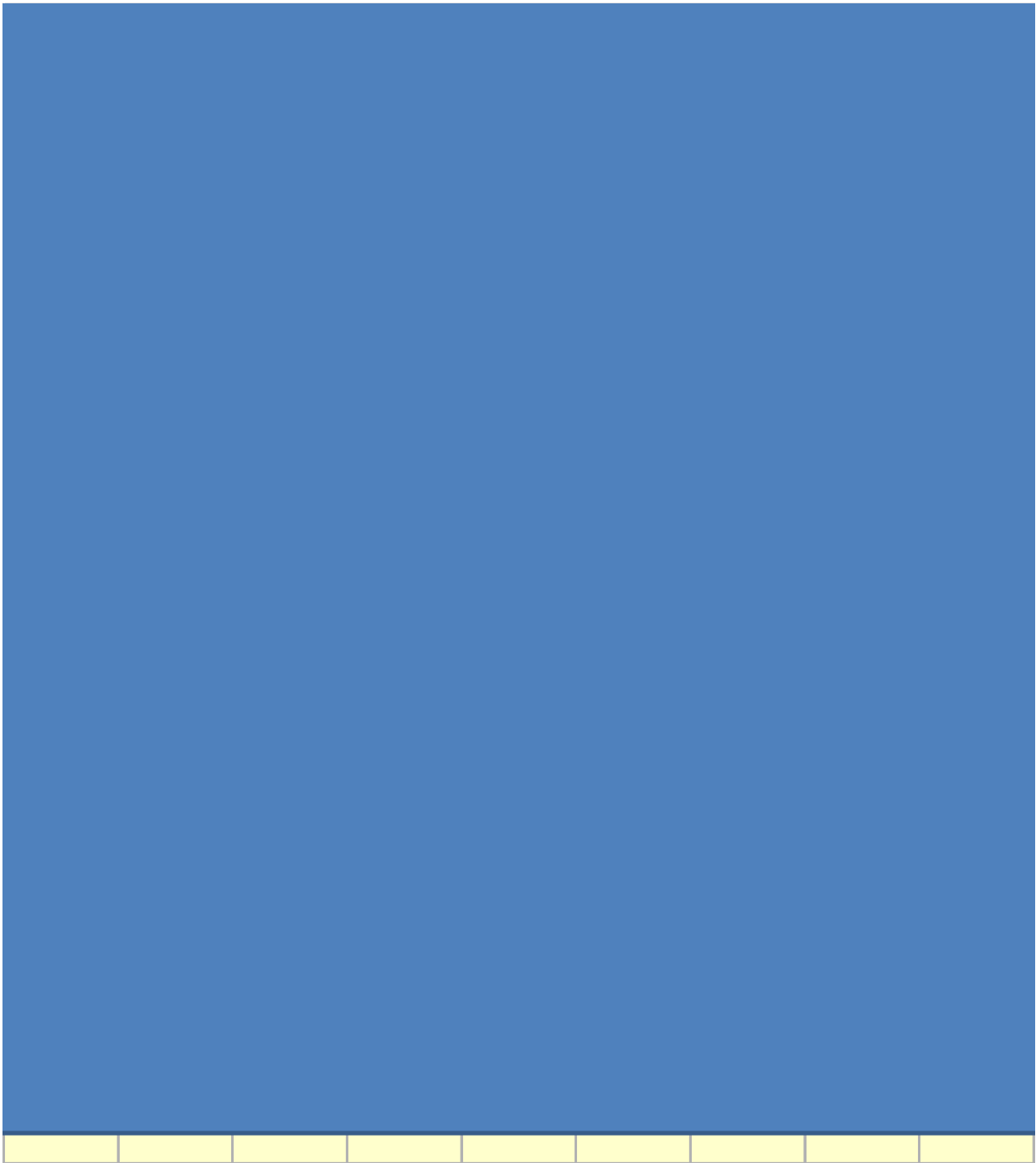


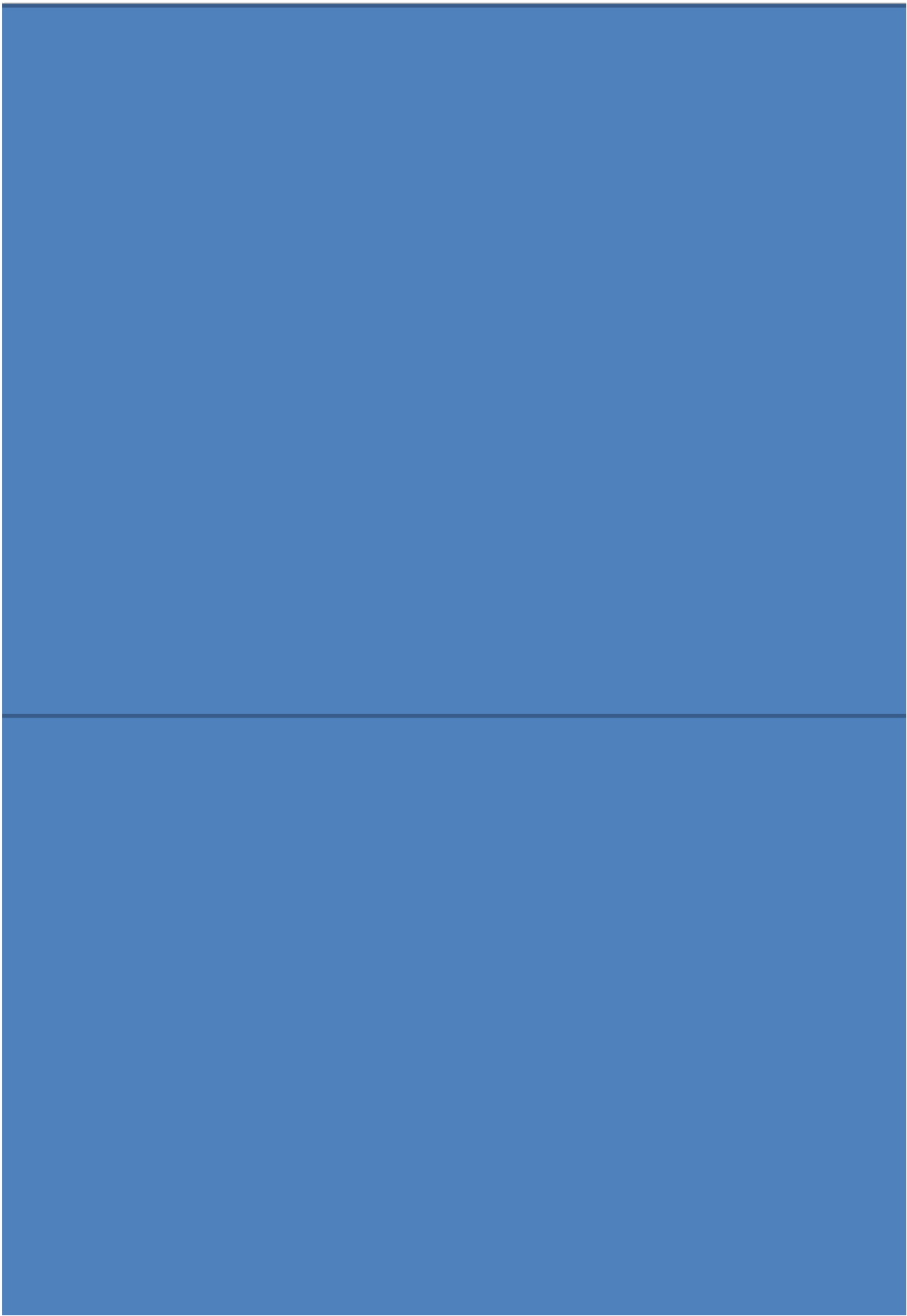


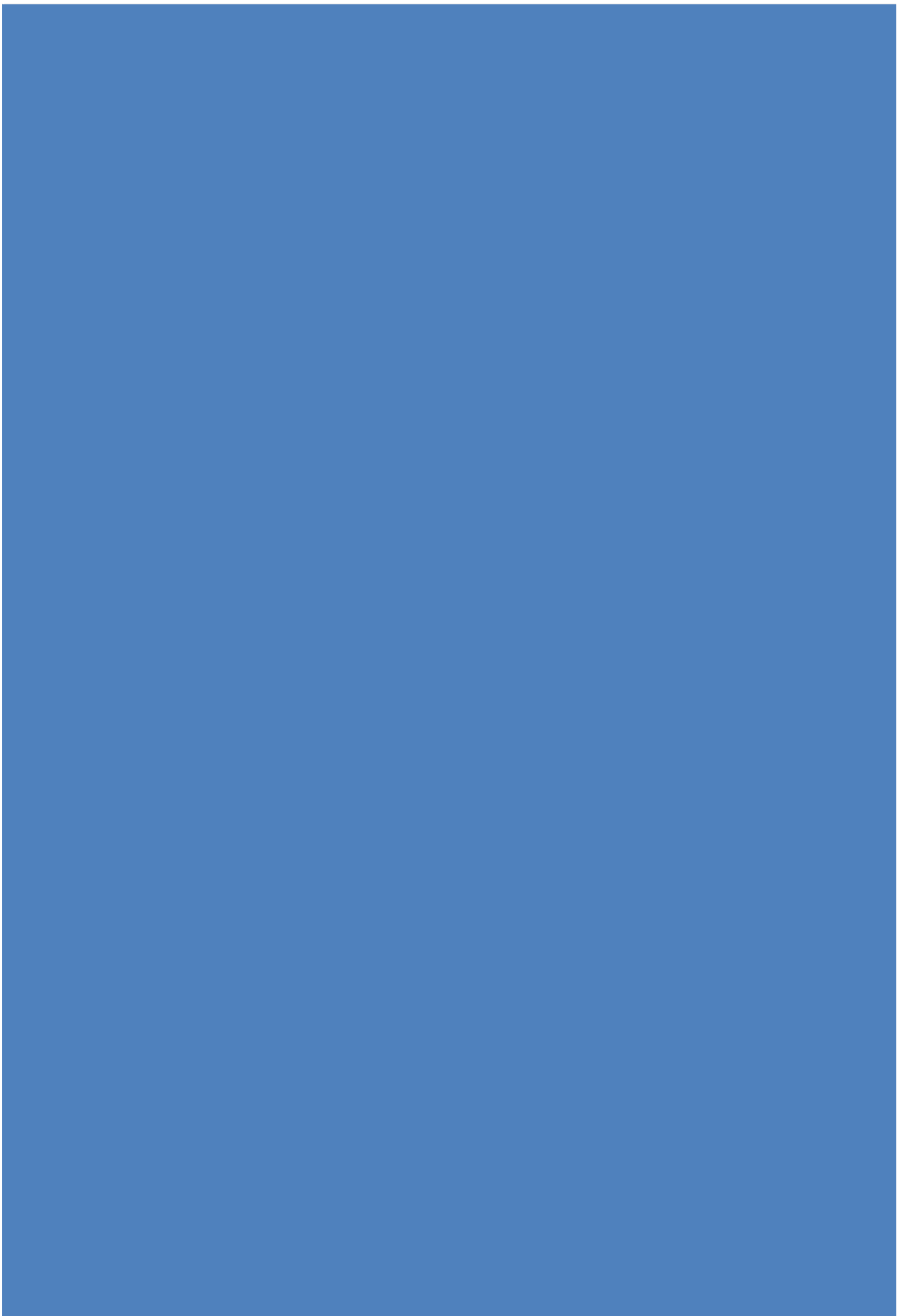


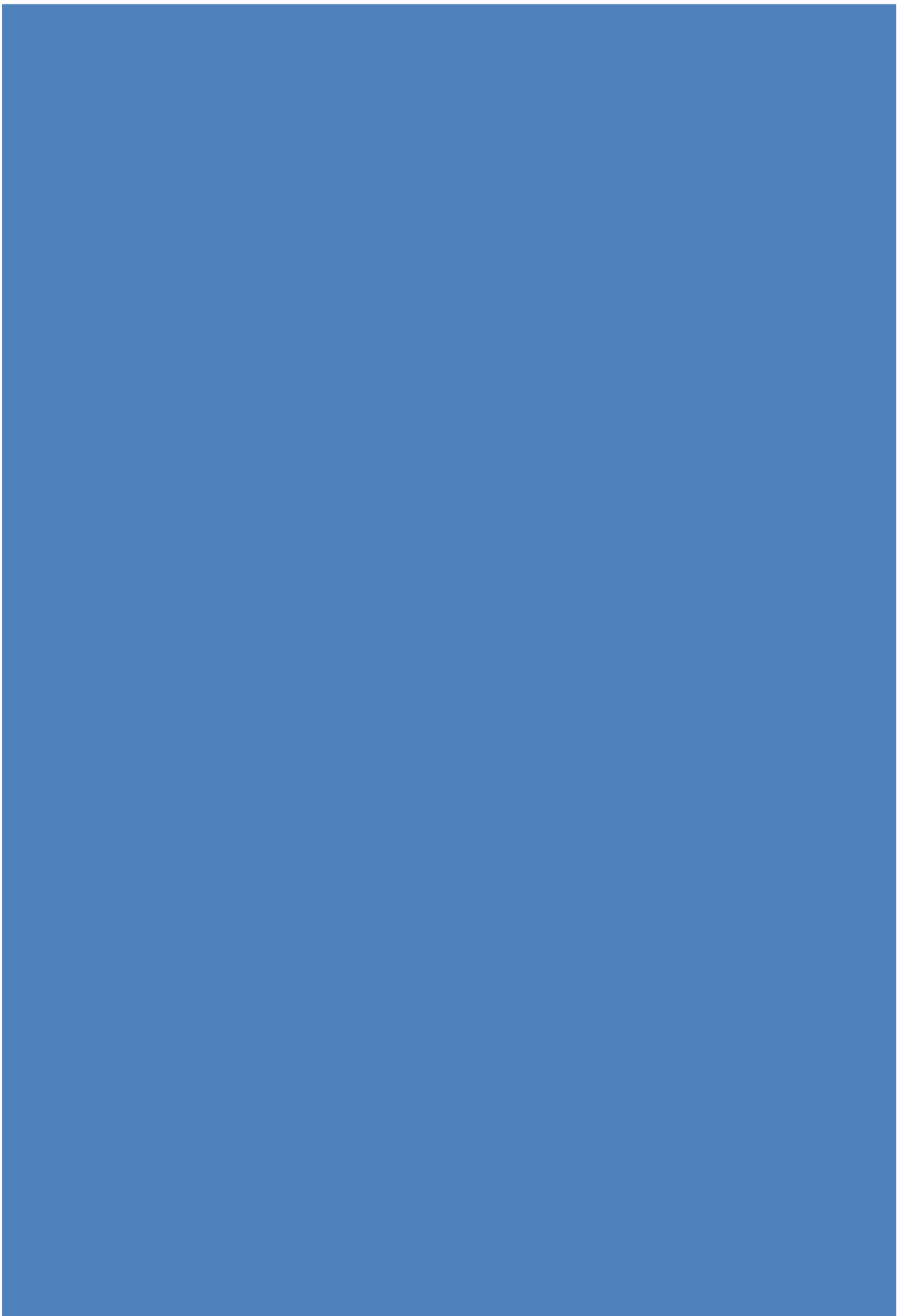


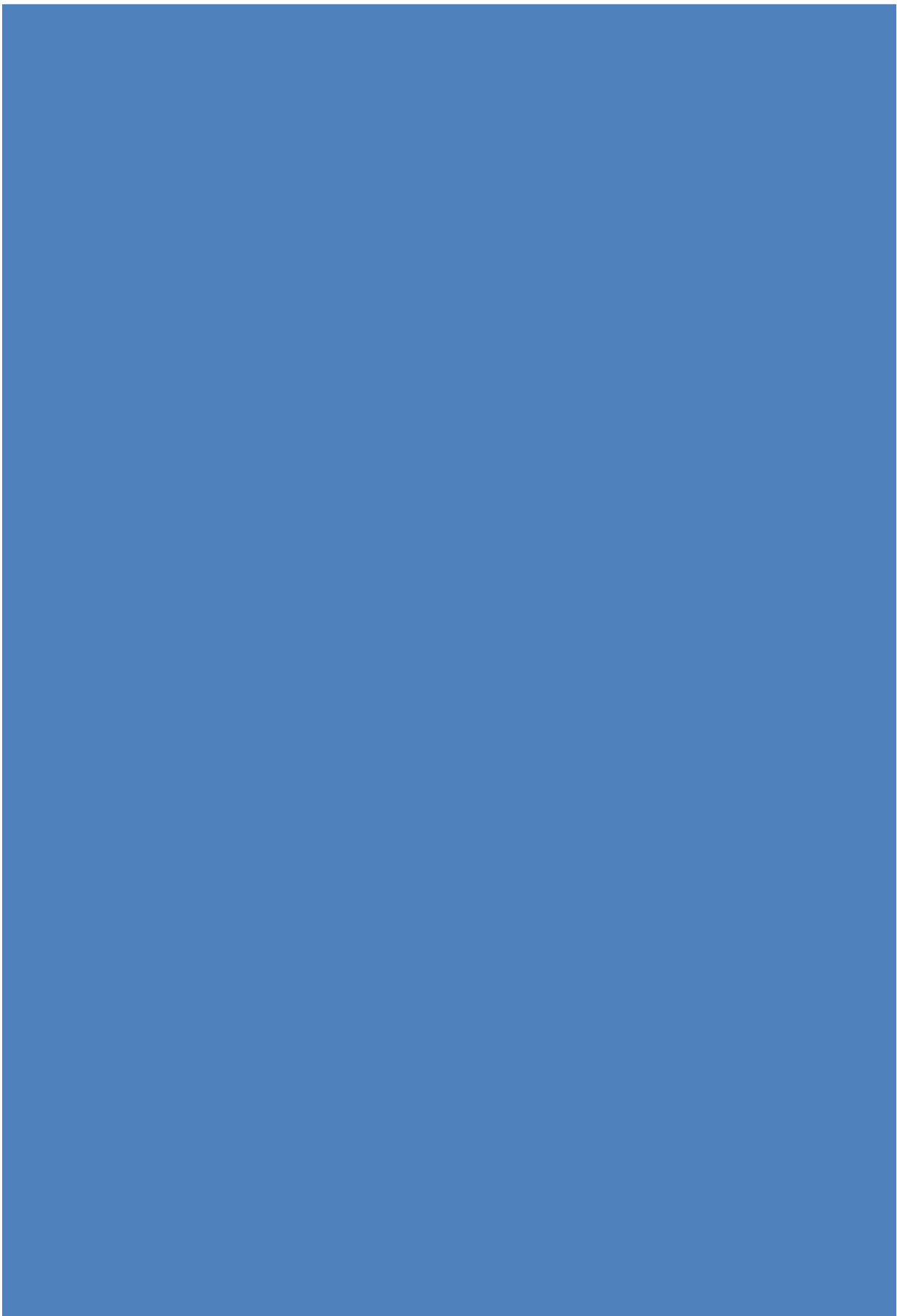




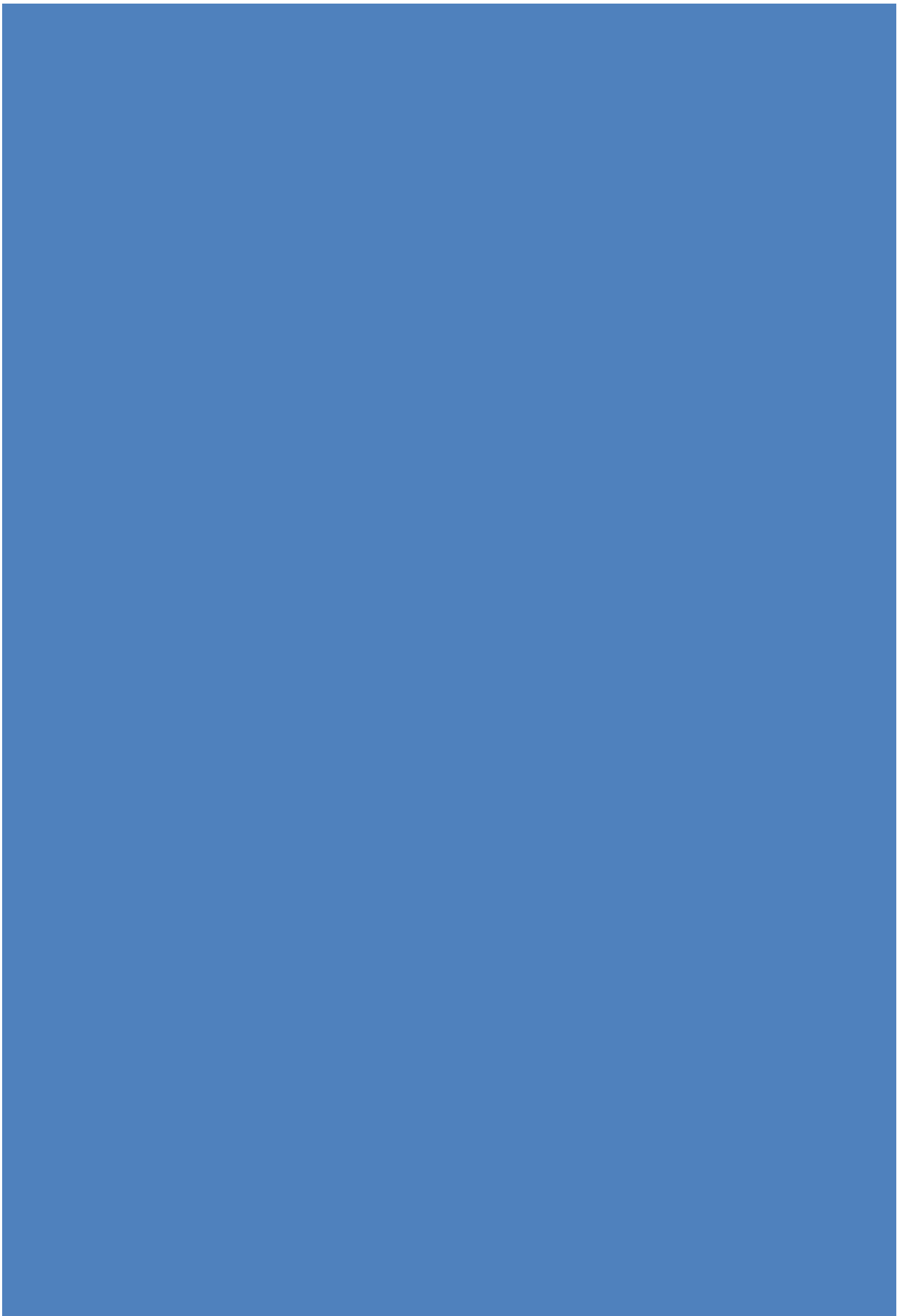


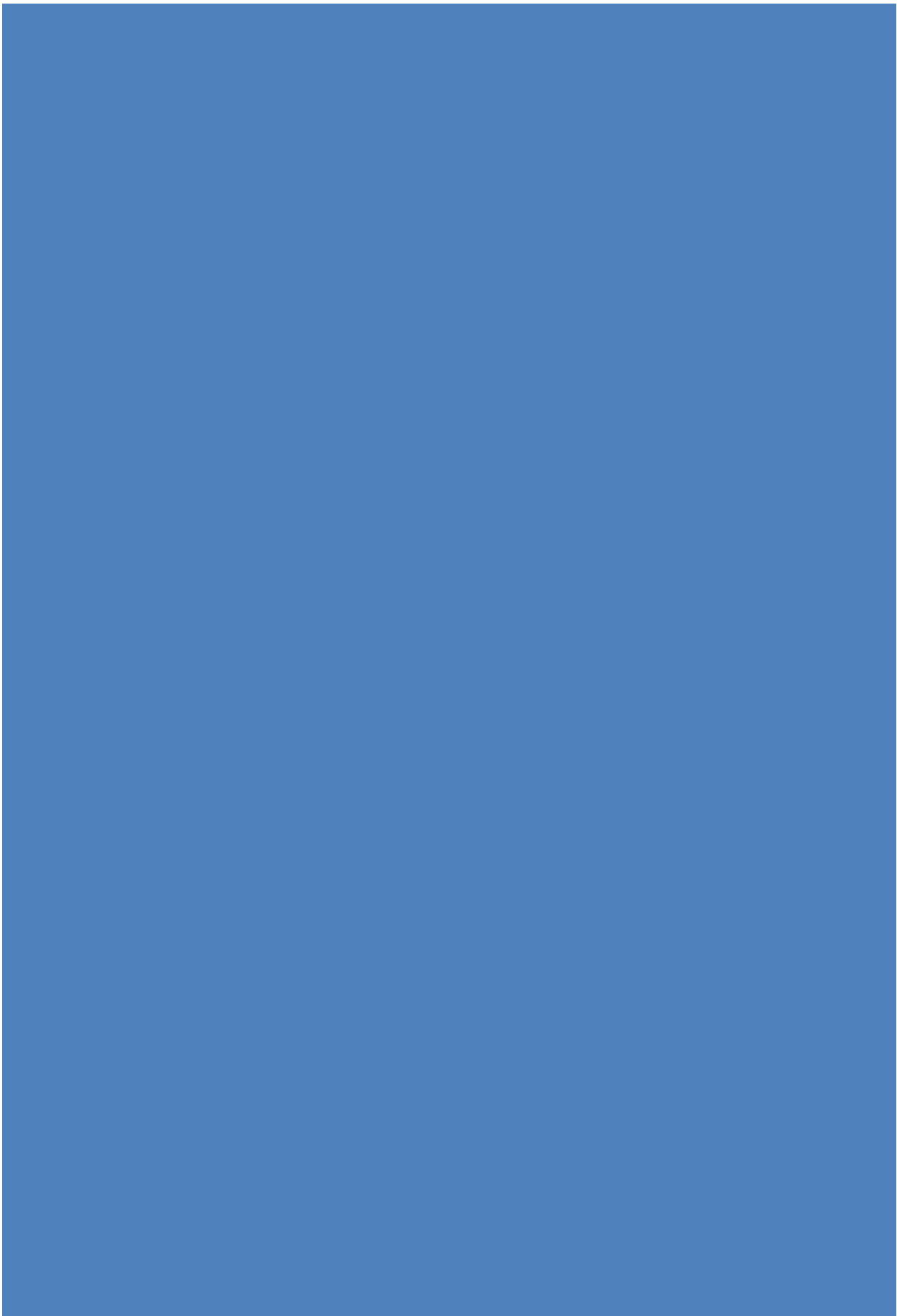


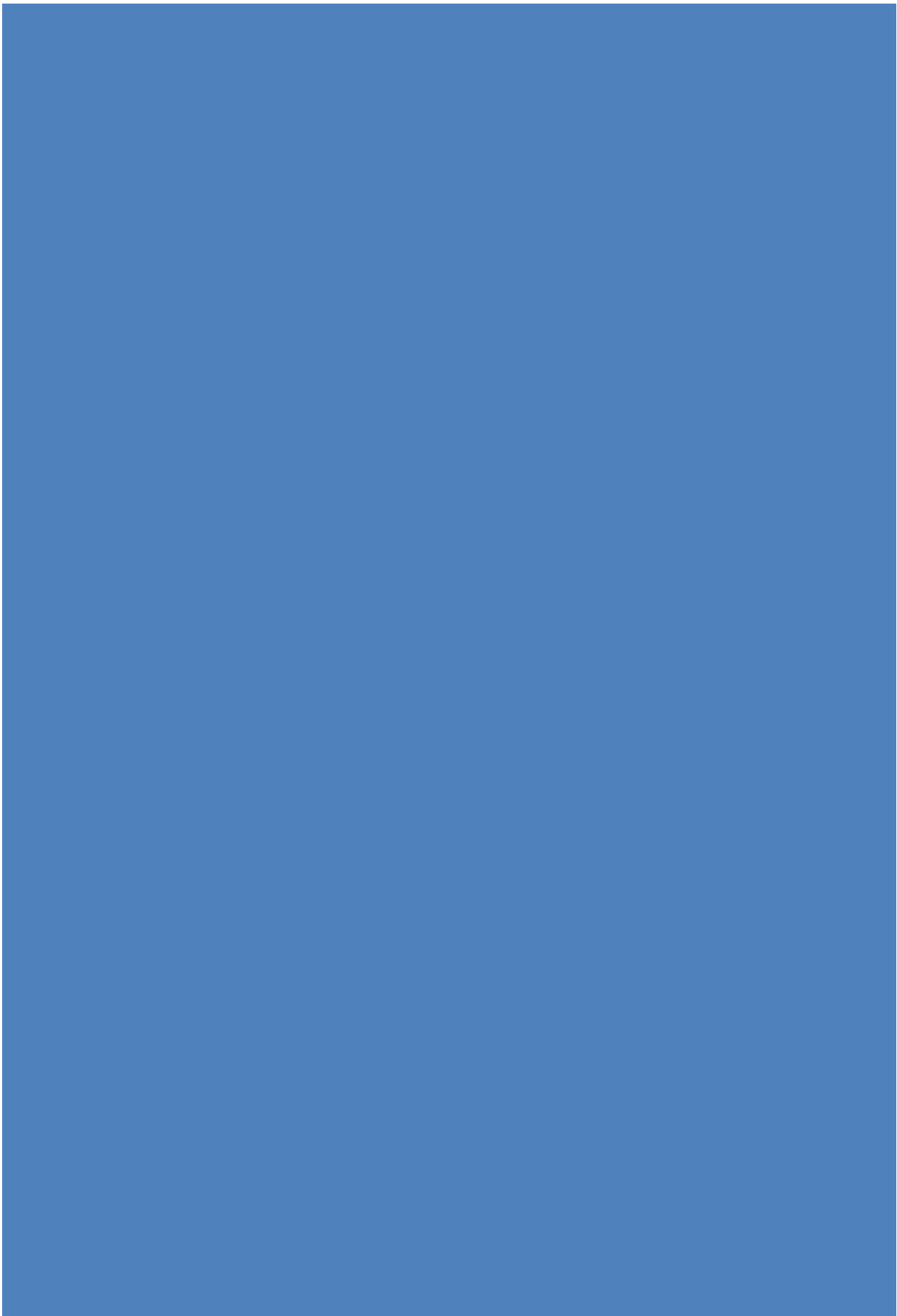


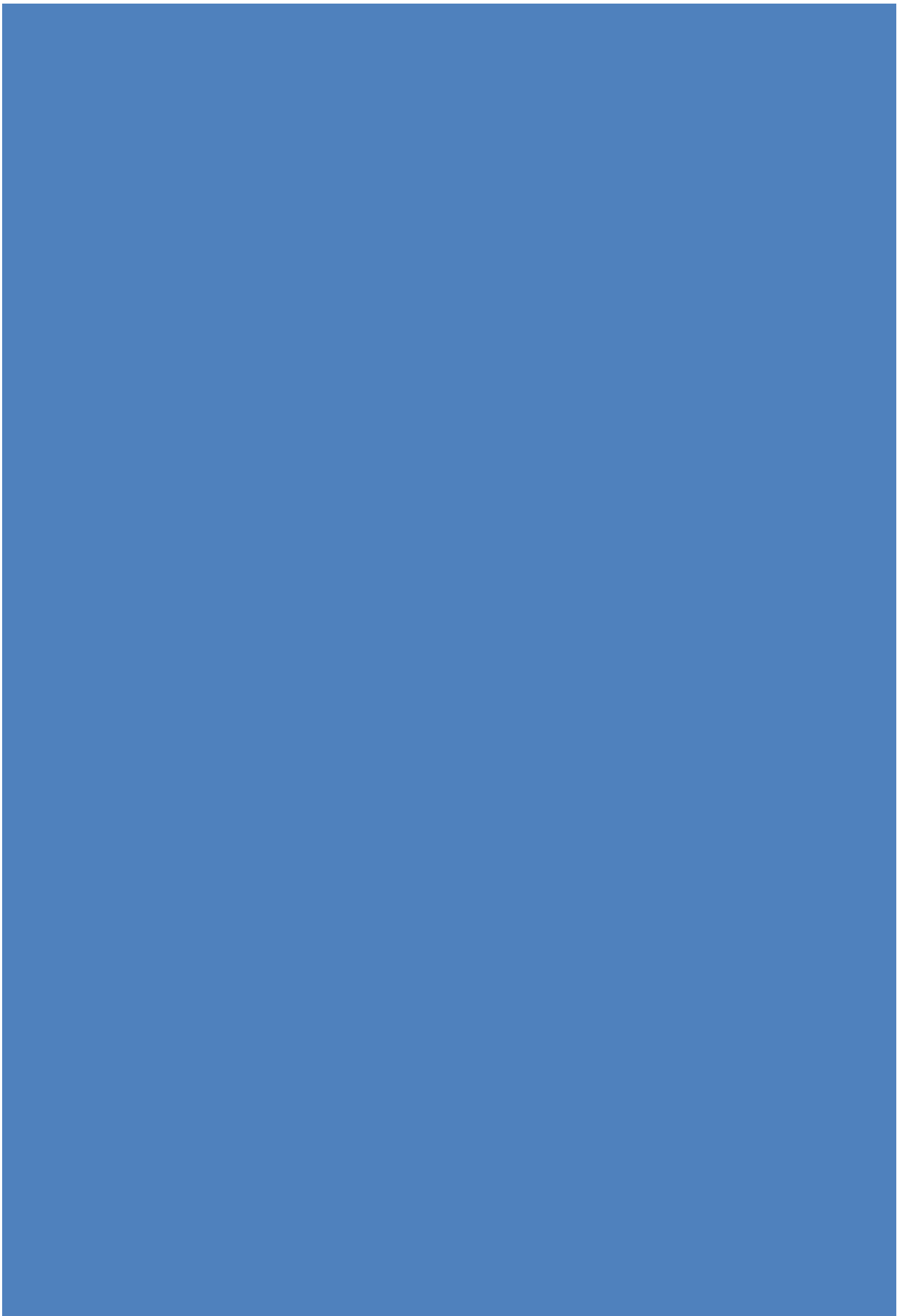


