



WAVE

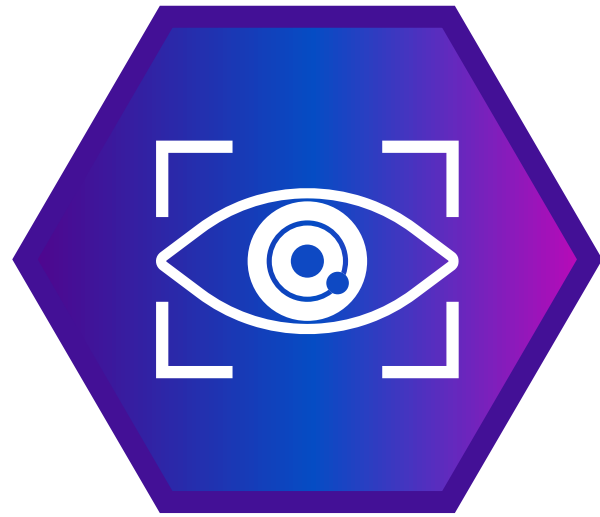
Transforming Systems for Black and Brown Families in Housing

Focusing on Rental Housing



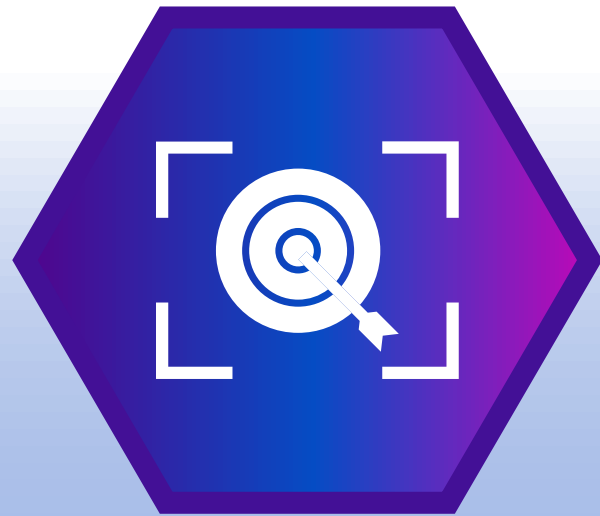


About WAVE



Our Vision

At WAVE, we envision a future where individuals impacted by trauma reclaim their lives with dignity and strength. As a PHFA/HUD Certified Agency, we are committed to transforming lives by fostering resilience and well-being through targeted counseling and education. Our goal is to empower each person we serve, guiding them towards a healthier, more fulfilling future, anchored in personal growth and sustained recovery.

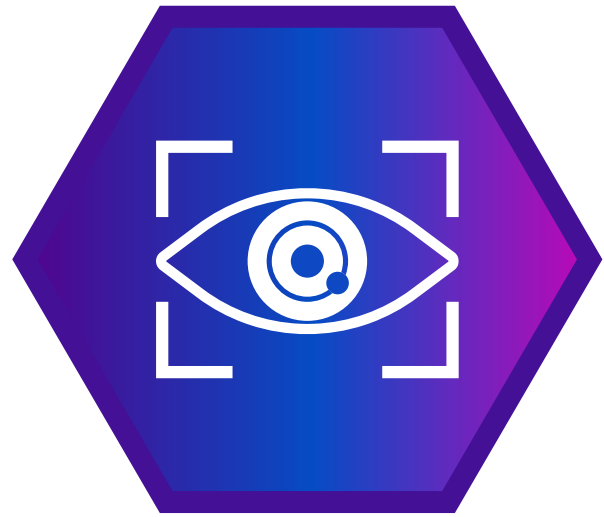


Our Mission

We create housing and economic stability for at-risk individuals in low-income communities through personal empowerment, skill set development, problem-solving and wealth building.



