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New Beginnings: Educational Workshop

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2023

MERRIMACK COLLEGE

CAPSTONE PAPER SIGNATURE PAGE

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OF THE REQUIREMENTS FOR THE DEGREE

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COMMUNITY ENGAGEMENT

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AUTHOR: Erika V. Hernandez

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Abstract

The New Beginning Educational Workshop Capstone Project Curriculum Review focuses on empowering Massachusetts tenants who have been harmed by their public eviction record. The curriculum emphasizes the importance of education in empowering tenants to recognize the negative impact of eviction records on their housing and financial stability. By utilizing evidence-based and evidence-informed strategies, the workshop aims to help tenants navigate social safety net programs, increase their financial well-being, and promote their overall wellness. The workshop is aligned with the Social Determinants of Health (SDOH) framework, which recognizes housing security as a key driver of health. One of the key goals of the workshop is to help tenants expunge their eviction records, which can be a significant barrier to accessing safe and stable housing. The curriculum also emphasizes the importance of recognizing the systemic and societal factors that contribute to poor health outcomes and aims to address these underlying causes to create a more just and equitable society. Through empowerment and education, the New Beginning Educational Workshop aims to help tenants achieve greater stability and well-being.

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New Beginnings: Educational Workshop

The housing affordability issue is one of the critical drivers of the eviction problem in the Commonwealth of Massachusetts. The evidence on this issue shows that low-income families and individuals across the commonwealth are feeling the rental affordability shortage. It is even more difficult for families with lower socio-economic backgrounds to compete in this aggressive housing market. According to Massachusetts National Low-Income Coalition (NLIC, 2022), many low-income households are cost-burdened on most occasions spending more than 50% of their income on the home. Data from the NLIC highlights that “\$78,984.00 annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent” (NLIC, 2022, p.1). The data in the Massachusetts NLIC report shows that to afford a one-bedroom apartment as a minimum wage worker making \$14.25 an hour, you would have to work an average of 87 hours a week.

In addition to the affordability issues in Massachusetts, there is also a housing stock issue. According to the Massachusetts NLIC (2022), the commonwealth needs approximately 200,000 rental units to meet the current rental needs. Now let us consider an individual with an eviction record, and what will then happen to them in the rental market. According to the finding of a study on individuals who had been evicted experienced a series of negative emotional outcomes such as "depression, anxiety, and distress" (Desmond & Gershenson, 2016, p. 476). These same negative affects persisted even after the individuals had secured new housing according to the same study. The eviction fall described by Desmond and Kimbro (2015), "Eviction generates extremely strong feelings of anxiety, shame, grief, and loss, producing a cascade of additional hardships and disadvantages" (p. 1045). This is an example of the downward effects an individual may experience post eviction. The negative effects experienced

by individuals after being evicted, in the quote, highlight the significant and long-lasting consequences on the individual's well-being.

The purpose of this project is to propose and pilot a curriculum entitled, *The New Beginnings*, inspired by the Healthy People 2030 goals addressing the social determinants of health and wellbeing of participants. This curriculum is designed to motivate participants to lead in action towards effective systems change while also breaking free from the negative effects of their eviction record. In the design of this curricula, research from Desmond and Gershenson (2017) will be used to evaluate critical areas of needs that should be considered as part of this needed solution. A *Healing Centered Community Development Framework* used by Christmas-Rouse et al. (2022) will be approach used to help individuals with the liberation and healing needed post eviction.

Literature Review

Housing Affordability

Across the globe, housing challenges related to affordability exist with varying definitions of housing affordability. According to Biers (2012), housing affordability has no universal definition which can present challenges to develop comprehensive and equitable housing policies. Chan and Adabre (2020) stated, "If the household cannot meet their non-housing needs such as food, medical care, and clothing at some minimum level of adequacy after paying for housing bill, then the household is 'shelter poor'" (p. 114). In contrast, the U.S. Department of Housing and Urban Development (HUD) approaches defining housing affordability by adopting a more standardized definition by stipulating housing cost should not exceed 30 percent of a household's income. This definition is often used to develop housing

policies and eligibility criteria under HUD and is recommended to enable individuals and families to have enough capital to pay for other nondiscretionary expenses.

According to HUD policymakers, households who spend more than 30 percent of income on housing costs are housing cost burdened (HUD, 2017). The United States housing affordability problem is inextricably linked to poverty and the economy with many overlapping contributing factors. For example, limited supply of housing units with increased demand from U.S. consumers are leading drivers to higher rental and property costs according to the Gap Report (2022). The federal minimum wage has not changed since 2009 despite the rise in healthcare, food, and housing costs. Although many states have passed legislation to raise the state minimum wage, no federal action has been taken to address the crippling costs and rising inflation of everyday goods, which are pushing an increasing number of households into poverty. A study by the National Low Income Housing Coalition highlights that, "a renter earning the federal minimum wage of \$7.25 per hour would need to work 97 hours per week to afford a two-bedroom apartment at the fair market rent" (National Low Income Housing Coalition, 2021, p. 2). The significant challenges heightened faced by low-income households in finding affordable. According to a study by Smith and Johnson (2020), "housing affordability remains a major challenge for many low-income households, with nearly 11 million renters paying more than half of their income on housing costs" (p. 3).

The recent article by Swope and Hernández (2019) further underscores Chan and Adabre's findings by stating that the United States faces a multilayered housing crisis due to housing affordability stating that housing is more unaffordable than ever before, noting how the median rent is rising drastically. The factors and drivers of housing affordability vary significantly across geographies, requiring federal action to address these challenges but always

necessitating community-driven strategies to address housing affordability at the local and community level, the median rent is rising drastically as mentioned (Swope & Hernandez, 2019).

Local Affordability in Massachusetts

In Massachusetts alone, there is a housing shortage of 200,000 units, driving prices in undercapitalized places like East Boston by 226%, a community that many of its residents once considered as affordable (WGBH, 2022). The housing shortage issue is affecting residents across the Commonwealth of Massachusetts (WGBH, 2022). According to the data in the report by Park et al. (2019), as of four years today, the waitlist for public housing in the state had more than 160,000 applicants. The statewide waiting list for section 8 vouchers has ten years waiting time and over 200,000 applicants. Historically, the commonwealth of Massachusetts was known to build twice as much housing in the 1980s than now, but the cost of land has risen so high that the development we are seeing in the commonwealth is geared towards higher income earning individuals. A report by the Massachusetts Housing Partnership, emphasizes the issue of housing affordability in the state as "more than 240,000 Massachusetts households pay more than 50% of their income on housing costs" (Massachusetts Housing Partnership, 2020, p. 3). This highlights the need for policy solutions to address this problem.

The high cost of housing in Massachusetts poses a significant challenge for residents, particularly low-income households, as highlighted in a report by the Massachusetts Housing Partnership (2020). The report emphasizes the growing gap between housing costs and income levels, resulting in a shortage of affordable rental units and homeownership options. This has put many households at risk of eviction and homelessness, stressing the need for stronger tenant protections and affordable housing development and preservation. Similarly, a report by the National Low Income Housing Coalition (NLIHC) reveals that Lawrence, Massachusetts, suffers

from a severe shortage of affordable rental housing, with only twenty affordable and available rental homes for every 100 extremely low-income renter households (p. 52). This shortage places Lawrence among the worst-ranked cities in the United States for local affordability of housing for low-income renters. In addition, a report by the Massachusetts Alliance Against Predatory Lending (MAAPL) (2018) highlights Lawrence's high rates of eviction filings, with 1,721 filings in 2016, equivalent to a rate of 6.39% per household. The report also emphasizes the disproportionate impact of eviction on communities of color and calls for policy changes to address the underlying causes, including a lack of affordable housing, low wages, and systemic racism (p. 3-4).

