"When We Do Evict Them, It's a Last Resort": Eviction Prevention in Social and Affordable Housing

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Abstract

Evictions are a common contributing factor to homelessness and are experienced overwhelmingly by vulnerable populations, including low-income households, single parents and minority groups. At the same time, social and affordable housing providers serve increasingly vulnerable populations. Although all evictions are potentially problematic, those that occur in social and affordable housing can carry particularly severe consequences. Little research exists on evictions in social and affordable housing, and even less on eviction *prevention* practices in this sector. This project seeks to fill this research gap by exploring emerging eviction prevention practices in social and affordable housing in Edmonton, Alberta, Canada. Our findings show that evictions are a complicated process for both tenants and housing providers, and most commonly occur because of rent arrears. Housing providers try to prevent evictions, and towards this end, they have adopted four broad eviction prevention practices, centred on financial management, regular communication with tenants, provision of tenant supports, and community development. However, housing providers are often constrained in their ability to prevent evictions, in particular by human resource and financial limitations. These challenges lead to complex negotiations between housing providers' social mandates to provide affordable housing to vulnerable households and their regulatory and operational environments.

1. Introduction

Canada's social and affordable housing sector was originally designed for individuals and families with low- to moderate-income who were able to live independently (Suttor, 2016). Over time, the sector began providing housing to tenants with increasingly complex needs. This shift was due in part to regulatory systems prioritizing vulnerable tenants in social housing, as well as population aging (Smirl, 2019). However, most providers were not prepared to support high-needs tenants – such as people exiting homelessness, or living with mental health and addictions issues – and many still lack the financial and organizational capacity to do so (ONPHA, 2015). Indeed, funding for social and affordable housing across Canada has stagnated or decreased in recent decades, while at the same time housing providers are under additional pressure due to factors such as aging units and deferred maintenance (Housing Partnership Canada, 2015). Demand is also increasing, as the creation of subsidized social and affordable units has not compensated for, or kept pace with, the loss of low-cost units in the private rental sector (Pomeroy, 2020). The compounding issues of operational pressures, highly regulated programs, and the increasing personal vulnerability of tenants in social and affordable housing necessitates paying serious attention to eviction prevention.

Social and affordable housing refers broadly to any type of housing with rent below average market cost, which is targeted at households with modest financial resources. In Canada, the term 'social housing' refers to "subsidized public or non-profit/co-op rental housing for people with low and moderate incomes" (Suttor, 2016, 3). It includes, but is not limited to, rent geared to income (RGI) housing (Smirl, 2019), the aim of which is to ensure households pay less than 30 percent of their total gross annual income on shelter costs. The term 'affordable housing' most often refers to 'near market' units, where rent is set 10-15% below market levels, which are owned and managed by a variety of housing providers (Capital Region Housing, 2020a).

Evictions are a common contributing factor to homelessness (Hartman & Robinson, 2003), and evictions from social and affordable housing can carry greater consequences than evictions from private market housing. This is due to the concentration of vulnerability in the sector, as social and affordable housing providers have come to be seen as 'landlords of last resort', and an associated lack of alternatives (Gaetz & Dej, 2017; Lapoine & Novac, 2004). The types of tenants who are most at risk of eviction include low-income households, new immigrants, single parents (especially women), and people with mental health and addiction concerns (Hartman & Robinson, 2003). Notably, these groups are representative of the profile of tenants in social and affordable housing (Claveau, 2020; Capital Region Housing, 2018).

While eviction prevention is often touted as a practice within the social and affordable housing sector, little is known about how providers understand eviction and seek to prevent it (Harrison et al. 2020). This lack of knowledge is a critical research gap, in part because increasing the stock of social and affordable housing is identified as a key eviction prevention strategy in and of itself (Acacia Consulting & Research, 2005; Desmond, 2012). However, this recommendation does not address preventing evictions *from* social and affordable housing.

Evictions are also theoretically significant in the wider context of liberal property regimes (Blomley 2004) and the landlord-tenant relations they engender, which often focus attention on the self-sufficiency and self-transformation of individuals (Parsell & Marston, 2016). Within these regimes, 'housing insecurity' is viewed primarily as an individual problem (Stonehouse et al., 2015), and successful tenancy as largely a matter of individual responsibility, especially with respect to rent payments and maintenance (Flint 2004; Rosen & Garboden, forthcoming). Landlords play a critical role here, "adopting management strategies that attempt to mold renters into responsible (and thus profitable) citizens" (Rosen & Garboden, forthcoming, 5). Where tenants do not exercise agency responsibly, eviction may follow. Here, the lease agreement plays a critical disciplinary role (Hennigan, 2017). These property regimes and neoliberal governmentalities deserve critical attention, particularly with regard to the instrumental role of lease agreements and landlords in the eviction process (Green et al. 2016). By evicting 'irresponsible' or difficult tenants, and retaining those who do not pose problems, landlords regulate vulnerable and difficult to house individuals (Rosen 2014). Indeed, Rosen and Garboden (forthcoming, 8) implicate private landlords in neoliberal poverty governance, characterizing them "as an extension of the hollow state, playing a key role in regulating the poor through the housing market."