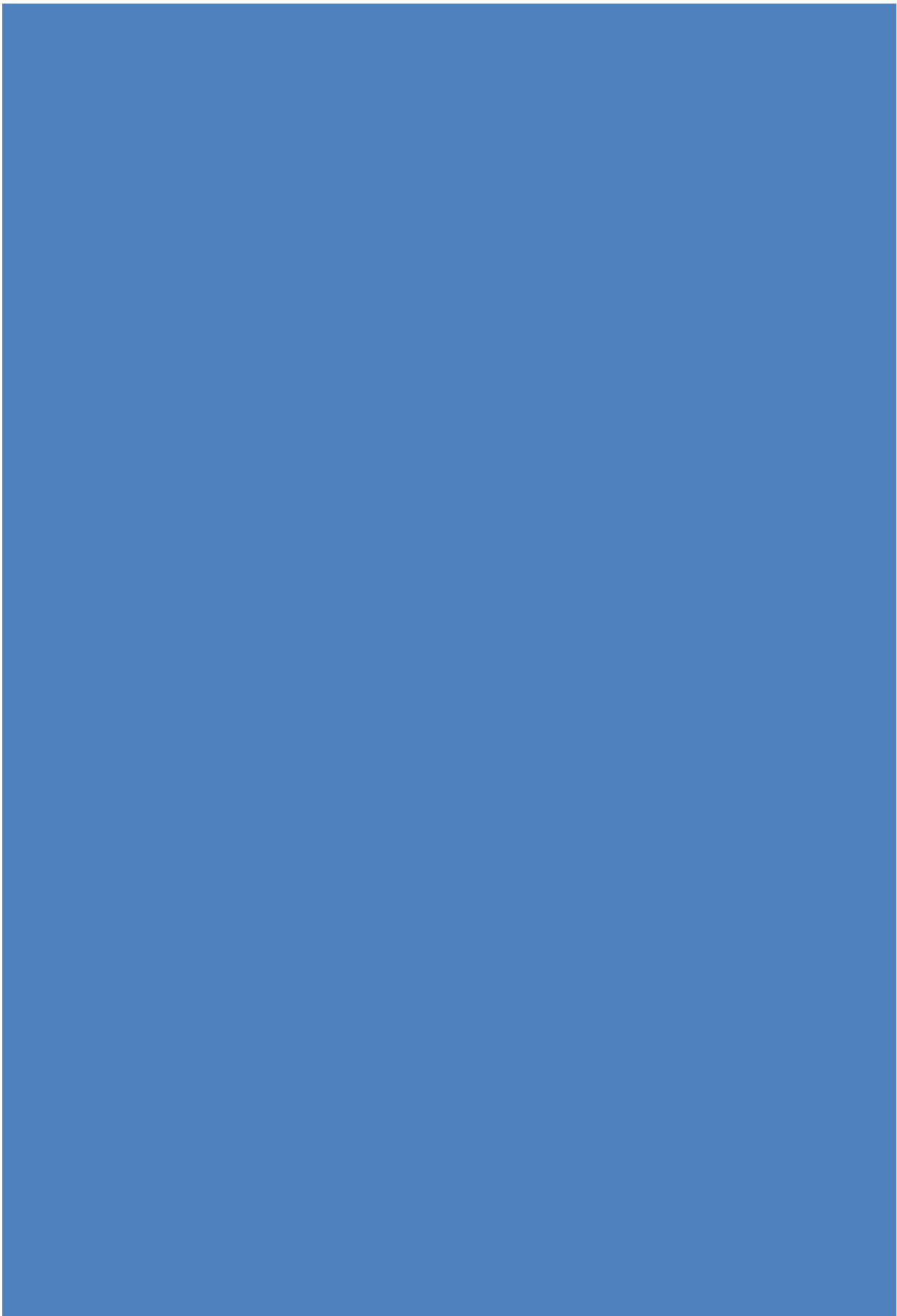


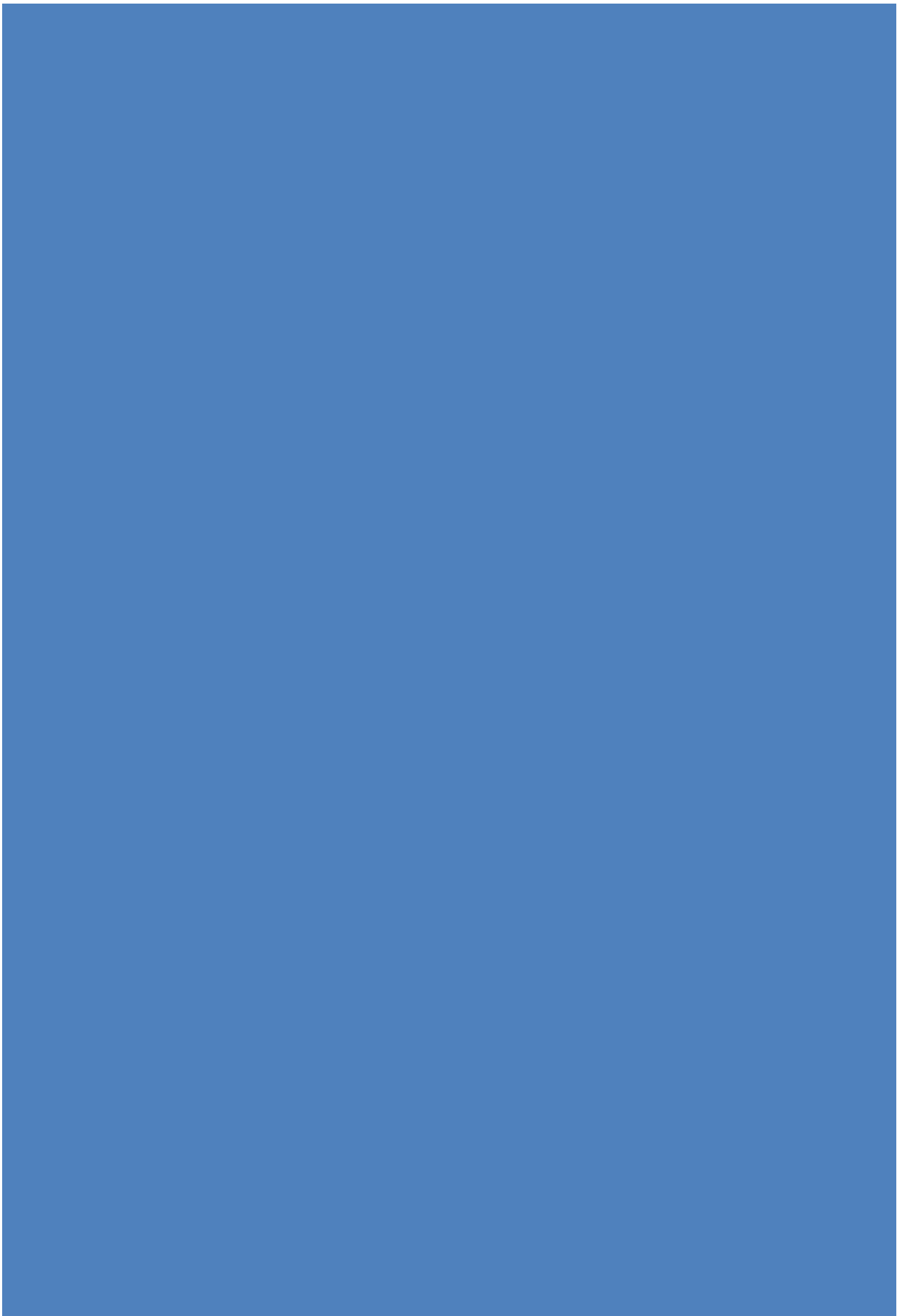


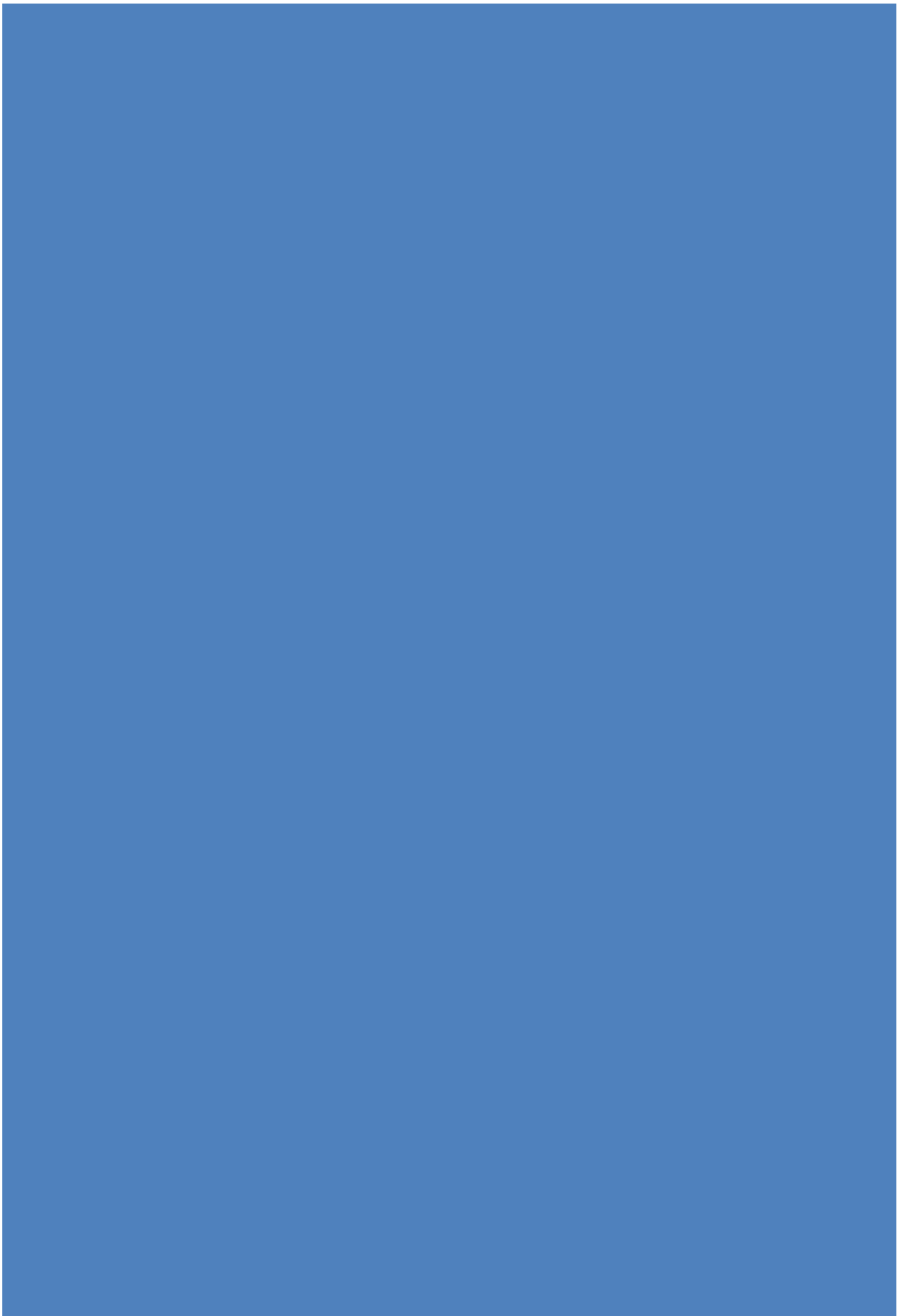


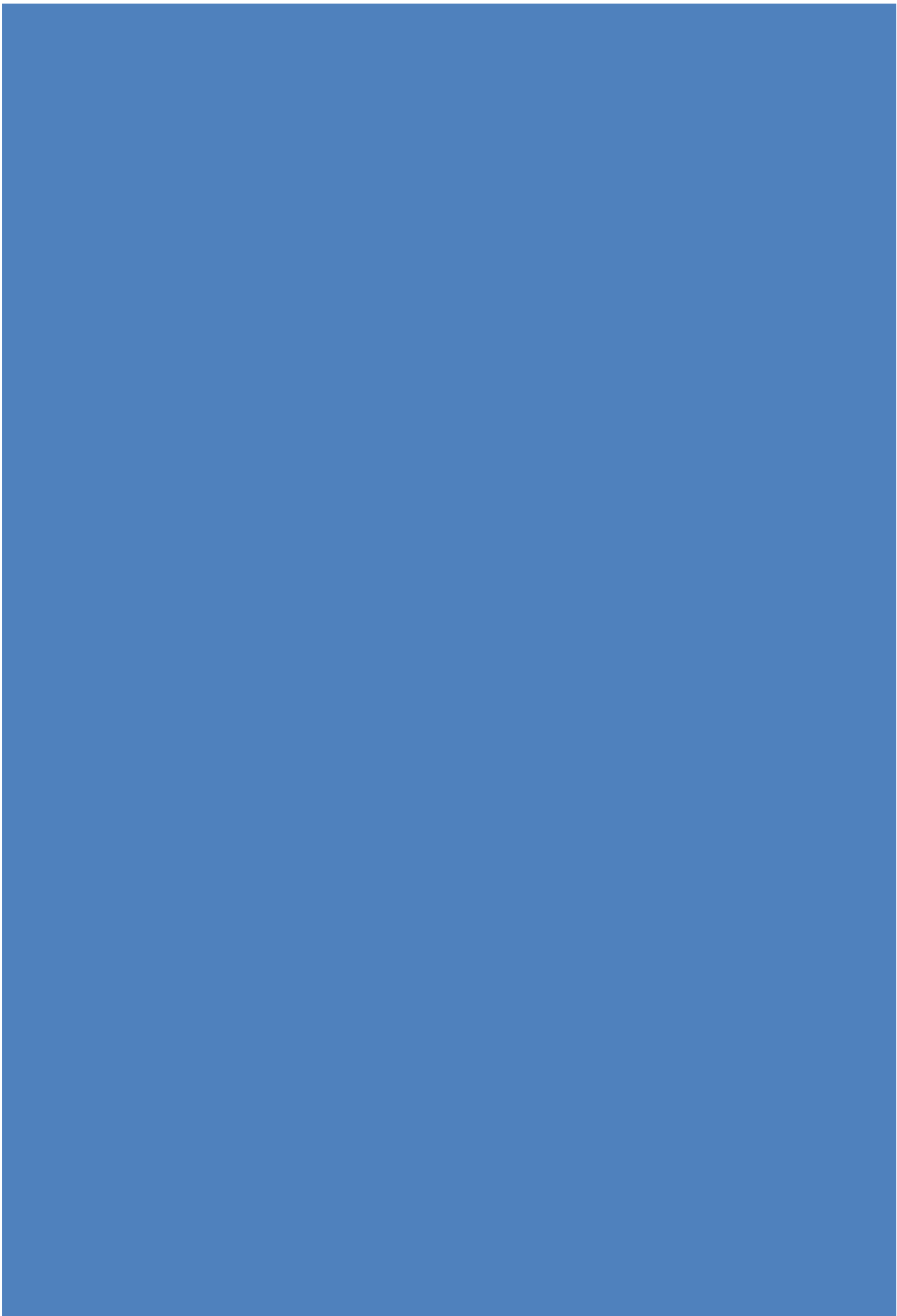




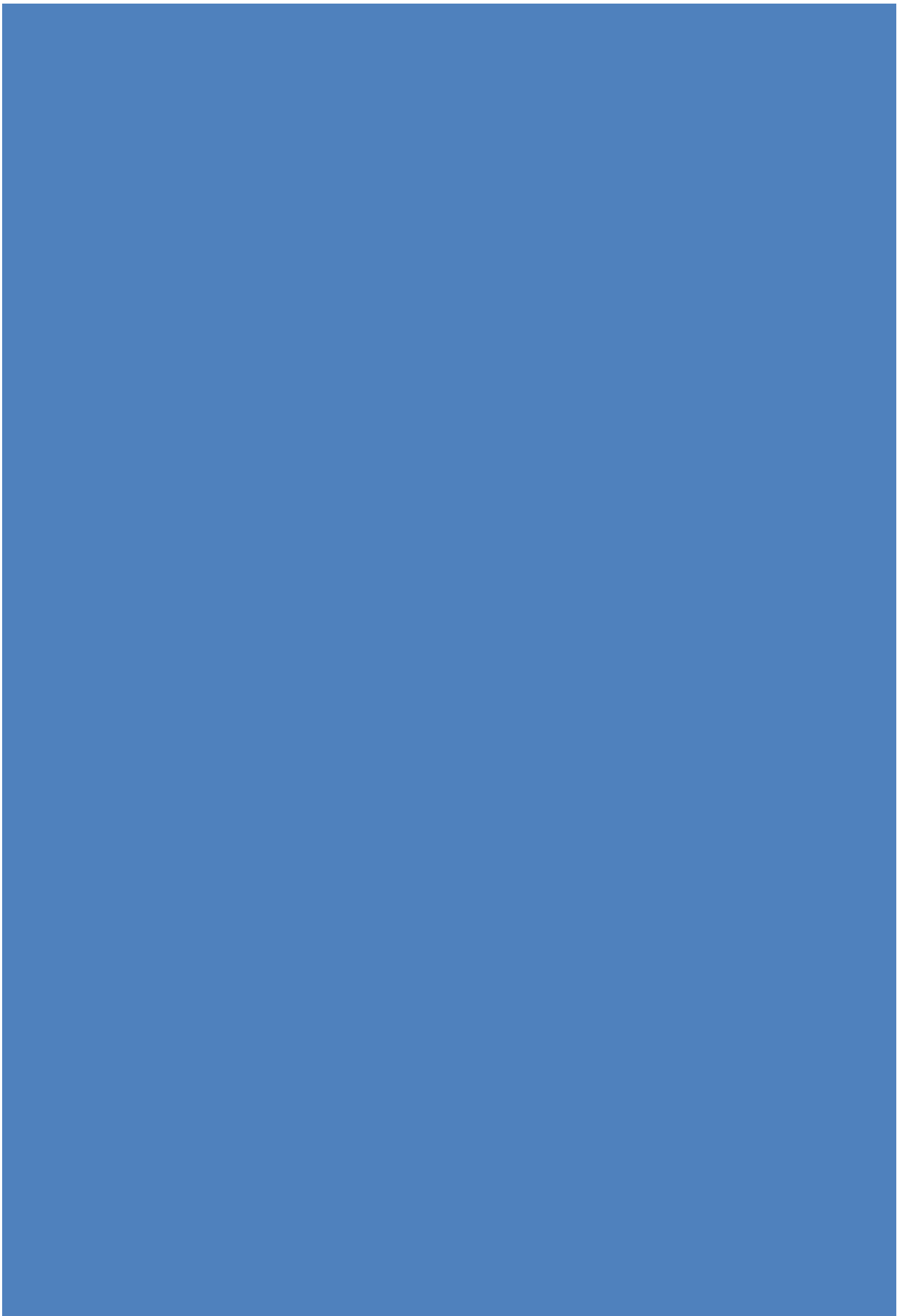


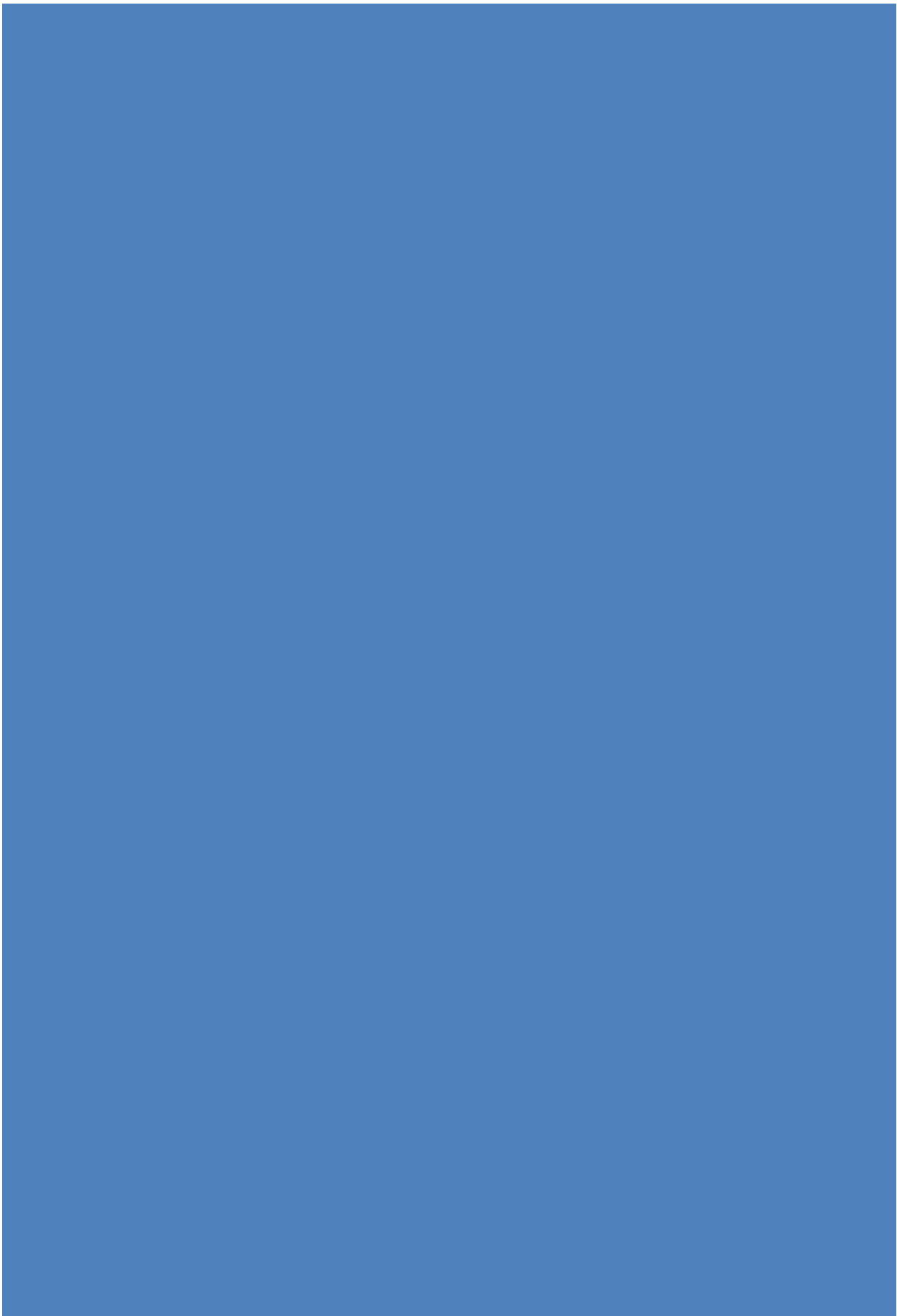


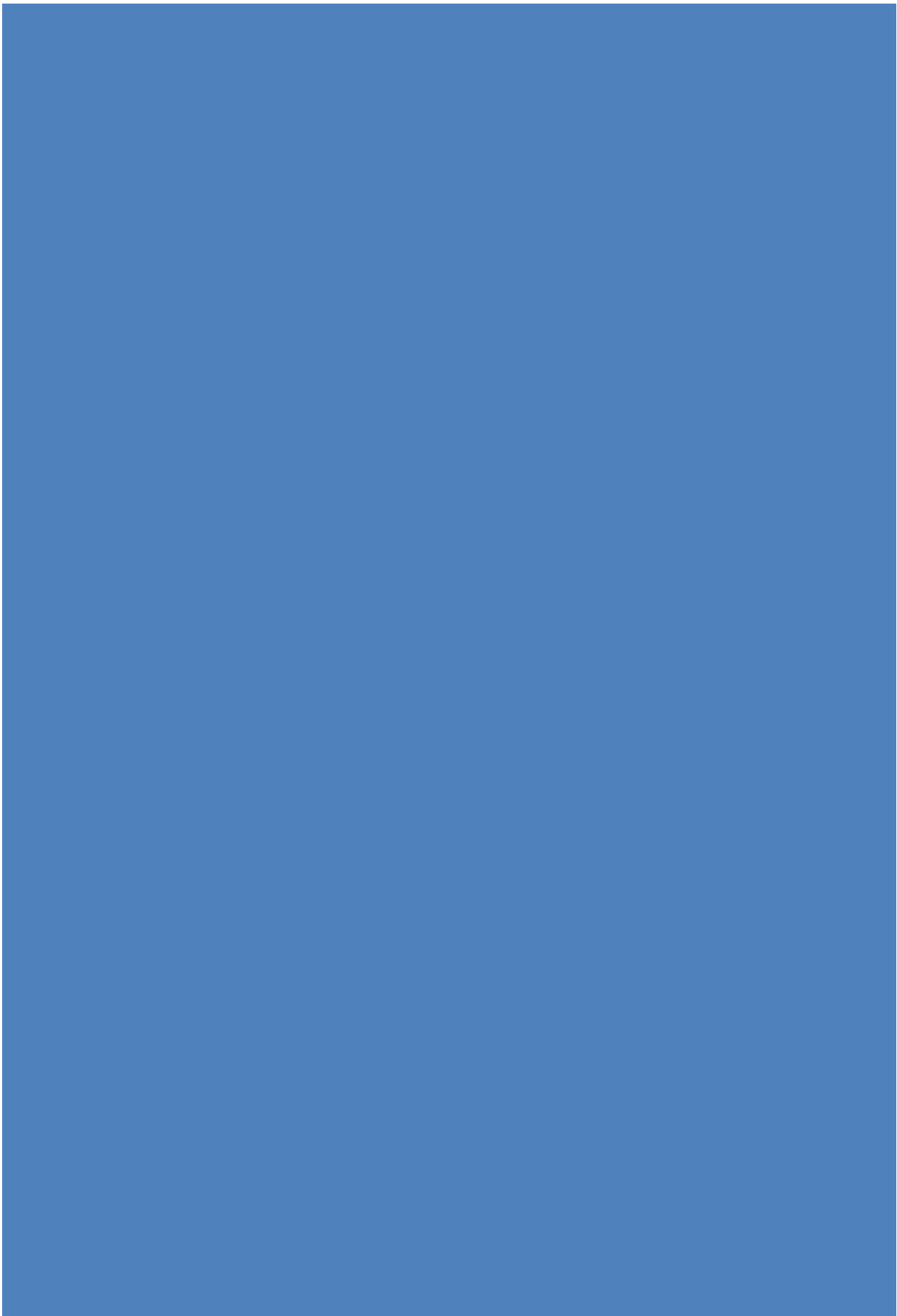


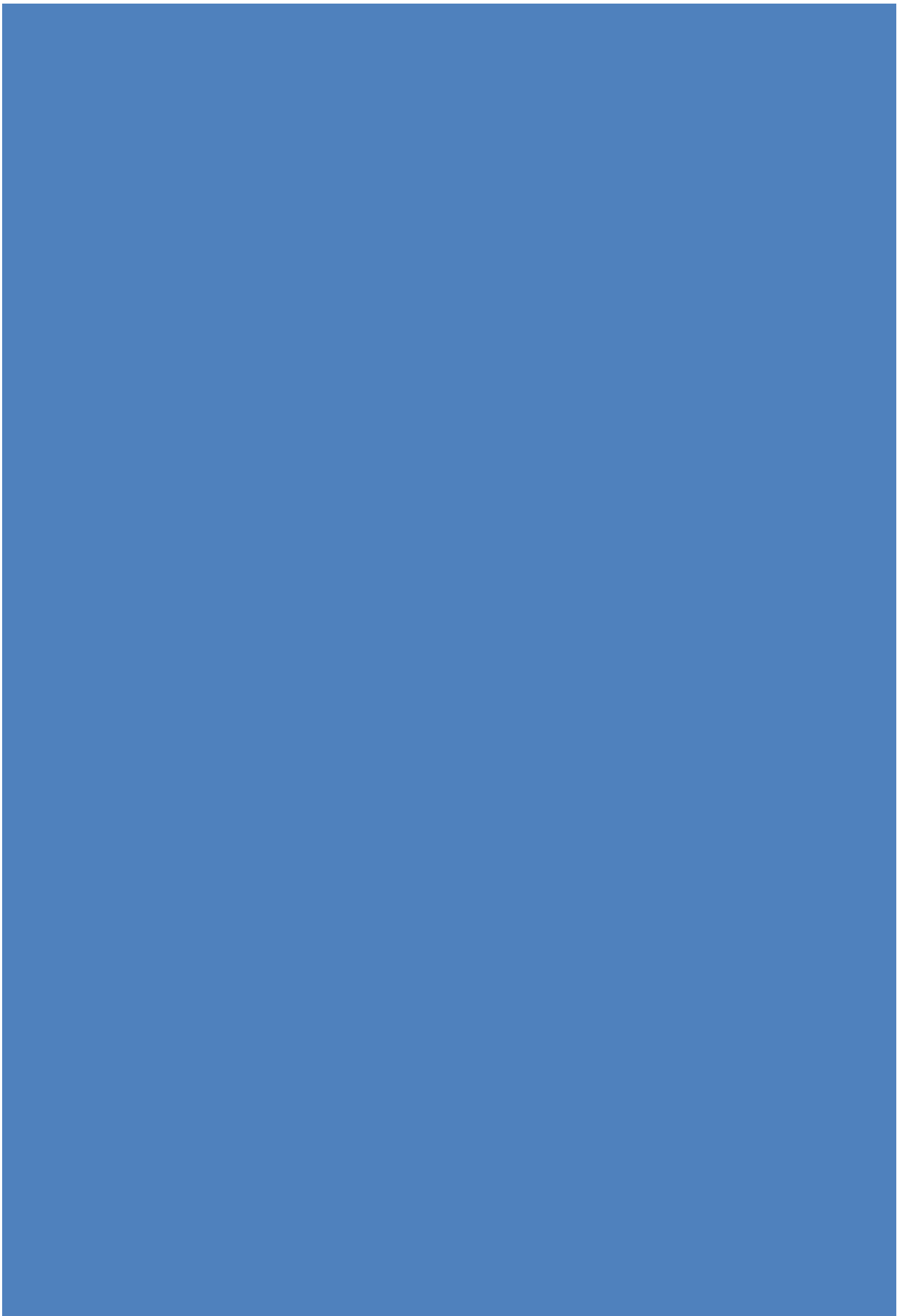


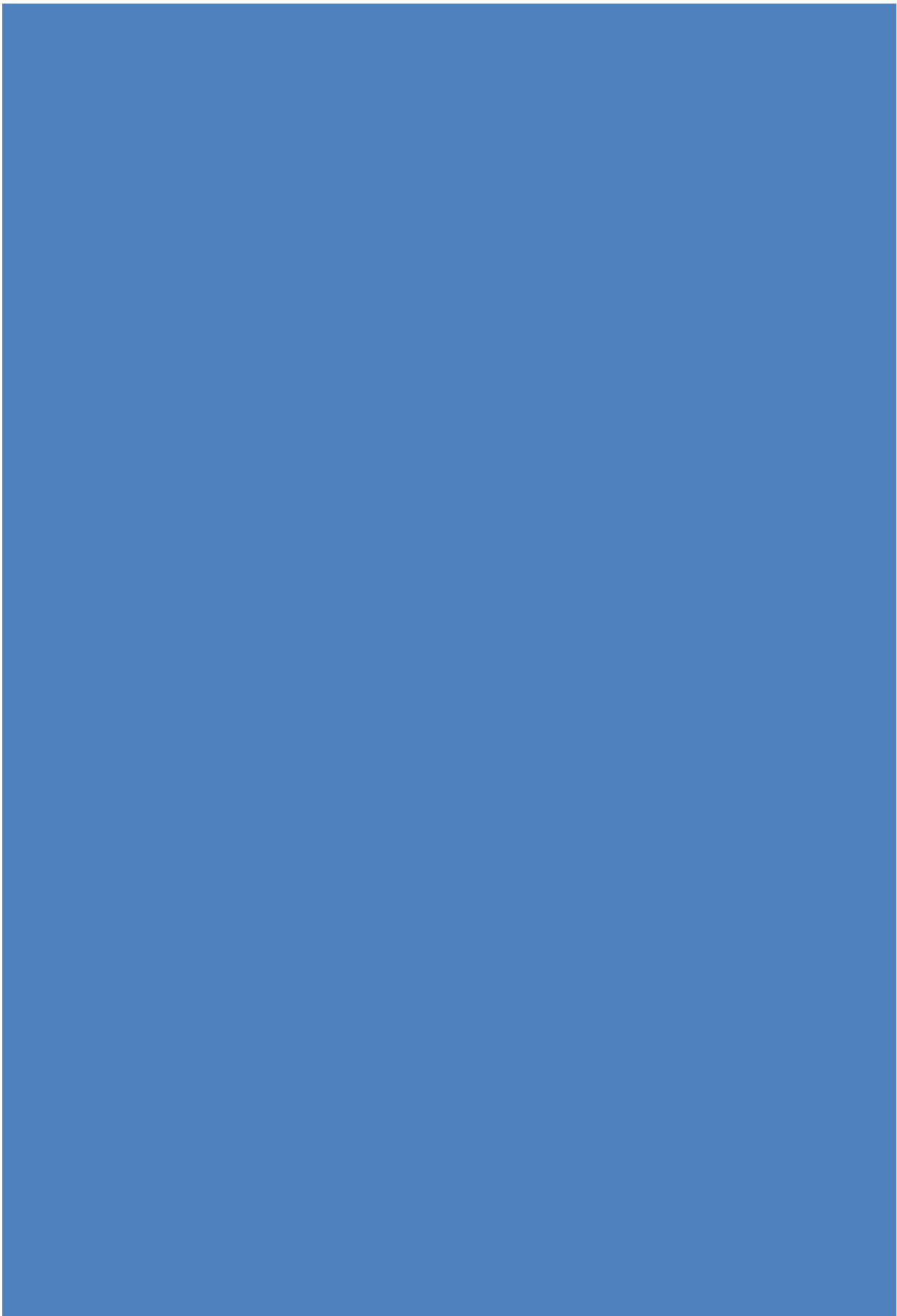


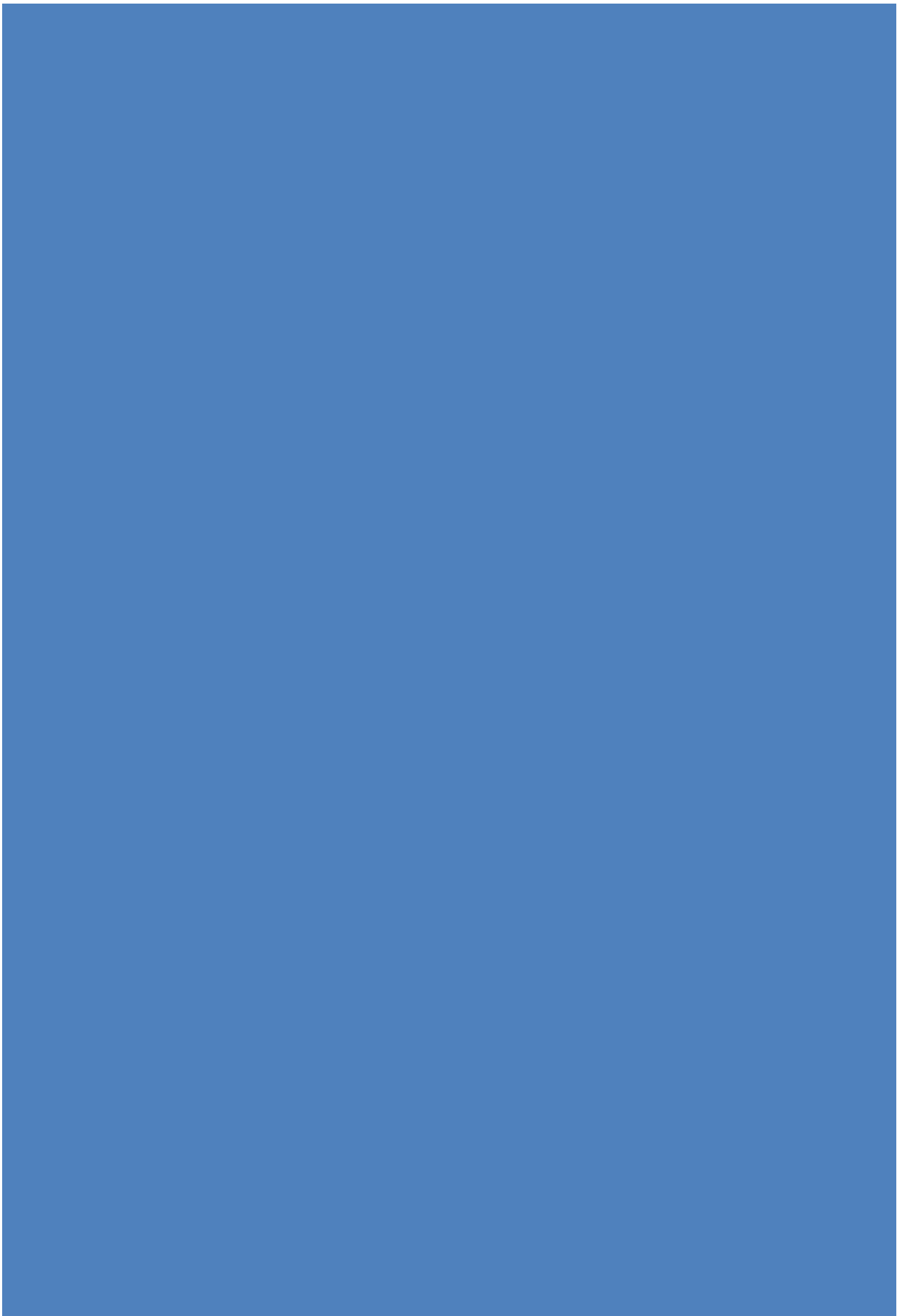