Who is Eviction Affecting in Massachusetts

In the video titled, "*What Happened to Massachusetts' Affordable Neighborhoods?*" (2022), Rachel Heller, the CEO of Citizens' Housing and Planning Association (CHAPA), stated that the communities known to be most affected by the affordability of housing issues are communities of color. Other sources data emphasis that "people of color are disproportionately vulnerable in Massachusetts to eviction" (Johnson, 2022, p. 12). Further supporting this is a study by Desmond and colleagues (2018), "In Massachusetts, the eviction rate among Black renters was 4.4 times higher than that among white renters" (p. 89). The Massachusetts Commission on Discrimination highlights that the "Black renters are evicted at a rate of 4.4% compared to 2.4% for white renters, and Latino renters are evicted at a rate of 3.6% compared to 2.4% for white renters" (p. 15) in the commonwealth. This further underscores the need to address the harm of eviction on the color population.

A recent report by The Massachusetts Law Reform Institute (2021) revealed that Black and Latinx renters in Massachusetts are disproportionately impacted by evictions, accounting for

42% of eviction filings, despite only comprising 26% of the rental population (p. 5). Another study by the Massachusetts Alliance Against Predatory Lending (2021) supports this finding, noting that Black renters experience eviction at a rate almost four times higher than white renters (p. 6). In 2019, the same source found that Chelsea, Worcester, Lynn, and Springfield had the highest number of eviction filings per renter household (p. 2). Smith and Johnson (2022) reported that cities in Massachusetts with the highest rates of eviction and poverty, including Springfield, Brockton, and Lawrence, share similar characteristics with Lawrence, which was ranked as the poorest city in the Commonwealth (Ranked by Metro, 2016, as cited in Smith & Johnson, 2022, p. 12).

The Census data of 2021 also confirms that Lawrence exhibits traits of urban poverty according to the definition provided by Belén Cano-Hila (2020, p. 2). Based on standard definition provided by Oxford highlight that economic and social difficulties “that are found in industrialized cities and that are the result of a combination of processes” (Belén Cano-Hila, 2020, p.2). The combination of processes examples, according to the source, that include.

“The establishment of comfortable living standards, the increase of individualism, processes of social fragmentation, and the dualization of the labor market, which translates into social dualization” (Belén Cano-Hila, 2020, p.2).

To rent in a community like Lawrence, Massachusetts, according to a report provided by NHLIC (2022), you need to make an average of \$41,600 to afford a studio comfortably. The data provided by the Census (2021) supports that Lawrence is a community with over 81% Latino Hispanic population.

These issues exacerbate if you have an eviction record. Statistics provided by (MLRI) highlight that as of “the past 30 years, over 1 million eviction cases have been filed in

Massachusetts” (Park et al., 2019, p.15) and they are public records. Lawrence is known to be leading with the most eviction in the commonwealth according to Northeast Legal Aid (Weinhold, 2022), so it is no surprise the characteristic correlates with Rachel Hellers statement.

Eviction and Negative Impacts in Massachusetts

HUD defines eviction through the HUD Exchange (2022) as a legal action to remove a tenant led by the homeowners/property owner. According to (CAP) the eviction process is described as “the process by which a landlord forces a tenant out of the property the tenant is renting” (Lake & Tupper, 2021, p.2). The source goes on to describe that in most cases an eviction process is initiated by the landlord (Lake & Tupper, 2021). On many occasions, those subject to eviction due to non-payment of rent are also unable to afford resources such as legal aid. As a result of lack of resources such as legal representation, in most cases the tenant fails to show up in court (Lake & Tupper, 2021, p. 2), creating several layers of negative impact in the record of the tenant, in part due to lack of access to resources due to financial socio-economic status. To minimize the negative impact of eviction in Massachusetts, a "Right to Counsel" bill was introduced in 2021 that would provide low-income tenants facing eviction with legal representation in court (Senate Bill No. 876). According to the bill, tenants who have legal representation in eviction proceedings are significantly more likely to avoid eviction and maintain their housing, as well as negotiate more favorable outcomes (Massachusetts State Senate, 2021). The bill argues that providing legal representation for tenants is a crucial step in reducing homelessness and promoting housing stability in Massachusetts.

In a report by the Massachusetts Commission on the Status of Women (2019), eviction has significant negative impacts on individuals and families in the state. The report further supports the negative effects of eviction as heightened in other sources, that eviction often leads

to increased homelessness and housing insecurity, as well as negative impacts on physical and mental health, particularly among children (p. 12). The report also notes that eviction disproportionately affects low-income households and communities of color in Massachusetts (p. 4). This is echoed by attorney Park (2019) from the Massachusetts Law Reform Institute (MLRI), who also states that the rise of unaffordable housing units is one of the leading causes of eviction. The Massachusetts Housing Partnership (2020) also supports through their research that households that experience eviction face numerous negative impacts, such as housing instability and an increased risk of homelessness.

Gold (2016) argues that one of the negative impacts of having an eviction record is an inability to secure habitable housing. This point is supported by Desmond and Gershenson (2017), who noted that individuals with eviction records face significant barriers to accessing quality housing. In addition, they also highlighted that such individuals face challenges in accessing employment and credit opportunities, which can further perpetuate economic insecurity; adding that the rental crisis not only affects people financially, but individuals and families are also subject to conditions that can affect their human health according to HUD User. The presence of an eviction record can lead to negative downward mobility for individuals. HUD User (2022) alludes that overcrowding in many communities has been used as a survival tactic against increasing rental prices, causing various issues, including environmental hazards. Moreover, Gold (2016) notes that poor housing conditions have behavioral outcomes beyond physical health, affecting emotional and behavioral well-being. Furthermore, according to Gold (2016), the negative effects of eviction include lack of access to rental properties, negative monetary impact (such as a negative credit report), higher rental costs on average, and inadequate housing options, which leads to a lack of safe and habitable housing options. As a

result, individuals and families affected by eviction may experience increased economic insecurity and social isolation.

Eviction Record Expungement

According to Legal Services Center of Harvard Law School, "expungement is the process of sealing or destroying court records relating to a criminal or civil case" (Legal Services Center of Harvard Law School, 2021, p. 1). Expungement can help individuals who have been evicted in Massachusetts to clear their records and improve their chances of finding housing in the future. States like Oregon are one of the few states that offer a path to eviction record expungement, which can significantly improve an individual's access to housing and employment opportunities. As noted by the Oregon Legal Center (OLC), an eviction record expungement "erases" an individual's eviction record and allows them to legally state that the eviction never occurred (OLC, n.d., para. 2). According to Fleenor and Selbin (2020), Oregon's success with eviction expungement can serve as a model for Massachusetts, as it has led to increased housing stability and reduced homelessness. This process is initiated through a court petition and requires that the individual meet specific eligibility criteria. Successful expungement can improve an individual's credit report, decrease housing and employment barriers, and provide a sense of relief and security in their housing situation (Oregon Law Help, n.d.).