Canada's very small social and affordable housing sector was built specifically not to compete with the private market (Dreier & Hulchanski, 1993) and to focus on those in housing need. Housing providers continue to be shaped by this regime and associated regulatory and policy frameworks. These overarching structures can inhibit efforts to avoid evictions (see Balzarini & Boyd, 2020) and require providers to balance the needs of existing tenants with those in housing need on their waitlists. Although the regulatory frameworks have not greatly changed since the devolution of responsibility for social housing in Canada took place in the 1990s, housing providers are increasingly being called upon to support tenants with complex needs without additional resourcing or more enabling regulations.

The overarching goal of this paper is to develop an understanding of eviction prevention in social and affordable housing. First, we conceptualize eviction and develop an original typology of eviction prevention practices, with a focus on Canada. Next, we present a brief overview of Alberta, the provincial context for our case study of Edmonton (metropolitan population: 1.3 million). Third, we document the experiences of eviction and of eviction prevention practices of 10 social and affordable housing providers in Edmonton. In so doing, we identify four emerging practices that seek to sustain tenancies. Fourth, we conceptualize these practices, and the corresponding focus on tenant behaviour and responsibility, in light of the highly regulated nature of social and affordable housing, and previous scholarship on eviction. We conclude by identifying the nuances of eviction from the perspective of providers as something that is both a last resort, and a sometimes-necessary step. Moreover, we position eviction prevention as an adaptive strategy pursued by social and affordable housing providers navigating dual roles.

2. Conceptualizing eviction and eviction prevention
What is eviction?

When evaluating eviction prevention, it is essential to understand first what is meant by "eviction". There is significant variation in how eviction is understood by tenants, landlords and authorities (Clarke, Hamilton, Jones & Muir, 2017; Desmond, 2012; 2015; 2016; FEANTSA, 2016; Hartman & Robinson, 2003). Tenants often understand "eviction" as the point when a court order is issued, and a bailiff or sheriff is involved to enforce a move out (Desmond & Shollenberger, 2015). While this use of the term can be technically correct (i.e., it corresponds with how 'eviction' is often used in legislation), court administrative data illustrate that relatively few applications for eviction actually get to the enforcement stage, meaning that this narrow definition misses most experiences of the eviction *process*. Garboden and Rosen (2019, 639) draw an important distinction between "the extended process of *evicting* [and] the discrete, and relatively rarer, instance of *eviction*", emphasizing that the process "should be theorized not just as a moment of expulsion, but also as an ongoing set of relations between landlord and tenant." Drawing on data from three US cities, they highlight that the process is most often initiated for the purpose of collecting (late) rent, rather than removing tenants per se. Indeed, actual evictions are avoided to the extent possible, given the costs associated with vacancy and property turnover. Nevertheless, initiating the process is socially and legally consequential, as it "shifts the landlord-tenant relationship from owner-renter to creditor-debtor" and "leverag[es] the police power of the state to … support the landlord's collection efforts" (Garboden and Rosen, 2019, 639). Additionally, Garboden and Rosen note that evictions affect tenants not only at the point of eviction, but throughout their life course: it "creates a permanent mark on their record, limiting their chances for long-term economic mobility" (2019, 640). In this sense, eviction functions not only as a punishment for failure or inability to pay rent, for example, but also as a punishment for poverty.

Of the limited data that exist on evictions, most are collected at the point when a landlord applies to a tribunal or court for a hearing (Hartman & Robinson, 2003). However, the legal process for an eviction begins earlier in many jurisdictions, with a landlord issuing a tenant a Notice to Terminate Tenancy (or equivalent). A tenant may respond to this notice by leaving, meaning no further action is required by the landlord to end the tenancy. Alternatively, they may remain in their housing and contest the notice, which requires the landlord to make an application to a court, review board or tribunal. Evidence from Toronto, Canada indicates that tenants are considerably more likely to leave than to stay and contest an eviction (Lapointe et al., 2004).

Recognizing the limitations in formal definitions of eviction centred on court-based legal action, there is a growing international body of research focused on diverse kinds of involuntary moves from rental housing (Clarke et al. 2017; Desmond & Shollenberger, 2015. As Hartman and Robinson emphasize, "[a] realistic perspective on the issue must

encompass the full range of other ways in which a tenant household is in effect forced out, even though no court process takes place or the tenant moves out before that process is completed" (2003, p.463). Key types of involuntary moves include:

- *Formal evictions* – Where a tenant is forced to leave their housing through a legal process, usually starting with receiving a Notice to Terminate Tenancy and potentially ending with a sheriff or bailiff enforcing a court order.

- *Informal evictions* – Where a tenant is forced to leave their housing outside of a formal legal process. This can occur when landlords make it impossible for tenants to stay, including by changing the locks or removing possessions (also called "self-help" evictions), or through harassment. This category also includes "revenge evictions", where tenants are evicted as retaliation by a landlord, for example, after filing a complaint related to housing conditions.

- *Changes of use* – Where a landlord forecloses or sells the building, converts it to another use, or renovates or rebuilds the site, resulting in the tenant being forced from their housing (also called "renoviction").

- *Building condemnation* – where a tenant is forced to leave their housing due to environmental conditions, including receiving environmental health orders indicating the housing is unfit for dwelling.