Our Services



PROGRAMS

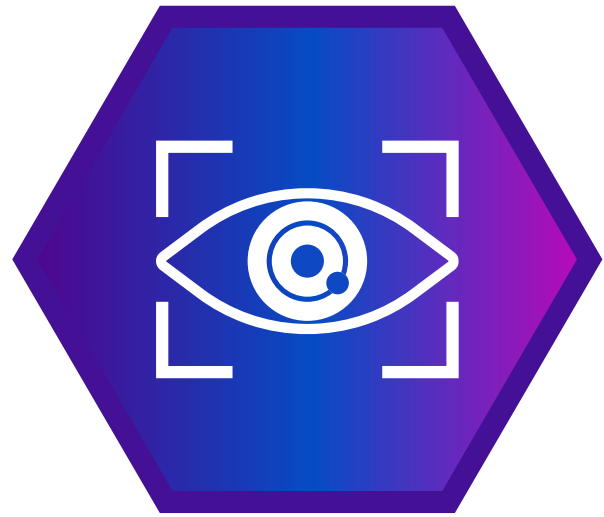
- **ANCHOR Program (Assisting New Communities in Housing and Occupancy Readiness)** The ANCHOR Program provides comprehensive pre-rental counseling to prepare families for successful and sustainable tenancy. It includes housing assessments, financial budgeting, mindset workshops, and personalized roadmaps for long-term housing stability.



- **RENT Program (Rental Education and Navigation Training)** The RENT Program equips families with the knowledge and skills needed to confidently navigate the rental market. It offers training on lease agreements, financial planning, tenant rights, and conflict resolution to foster positive landlord-tenant relationships.

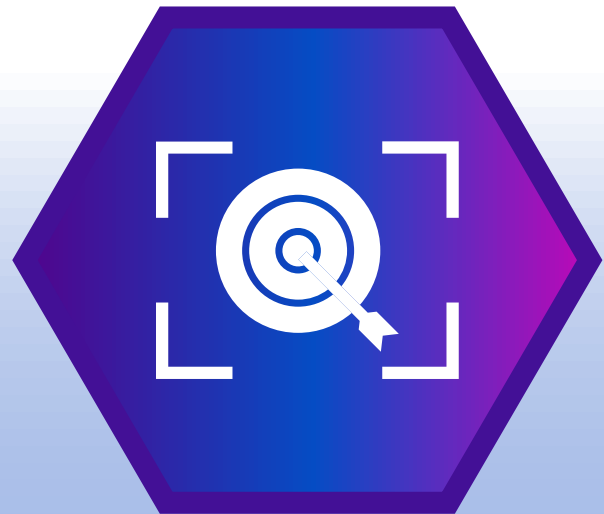


Our Service



PROGRAMS

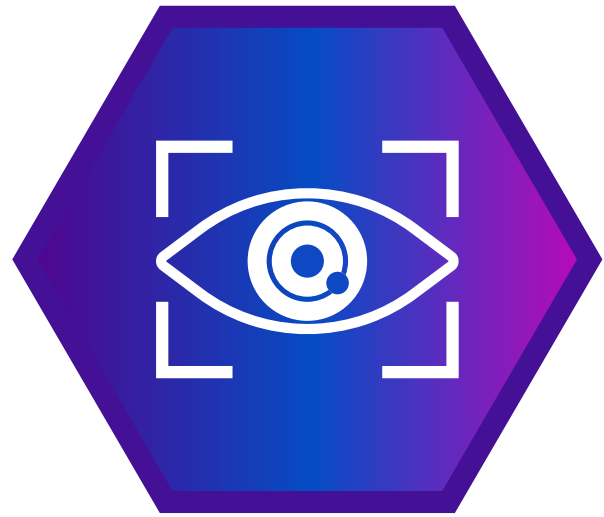
- **HOME Program** (Home Ownership and Management Education) The HOME Program empowers families to achieve and maintain homeownership through financial education, home management skills, and entrepreneurial training. It provides guidance on the home buying process, mortgage options, and generating additional income through home-based businesses.



- **VOICE Program** (Valuing Our Inclusive Community Engagement) The VOICE Program advocates for tenants by educating them on their rights and responsibilities while fostering an inclusive community. It offers personalized support, resource access, and workshops to strengthen self-advocacy skills and community leadership.