The availability of eviction record expungement in Oregon demonstrates the potential for systemic change in addressing the negative impacts of eviction on individuals and communities. In contrast, Massachusetts currently does not have any provisions for expungement of eviction records (Park et al., 2019). This lack of a clear legal pathway for expungement can have significant negative consequences for individuals with eviction records, as mentioned several times in this research. By looking to Oregon's example of progressive eviction expungement

laws and accessible legal resources, Massachusetts could potentially work towards implementing similar measures to address the negative impacts of eviction records in the state.

In Massachusetts, the expungement of eviction records is not available, which can result in landlords refusing to consider tenants who have had eviction cases on their public record when selecting tenants for their properties (Park et al., 2019). LaFountain and Tomkowiak (2020) posit that expunging an eviction record can help minimize barriers to accessing affordable housing, potentially leading to a reduction in homelessness and the promotion of economic stability (p. 34). According to Smith's study (2021), "Expungement can provide a fresh start for individuals with eviction records, allowing them to secure better housing, employment, and financial stability" (p. 4).

Furthermore, the journal of Affordable Housing and Community Development Law (2021) notes that expungement not only serves as a pathway to relief, but also provides access. The Center for American Progress (CAP) states "once an eviction has been expunged, prospective landlords should not be able to see the eviction on the tenant's rental history" (Lake & Tupper, 2021, p.7). The report by Lake and Tupper (2021), highlights that Oregon is not alone in the movement in favor of the sealing of tenant's eviction record. States like Connecticut introduced a bill and law to minimize the risk of a tenant being blacklisted by a landlord. Massachusetts in 2021 attempted to move towards eviction record sealing. In Massachusetts, the expungement of eviction records is not currently allowed under state law (Legal Services Center of Harvard Law School, 2021).

Empowerment

Boyd (1965) developed an empowerment theory that aimed to promote individuals' control over their lives through enhancing their decision-making abilities and expanding their

opportunities for self-determination. According to Boyd, empowerment involves increasing people's awareness of their own strengths and resources, providing them with the necessary skills and knowledge to exert control over their lives, and creating a supportive environment that encourages and facilitates their empowerment. Boyd's empowerment theory has been widely applied in various fields, such as community development, social work, and healthcare, to enhance individuals' and communities' abilities to overcome social and economic disadvantages and to promote social justice and equality.

According to Enterprise Community Partners, healing involves "the process of restoring holistic health and well-being" (2020, p. 2). By adopting a healing-centered approach, through education we can provide methods and tools to engage participants and help them explore intentional lens areas, as described by Enterprise Community Partners (2020). Furthermore, incorporating Boyd's (1965) model analysis for motivation can provide a framework for participants to achieve their goals and meet their basic physiological needs and motivational schemes. This approach can be particularly beneficial for participants with eviction records as it can help address the trauma and stress associated with eviction and support them in achieving greater well-being and stability in their housing situation (Enterprise Community Partners, 2020; Boyd, 1965).

Enterprise Community Partners (2020) has highlighted the healing-centered approach as a means to address the systemic and societal factors that contribute to poor health outcomes and promote a more equitable and just society. This approach is particularly relevant for marginalized and underserved communities. The core principles of the Healing Centered Community Development Framework, which prioritize holistic health and well-being and address systemic and societal factors, are based on the principles outlined by Christmas-Rouse et

al. (2022), which also recognize trauma, foster a sense of community, and promote equity and justice. One approach we can take is to assess these areas of negative impact in the individual's life and find ways to create systems that restore the motivation of tenants with eviction records. Motivate them to engage in education leading to action, so that the tenants oppressed by their eviction records can gain social and financial mobility and be able to gain access to the more extensive housing stock.

Health (Physical and Mental)

By adopting the framework provided by Healthy People 2030, individuals can empower themselves to work towards achieving their own well-being, as well as contribute to the broader effort to improve public health outcomes. The initiative provides a roadmap for identifying specific health goals, tracking progress, and implementing evidence-based interventions. This can help individuals and communities to focus their efforts, measure their impact, and work collaboratively towards shared objectives. To empower individuals to work towards achieving well-being, adopting the framework provided by the Healthy People 2030 is a useful approach. This framework sets evidence-based goals and objectives for improving health and well-being in the United States, and provides guidance and resources for individuals, organizations, and communities to act towards these goals.

By aligning one's personal goals and actions with the objectives of Healthy People 2030, individuals according to the text can contribute to a larger movement towards creating a healthier and more equitable society. This framework contains the "Social determinants of health—including economic stability, education, social and community context, health and health care, and neighborhood and built environment—have a profound impact on health outcomes and health disparities" (Healthy People, 2030, p. 12). According to Marmot (2020), the "social

determinants of health are the conditions in which people are born, grow, live, work, and age” (p. 3). According to literature, the determinants include factors such as income, education, and housing. In a separate study, Marmot and Wilkinson (2006) highlight that poor housing conditions can be a contributor to a range of health problems such as “respiratory and cardiovascular diseases, injuries, and mental health problems” (p. 117).

Eviction prevention and expungement have the potential to improve both physical and mental health outcomes for individuals who have experienced eviction. Research by Desmond and Kimbro (2015) demonstrates a strong link between housing instability, eviction, and poor health outcomes, including increased rates of depression, anxiety, and other mental health issues. Additionally, eviction can disrupt social networks, lead to loss of personal possessions, and force individuals into substandard housing conditions, all of which can have negative physical health consequences (Desmond & Kimbro, 2015).

Furthermore, studies by Milburn and D'Ercole (2021) suggest that eviction prevention programs, which focus on providing education and resources to individuals with eviction records, can help promote greater housing stability and prevent future evictions. These programs can also incorporate trauma-informed and healing-centered approaches, which can support participants' holistic well-being and promote greater resilience in the face of housing instability (Milburn & D'Ercole, 2021). By promoting greater housing stability and well-being, eviction prevention and expungement efforts can help improve physical and mental health outcomes for individuals who have experienced eviction.

Education

Smith (2018) presented a study that suggested education can be an effective approach to empower individuals affected by eviction. According to Smith, education is a powerful tool for

promoting empowerment as it equips individuals with the necessary knowledge and skills to enhance their economic and social well-being. According to research by Milburn and D'Ercole (2021), providing education and resources to individuals with eviction records can be a critical step in preventing future evictions and promoting housing stability. The authors suggest that eviction prevention programs should be tailored to the specific needs and challenges faced by individuals with eviction records and should incorporate trauma-informed and healing-centered approaches to support their holistic well-being (Milburn & D'Ercole, 2021).

Milburn and D'Ercole (2021) suggest that education and resources can play a crucial role in preventing future evictions and promoting greater housing stability. Furthermore, eviction expungement education and resources can help individuals overcome the negative consequences of past eviction and achieve greater opportunities for housing and employment, leading to greater economic stability and well-being. Popkin et al. (2018) emphasize the importance of providing education and support to individuals experiencing housing instability, particularly in financial literacy and access to resources. Comprehensive housing stability programs, according to the authors, should include financial coaching and education, as well as access to benefits and other resources. These findings highlight the significance of education and resources in promoting greater housing stability and well-being.

The "New Beginnings" curriculum is aimed at equipping individuals with the knowledge and resources necessary to navigate the eviction process, access housing assistance, and pursue eviction expungement. The curriculum is community-based and is infused with trauma-informed and healing-centered principles that empower participants to take effective action towards systemic change while also addressing the negative effects of their eviction history. With the guidance and expertise of a review committee, the 5-module framework offers a comprehensive

and effective program that can promote housing stability, well-being, and economic opportunities for individuals who have experienced eviction.