In addition to categories above, there is growing research on *forced evictions*, which entail violent removal of tenants from their homes, outside of legal processes (OHCHR, 1997). Such evictions are common in many low- and middle-income countries, especially in informal settlements. Forced eviction is an important issue, which impacts a substantial proportion of the global population, but is outside of the scope of this study, as evictions in high-income countries such as Canada seldom involve extra-legal violence, and in principle tenants have access to legal recourse. Also not considered in our analysis is a tenancy ending due to non-renewal of a fixed-term lease.

Why are tenants evicted?
As noted above, eviction data are significantly limited and usually captured only at end points in the formal eviction process. As Harman and Robinson suggest, "The problem's lack of visibility, as well as the lack of attention given to solutions … can be partially understood by the lesser favor shown towards renters as opposed to homeowners" (2003, p.461). The data that do exist indicate that the overwhelming majority of evictions are for rent arrears. This pattern is evident in the UK, Europe, the US and Canada (Acacia Consulting & Research, 2005; Clarke et al., 2017; Desmond, 2012; 2015; FEANTSA, 2016; Garboden and Rosen, 2019; Lapointe and Novac, 2004; von Otter et al., 2017). A study of evictions in Toronto highlighted that 85% of applications to the rental tribunal were for arrears (Lapointe et al. 2004). It also found that private sector landlords may use the rental tribunal as a tool to enforce rent payment rather than to end a tenancy. This use of the eviction process has also been noted in the United States, where some courts, boards and tribunals act as collection agencies for unpaid

rent, without giving equal consideration to the duties of landlords to provide and maintain habitable dwellings (Harman and Robinson, 2003; Garboden and Rosen, 2019). Teresa and Howell (2020, 14) illustrate that "threat of eviction and the legal process of carrying it out" not only affects individual tenants, but enables landlords to shape housing markets and ensure profitability. This is due, in part, to the frequency with which the eviction process is invoked against poor families in the private rental sector (Garboden and Rosen, 2019).

The limited research on evictions in social and affordable housing reflects the same trend - that arrears are the most common reason for a tenant to receive a Notice to Terminate. As in the private market, serving this notice is not necessarily intended to force an eviction, but rather to prompt a rent payment (Lapointe and Novac, 2004). In federally subsidized housing programs in the US, evictions for use of illicit drugs (including by guests presumed to be under the control of tenants) have also been commonplace (Hartman and Robinson, 2003). Importantly, tenants in social and affordable housing can also be evicted for reasons related to income and program eligibility under the complex regulatory and operating requirements that govern the sector (Green et al., 2016; Habibis et al., 2007). In Alberta, for example, the social housing regulatory framework mandates that households which fail to remain eligible (typically, for exceeding income limits) are to be evicted from their housing. Due to the regulated nature and mandate of social and affordable housing, most evictions fall under the category of 'formal evictions.'

What is known about eviction prevention?

In Canada, most evictions occur in the private rental market – which is considerably larger than the social and affordable housing sector (approximately 28% vs. 4% of all households), and home to more low-income Canadians (Suttor, 2016). Eviction prevention research therefore, has focused on market rentals, and in particular on interventions that may occur once the eviction process is initiated by a landlord. Adapting terminology from homelessness prevention (Gaetz and Dej, 2017), these interventions can be categorized as "secondary prevention" initiatives, as they are targeted towards households at imminent risk of losing housing. Conversely, "primary prevention" initiatives are directed at renters more generally, and seek to strengthen protective factors, enhance housing stability, and increase access to necessary supports, with the goal of reducing evictions (or the risk of evictions) in the first instance.

Since most data on evictions are collected when a landlord-tenant board, tribunal or dispute resolution service (also called "rent court" in the US) becomes involved, many eviction prevention practices are initiated at this point (ONPHA, 2015, p.34). For example, in Sweden, social service agencies are notified when a landlord applies for an eviction (von Otter et al., 2017). Other prevention practices include legal mediation and representation for tenants in eviction hearings (Gaetz and Dej, 2017; Ecker et al., 2018; Teresa and Howell, 2020). This initiative may be particularly valuable in "leveling the playing field and reducing the number of evictions," as US data indicate that landlords are many times more likely than tenants to have legal representation in courts and tribunals, and that tenants without lawyers seldom win cases (Hartman & Robinson,

2003, p. 486). At the same time, these practices can miss most evictions, which do not proceed to formal hearings.

Second, since most evictions are for unpaid rent, many eviction prevention practices focus on helping households to prevent or address arrears. Examples of these types of practices include rent banks and emergency financial assistance (Burt et al., 2007; Community Properties of Ohio and CPO Impact, 2015; Culhane et al., 2011; Holl et al., 2017; Zaretsky and Flatau, 2015). In Alberta, eviction prevention funding includes the Emergency Needs Allowance program of provincial Income Support (Government of Alberta, 2019). Households can apply for a one-time payment for eviction prevention payment up to a maximum of $358 for singles/couples or $1,021 for households with children. These are examples of secondary prevention practices that focus on supporting particular tenants already at risk. Landlords surveyed for a 2005 Canadian study on eviction prevention noted that emergency financial support and legal intervention, two of the more common eviction prevention programs, both fail to address underlying issues that lead to eviction (Acacia Consulting & Research, 2005).