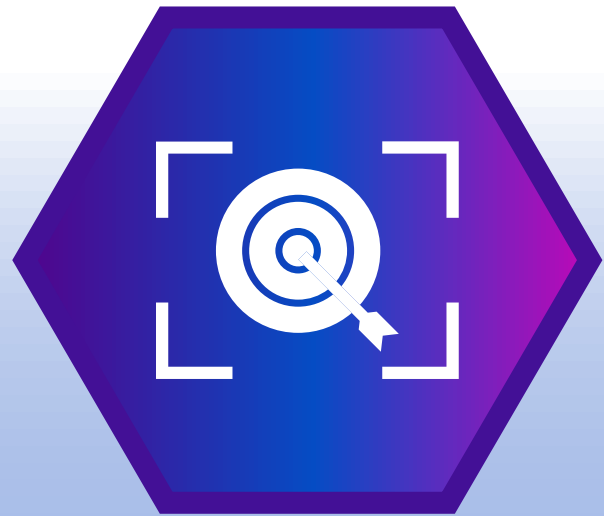


Our Service



PROGRAMS

- **SCREEN Program** (Supporting Comprehensive Rental Evaluations and Engagement Needs) The SCREEN Program offers thorough tenant screening services to assist landlords in finding reliable tenants. It includes pre-rental counseling, ongoing support, and mediation services to ensure stable and positive rental experiences.
- **READY Program** (Recognizing Everything Ain't Done Yet) The READY Program provides holistic support for families, including health coaching, life skills training, and financial empowerment. It helps families adhere to payment plans, offers partial rent assistance, and ensures timely rent payments to maintain stable housing.



Let's Discuss

Traditionally, the focus of housing occupancy has been on income eligibility, where families are approved for housing based solely on financial criteria. However, this presentation challenges this conventional approach by advocating for a more holistic and community-centered model of housing occupancy.

Enhances Understanding



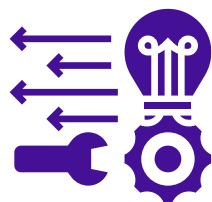
The purpose of this presentation is to offer a fresh perspective on housing for Black and Brown families, particularly within the context of Low to Moderate Income Housing programs

Focus on Solutions



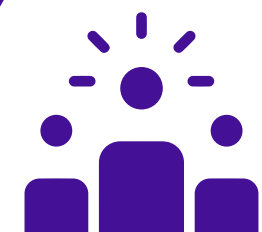
By broadening the criteria for occupancy, we aim to create more inclusive and empowering housing solutions that better meet the needs and aspirations of Black and Brown families

Promotes Problem Solving



Rather than solely emphasizing income eligibility, we propose considering factors such as community ties, cultural preservation, and social cohesion in the housing allocation process

Inspire Innovation



Through this presentation, we seek to spark dialogue, challenge assumptions, and inspire innovative approaches to housing policy and practice.



WAVE

Overview of Current Challenges

Statistics on disparities in housing for Black and Brown families



Evictions help to drive the perpetuation of racial inequalities in housing. Black renters are evicted at a much higher rate than white renters.

- The consequences of those evictions then reinforce racial inequalities in other aspects of life, such as health, education, and financial security.
- Information on when, where, and how eviction cases are being processed helps us to understand the causes of evictions, identify communities most vulnerable to eviction, and find solutions to keep renters housed.
- Makes landlords whole, and communities stable.

Tracking evictions over time also allows us to see changes and trends in housing insecurity.

As communities implement eviction prevention and diversion efforts, such as court-based diversion programs, alternative dispute resolution, and rental assistance, we can document the effects of these programs on evictions and inform what is working well and what more needs to be done



Overview of Current Challenges

Eviction Filings and Rates

Pennsylvania's eviction filings and rates have returned to pre-pandemic levels after being cut in half during the pandemic due to robust tenant protections and financial assistance programs.



Households

115,000 households over the course of the year or 310 renter households every day face an eviction filing.



Counties

87% of eviction filings are concentrated in 20 counties in Pennsylvania. 80% renter households in Pennsylvania live in these same counties.



Statewide and Zip Codes

16 of those 20 counties have filing rates above the statewide average. The zip codes with the highest concentrations of eviction filings are the same compared to the pre-pandemic time period.



Court, Judgements, and Cases

While judgments for the plaintiff (the landlord) remain the most common outcome of a court ruling, there has been a modest decrease. And cases withdrawn have seen a nearly equal increase when compared to pre-pandemic years.



Non-Payment

Over 90% of cases involve past due rent demonstrating that non-payment of rent continues to be a main driver for eviction filings and resulting evictions.



How Long

The number of tenants involved in eviction cases are behind on rent by more than 3 months – an increase from 26% pre-pandemic to 31%.