Curriculum Plan

The New Beginnings Rental Education Workshop emphasizes empowerment through education, utilizing evidence-based and evidence-informed strategies to help participants navigate social safety net programs, increase financial well-being, and promote overall wellness. The approach aligns with the Social Determinants of Health (SDOH) framework, recognizing housing security as a crucial driver of health, and aims to empower participants to achieve greater stability and well-being. Inspired by the Healing Centered Community Development Framework used by Christmas-Rouse et al. (2022), the New Beginnings workshop adopts a healing-centered approach that is both healing and health-promoting.

The New Beginnings: Educational Workshop is a curriculum intended to provide empowerment to someone faced with housing and or financial insecurities due to an eviction record. This curriculum is designed with an intentional process that seeks to increase upward mobility of those negatively affected by eviction records. This can be possible through healing and liberation. In each module of the curricula, there are strategies with healing-centered principles incorporated. This curriculum is to enhance long term housing and financial access and sustainability in housing insecure individuals in the commonwealth affected by the flawed Massachusetts Eviction Record Data system.

Situation Statement

Eviction expungement can increase the financial wellness and upward mobility of the tenants who are burdened by an eviction on their record. As a result, it would address the negative impact eviction records have in today's modern form of redlining. Since an eviction

record can affect the ability of either an individual or family to not only live in a habitable environment, but also to live free of housing discrimination in any community.

Define Your Goals

- Goal 1: of the New Beginning's Educational Rental Workshop is to provide individuals and families in the community with the necessary knowledge and skills to effectively navigate the rental market and secure safe and affordable housing. This may involve educating participants on their rights as tenants, strategies for finding and evaluating rental properties, negotiating lease agreements, and maintaining positive relationships with landlords. The aim is to empower participants to make informed decisions and take proactive steps towards securing stable housing for themselves and their families.
- Goal 2: Of the New Beginning's Educational Rental Workshop is focused on increasing knowledge and awareness among the decision-making party, including the government and other decision-makers, about the importance of rental housing and the challenges facing renters. By doing so, the goal is to increase the number of supportive allies in the movement to improve the rental housing situation. This goal recognizes that government and other decision-makers play a critical role in shaping policies and regulations that affect renters, and that their support is crucial in achieving meaningful change. Through education and awareness-raising efforts, the hope is to build a broader coalition of supporters who can work together to advocate for policies and practices that better serve renters' needs.
- Goal 3: of the New Beginning's Educational Rental Workshop is to empower tenants through education and a supportive framework to advocate for a fairer and more just rental system in Massachusetts. This goal involves building a network of tenants who are

knowledgeable about their rights, organized and able to mobilize, and equipped with the tools to advocate for change at the systemic level. Specifically, the goal is to address the need for systemic change around the evictions records system in Massachusetts, which can unfairly impact tenants' ability to secure safe and affordable housing. The workshop will provide education and training on advocacy skills, organizing strategies, and communication with decision-makers and allies in the community. Ultimately, the aim is to create a movement of tenants and allies who can work together to effect change and create a more equitable rental system in Massachusetts.

Target Audience

The primary target for this curriculum would be tenants faced in Massachusetts with housing and financial insecurities due to an eviction record. Targeting predominantly families and individuals of moderate to lower socio-economic backgrounds from communities pre-existing disparities in the communities physical, environmental, and systematical levels; the great benefit this curriculum would bring to my target audience liberation and healing from negative effects of their eviction record. Additionally, it would equip them with knowledge and tools to navigate difficult systems and barriers with higher confidence. This audience is selected based on their record and inability to gain and or retain access to habitable, safe, and affordable housing.

The Message

The "New Beginnings" educational workshop is the solution for individuals who have experienced eviction and are facing housing insecurities. The curriculum focuses on the social determinants of health and well-being, empowering participants to effect systems change while addressing the harmful effects of their eviction record. The community-based approach fosters a

strong network of tenant-advocates who support and uplift each other as they work towards their goals. The comprehensive and effective 5-module framework is guided by our review committee, ensuring participants gain the skills and knowledge necessary to become leaders in their communities. Through the workshops, individuals can advocate for eviction expungement and work towards building a better future for themselves and their families. Research by Desmond and Kimbro (2015) highlights the importance of addressing the social and economic factors that contribute to housing instability, and the role of eviction in perpetuating poverty and inequality. By providing education and resources to individuals with eviction records, the "New Beginnings" workshop can help break this cycle and promote greater housing stability and well-being. Join us and start your new beginning today.

Identify Key Elements of the Curriculum

According to the grounding principles of the New Beginnings Rental Education Workshop, the curriculum focuses on three key areas: empowerment, health (both physical and mental), and education. The workshop is designed to provide participants with the tools and resources they need to navigate the rental market, secure stable housing, and improve their overall well-being.

Empowerment is a key principle of the workshop. By empowering participants with knowledge and resources, the workshop seeks to give them the tools they need to take control of their housing situation and improve their lives. Through education and support, participants can build their confidence and develop the skills they need to navigate the rental market and make informed decisions about their housing options.

Health, both physical and mental, is also a key focus of the workshop. Stable housing is a fundamental component of overall health and well-being, and the workshop seeks to promote

this by providing participants with the information and resources they need to secure stable housing. Additionally, the workshop incorporates strategies for promoting mental health, including stress management techniques and coping skills.

Finally, education is a central component of the workshop. The curriculum is designed to provide participants with a comprehensive understanding of the rental market and the skills they need to successfully navigate it. By providing participants with education and support, the workshop seeks to break down barriers to accessing affordable housing and promote long-term stability and well-being.

In summary, the New Beginnings Rental Education Workshop is grounded in the principles of empowerment, health, and education. By providing participants with the tools and resources they need to navigate the rental market, secure stable housing, and improve their overall well-being, the workshop seeks to promote long-term stability and success for individuals and families facing housing insecurity.

Responsibility Chart

NAME	ORGANIZATION OR AFFILIATION	RESPONSIBILITIES	CONTACT INFORMATION
Erika V. Hernandez	Merrimack College	Project Leader	hernandezev@merrimack.edu

Curriculum Review Plan

The audience for the evaluation of this curriculum are Community Development Corporation (CDC) leaders who provide housing related programs and services, state level decision makers, and housing justice advocates. The benefit this curriculum would bring to my target audience is hope, for the tenants of the commonwealth faced with negative effects of their

eviction record. This audience is selected to identify opportunities to expand and/or support in the existing framework of the curricula.

Implementation Timeline

January 2023	<p>Working on Final Edits:</p> <ul style="list-style-type: none"> • Format of Final Document. • Grammar / APA Edits • Expanding areas that I plan on elaborating more on to create more clarity and flow in my introduction of the curricula to my reviewers. • Outreach and finalize agreement on potential (Reviewers)
February 2023	<p>Work on edits and with the writing center to clean up document and expand any post winter feedback.</p> <ul style="list-style-type: none"> • Tools <ul style="list-style-type: none"> ○ SWOT Analysis Inspired Tool: To engage the reviewers to critically look at all potential measurements of this curricula. ○ Demo Tools/template overview: 5 Modules
March 2023	<ol style="list-style-type: none"> 1) Start reviewing my curricula. 2) Finalize edits based on review summary.
April 2023	<ul style="list-style-type: none"> • 4/6: Full capstone draft due. • 4/27: Submit final capstone paper for publication

Logical Framework

GOAL	PURPOSE	OUTCOMES
Create a curriculum that embodies healing centered community development framework	To promote and enhance healing and liberations caused by the broken eviction record system	Tenants moving towards positive action. Building better relations with community, and self.