Primary eviction prevention practices have a preventive focus, and may include general tenancy supports, community development to strengthen tenancies, and offering tenants training in financial literacy and management to prevent arrears (Gaetz and Dej 2017; ONPHA, 2015). For landlords, facilitating automatic (third party) rent payments are also key (Distasio et al. 2014; ONPHA, 2015). Many researchers and advocates suggest increasing rent supplements/housing allowances and increasing the stock of social and affordable housing as key to preventing evictions at the population level, since most evictions are rooted in affordability issues (Acacia Consulting & Research, 2005; Desmond, 2012; Flambard, 2013). In Alberta, tenants experiencing an eviction are prioritized for social housing through the point score system that is used to determine allocation and priority of need.

There is limited research on eviction prevention in social and affordable housing in Canada. Most of what exists is focused on Ontario, but is instructive for other contexts. Recognizing that tenants in this sector often struggle to maintain tenancies, the City of Hamilton, Ontario created an eviction prevention guide for housing providers focused on three strategies: communication, rent payment, and education and training (City of Hamilton, 2014). For communication, the guide advocates using plain language and translated documents so that tenants understand their responsibilities. For rent payment, it encourages housing providers to accept both rent repayment plans for arrears and third-party payments for tenants receiving income support or disability payments. For education and training, the guide advocates for housing providers to create eviction prevention policies and to train staff in eviction prevention practices.

In 2002, Toronto Community Housing, the largest provider of social housing in Canada, introduced an eviction prevention policy. In 2010, after a tenant was evicted and later died, the retired Chief Justice of Ontario, Patrick LeSage undertook a review of this policy. The LeSage Report highlighted that social and affordable housing is more highly regulated than market housing, meaning there are additional reasons why a tenant can

be evicted, related to income levels and other program eligibility criteria (LeSage, 2010). Many tenants in the sector already experience hardships that could lead to evictions; strict regulations make tenants additionally vulnerable to losing their housing. These regulations, and the vulnerability they produce in tenants, can be understood as a form of housing deprivation, wherein the loss of housing "is systemically produced and must be understood as the active taking away of shelter" (Willse, 2015, p. 2). In total, the LeSage report made 81 recommendations, most of which had a primary prevention orientation. These recommendations included: improving communication with tenants; defining staff and partners' roles and responsibilities; creating partnerships to support vulnerable tenants; and regulatory changes related to the rent review process (required under provincial social housing legislation).

A 2005 study compared the cost-effectiveness of 32 eviction prevention programs in Canada (Acacia Consulting & Research, 2005). Three programs offered primary prevention in the form of financial management and trustee programs – two of which were explored in depth. While both programs had small client loads, they achieved higher long-term success in maintaining housing compared to secondary prevention programs like rent banks and access to legal counsel. Another initiative that was effective in keeping tenants housed was a support program that connected vulnerable tenants with social workers and other services. Primary prevention strategies were found to have a strong impact in preventing evictions.

Overall, based on the literature and reports reviewed, we identified six broad eviction prevention strategies and the practices associated with each. We separated these practices into primary and secondary practices to indicate the scope. They are summarized in Table 1.

Eviction Prevention Strategy	Primary Practices	Secondary Practices
Financial Management	- Increasing stock of affordable and social housing - Long term rent supplements/housing allowances - Benefits screening and assistance - Budgeting advice - Financial literacy education - Third party financial management - Automated rental payments (pre-authorized withdrawals)	- Emergency financial assistance for rent arrears - Payment arrangements for arrears
Conflict Mediation and Legal Support	- Managing conflict between tenants and neighbours or community members - External mediation of disputes between landlord and tenant	Legal support (representation) during formal eviction process
Communication with Tenants	- Education on tenant responsibilities - Incentives such as a 'diploma' that can be used as a reference for future tenancies	Information about tenant rights and responsibilities during an eviction process
Organizational Culture and Processes	- Formal eviction-prevention policy - Staff members trained to practice eviction prevention - Plain language and translated communications with tenants	
Flexible, Tenant-Centric Regulations or Programs	- Flexible housing allowances that change with tenant needs - Allowing tenants to step-up/step-down levels of support based on their needs - Streamline annual rent reviews in social housing by accepting tax returns as evidence of income	Rehousing supports when a tenant is no longer able to occupy their housing
Tenant Supports and Community Development	- Partnerships to coordinate and deliver tenant support - Community development in buildings	

Table 1: Overview of primary and secondary eviction prevention strategies

3. The Alberta Context

In Alberta, 110,000 households live in some form of government-subsidized housing, including 43,500 households in social housing as regulated by the *Alberta Housing Act RSA 2000 c A-25* (SHS Consulting, 2020). While the Government of Alberta owns a significant proportion of the social housing stock, delivery is the responsibility of almost 100 management bodies established under the *Alberta Housing Act.* Rents in social housing are geared to income, at the level of 30% of the household's monthly adjusted income. To be eligible for social housing, applicants must be under the prescribed household income and asset limits, and meet residency and citizenship requirements. Tenants are subject to income and asset testing and must submit financial information every year. Reasons to terminate tenancies include misreporting or failing to report income, assets or household composition, or exceeding the income limits for the program. Affordable housing is less regulated than social housing; in most cases, only income testing is required for eligibility, and rents are set at least 10% below market levels. Housing providers may offer social housing, affordable housing, or both. They also vary in size, with some managing 1-2 small buildings, while others manage thousands of units.

