Preventing evictions as potential public health intervention

chapter 3

Help for households at risk of eviction

Evaluation of the signalling and referral system for households at risk of eviction in Amsterdam.

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Evaluation of the signalling and referral system for households at risk of eviction in Amsterdam

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Abstract
In Amsterdam, over 1400 households are evicted each year. We describe the results of an evaluation of the functioning of the signalling and referral system, set up for households at risk of eviction, through a qualitative and quantitative study. Interviews and questionnaires completed by employees of 12 housing associations (for rent arrears) and by employees of 13 nuisance control networks (for nuisance), were used. Data on households with rent arrears, for which a court eviction order was requested, were collected prospectively in September and October 2003, and retrospectively on households causing nuisance and/or who were known to be evicted due to nuisance in 2001–2003. Functioning of signalling, of the ‘alarm’ of problems underlying rent arrears and/or nuisance, was evaluated by the extent of problems that were identified by the employees. Functioning of referral was evaluated by comparing the identified problems with the assistance contacts.

For 275 households with rent arrears, housing associations reported social problems in 196 (71%), of whom 94 (48%) were in contact with social assistance, and medical problems in 62 (23%) of whom 18 (29%) were in contact with medical assistance. House visits resulted in a much higher identification of problems, and were associated with a reduced eviction risk [relative risk 0.57 (95% confidence interval: 0.43–0.75)]. For 190 nuisance households, nuisance control care networks reported social problems in 103 (54%), of which 13 (13%) were in contact with social assistance, and medical problems in 155 (82%), of which 142 (90%) were in contact with medical assistance.

To prevent evictions in Amsterdam, housing associations should improve their signalling role by conducting more house visits, and they should refer more households to medical assistance. Nuisance control networks should refer more households to social assistance. Only a systematic and integrated approach can keep more households at home.

Keywords: evictions, homeless, nuisance, preventing homelessness, public health strategy, rent arrears

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Introduction
There are characteristics and risk factors that are specific to those households who have been evicted from their homes. Likewise, there are specific features to those local policy-makers and service providers responsible for public assistance in the community to those households at risk of eviction (Nettleton & Burrows 1998, Crane & Warnes 2000, van Laere 2005, Allen 2006, Saltz et al. 2006, Phinney et al. 2007). In order to prevent evictions and homelessness, it is essential that early signals of impending homelessness are recognised and tailored assistance provided in response. Efforts should be aimed at protecting households at risk, to prevent the individual from becoming homeless and society against the burden of homelessness. This protection is embedded by recognizing the human right to adequate housing (Thiele 2002).

In Amsterdam, The Netherlands, between 2000 and 2006, the number of evictions increased from 3.9 up to 4.8 evicted households per 1000 rented houses annually, while the total number of rented houses decreased from 85.3% to 78.9% of the total housing supply (van Laere 2005. Amsterdam Bureau of Statistics 2006, Amsterdam Federation of Housing Associations 2006, Evictions in Amsterdam 2007). The main reasons for eviction were rent arrears (87%), housing-related nuisance (7%) and illegal use of the house (6%) (Ades 2006).

The benefits of co-ordinating the efforts of housing, social work and medical professionals have been described (Crane & Warnes 2000, van Laere 2005, Allen 2006). However, there is little information available on the interventions used to help households at risk of eviction in the medical literature. We aim to describe how the existing assistance programmes for households at risk of eviction in Amsterdam function, in particular how they relate to situations where underlying problems have been identified or where there has been a referral for assistance. In this paper, the term signalling is used for households at risk to become evicted from their homes because of rent arrears and housing-related nuisance, as ‘signals of alarm’ to be actively picked up and acted upon by community services. In Amsterdam, for both rent arrears and nuisance, a variety of initiatives are taken to reduce the number of evictions.