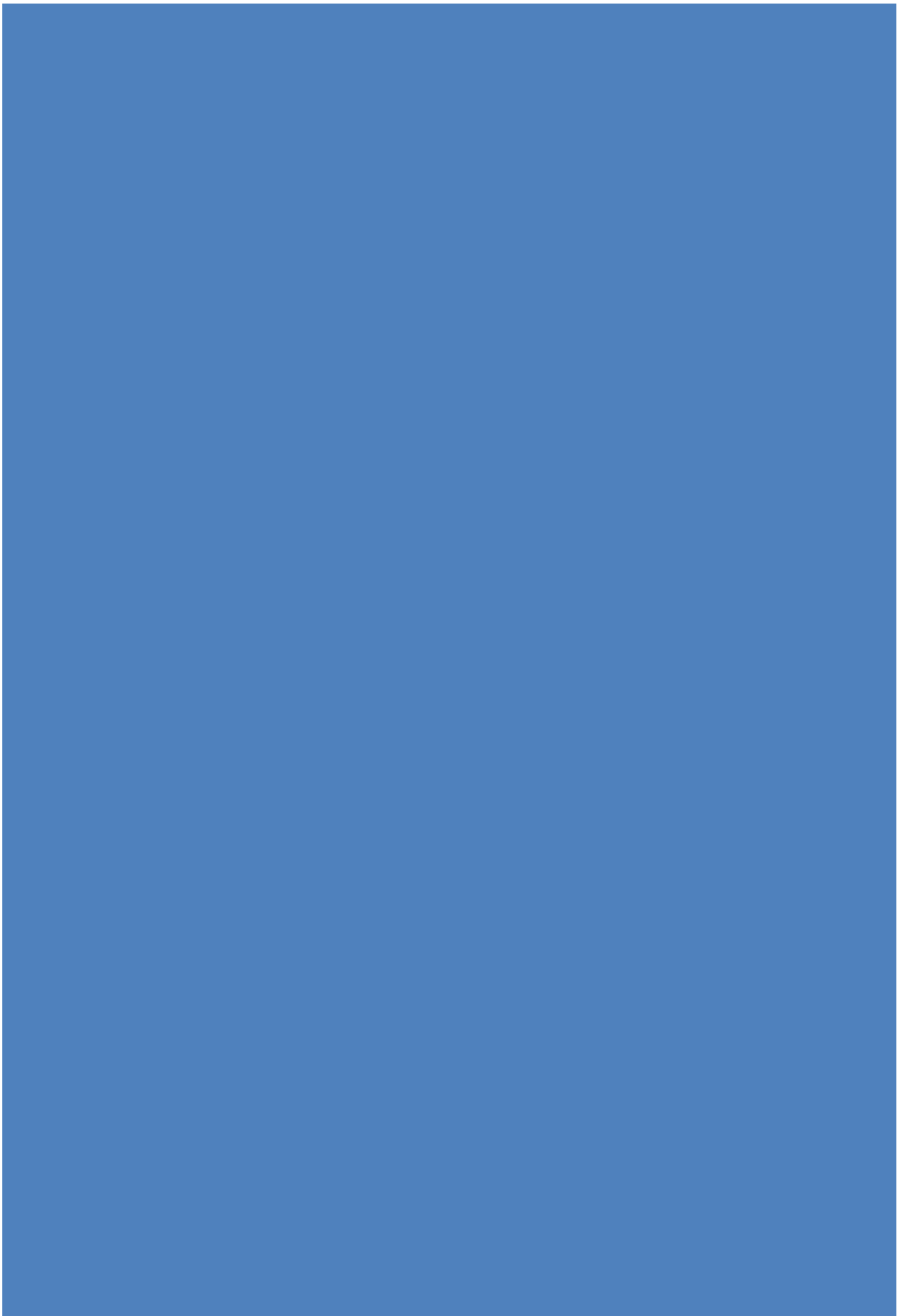


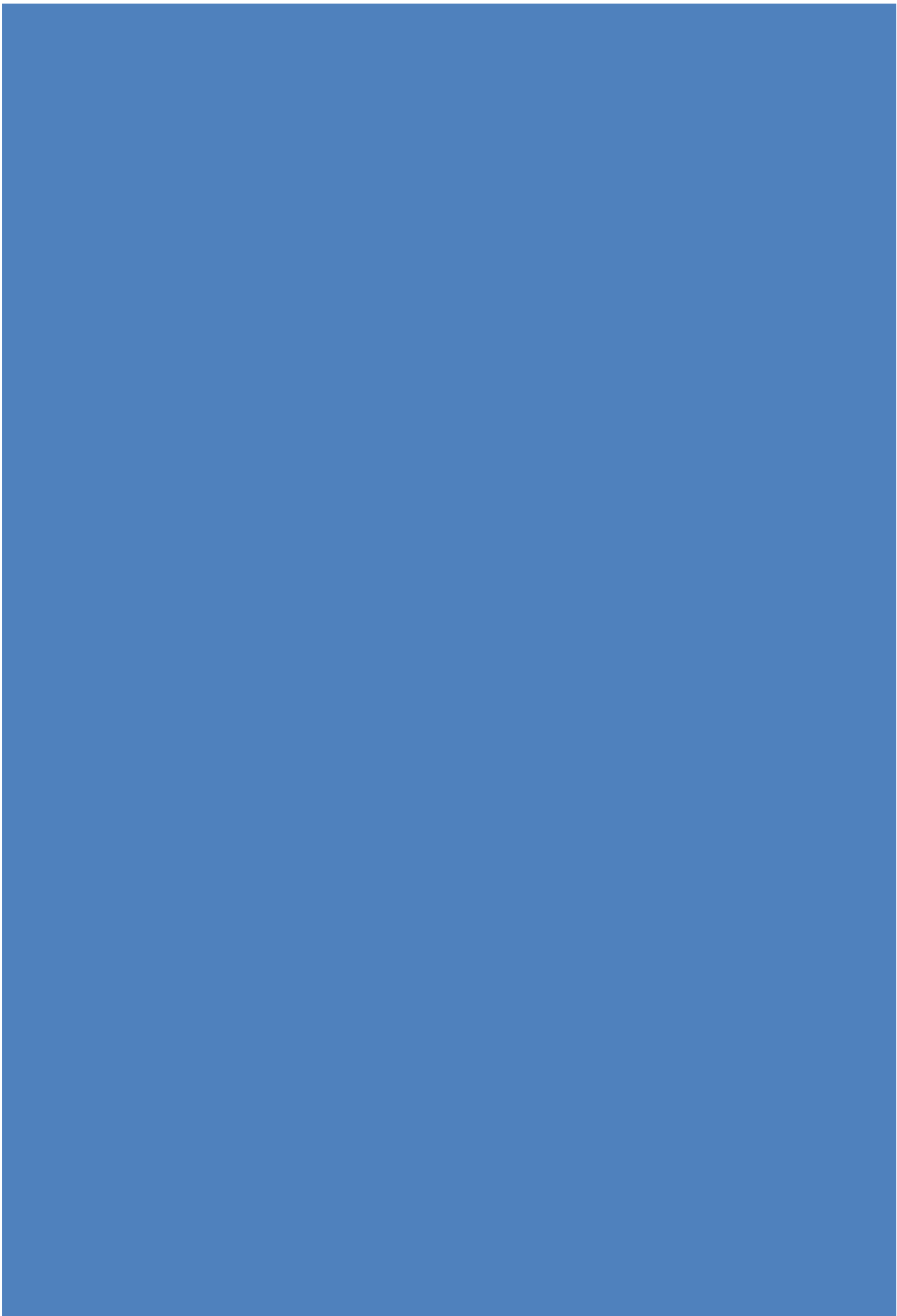




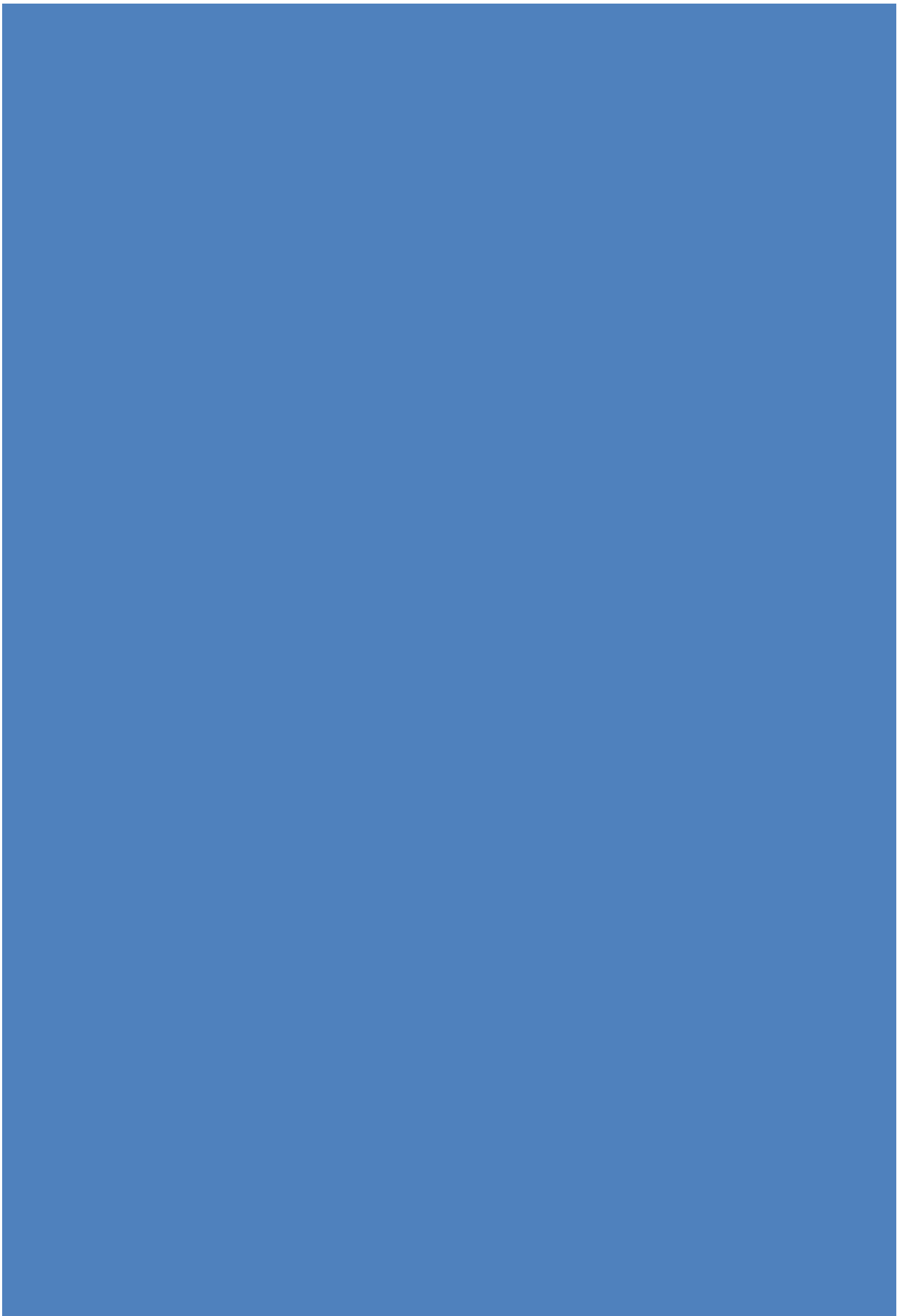


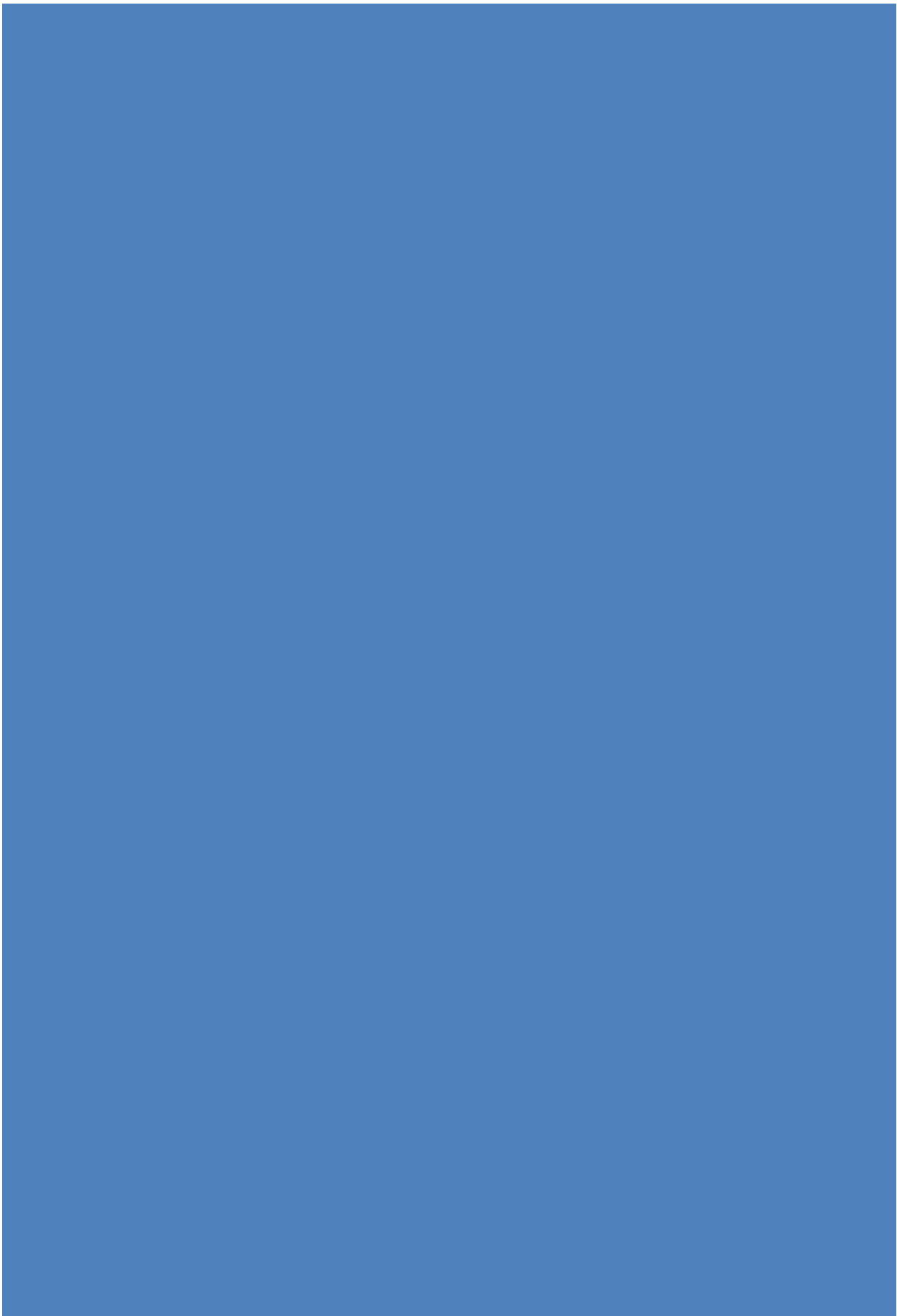


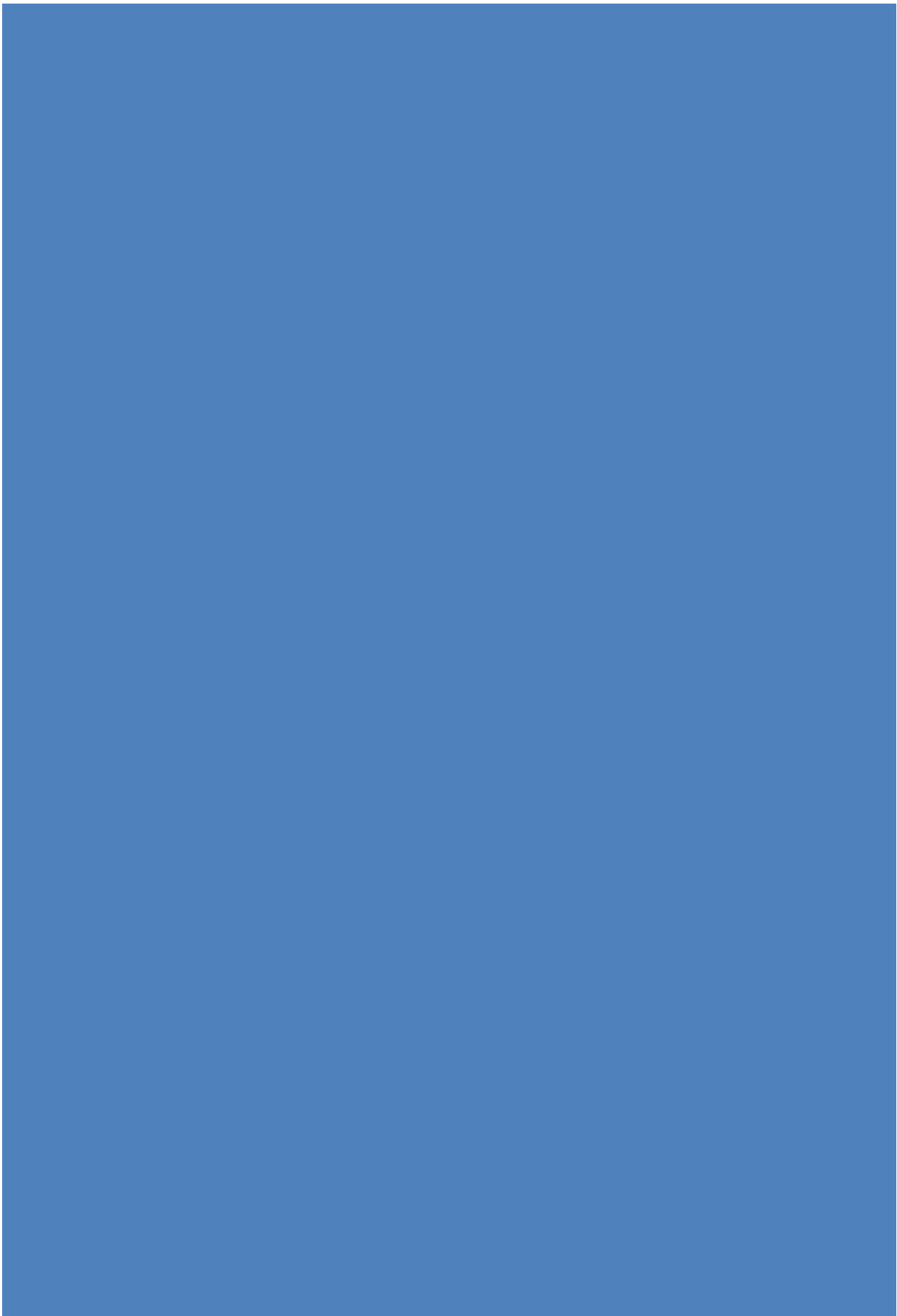


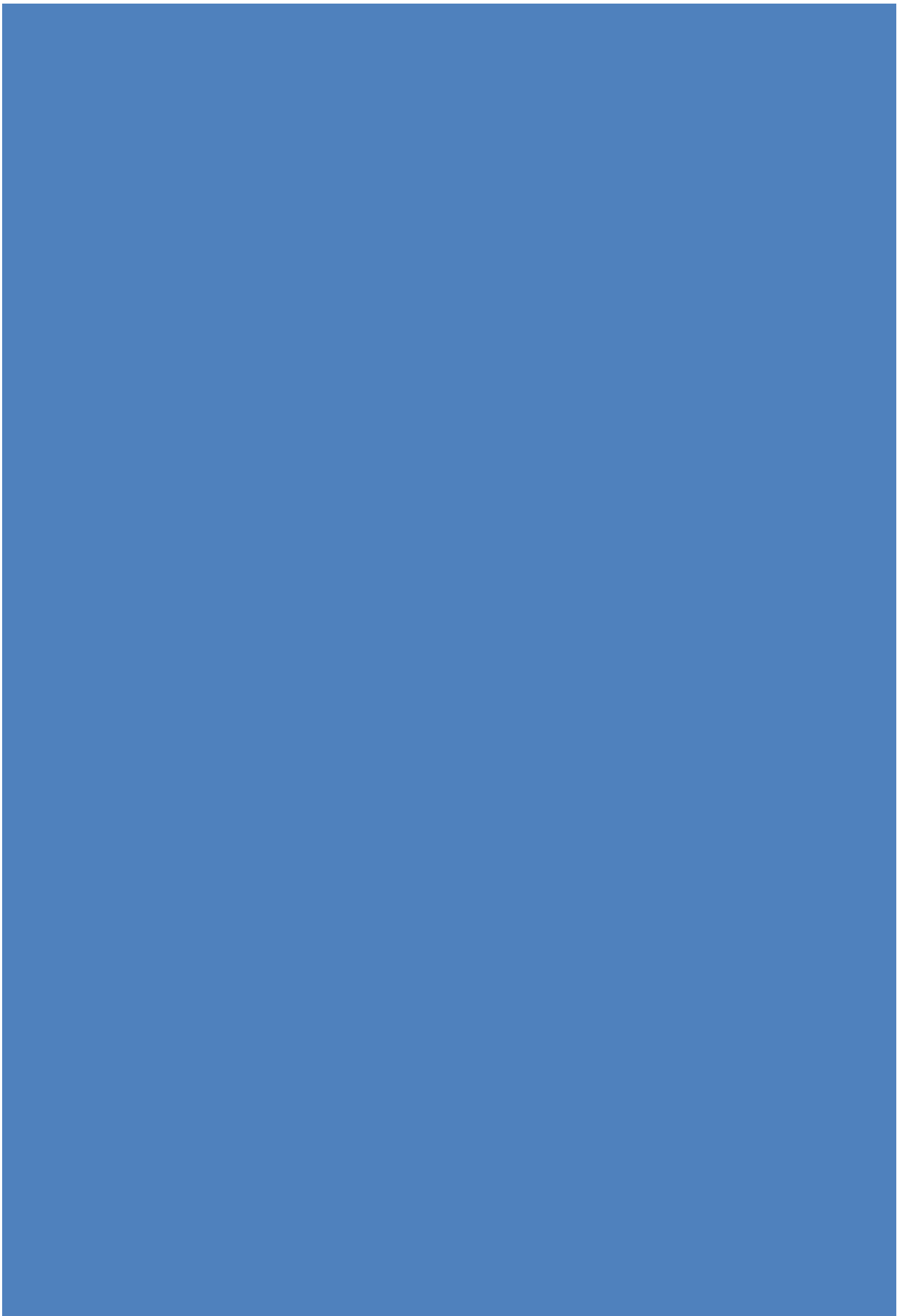


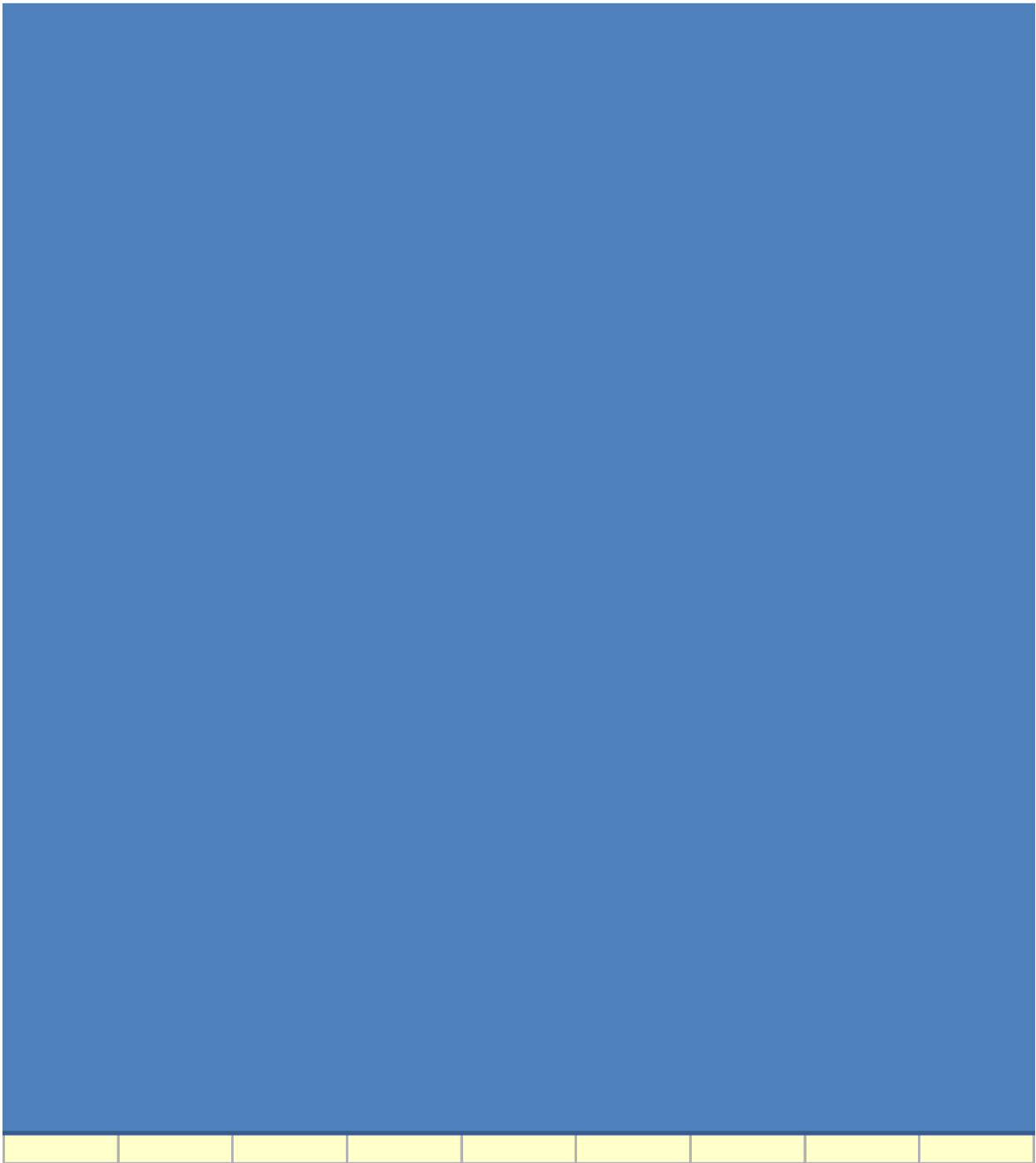


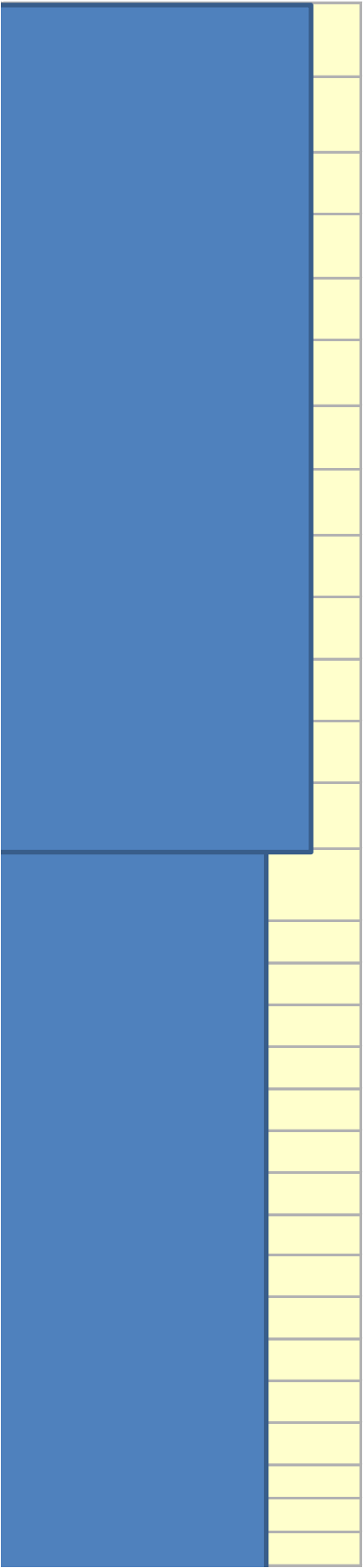


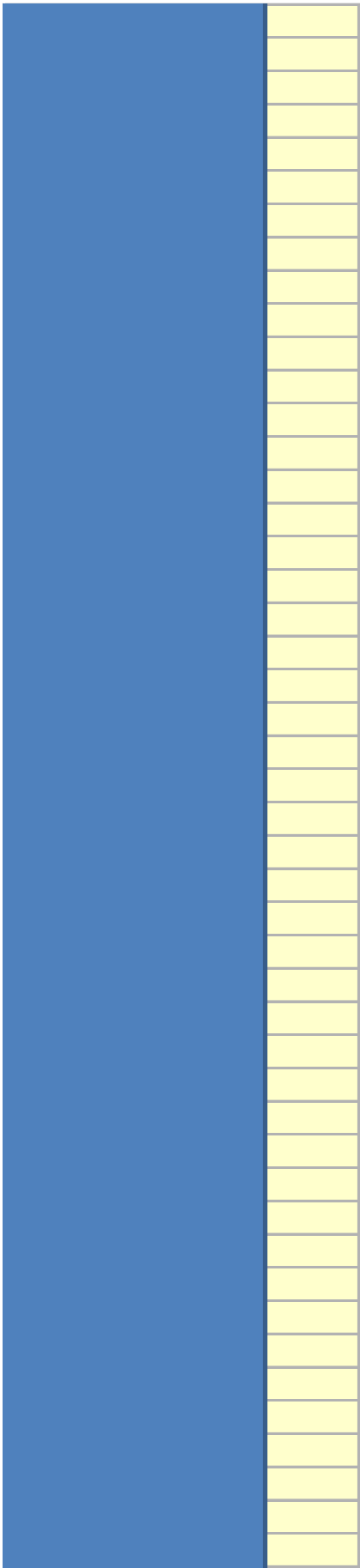