All landlords in Alberta, including those in the social and affordable housing sector, are subject to the *Residential Tenancies Act SA 2004, c R-17.1* ("RTA"). This legislation outlines the responsibilities of both tenants and landlords, and the forms of tenancies allowed. Section 21 of the RTA specifies grounds for evictions that apply to all tenants, regardless of the type of housing:

- Not paying the rent when due;
- Significantly interfering with the rights of the landlord or other tenants;
- Performing illegal acts or carrying out an illegal trade on the premises;
- Endangering persons or property on the premises;
- Significantly damaging the premises;
- Failing to keep the premises in a reasonably clean condition;
- Failing to vacate the premises at the expiration or termination of a tenancy.

Eviction is a process with up to five steps, summarized in Figure 1. The first stage involves the landlord identifying an event or reason to terminate a tenancy. The second stage involves the landlord providing a written Notice to Terminate, including the reason identified at stage one. At this point, tenants can choose to move out of, or stay in, their housing. If the reason for termination is non-payment of rent, tenants choosing to stay can pay the amount owing by the date in the notice and retain their tenancy. If the termination is for another reason, they can file a Notice of Objection with their landlord. In the third stage, when rent arrears are not paid, or the Notice of Objection is not accepted, the landlord can file an Application for Possession at the Residential Tenancies Dispute Resolution Service (RTDRS) or provincial court. This leads to the fourth stage – a hearing – at which the landlord's case may be rejected, tenants may be given the option of paying rent arrears, or an Order of Possession may be issued,

requiring the tenants to leave by a certain date. The fifth and final stage, enforcement, only occurs if the tenants do not comply with an Order of Possession, and the landlord applies for a sheriff or bailiff to attend the residence. There is limited data on how many tenants leave after receiving a Notice to Terminate, since the legal system is not involved prior to the third stage. Of note is that this statutory process does not mandate eviction prevention efforts, although these *may* be implemented at any stage prior to the hearing.

Initiating event or reason for termination	Receive Notice to Terminate Tenancy	Application to RTDRS/court	Hearing and Judgement	Enforcement
• Reasons are outlined in the Residential Tenancies Act and regulations or in the Alberta Housing Act and regulations	• Depending on the reason, the tenant can choose to move out; stay in their housing; pay arrears owing; or file an objection notice	• If a tenant chooses to stay in their housing, the landlord can file an application at the RTDRS or court for an Order	• The Dispute Officer or Judge can make a variety of decisions including to reject the hearing; give an Order of Judgement or an Order of Possession	• If the tenant does not comply with the Order, the landlord can apply to have the order enforced by a civil enforcement agency.

Figure 1: Summary of the statutory eviction process in Alberta, Canada

4. Methods

We completed interviews with key informants representing 10 social and/or affordable housing providers in Edmonton, Alberta. Collectively, these providers operated over 12,000 units of housing (see Table 2), representing the majority of social and affordable housing in Edmonton. Interviews were semi-structured in format; our interview schedule consisted of open-ended questions intended as a general guide to conversation (see Given, 2008), providing opportunities for participants to elaborate on aspects of eviction and eviction prevention they deemed important. More specifically, the schedule was organized around four main topics:

- Organization characteristics (types of housing operated; number of units);
- Range of current eviction and eviction prevention practices (lease agreement characteristics; frequency of evictions; policy on evictions; eviction prevention practices);
- Main reasons for eviction from social and affordable housing (rent arrears; other issues or circumstances);
- Challenges and successes in eviction prevention (perceptions of eviction prevention outcomes; staff experiences).

Housing Provider No.	Organization Type	Participant Role	Organization Size (Rounded to nearest 100 units)
1	Social housing (Seniors only)	Tenant Services	600
2	Social and affordable housing	Executive Director	800
3	Social and affordable housing	Director	100
4	Social and affordable housing	Executive Director	500
5	Social and affordable housing (Seniors only)	Director	3600
6	Social and affordable housing (Seniors only)	Tenant services	400
7	Social and affordable housing	Director	100
8	Affordable housing	General Manager	100
9	Social and affordable housing	Director	900
10	Social and affordable housing	Manager	5600

Table 2: Housing Providers and Participants in the Study

The interviews were conducted by members of the project team who do not work directly in the sector, and lasted 30-45 minutes each. This project was approved by the Research Ethics Board at [redacted for peer review], and all participants gave informed written consent to participate. Interviews were audio-recorded, transcribed, coded and analyzed using a qualitative content analysis approach (Elo and Kyngäs, 2008). A subset of the interview transcripts was initially analyzed by two team members to develop a coding structure, using inductive (derived from the interview text) and deductive (derived from our interview guide and research objectives) approaches. Both descriptive codes (e.g. reasons for eviction; eviction prevention practices) and analytical codes (e.g. the role of the landlord in eviction; the purpose of social and affordable housing) were generated. The initial codes were reviewed by two different team members for consistency and validation. Once agreement on the coding structure was established, the remaining interviews were coded and analyzed.