Assistance for rent arrears
In Amsterdam in 2002, housing associations signed an agreement with debt control agencies to cooperate on the reduction of rent arrears to prevent evictions (Amsterdam Federation of Housing Associations 2006). In case of rent arrears, employees of housing association offices send households a letter to pay the bill. After 6–8 weeks, a second letter is sent in which households are informed of the possibility of seeking assistance from a debt control agency. It is the tenant’s responsibility to contact the agency.

If bills remain unpaid, the bailiff is sent in after 10–12 weeks. If households do not cooperate, and the financial situation is not solved within 2–4 weeks, the household will be presented to the judge for a court order for eviction. With a court eviction, the owner of the house, represented by the bailiff, can go to the city hall to report the household. An eviction can thus be planned and executed by the community housing effects management. The actual eviction is carried out by the housing effects management, the bailiff and carriers, as supervised by the police.

According to the Amsterdam Rent Monitor, 3512 households were reported to debt control agencies in 2001, up to 8139 in 2005 (Poverty Monitor Amsterdam 2006). Despite an annual increase in contacts with debt control agencies, the number of evictions increased from 1296 in 1999 up to 1429 in 2006 (van Laere 2005). Evictions in Amsterdam 2007). The number of households with rent arrears that were eventually assisted and resulted in eviction is unknown.

Shelter organizations noticed evicted households visiting their shelters, and in response they introduced a social outreach team to conduct home visits at households with rent arrears, to make arrangements with social benefit providers, debt control agencies and bailiffs. The outreach team supported 456 households in 2003 and 609 in 2004, mostly single men between 30 and 50 years old, of whom in 90% of cases immediate eviction was prevented (Fransman 2005).

Assistance for nuisance
In Amsterdam in 1993, the first nuisance control care network was started (in Dutch: Meldpunt Zorg en Overlast). Within the city of Amsterdam and in other cities in The Netherlands, these networks have been introduced. Today, households causing repetitive nuisance and/or households in need of assistance because of severe self-neglect, addiction, mental health problems and hygiene problems can be reported to 13 formalised and government-funded nuisance control care networks spread over the city of Amsterdam.

For each local network, a social mental health nurse of the Municipal Public Health Service (GGD) Safety net department acts as a liaison between the household and employees of housing, social and medical services represented in the network, in close cooperation with the police. GGD Safety Net nurses, who are familiar with multi-problem houses and pathways to find professional assistance, conduct home visits to identify underlying problems and introduce tailor-made assistance in response. The aim of this service is to improve the social and medical conditions of the households, reported, to decrease nuisance and to prevent eviction.

In cases where the network fails to solve the problems, despite professional assistance, an end-of-intervention statement is issued. This statement signifies that the intervention has ceased and no further interventions will take place. An annulment of the rent contract from the judge can be requested by the owner of the house. After a court eviction, the process follows the same procedures as for rent arrears.
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In Amsterdam, households causing nuisance and/or who raise concern are increasingly reported. In 2010, according to the Amsterdam Police Safety Index, 5372 confused persons were reported to the police, housing-related nuisance, 11 920 times; and drug-related nuisance, 2817 times. In 2004, the numbers were 5227, 12380 and 3337 times, respectively (Safety Index Amsterdam 2003 and 2004, 2005). The number of individuals assisted by the GGD Safety Net department increased from 3216 in 2001, up to 4751 in 2004. Dutch medical problems, mental health problems and alcohol-related problems were most often reported. The number of sons assisted with problems related to chronic addiction and/or mental health problems accounted for the majority of cases (van Brussel & Buster 2005). Because the overlap of reporting to different agencies is not known, the total number of households causing domestic/public nuisance cannot be determined.

Overall, services share little statistical information. The existing systems were developed for the delivery of service and not for information sharing. We were unable to identify the size and nature of households at risk of eviction or the underlying problems that needed attention because of the paucity of information available to us. The effects of public assistance remain obscure, when only using the available information. Therefore, we organised an additional data collection concerning households at risk of eviction.