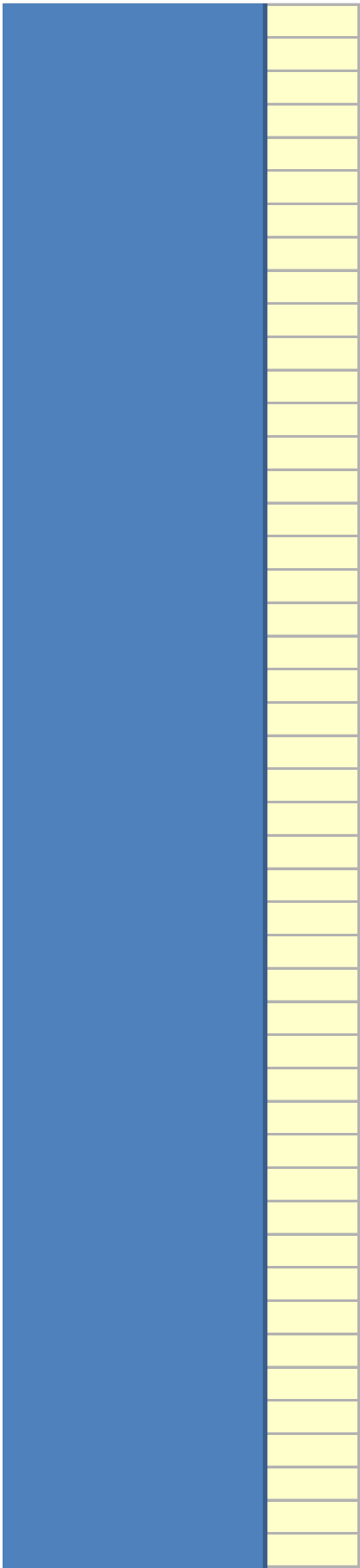




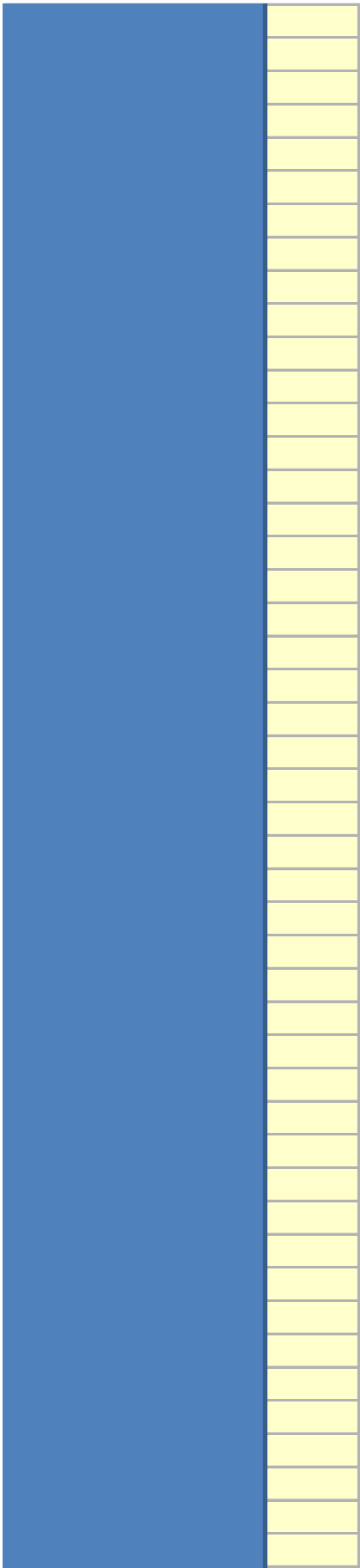


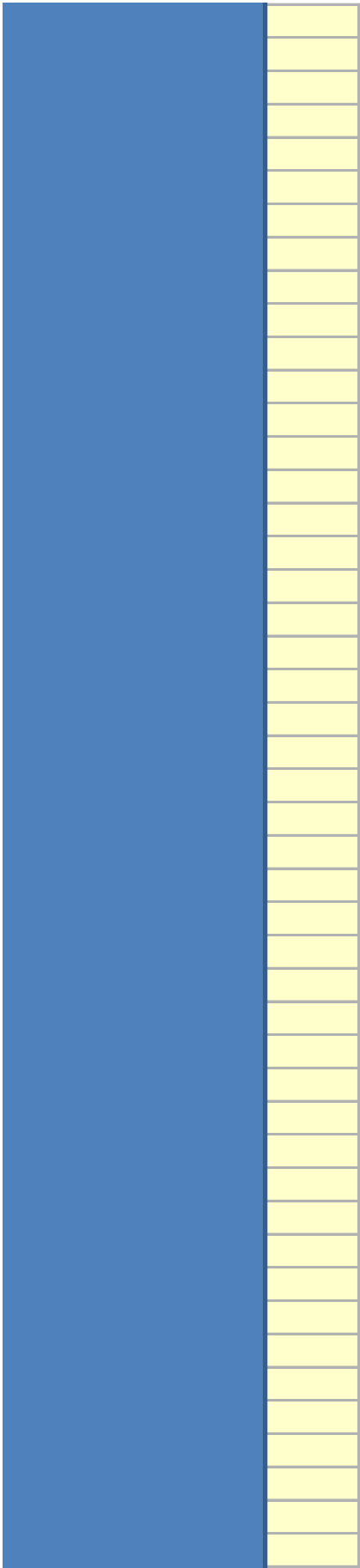


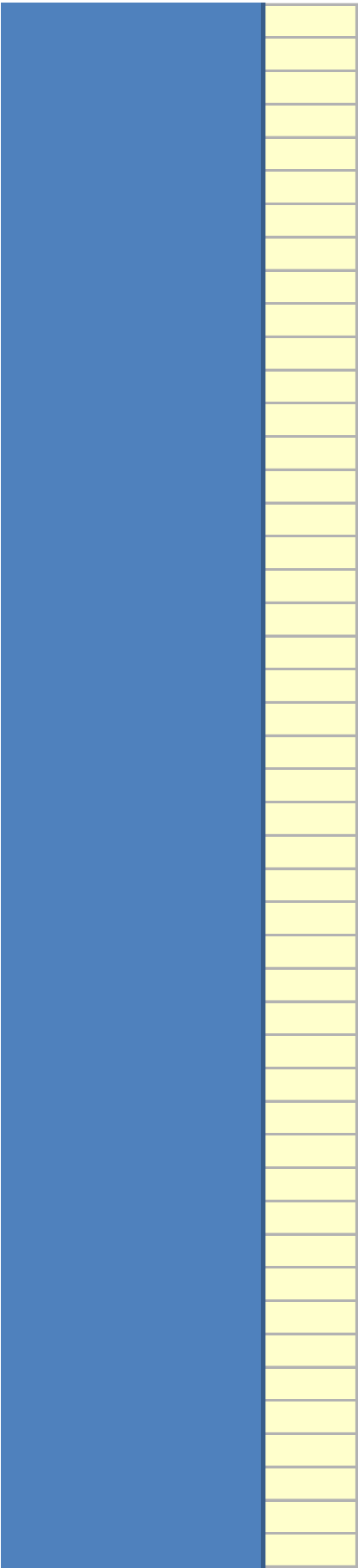


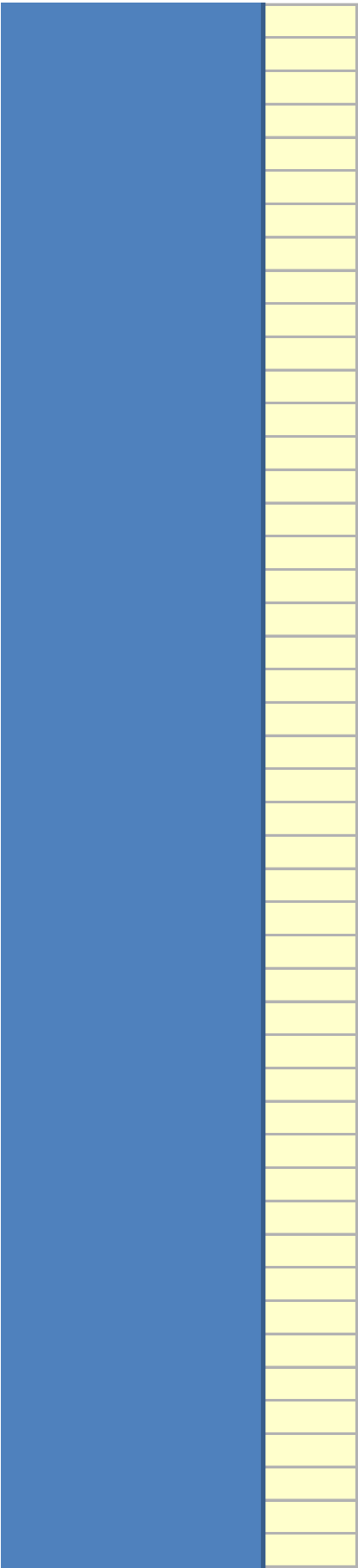


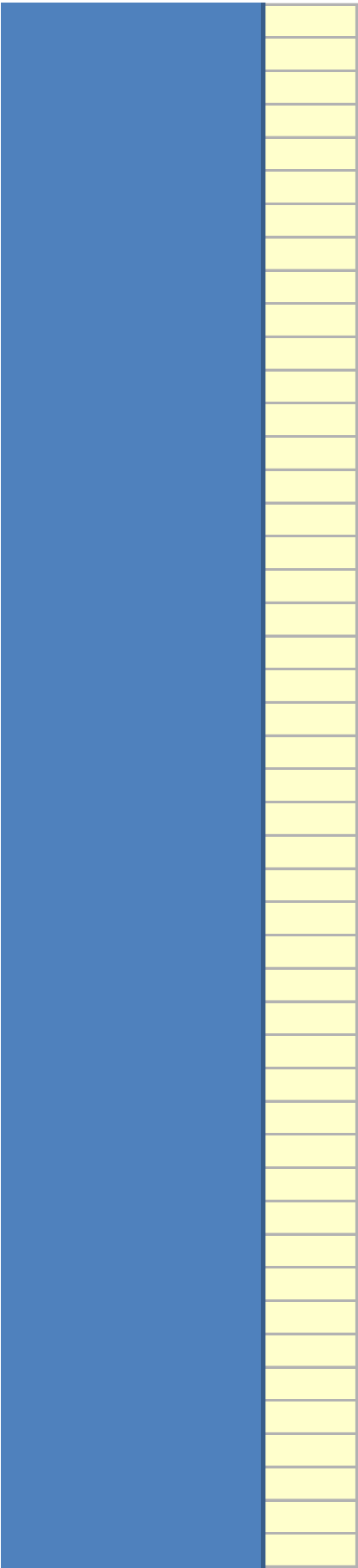


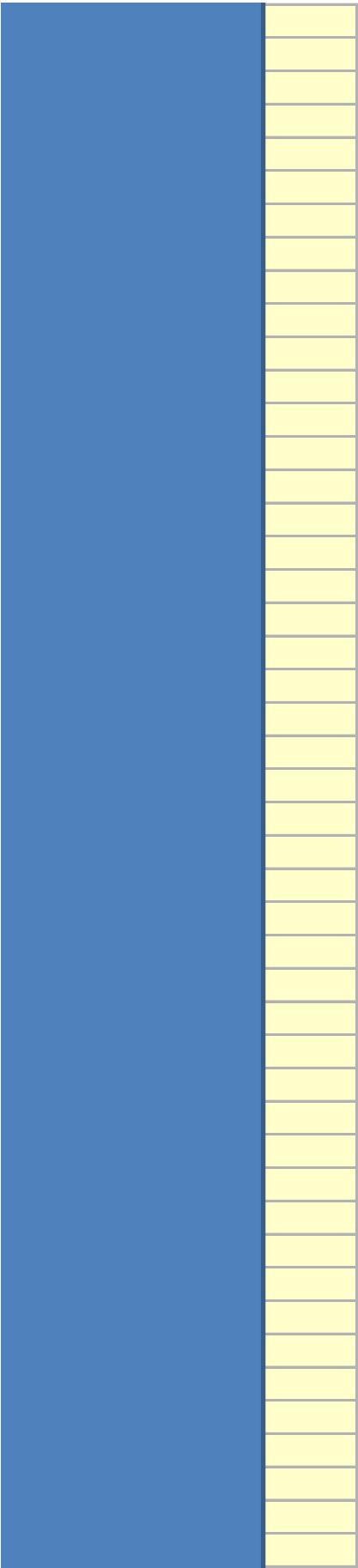


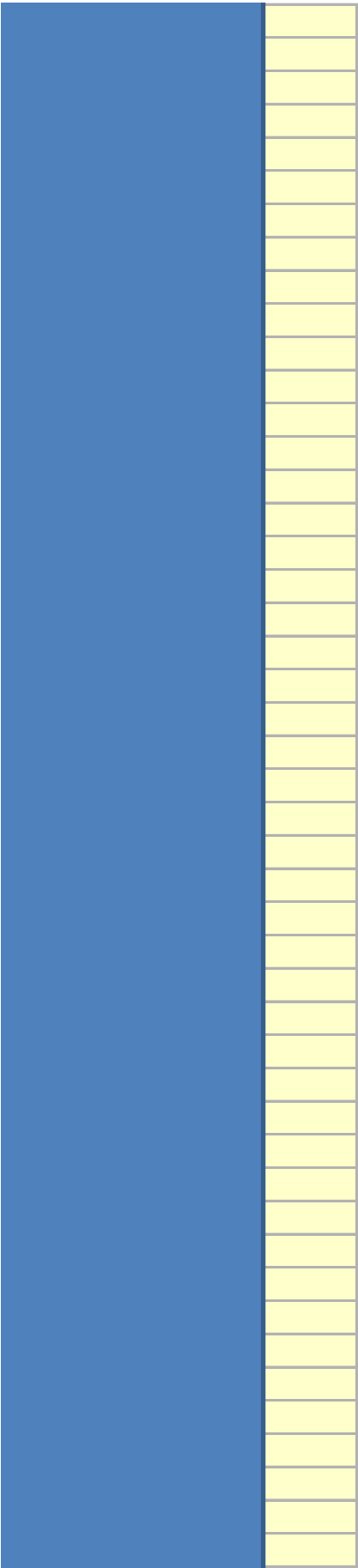


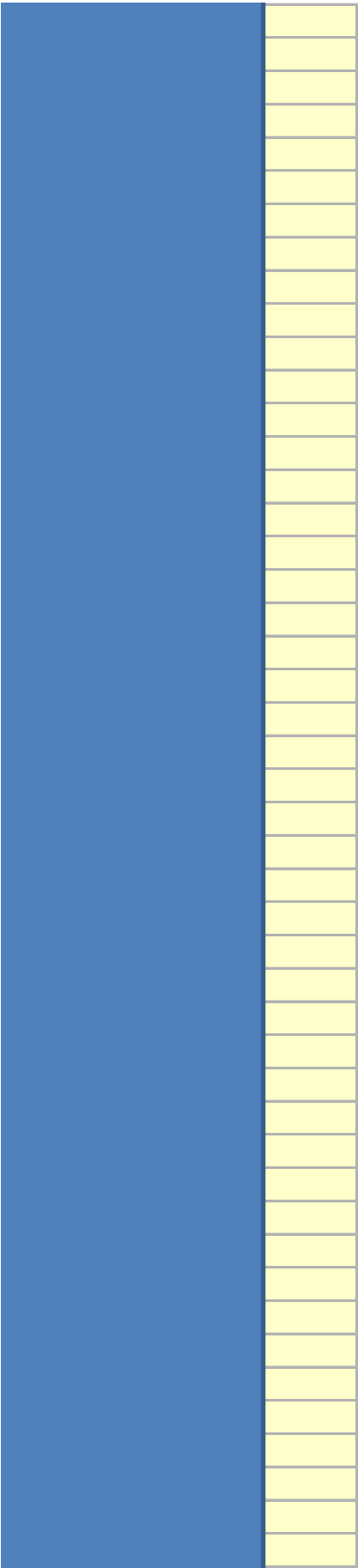




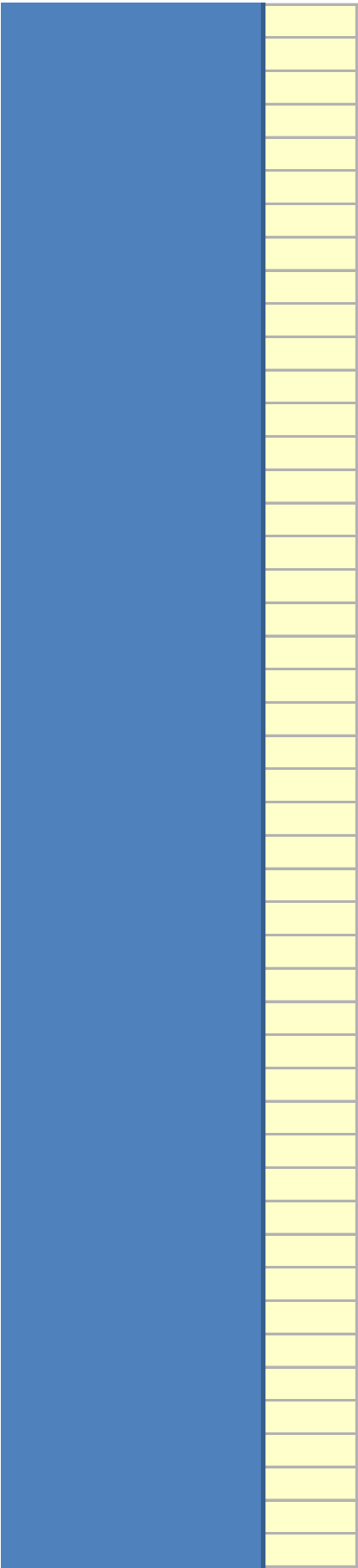