5. Results

All participants acknowledged Alberta's RTA as the legal framework for evictions. Within the process outlined in the Act, they emphasized being flexible, providing supports, and giving tenants multiple chances to avoid eviction:

> *"You've signed a legal document with us, and we hold you to those terms, but we are flexible and we'll work with you. We don't necessarily say we want to know your information, your private information, but if somebody comes forward to us and shares that there's some extenuating circumstances that*

they're dealing with in their life then, like I said, we're not in any hurry to fast track somebody's eviction. We give people one and two chances depending upon how close they are together over the course of their tenancy." [Housing Provider 2]

"Once we see that the tenant, or circumstances around the tenant, is putting the tenancy at risk, the course of action is typically to support the tenant to find resources to ensure that the tenant is able to successfully live within the housing facility." [Housing Provider 5]

Overall, participants deemed that evictions from social and affordable housing are hard to characterize due to the multitude of regulations involved, the diverse reasons why a tenant could be evicted, and housing providers' emphasis on flexibility:

"There's no one solution. We have over 1000 people living with us, with their own individual concerns, and their own individual issues that may contribute to eviction, and how do we end up keeping them? We need to have those face-to-face conversations and get creative and innovative and solution-focused and tenant-focused." [Housing Provider 2]

"What we've learned over the years is that nothing is black and white. We need to be flexible. We need to have an open mind. We need to give the benefit of the doubt which we have and sure, we've been burned by it but, you know what? … staff can rest easy when we go home knowing that we gave that family umpteen choices – opportunities to make the change." [Housing Provider 9]

"It [eviction] is not sort of a linear path, and depending on what's sending somebody down that path, it can take on so many of those different forms, and it really is mostly based on the flexibility of your staff and the willingness and openness to really think that people might continue to be successful." [Housing Provider 10]

Initiating the eviction process was identified as a tool to encourage behaviour change in tenants. Specifically, issuing a notice to terminate was often intended to illustrate the need to address an underlying problem, rather than to remove the tenant. In these cases, if an eviction did proceed, it was often described as a result of the tenant's *choice* not to address the problem:

"That threat of eviction, while horrible in so many ways – sometimes the fire under the butt really gets people going. If we [can] … impress upon people the severity of where they're at, without evicting them, we do." [Housing Provider 3]

"Generally, tenants, when we do evict them, it's a last resort. Because we have contact with their community supports, we try to work that road in trying to get the help that they might need to stay housed. Again, last resort, we do evict for nonpayment of rent, guest management, especially if it's affecting the

safety and security of the other tenants in the building, or just dangerous, illegal behaviour.” [Housing Provider 7]

“You don't actually evict a tenant, a tenant evicts themselves. If there was a willingness there to modify their behaviour, you wouldn't be in this situation. And they know what they were doing was going to get them evicted and they did it anyway.” [Housing Provider 4]

Because of the emphasis on flexibility, negotiation and support, initiating the eviction process was not, in itself, seen as an inherent risk to tenancy. Indeed, it was often presented as a step in seeking to *sustain* a tenancy, by highlighting a problem and the need for a resolution. Moreover, the process was generally initiated only after other attempts at addressing the problem had failed, although in two cases, it was automatic for arrears:

“On the 4th of every month, everybody who hasn't paid their rent gets an eviction letter. But if they pay their rent before their two-week eviction [notice] is up, it's null and void, right?” [Housing Provider 4]

“So if they don’t pay rent, they would get an eviction notice for 50 days. If they come in with the money, that just goes away” [Housing Provider 6]

By contrast, other housing providers described being more flexible:

“Let's say someone goes NSF [non-sufficient funds]. It's not that immediately then you're going to get a notice to say, "Well, you have 14 days," kind of a thing. It's that, "Okay, we're talking with community support. Let's see what resources we can get to help you," and all of that. … The intent is never to be adversarial.” [Housing Provider 5]

If we do make it to that point [going to the RTDRS], we feel like we’ve done absolutely everything we can to give people a chance to make good … and even [then], we’re not even asking for them to be evicted, we’re asking for the courts to support” [Housing Provider 10].

Evictions often represented a point of tension for housing providers, as it brought into relief the conflict between their role as a landlord and their social mandate to support vulnerable tenants. Here, a distinction was apparent between three participants (Housing Providers 4, 6 and 8) who positioned themselves close to a traditional landlord role, emphasizing the rules in the RTA and the need for tenants to discipline themselves, and the majority who emphasized the provision of services, similar to a support agency:

“So it’s [either] a financial eviction, of what’s happened is serious enough to be a substantial breach of the lease. [This] is basically all we’re looking at, which

is the same as any other market provider. We operate in that way, we're very much the same." [Housing Provider 4]

"But it's so hard because we're not that agency that provides the support, and quite frankly, we're asking questions that we really shouldn't be asking. We're just trying to be there for the tenant because we do not want to see them be homeless." [Housing Provider 2]

In this context, eviction prevention itself can be seen as a strategy for managing this tension. Consistent with the notion of eviction as a last resort, participants described a variety of eviction prevention practices within their organizations. These practices fell into four broad categories, which we present below in order of decreasing emphasis. Depending on the ethos of an organization, these practices could be pursued selectively and independently, or could be combined as part of an holistic approach to eviction prevention.