Objective of this study

We aimed to evaluate the functioning of the existing assistance for households at risk of eviction because of rent arrears and nuisance, in terms of signalling and referral by the two systems first in line to become aware of households at risk of eviction: housing associations (including contacts from rent arrears) and nuisance control networks (evictions resulting from nuisance). Signalling is defined as the identification of social and medical problems in households at risk of eviction. 

Referral is defined as the extent of contacts between households and relevant assistance institutions.

Methods

Qualitative and quantitative data were collected. Interviews were conducted with householders and residents, questionnaires applied to employees of 12 housing associations and employees handling nuisance through all 13 nuisance control networks in Amsterdam. In the summer of 2003, interviews were held to learn how employees handle households at risk of eviction, how these households are approached, what problems are encountered and what actions are being taken.

We decided not to apply questionnaires directly to households concerned, for logistic, financial and confidentiality reasons. The study design did not need a process of ethical approval according to the Dutch Act on Medical Research. In consultation with employees of housing associations and nuisance control networks, we designed questionnaires to collect data, from their own records, on households at risk of eviction or already evicted. We designed a one-page questionnaire in order to ensure employees would complete questionnaires (anonymously) during their daily routine.

For the rent arrears group, employees prospectively completed a questionnaire for every household for which a court eviction order was requested, in September or October 2003. An estimated 330 court orders were expected in a period of 2 months. This was based on an extrapolation of around 2000 court orders reported by 86% of the housing associations annually (Amsterdam Federation of Housing Associations 2006).

For the nuisance group, employees retrospectively completed a questionnaire for every household that had received an ‘end of intervention statement’ or was known to be evicted in 2001 to 2003. Nuisance households can be evicted because of rent arrears, without an end of intervention statement. As a central monitor to report (reasons for) evictions did not exist, we anticipated a small overlap of nuisance and rent arrears. Analysis of 10 out of 13 separate annual reports available in 2001 and 2002 produced 725 cases of housing-related nuisance, 30 end of intervention statements and 35 households evicted per year. After extrapolation to a 3-year period, we estimated a study population of approximately 225 nuisance households.

Collected data

Employees of housing associations contacted house- holds with rent arrears by letter, telephone or home visit. Nuisance control networks had access to the record of evictions and were able to contact the household, visit for all cases. All employees reported if an eviction took place or not.

To evaluate daily practice, underlying problems were assessed by employees themselves, and were divided into social and medical problems, so as to identify which problems should be referred to social and/or medical workers. Social problems included: antisocial behaviour (in the nuisance group), reduced income and financial difficulties. Medical problems included: addiction or misuse of alcohol, drugs and gambling, mental health problems and physical health problems.

Social assistance could be provided by the police (in case of nuisance), social workers and debt control agencies. Medical assistance could be provided by a general practitioner, addiction services, mental health services and the GGD Public Health Service (van Brussel & Buster 2005). We studied the extent of total contacts with the overall assistance.

Statistical analyses were performed using SPSS 14.0 (SPSS Inc, Chicago, IL, USA), and were mainly descriptive. Association between categorical variables was assessed using chi-square test and the chi-square test for trend when appropriate.

Results

Qualitative information rent arrears group

During interviews, employees of seven housing associ- ations provided the following information. Besides sending letters to households with rent arrears, they tried to contact the households by telephone and three out of 12 housing associations had hired social workers to conduct home visits. In regard to home visits, it was not always possible to reach certain households, in particular single households, where individuals were absent for various reasons including being in a clinic, in prison or abroad. In general, housing association employees reported little support for households who do not actively seek help themselves. During eviction, no help was offered to find another house or shelter.

Housing association employees who had contact with households found the most common scenarios where an eviction took place included a combination of financial difficulties, alcohol/drug addiction and mental health problems among mainly single (male) households. Employees were introduced to assist these households based on financial arrangements. In some cases with evident health issues, and in case of nuisance, employees would alert the GGD Safety Net department for assistance.