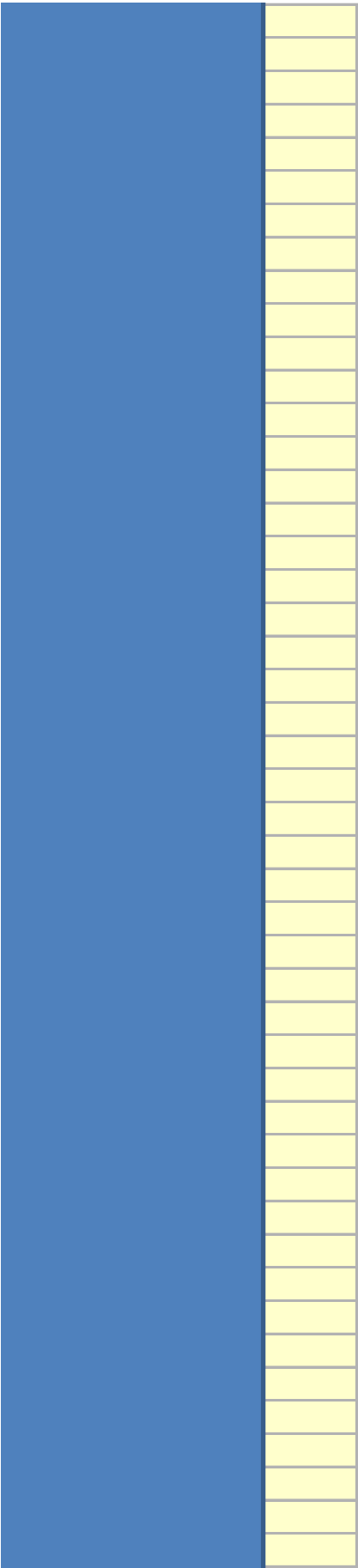


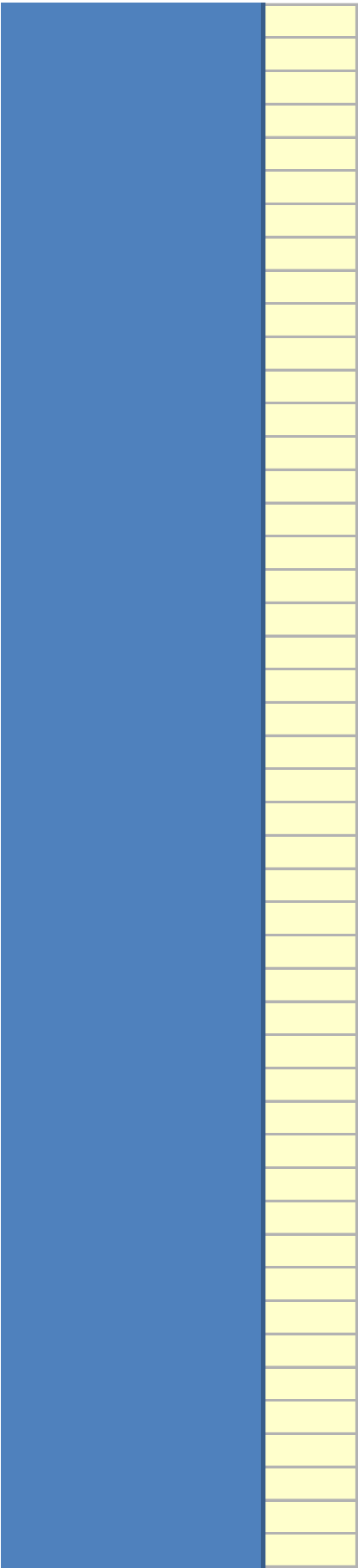


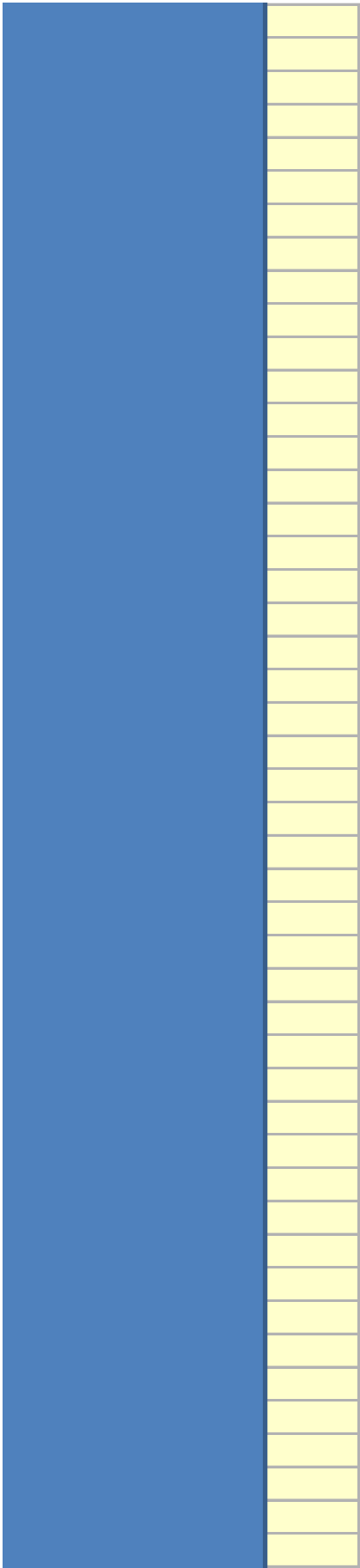


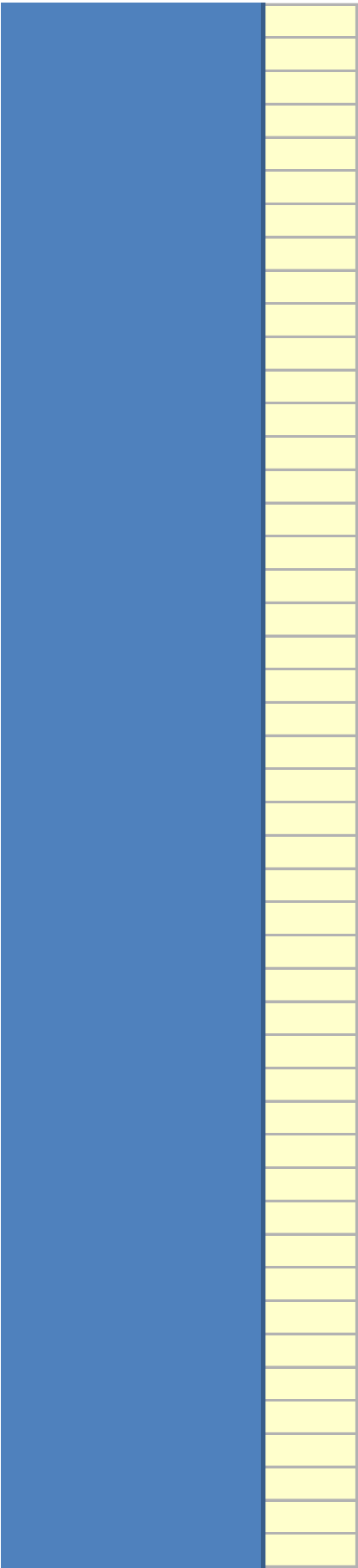


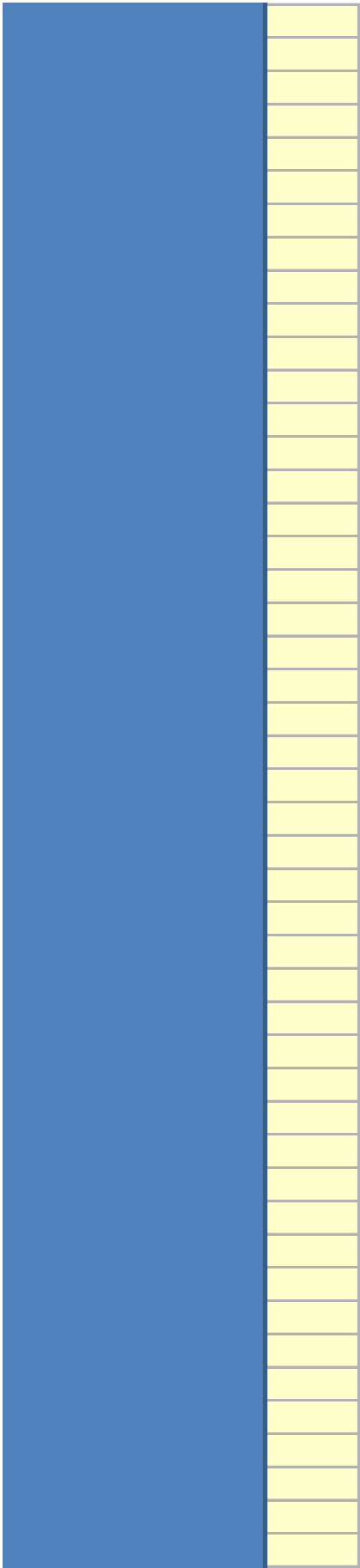


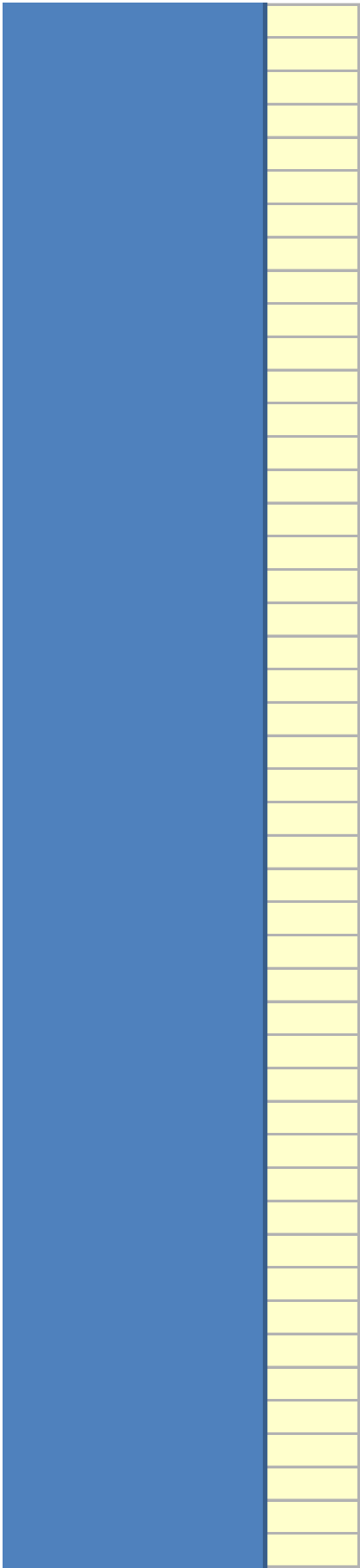


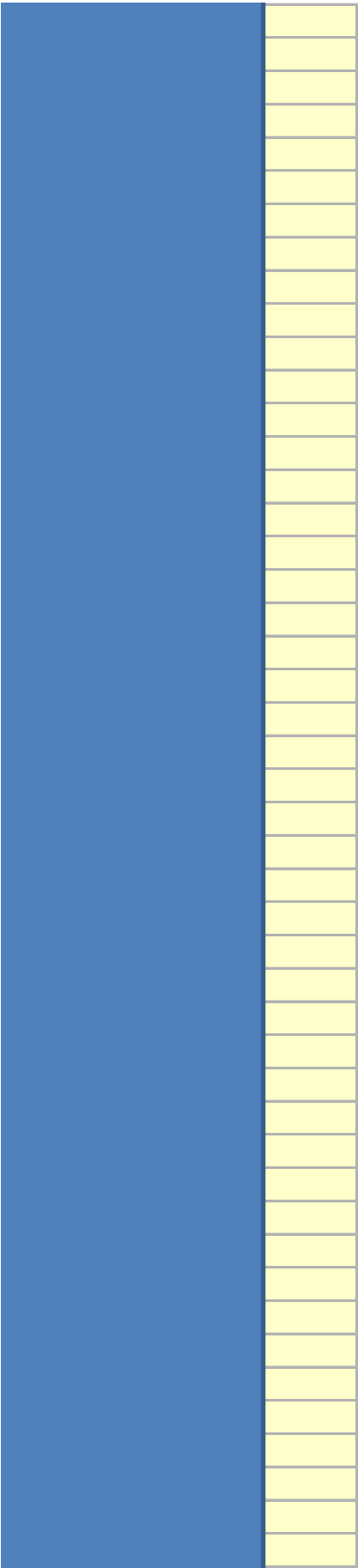




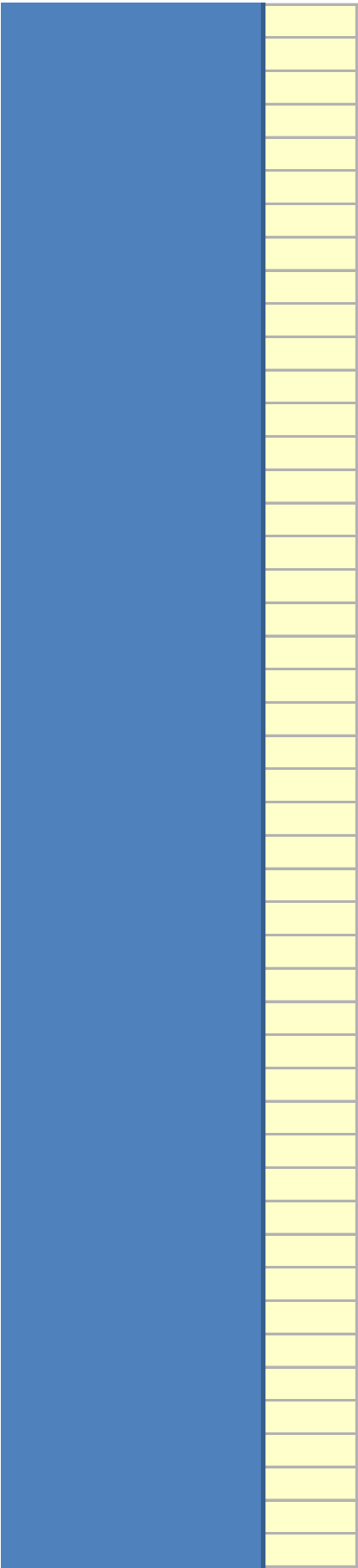


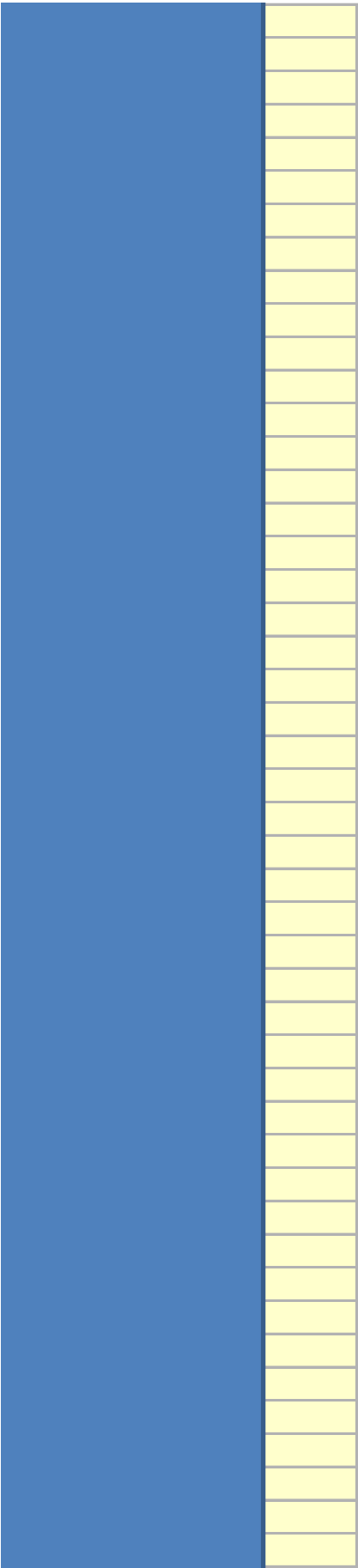