Financial Management

There was agreement among all participants that rent arrears were the most common reason for eviction:

"Involuntarily if you're going to leave there's two ways. You're not paying your rent is the most common one, right? Or there's disruptions going on in the community. You're violating people's rights. You're interfering with their rights to enjoy the property. That tends to be the [next] most common." [Housing Provider 2]

"Probably the most common is the arrears, or the problematic relationships, like tenants will withhold rent if they don't like what we have to say. It's not even that they can't pay the rent, it's they won't pay the rent. So that's not even arrears, that's just refusing to pay." [Housing Provider 3]

"When an eviction occurs, 9 times out of 10 it's for rental arrears." [Housing Provider 9]

Financial management tools were widely recommended and used by housing providers to prevent evictions. In particular, participants identified third-party payments and pre-authorized withdrawals as key practices that were effective in avoiding evictions. Where arrears did develop, most housing providers accepted (re)payment arrangements:

"Rent arrears are often an issue, but we work with the tenant as best we can, and sometimes arrears will kind of pile up to a point where we do give an eviction notice, but then we will come to a resolution." [Housing Provider 3]

"With those that are struggling with rent, we'll sit down and do payment arrangements with people and work out a process with them in terms of what they feel they can afford to ensure that they're paying the money." [Housing Provider 8]

"[With rent arrears], we do our utmost to work with the tenants. We try and connect with them and talk about what we can do to resolve the issue for them

other than losing their home. So, we sit down and we develop a plan. In most cases, we'll put on a repayment agreement. They sign the repayment agreement. We will then cancel the eviction and then tenants will usually pay that amount along with their rent and then that saves them from vacating." [Housing Provider 9]

As noted above, arrears are also the most common reason for eviction in private housing. Our finding that it is also the single largest factor in evictions from social and affordable housing in Edmonton highlights that tenants continue to struggle with poverty and budgeting on low incomes, even when rents are below market rates or geared to income.

Communication with Tenants

Housing providers identified that having consistent, open and frequent communication with tenants helped to avoid issues that could lead to an eviction, including addressing arrears and behaviours that threatened their tenancy. It was easier for housing providers to be flexible if they had already established relationships and communication channels, so tenants felt secure enough to connect with providers or accept the support being offered:

> *"I think the main catalyst though is having the face to face conversations with them, not just dropping the letters in their box and then leaving, or sliding it under the door and then running away. You literally need to knock and have a conversation with them about making sure that they understand."* [Housing Provider 2]

> *"Communication, oh my god, and building that trust…. We want to develop a relationship…. The tenant relationship officers [are] the ones that are going out connecting and they're going out seeing what the family's challenges, issues, goals for the future are, and trying to provide resources that are going to help them succeed, to let them know what's out there for them."* [Housing Provider 9]

> *"One of the things I say to my tenants is, 'The worst thing you could possibly do is ignore me when things get bad. When things get bad, that's when you need to talk to me the most, so that we can kind of work through and explain things.'"* [Housing Provider 10]

Communication and relationship building between housing providers and tenants is key, as it helps to build trust and ensure tenants understand their responsibilities. Here, the LeSage (2010) report is instructive, as it identifies points of contact that occur routinely in social and affordable housing (including the lease signing appointment, the annual inspection, and the annual income review), as opportunities to build relationships with tenants, communicate expectations, and identify vulnerabilities that may impact their tenancies.

Tenant Supports

Tenant supports were widely identified as a key eviction prevention strategy. Tenants sometimes moved in with supports already in place, while others needed to be connected with services by their housing provider:

> *"I think the biggest thing is making sure that they have ... readily available access to supports that help keep them housed." [Housing Provider 1]*

> *"We have social workers who work out there, and so they help to connect them [tenants] to the different resources... if it is that they need money management, if it's any additional services that they need. Because in the first instance, we want to ensure that they maintain their tenancy." [Housing Provider 5]*

> *"I think [the key] for us … is having that access to the tenant's community supports. I think that makes a world of difference." [Housing Provider 7]*

Most affordable and social housing providers do not have the capacity or the organizational structure to provide direct supports to tenants. As such, creating partnerships with external service providers is key to stabilizing tenancies and preventing evictions. Participants also noted that it was helpful for them to be able to contact a tenant's support worker to address tenancy issues. However, these arrangements depend on both housing providers and external agencies having adequate funding and capacity (see also Gaetz and Dej, 2017).

In some specific instances, evictions are used as a "compassionate" strategy to connect tenants with other systems, particularly different types of housing with more intensive supports (such as permanent supportive housing or long-term care):

> *"We have done a few compassionate evictions…. So when they [the tenant] go back into hospital we provide them with the eviction notice, basically at the request of the family, to support them working [to find supports] through the healthcare system." [Housing Provider 1]*

> *"So let's say someone has dementia, and we're no longer able to manage the deterioration and the illness. Sometimes [eviction] is the course of action to then kickstart the process in another phase of housing." [Housing Provider 5]*

This strategy points to gaps in services for tenants *within* social and affordable housing, as well as shortcomings in systems to manage transitions between housing providers offering different levels of supports.