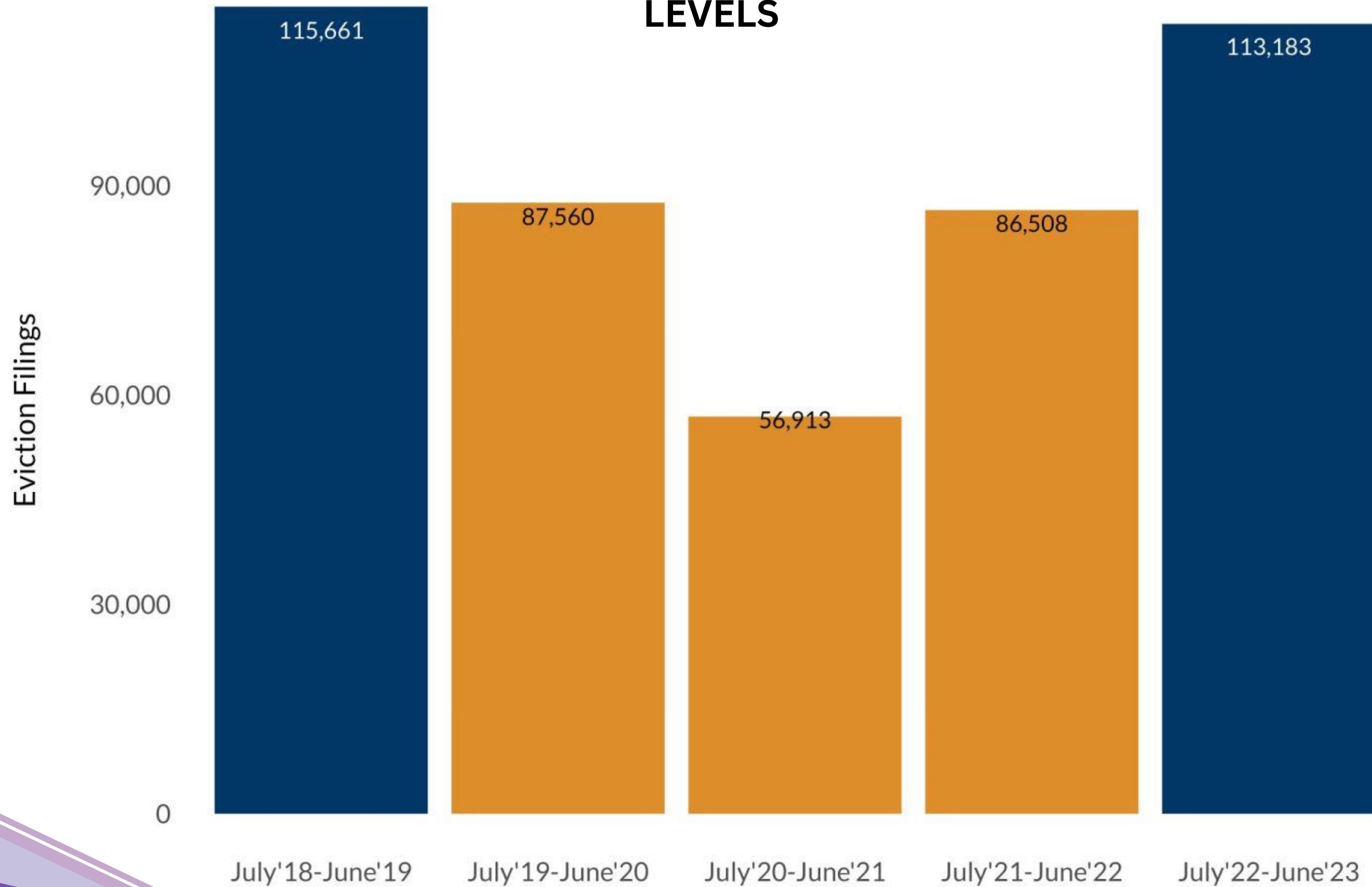


Judgements

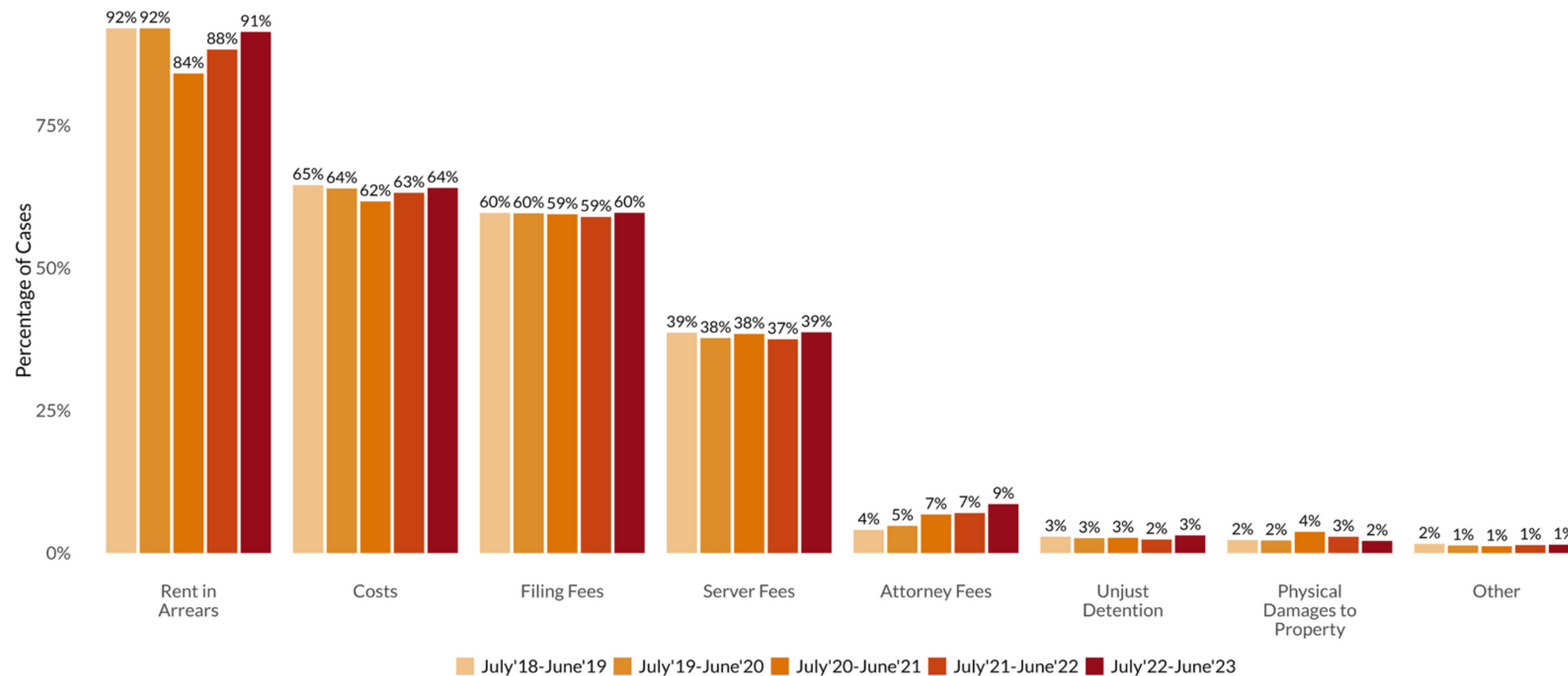
Two-thirds of judgments for the plaintiff (the landlord) provide an opportunity for tenants to pay back rent (called “pay and stay”) up until the legal lockout to avoid eviction.

More cases are continued now compared to pre-pandemic numbers, although not at the same rate at which cases were continued during the pandemic.

STATEWIDE EVICTION FILINGS HAVE NEARLY REACHED PRE-PANDEMIC LEVELS



Tenants involved in eviction cases are further behind in rent this past year compared to before the pandemic. Prior to the