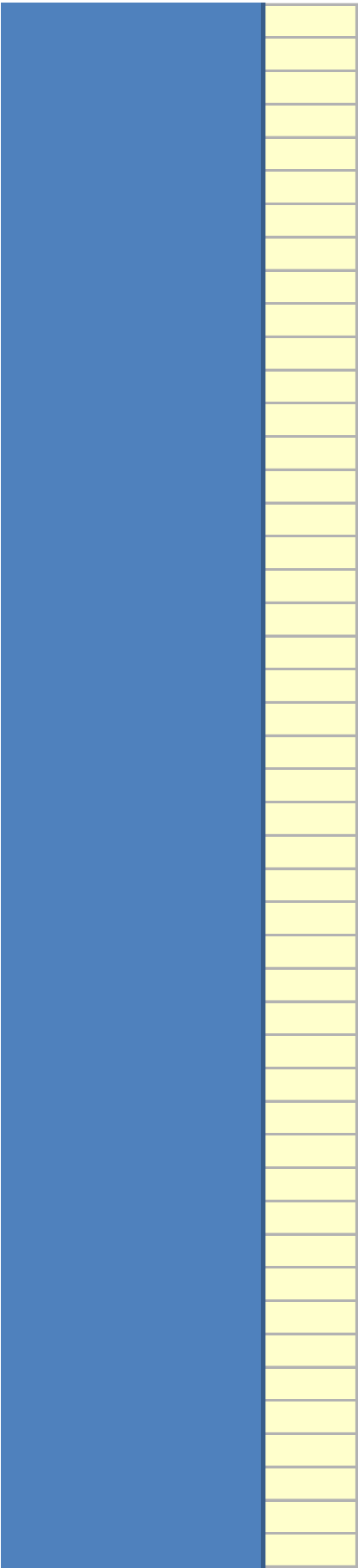


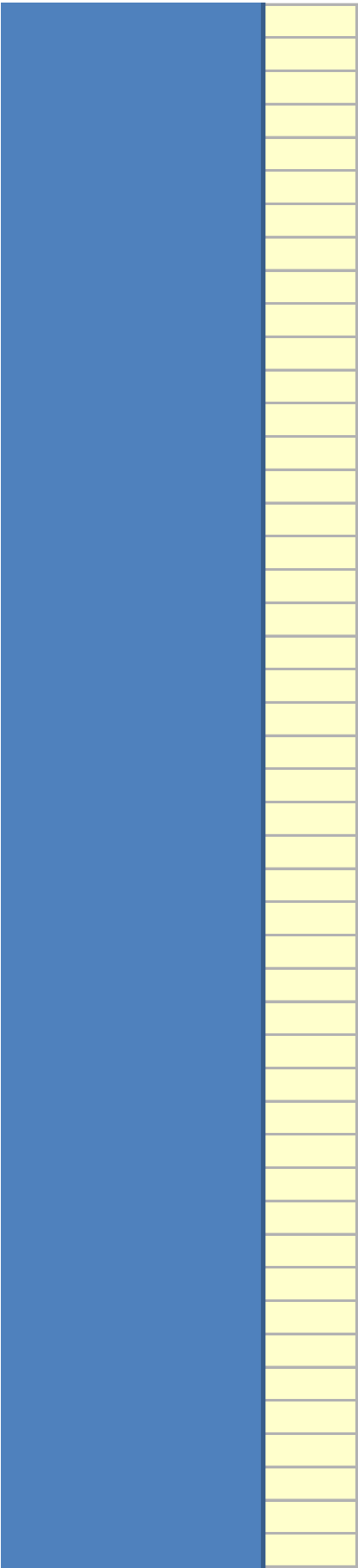


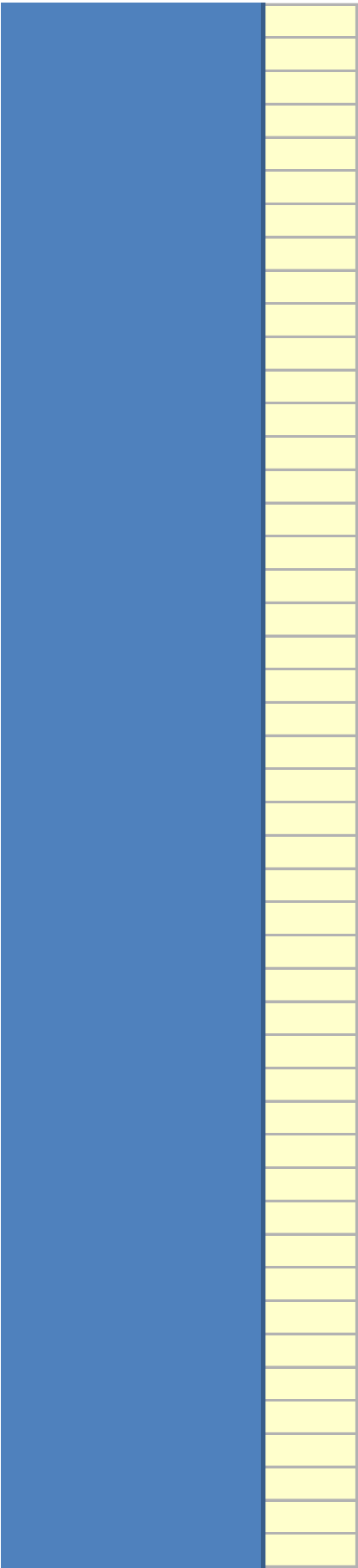














# UME - Financial Education

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# Housing Eviction Prevention Education

**Concerning Issue - Rent Default:** When residents are evicted by landlords due to rent default, where would they go?

## Program

This program teaches financial education to Public Housing and Transitional Housing residents and provides professional development seminars to front line human services staff from public (city/counties/state) and private human service agencies.

## Objective

To enable residents to understand:

- The relationship between income, consumption, and saving
- Learn and acquire skills in designing a household budget, allocate income by prioritizing needs, paying rent first and timely, and build savings.

## Activity

- Practical hands-on materials (workbook, pencils, calculators, multiplication, addition and subtraction tables).
- Household Interactive Budgeting (Peer Reviewed Excel Budgeting Tool created by Extension Educator).

These activities are used in the training to help participants understand and master personal budgeting techniques.