<i>Goal</i>	Create a curriculum that embodies healing centered community development framework
<i>Purpose</i>	To promote and enhance healing and liberations caused by the broken eviction record system.
<i>Outputs</i>	Tenants moving towards positive action.
<i>Inputs</i>	Building better relations with community, and self.

Methodology

The New Beginnings Curriculum was designed for local community groups and housing organizations to educate each other, partners and tenants on the eviction process and tenant rights. The curriculum was presented to a set of interviewees who were chosen based on their expertise on the five areas of focus: Tenant Protection and Resources, Financial Wellbeing and Empowerment, Wellness and Sustainability, Effective Change, and Call to Action. A curriculum review process was designed so that reviewers had the opportunity give feedback and recommendations on how to strengthen this curriculum and help determine if this curriculum could effectively address barriers brought onto a tenant with an eviction.

Participants

In the review of this curriculum, six experts were chosen that had both housing and advocacy backgrounds around tenants' issues, specifically related to eviction records. There was

representation from community-based organizations who provide individual and group education to tenants, and representation from legal aid, tenant division. There were also state-wide community advocates who are currently working on bills to address the eviction problems across the Commonwealth. All evaluators are subject experts who work directly with the eviction issues or and or the consumers who are affected by evictions.

Materials

For this project, I used an online platform (Zoom) to bring all reviewers to together. I used PowerPoint for the curriculum presentation and Jam board, Story bird, and Nearpod to engage the group in some of the larger activities. Lastly an evaluation protocol was designed to capture experts' feedback on the curriculum and to help highlight key themes across the content.

A curriculum evaluation tool was used to assess the potential impact of a specific curriculum on addressing a particular social issue. The tool is designed to measure levels of engagement, transformational change, and activism that the curriculum can generate. The evaluators chosen for this task have experience across various sectors related to the social issue in question. The tool takes a comprehensive approach by addressing all key elements related to the curriculum's impact, including knowledge, beliefs/attitudes/opinions, behavior, and attributes. It uses both quantitative and qualitative methods to evaluate the effectiveness of the curriculum in generating the desired outcomes. The goal of this tool is to provide decision-makers with information that can support the implementation of needed systems changes to address the social issue at hand. By providing evidence of the impact of the curriculum, the tool may help to secure support for addressing the issue more effectively.

New Beginnings: Educational Workshop framework designed with a community-based approach driven by the voices of many tenants harmed by their housing court record. The New

Beginnings is designed to promote a strong community network of tenants-advocates, to lead towards action in the Commonwealth while advocating for eviction expungement. By utilizing a 5 day-module educational framework designed with the guidance and expertise of the review committee.

Procedure

One of the two ways I reached out to the reviewers was by email and then I followed up with a phone call a final confirmation was via Microsoft calendar. Once I had a verbal communication with participants, I moved forward with the meeting invitation via teams, some of the challenges were getting everyone in the same virtual room at once, so I provided two time slots one at 9 am and another at 5 pm. In addition, I had to arrange accommodation and provide a phone overview and interview with one of the reviewers. The session opened with a PowerPoint presentation of the key elements of the full curriculum, followed by an in-depth examination of one topic section. During this in-depth review, a rental resource mapping activity titled, Resource Decision Tree. The Resource Decision Tree involves identifying and mapping out various resources available to renters within a particular community or geographic area. This activity was designed to help renters to identify available rental units, support services, and community resources that may be helpful in securing and maintaining stable housing. The activity could be introduced to reinforce the content covered in the curriculum and demonstrate how the concepts and skills learned can be practically applied.

Results

A total of six reviewers participated in the New Beginnings Curriculum review. One of the reviewers is the CEO of one of the largest Community Development Corporation in the commonwealth. This individual brings more than 20 years of experience in building, managing,

and advocating for affordable housing projects in the Boston area. Two out of the six that participated have experience as housing advocates in the Merrimack Valley area and are certified housing counselors who provide direct services to those who are housing insecure. These two individuals brought a combined 7 years of experience to the table. The fourth participant is property manager to more than 250 units in Lawrence alone and also provides technical assistance to several hundred units in the Northshore area. This property manager specifically uses an upstreaming model to minimize the risk of ending up in court with the tenants who live in these units. The property manager works with tenants who have eviction records as long as it is not for a non-payment of rent violation. This individual brings 12 years of experience to the conversation. The fifth evaluator brings in more than more than 20 years of experience addressing social determinants of health and has done a lot of work in the commonwealth addressing health equity. These reviewers are primarily concerned with housing insecurity as a major health crisis topic, driven by their research studies. The last evaluator is the CEO of a Legal Aid in the commonwealth who addresses evictions daily as part of their daily role. They also bring with them more than 25 years of experience as both an attorney and housing advocate.

Presentation Observations

It can be said that the presenter's preparation and knowledge of the curriculum were evident in the confident and well-organized delivery of the content. The audience was engaged with the use of real-world examples and interactive activities that effectively reinforced the material. An impressive highlight of the presentation was the presenter's ability to communicate the curriculum to diverse stakeholders such as CDC leaders, state-level decision-makers, and housing justice advocates. The tailored message helped ensure that everyone understood the material's relevance to their work.

The interview protocol used to gather feedback was well-designed and facilitated productive discussions among participants. The presenter's thoughtful questions encouraged participants to share their thoughts and ideas, which will help inform the program's future development. Overall, the presentation was informative, engaging, and demonstrated the potential for the New Beginnings Rental Education Workshop to positively impact individuals and families facing housing insecurity. The message conveyed the program's purpose, benefits, and goals effectively, leaving the audience with a clear understanding of how the program could make a difference in their community.

Activity Observations

During the activity where participants were asked to identify and map out affordable rental properties in their community, it was observed that the participants were actively engaged in the activity. They worked together and used various resources such as online rental listings and community resource directories to identify available rental units. Participants also demonstrated a good understanding of the concept of rental affordability and budgeting, as they were able to identify rental units that fit within their budget and identified support services and community resources that could help them maintain stable housing.

The participants were also able to effectively add their identified resources onto their Resource Tree, demonstrating that they were able to understand and use the tool provided in the curriculum. The interviewers found that the activity was highly successful in reinforcing the content covered in the rental affordability and budgeting module. Participants were engaged and actively participating in the activity, which helped them better understand the material successfully. Also observed that the activity provided participants with a practical tool to use in their housing search. Overall, interviewees were impressed with how well the activity

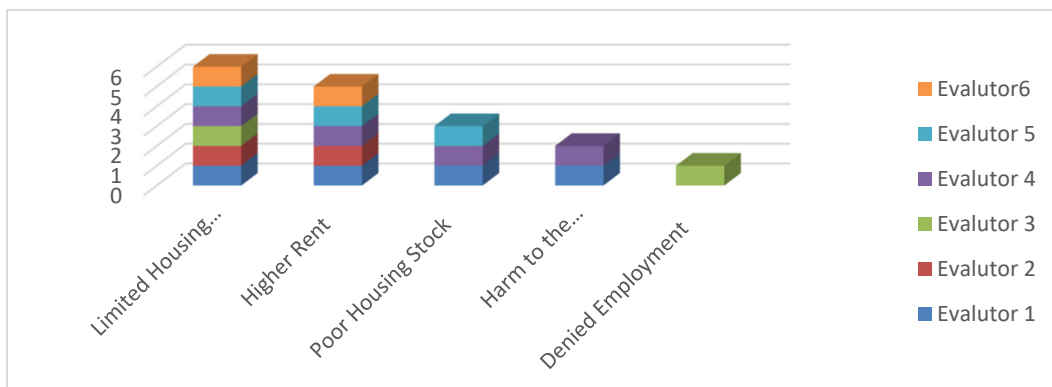
complemented the curriculum and reinforced its key points. They believe that this activity will be an effective tool for future sessions and recommend it to other educators and trainers in this field.