Regarding prevention of eviction because of rent arrears, the effect of the agreement between housing associations and debt control agencies, to invite a tenant by letter to report to a debt control agency, could be evaluated. Housing associations could not provide data reflecting the number of letters sent, nor the number of households that consequently reported to debt control agencies. We could not determine if those households at most risk of eviction are reached by means of letters.

Contacts by telephone or home visits were reported only for this study.

Questionnaires rent arrears group

The 275 questionnaires completed for all households at risk of eviction by the housing associations employees showed that in the rent arrears group, nearly half became evicted (n=132; 48%), ranging from 22% to 100% per housing association. Beside rent arrears, other reasons for eviction reported were housing-related nuisance in 7% and illegal use of the house in 8%. Evicted households were more often single (P=0.003) and of Dutch origin (P=0.007), than households that were not evicted. The mean age of the majority was 39 years, the majority (87%) were between 25 years and 55 years; see Table 1.

In Table 2, the benefit of personal contact is demon- strated. For every two out of five households, ‘no contact’ was reported. Sixty-one per cent of these ‘no contact’ households became evicted. Degree of home visit was significantly associated with eviction (χ² = 17.1, d.f. = 2, P = 0.001; χ² = 17.0, d.f. = 1, P < 0.001). A home visit was associated with a reduced risk of becoming evicted (relative risk 0.87; 95% confidence interval: 0.43–0.75). We note that more than 80% of the home visits were performed by two housing associations.

As shown in Table 3, social problems were three times more often reported than medical problems (71% versus 23%). Problems such as financial difficulties, addiction and mental health problems were most often reported.

The 86 households who received a home visit were more likely than the 189 who received no visit to be identified with social problems: 91% versus 63%, respectively (χ² = 21.5, d.f. = 1, P < 0.001). For medical problems, the rates were 37% and 15%, respectively (χ² = 15.6, d.f. = 1, P < 0.001). Among the medical problems, mental health problems were more often identified among households that were visited than those without a home visit: 21% versus 7% (χ² = 11.2, d.f. = 1, P = 0.001).

Within the 196 households in which social problems were identified, 94 (48%) were in contact with social assistance. Almost three quarters of the households with reduced income were in contact with social assistance. Within 62 households in which medical problems were identified, 18 (28%) were in contact with medical assistance. Out of 30 households in which individuals were identified with addiction problems, 10 were in contact with medical assistance; out of 33 households in which individuals were identified with mental health problems, one was in contact with medical assistance.

Quantitative information nuisance group

During interviews, employees of nuisance control care networks provided the following views on the problems. Addiction or mental health were reported to the network by the police, one in five by neighbours and others by several assistance services. In about three quarters, the house owner would be a housing association and nearly one in five private renter. Most of the reported nuisance household consisted of single men or women with antisocial behaviour, financial...
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Table 1 Demographics of households at risk of eviction and evicted households in Amsterdam*

<table>
<thead>
<tr>
<th>Housing associations</th>
<th>Nuisance control care networks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total (n = 275)</td>
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<tr>
<td>n</td>
<td>%</td>
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<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Households composition</td>
<td></td>
</tr>
<tr>
<td>Single men</td>
<td>128</td>
</tr>
<tr>
<td>Single women</td>
<td>42</td>
</tr>
<tr>
<td>Adults without children</td>
<td>36</td>
</tr>
<tr>
<td>Single parent</td>
<td>31</td>
</tr>
<tr>
<td>Parents with children</td>
<td>24</td>
</tr>
<tr>
<td>Country of origin</td>
<td></td>
</tr>
<tr>
<td>The Netherlands</td>
<td>705</td>
</tr>
<tr>
<td>Surinam and Antilles</td>
<td>48</td>
</tr>
<tr>
<td>Morocco</td>
<td>19</td>
</tr>
<tr>
<td>Turkey</td>
<td>19</td>
</tr>
<tr>
<td>Other</td>
<td>64</td>
</tr>
<tr>
<td>Age main tenant (years)</td>
<td></td>
</tr>
<tr>
<td>15–24</td>
<td>11</td>
</tr>
<tr>
<td>25–34</td>
<td>83</td>
</tr>
<tr>
<td>35–44</td>
<td>77</td>
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<tr>
<td>45–54</td>
<td>55</td>
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<tr>
<td>55–64</td>
<td>17</td>
</tr>
<tr>
<td>&gt;65</td>
<td>4</td>
</tr>
</tbody>
</table>