pandemic, spanning from July 2018 to June 2019, approximately 26% of renters were behind by more than 3 months in their rent payments. However, this figure has escalated to 31% between July 2022 and June 2023.



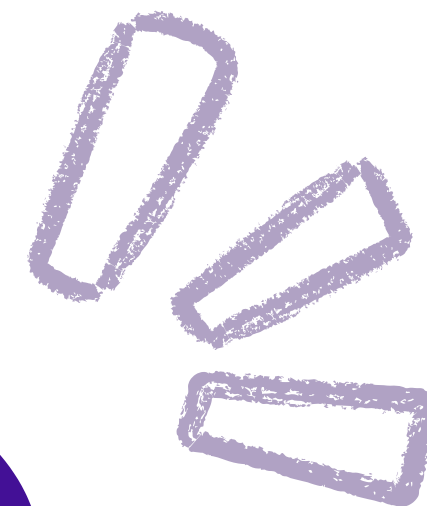
Next Steps

What's Next and How You Can Make A Difference



- Scaling the approach to reach more families.
- Advocating for systemic changes in rental assistance programs
- Building Landlord Relationship
- Identify and Addressing Root Causes
- Focus on Life Skills and Development

Questions





WAVE

Thank You

For Your Attention



Visit Our Website

waveoflife.org