Qualitative Analysis

The interview method was used to gather the qualitative analysis presented. All six members of the evaluation team were asked questions from the same evaluation form. Evaluators identified their area of service as Northeastern Mass, State-Wide, Essex County, Greater Boston Area, and Middlesex County. Evaluators who participated brought a wide range of years of experience on housing related matters and combinedly more than 94 years of expertise was used to look at the New Beginning Curriculum. Only four out of the 6 evaluators completed the whole evaluation.

The feedback from the six reviewers indicates that there are significant challenges related to housing stock in the community. Barriers that were identified include limited housing stock, high rent prices, inadequate quality housing which can have negative impacts on physical and mental health, and challenges accessing employment due to housing insecurity. This feedback highlights the need for continued efforts to address housing insecurity and support renters in accessing safe, affordable, and stable housing.

Figure 1: Key Identified Barriers



The reviewers mentioned a topic for discussion that was not originally captured in the evaluation tool, which was how well the curriculum addressed tenant protection and resources. The reviewers wanted to know the strengths of the curriculum in this area, as well as any areas for improvement. However, they noted that evaluating this topic was difficult due to the dense subject matter related to eviction and the challenges providing such dense context via Zoom. Other results that came out of the interview were on how well the curricula addressed Financial Wellbeing and Empowerment (topic 2). The answers provided highlighted that it provided a plan of action and a space for the tenant to conduct some of their own research. One individual highlighted the module can improve by providing some common key words that help identify resources when doing the map search, for example: food disparities such as food pantry, soup kitchen; and clothing such as donations, free clothes, and so on. It was noted that the individual may not find the search beneficial if they do not have a search guide.

It seems that financial literacy was identified as a strong point of the curriculum, as it helps individuals identify financial barriers and take action to address them. One evaluator specifically mentioned the importance of knowing where the money lies and what barriers may be present, while another suggested that the curriculum could benefit from more in-depth information on money management. One of the six reviewers had a concise response, which prompted further reflection and discussion after the interview. The other five reviewers had a more comprehensive and analytical approach in evaluating the effectiveness of the 5-module curriculum presented. Providing feedback on the approach and how it addresses the problem. One response provided on module two, “I am familiar with presenter ability to maximize an individual's income, so this Financial and Empowerment piece seems appropriate.”

Reviewers were asked how you would improve this curriculum, and five out of the 6 answers received included feedback. During the evaluation, several themes emerged from the feedback given by the reviewers. One theme was the difficulty in identifying areas of improvement, like Module 2-5 where the full content was unclear. Another suggestion was to have a form or document that provides a visual representation of the module without revealing all the details or sample path. One reviewer felt that the curriculum did not need improvement and was well-rounded in addressing the needs of tenants. Another theme was the use of innovative strategies to relieve barriers to housing stability among lower-income households. One reviewer expressed interest in seeing the entire curriculum to provide more feedback and bring ideas in a separate meeting. Overall, the words that were frequently mentioned during the presentation included long-term stability, housing security, and innovative strategies. The use of theme words during the presentation such as long-term stability, housing security, and innovative strategies highlighted the key objectives and goals of the curriculum. Additionally, discussions on reform, housing justice, freedom, eviction-free, stigma, and the cycle of poverty demonstrated the pressing need to address the root causes of housing insecurity and promote equitable access to affordable housing.

Discussion

In reflecting on the evaluation phase of the project, I have realized that preparing subject experts on the topic of eviction requires a significant amount of preliminary work. Despite being a dense subject, it is often misunderstood by practitioners in the industry. In the future, I will approach this topic with a pre-evaluation and post-evaluation to better understand the needs of the participants. Additionally, I would work closely with community-based educators who teach a broader range of topics to explore diverse presentation techniques. While this curriculum was

presented virtually, I believe it would have a greater impact in-person, allowing for a more personalized interaction with participants. Overall, I am confident that this curriculum can be an impactful tool in addressing the issues related to eviction.

The participants were also able to effectively add their identified resources onto their Resource Tree, demonstrating that they were able to understand and use the tool provided in the curriculum. The interviewers found that the activity was highly successful in reinforcing the content covered in the rental affordability and budgeting module. Participants were engaged and actively participating in the activity, which helped them better understand the material successfully. Also observed that the activity provided participants with a practical tool to use in their housing search. Overall, interviewees were impressed with how well the activity complemented the curriculum and reinforced its key points. They believe that this activity will be an effective tool for future sessions and recommend it to other educators and trainers in this field.

However, there is still work to be done in terms of refining the curriculum, providing more personalized and in-depth training, and addressing time constraints during presentations to ensure that all topics are adequately covered. The data also suggests that it may be important to expand the focus of the project beyond just the Massachusetts trial court electronics case access system and to include education for community partners and decision makers who are affected by flaws in the court eviction systems. The evidence was available as part of the conversation I had with the most senior reviewer who participated.

Overall, the data collected can help inform future strategies and approaches to achieve the goals of the project. As I reflect when I started this project was to impart create a strong community network of tenant advocates leading in the Commonwealth towards effective systems

change. That is still true, I also want to make sure moving forward I am also educating those who do not understand how eviction feeds the cycle of poverty in community of color at higher rate. Part of the vision was to create a framework that can adopt these core issues and barriers to address the levels of disparities that affect communities of colors with eviction records.

Reflecting on this review, I have learned that teaching the topic of eviction requires a personalized and interactive approach to better engage participants. Additionally, community-based educators could provide valuable insight into the diverse types of presentation techniques that could be used to increase the impact of this curriculum. I have also learned that creating allies in this cause requires increasing awareness and access to resources, as well as empowering tenants through education to advocate for a fairer system.

The review has emphasized the importance of creating tools and a curriculum that addresses the needs of tenants from the ground up to provide long-term stability and housing security, and innovative strategies that work to relieve barriers to housing stability amongst lower-income households.

Finally, this review has highlighted the need to assess the appetite for this curriculum in the state or region, as well as the importance of gathering data and testimonies that can be used to support existing efforts towards the reform of eviction and court case management systems. Overall, this review has provided valuable insights and opportunities for growth in developing an effective and impactful curriculum to address the challenges brought on by eviction.

Limitations of the Project

The project faced some limitations in presenting online due to difficulties in communication and engagement, especially with one person on the phone and multiple voices simultaneously in a group forum. Despite these challenges, the project was able to gather data

and feedback from reviewers and identified areas for improvement in the curriculum. The project also realized the need for a more interpersonal setting for the curriculum to be impactful and the importance of preliminary materials and appropriate time measures for each topic. The project's goals were aligned with the data gathered, which can be used to increase knowledge and awareness of decision-makers, expand the movement through community-based organizations, and empower tenants towards a fairer eviction system.