* Known to all 12 housing associations (September–October 2003); and 13 nuisance control care networks (January 2001–December 2003) in Amsterdam.
** Single versus non-single (P = 0.003); † Dutch versus non-Dutch (P = 0.007).

Medical problems total‡ 62 23 18 29 32 24 10 31
Addiction total 115 61 69 60 83 61 49 59
Reduced income 1 1 1 1
Mental 72 38 51 71 54 40 41 76
Drugs 85 45 44 52 66 49 43 53
Gambling 0 0 0 0 0 0 0 0
Physical 2 1 0 0 0 0 0 0

Table 2 Housing associations and reported contact with households by rent arrears at risk of eviction and evicted households*

<table>
<thead>
<tr>
<th>Housing associations</th>
<th>at risk of eviction (n = 275)</th>
<th>Evicted households (n = 132)</th>
</tr>
</thead>
<tbody>
<tr>
<td>n</td>
<td>%</td>
<td>n</td>
</tr>
<tr>
<td>---</td>
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<td>---</td>
</tr>
<tr>
<td>No contact</td>
<td>99</td>
<td>36</td>
</tr>
<tr>
<td>Contact by phone</td>
<td>78</td>
<td>28</td>
</tr>
<tr>
<td>Contact by house visit</td>
<td>86</td>
<td>31</td>
</tr>
<tr>
<td>Missing</td>
<td>14</td>
<td>11</td>
</tr>
</tbody>
</table>

* Known to all 12 housing associations (September–October 2003) in Amsterdam, The Netherlands.

An eviction would follow. During eviction, and if contact was possible, assistance for alternative housing in a shelter would mostly be offered.

Questionnaires nuisance group

The 190 questionnaires completed by the nuisance control care networks for households at risk of eviction in 2001 to 2003 showed that for 148 households, an end of intervention statement was issued, and nearly three quarters were evicted (n = 136; 71%). Besides nuisance, rent arrears were reported in 24% (n = 46) and illegal use of the house 5%. In the total nuisance group, one in five households had children, whereas among the evicted nuisance households the corresponding figure was 15%. The mean age of the head of household was 41 years (range 17–71 years); the majority (88%) were between 25 and 55 years (see Table 1).

In Table 4, the social and medical problems and extent of contacts and referrals to assistance are shown. Social problems were reported in more than half (54%), although only a small proportion (12%) reported having received assistance from social work departments or debt control agencies, possibly leaving rent arrears as the reason for eviction. Evicted or not, more than half of the households with addiction problems and almost three quarters of the households with mental health problems were in contact with medical assistance. Of 155 nuisance households with medical problems, only 12% had contact with a general practitioner.

Discussion

The city of Amsterdam had two separate assistance networks that worked to prevent evictions by addressing underlying problems associated with the two major reasons for evictions to be signalling: rent arrears as a “silent signal” and housing-related nuisance as a “loud signal” (van Brussel & Bouter 2000, van Laar 2002). Comparing assistance networks abroad (Crane & Warnes 2000, Allen 2009), the Amsterdam networks had a different approach to providing and reporting their activities. Because of the fact that agencies only recorded information that was pertinent to the provision of their service information, we had to put the pieces together.
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