Implications for Future Projects

Based on the evaluation of the project, several implications for future projects can be identified. Firstly, it is important to conduct a pre-evaluation and post-evaluation to assess the effectiveness of the curriculum and identify areas for improvement. Secondly, community-based educators should be integrally involved in the project to explore diverse presentation techniques and ensure that the curriculum meets the needs of the target audience. Thirdly, it may be more impactful to deliver the curriculum in an in-person setting rather than online, as this would allow for more personalized interaction with participants.

Additionally, the data collected from the evaluation can be used to inform future projects. It is important to continue increasing awareness and education about the process of eviction, not only among tenants but also among community partners, decision makers, and those affected by flaws in the eviction system. This can help build supportive allies in the cause and expand the movement.

Furthermore, the evaluation revealed a need for more resources, tools, and knowledge to empower community-based organizations to expand the movement. Therefore, future projects should consider providing additional resources and support to community-based organizations to help them advocate for a fairer system.

Overall, the evaluation of the project has highlighted several areas for improvement and has provided valuable insights for future projects in this area. By incorporating these implications into future projects, it is possible to continue making progress towards a fairer eviction system and increasing housing stability for lower-income households.

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Appendix A

New Beginnings: Educational Workshop framework designed with a community-based approach driven by the voices of many tenants harmed by their housing court record. New beginnings are designed to promote a strong community network of tenants-advocates, to lead towards action in the Commonwealth while advocating for eviction expungement. By utilizing a 5 day-module educational framework designed with the guidance and expertise of the review committee New Beginning: Educational Workshop

Module one

- Topics to be covered:
 - What is the eviction process in Massachusetts
 - What are tenants rights
 - Financial and non-financial resources
- Activities:
 - Municipal, state and federal resource mapping activity
 - Matching exercise on tenants' rights
 - Legal Aid Services discussion panel
- Methods for assessment:
 - Matching exercise scores
 - Rubric on engagement for discussion panel

Post-session evaluation form

- Module one is focused on financial and non-financial resources such as tenants' rights education that may be available to tenants who may be experiencing hardship or has in the past. Creating a multifaceted sustainability plan inspired by a tested upstreaming eviction prevention model.
- Activities
 - Learn about Legal Aid Services and ask about them what are they doing to advocate for you? Activity is meant to be interactive with trained legal aid panelists. Where tenant can learn how to reply to an Answer and Discovery Form.

Role Playing on how to use conflict resolution tactics to improve landlord and tenant communication.

- Municipal, State, and Federal Resources Map Activity.
- Educational lesson on tenant's rights and responsibility through games introduce through quizlet.
- Methods used to assess the activity would be based on post workshop follow-ups and measure the initial plan.
 - Materials List:
 1. Using the results of an assessment needs tool used as part of the preliminary intake.
 2. Tenants Sustainability Plan
 3. Active Financial and Nonfinancial Resource List
 4. Partner guest Panelists.

Module two

- Financial empowerment-focused lens approach explores the critical transformative context of this curricula.
- Explore topics that may fuel desired community mobilization towards a more equitable and just system. Exploring topics that also educate tenants about some of the systematic barriers they face so that they can explore actionable steps tailored to their needs.
 - Victim of the cliff and how to reduce the cliff to minimize the risk of homelessness.
 - Short, mid-term, and long-term planning strategies for sustainable tenants' activity.
- Methods used to assess the activity based on responsiveness led to conversation topic and post evaluation.
 - Materials List:
 1. Using tools introduced in module one.
 2. Barrier and threat assessment tool.
 3. Introduction to opportunity assessment tool.
 4. Partner guest Panelists.

Module three

- Showing preparedness as one of the effective methods of minimizing the risk of eviction. Using a multi-level lesson focused on creating sustainability plans targeting low-risk tenants with the focus of minimizing the risk of being the tenant being the one not following their responsibility.
- The activity is called the sustainability tree, where individuals identify all the branches of support they have in their community, family, through institutions. This meant to give participants a sense of support when they are identifying the different level of networks and relationships they can work with.
- Approved and program certified sustainability plan.
 - Materials List:
 1. Multilevel lesson plan on sustainability
 2. Using Preliminary assessment form to verify moderate to low-income demographics.
 3. Present Tenants Sustainability Plan
 4. Active Financial and Nonfinancial Resource List
 5. Partner guest Panelists.

Module four

- Mobilizing the community through education and engagement to be a part of the effective system change needed to address some of the complexity of systems that contribute to the elevated levels of disparities affecting this population.
- Activities Civic Engagement
 - The power of understanding community and how do policies affect me.
 - Identifying the social issues tools.
 - Creating an evaluation and Testimony
- Assessment based on the approval of program evaluation committee.
- Materials List:
 1. Decision maker list.
 2. Community Map
 3. Social issue compass tool

4. Binder, and certified completion of previous assessment activities.
5. Partner guest Panelists.
6. Program evaluation tool

Module five

- Lobby Day is set up as a celebration where participants will have an opportunity to use their testimonies to address the needed change in relation to eviction sealing. The voices of the individuals who graduate from the 5-module program. The fifth module is a big celebration activity to empower the community who participate in this program to share their testimony to influence the change.
- Share public testimony of the reasonable faith effort to be reestablished tenants who desire to be free of the negative burdens of a public eviction record.
- Public commitment that as a part of the tenant-led movement focused on transformative testimonies directed to local legislatures, partners, stakeholders, and decision-makers who can help adopt the “New Beginning: Tenant’s Educational Workshop” as part of a state-recognized expungement program. That the testifying tenants ask the commitment of the decisions making parties and audience member to pledge in favor of their eviction freedom.
- Completing activity of exercising the share narratives
 - Materials Lists:
 1. Binder, and certified completion of previous assessment activities.
 2. Partner guest Panelists.

New Beginning: Evaluation Tool

Thank you for participating today in this discussion. As a Community Engagement graduate student at Merrimack College, I am using this experience as part of my capstone project. I look forward to your thoughts, opinions, and reactions to the New Beginnings curriculum and I will be using some of your feedback to guide my revisions and recommendations. Please know that your feedback will be used solely for research purposes, and all responses will be kept confidential.

1. Are eviction records an issue in your communities?
2. Can you describe the type of barriers tenants with eviction records in your community face?
 - a) Can you provide 2 to 3 top examples?
3. What County/Region are the tenants you served from?

Modules

4. How well did the curricula address, Tenant Protection and Resources (topic 1)? What are the strengths? What are the areas for improvement?
5. How well did the curricula address Financial Wellbeing and Empowerment (topic 2)? What are the strengths? What are the areas for improvement?
6. How well did the curricula address Wellness and Sustainability (topic 3)? What are the strengths? What are the areas for improvement?
7. How well did the curricula address, Effective Change (topic 4)? What are the strengths? What are the areas for improvement?
8. How well did the curricula address, Call to Action (topic 5)? What are the strengths? What are the areas for improvement?

Feedback

9. How would you improve this curriculum?

10. Any thoughts about the layout or flow of the content?
 - a) For example, how do you feel about the content organization/planning?
 - b) For example, how do you feel about the course workload? Too much, too little?

11. Do you think your organization or community group would be willing to adopt or engage in a curriculum like this?
 - a) If yes, would there be anything you would like to focus on more? Or perhaps change to meet your organization / community group needs?
 - b) If no, why not?
 - c) What are the barriers for a curriculum like this?

We covered a lot today, but I'd love to hear any concluding thoughts, suggestions, recommendations, or concerns about this curriculum.

12. Would you adopt or promote this curriculum to address the issue brought on to tenants by their eviction record in your community?

13. Would it be okay if I followed up with you to clarify any additional information?

Thank you for your time and the thoughtful conversation.

Have a good [morning / afternoon / week / weekend].

Appendix B

The New Beginning: Educational Workshop
 Erika V. Hernandez
 Winston School of Education and Social Policy,
 Merrimack College
 2023



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Agenda

Intro – Issue	Capstone Overview	Framework and Target audience
Modules	Activity	Fact Sheet

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Capstone Overview

The New Beginnings workshop is focused on addressing the social determinants of health and well-being for individuals who have experienced eviction and are facing housing insecurities. The curriculum is designed to inspire participants to take action towards creating effective systems change, while also helping them overcome the harmful effects of having an eviction record.




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Framework

The workshop is community-based and utilizes a 5-module educational framework that has been developed with the guidance and expertise of a review committee.

By following this framework, participants are empowered to become tenant-advocates and build a strong community network that will work towards advocating for eviction engagement in the Commonwealth.



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EMPOWERMENT
 HEALING CENTERED APPROACH



Those participating will meet the physiological, basic needs, and motivational schemes. Evidence-based, evidence-informed, and Emerging strategies addressing empowerment, Social Navigation, Financial well-being, and Wellness, are promoted through this approach. Positive outcomes in empowering participants to navigate social safety net programs, increase financial well-being, and promote wellness.


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Framework

the workshop's focus on tenant-advocacy, community-building, and addressing the social determinants of health aligns with a healing approach to community organizing and advocacy.

This approach recognizes the importance of healing and building trust within communities and seeks to address the root causes of trauma and stress related to social, economic, and environmental factors.




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Target Audience

Primary target audience: tenants in Massachusetts facing housing and financial insecurities due to an eviction record

Target demographic: families and individuals from communities with pre-existing disparities in physical, environmental, and systemic levels, predominantly of moderate to lower socio-economic backgrounds




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Benefits for Target Audience

The curriculum would bring great benefit to this target audience by providing liberation and healing from the negative effects of their eviction record.

The curriculum would also equip the audience with knowledge and tools to navigate difficult systems and barriers with higher confidence

This target audience is selected based on their record and inability to gain and/or retain access to habitable, safe, and affordable housing.



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Modules:
The Five Areas of Focus Would Be

1. Tenant Protection and Resource.
2. Financial Wellbeing and Empowerment.
3. Wellness and Sustainability.
4. Effective Change.
5. Call to Action. These areas of focus are led to move tenants forward in positive mobility.

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Decision Tree Activity

- **Identification of Housing Resources:** The first area of focus would be to identify housing resources available for housing insecure tenants with eviction records. This includes identifying affordable housing options, rental assistance programs, and other housing resources in the community that can provide assistance.
- **Legal Assistance:** Housing insecure tenants with eviction records often face legal challenges. Providing legal assistance can help these tenants understand their rights and navigate legal processes related to housing, eviction, and landlord-tenant disputes.
- **Financial Assistance:** Many housing insecure tenants with eviction records may struggle to afford housing due to financial challenges. Providing financial assistance can help these tenants cover rental costs and other housing related expenses.
- **Employment and Education Services:** Housing insecurity and eviction can be linked to employment and educational challenges. Providing job training, career counseling, and educational support can help tenants increase their income and improve their long term housing stability.
- **Support Services:** Finally, it's important to provide support services that address the underlying causes of housing insecurity and eviction. This may include mental health and substance abuse treatment, case management, and other services that help tenants address the root causes of their housing challenges.




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Decision Tree Activity


Here's a map of activities that can be done in one of the five areas of focus:

- **Identification of Housing Resources:**
- **Research and compile a list of affordable housing options in the community.**
- **Connect with local non-profits and housing organizations to identify rental assistance programs and other housing resources.**
- **Network with landlords and property managers to create partnerships for housing insecure tenants with eviction records.**

Let's use Google and HUD Website map to use with Housing Resource.

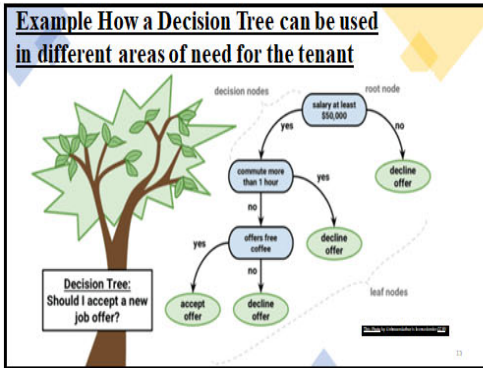


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Once you identify the resource, how do you move forward

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FACT Sheet: The Issue

The Issue: The Massachusetts Trial Court Electronic Case Access System: Mass Courts. This case management system makes court eviction records publicly available to anyone who accesses the MassCourts.org website. The rental crisis not only affects people financially, but individuals and families are also subject to conditions that can affect their human health, according to HUD User (2022) P.2. One example of adverse health effects in a household with overcrowding is mental health issues, according to the source. In many communities, overcrowding has been a tactic of survival against the increasing rental price, causing other issues that also lead to environmental hazards, according to HUD User (2022) P.4. Under behavioral outcomes of poor housing conditions, Gold (2016) mentions how the effects are beyond physical and affect emotional and behavioral wellbeing.

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FACT Sheet: The Issue

Additional Issues: In Massachusetts alone, there is a housing shortage of 200,000 units, driving prices in undercapitalized places like East Boston by 226%, a community that many of its residents once considered affordable. According to the data in the report by Park et al. (2019) P.3, as of 4 years today, the waitlist for public housing in the state had more than 160,000 applicants. The statewide waiting list for section 8 vouchers has ten years of waiting time and over 200,000 applicants. Historically, the Commonwealth of Massachusetts was known to build twice as much housing in the 1980s than now. Still, the cost of land has risen so high that the development we see in the commonwealth is geared towards higher-income-earning individuals.

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Fact Sheet

(Park, 2019) As soon as an eviction case is filed it becomes publicly available and stays forever available on state funded website, regardless of the outcome of the case.

People of Color are disproportionately vulnerable to eviction in Massachusetts:

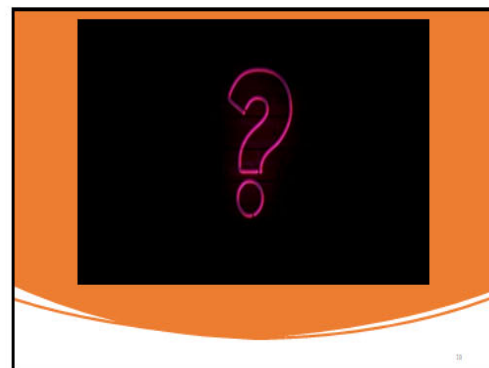
- 74% of Hispanic Household Are Renters
- 66% of African American household are renters, compare to
- 32% of White Household who rent.

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Education Outline Goals

<p>Creating a curriculum that targets tenants who seek to be a part of a reform effort to effect positive change in the current Mass Court reporting system.</p> <p>6 Month Goal</p>	<p>The aim of this propose educational pilot, is to design a curriculum that can be accredited and recognized by the State of Massachusetts.</p> <p>3 Year Goal</p>
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