Community Development

Community development was identified by several participants as an eviction prevention practice. They stated that when the sense of community within buildings and between

tenants was stronger, there was greater housing stability and less turn over, as informal supports and a sense of home and belonging increased:

> "We need to start looking at this through a different lens – how do we support tenants to be successful, as opposed to having to prevent [evictions]? …if we were actually to invest in supports and community development, I think that would create a much stronger environment for people to live in." [Housing Provider 3]

> "They're in a community. They start to become part of that community…. You can do all the tenancy stuff in the world, [but] that's what makes the difference. Then this is their home and they'll protect it." [Housing Provider 4]

> "I think our biggest thing that we've found … is really trying to build the community up. So that tenants are policing themselves, and I find that when the community is set, and there's a culture in the building, things are calmer, and we don't find that we have as many non-renewals or … as many evictions." [Housing Provider 8]

Community development is a primary prevention strategy that supports successful tenancies in the long term rather than responding to current crises within individual tenancies. Community development practices can take a variety of forms, including establishing partnerships with external agencies and supporting tenant associations, community events, and common spaces within buildings (see Habibis et al., 2007; ONPHA, 2015).

Challenges in Eviction Prevention

Participants identified a number of challenges their organizations experience in relation to eviction prevention, the most important being gaps in supports and services for tenants. These gaps include the lack of support for transitions between housing types (hence the "compassionate evictions" noted above) and difficulty with putting community supports in place for tenants who were at risk of losing their housing due to mental health challenges or anti-social behaviours:

> "We don't have enough resources to bring in the support for someone with complex needs. If the situation has deteriorated to eviction … you should be handing this person over to someone. But there's this gap in the system, right?" [Housing Provider 5]

> "I just wish that there was a way that we could align people more efficiently with the services that they so desperately require to help them. Whether they need some financial training, or they need some help with a mental health issue or an addiction issue. … And we work with these [services], and we get [tenants] to stay." [Housing Provider 2]

> "I would say a lot of the issues related to why people get evicted with us is behaviours, as I mentioned. And a lot of that's related to mental health and the mental health system, there just isn't enough capacity there. And we try to

inform the crisis unit and they won't come out unless we proceed [to eviction]."
[Housing Provider 8]

Other challenges in eviction prevention are related to funding. As social and affordable housing providers rely on a mix of government supports, charitable donations, and tenant rent, they could only manage arrears for so long before it became unsustainable. Rent is an essential source of revenue for providers, even though housing tenants on low and insecure incomes is their social mandate:

> *"Eviction is our last case scenario, not the first case scenario. But we're different. We're a not for profit but we don't hold charity status as well. We can't give away free rents as much as we would love to live in that society. So, we do have to draw the line somewhere unfortunately." [Housing Provider 2]*

Funding challenges also related to capacity. Most housing providers had a small staff and were unable to afford a dedicated eviction prevention position. Instead, property management staff would also try to connect tenants to external supports:

> *"We don't have the internal resources to be able to spend some time with people trying to help them deal with life's challenges. We have some very good partnerships with other social agencies as well that we can lean on for some support, and for some advice, and some guidance. But we dream of having that person who may be able to connect with them." [Housing Provider 2]*

> *"As a landlord in this situation, there's no cost model that covers building those relationships upfront other than what we've managed to do [with external program], where we have a partner coming in and doing that." [Housing Provider 4]*

The need to ensure clients were supported to maintain tenancies placed pressure on housing providers to take on responsibilities beyond those of a traditional landlord. At minimum, this required establishing and maintaining connections with external supports, in addition to fulfilling their core responsibilities for housing. This was due, in part, to a recognition of the risk of homelessness: "*We're just trying to be there for the tenant because we do not want to see them be homeless.*" [Housing Provider 2]

6. Discussion

Evictions are not a point-in-time experience; they should be understood as a complicated process for both tenants and landlords, bound up in the legal and social power relations that structure tenancy (Desmond 2016; Garboden and Rosen, 2019). In social and affordable housing, eviction has additional layers of complexity, as providers have a mandate to house vulnerable tenants on low incomes. Loss of this housing can easily result in homelessness. In this context, our participants consistently described evictions as a last resort, and identified emerging practices that seek to support successful tenancies. Notably, these practices are all primary prevention strategies (see Gaetz and Dej 2017; ONPHA, 2015), which focus on preventing issues that could

undermine tenancies in the first instance. Secondary prevention practices identified in our literature review were not mentioned by interviewees.

Primary prevention programs are difficult to evaluate as they do not have a specific point of intervention (unlike secondary practices, which occur during the eviction process), and data on their impacts are not necessarily collected. Nevertheless, they may have long-term impacts on tenancy stability by preventing issues from escalating to the point that evictions are initiated (Acacia Consulting & Research, 2005). Avoiding eviction was a priority for all participating organizations; interviewees emphasized their flexibility in working with tenants to address problems and their willingness to connect tenants with supports, particularly external service providers. The emphasis on supports appears to distinguish social and affordable housing providers from private landlords; although both generally seek to avoid evictions, private landlords appear to have a narrower focus on repayment of arrears (Garboden and Rosen, 2019; Rosen and Garboden, forthcoming).

As in the private rental sector in Canada (Lapointe et al. 2004), rent arrears were the most common reason for housing providers to initiate an eviction process, notwithstanding their willingness to implement prevention initiatives such as third-party payments and pre-authorized withdrawals. Importantly, as noted elsewhere in the literature (Lapointe and Novac, 2004; Hartman and Robinson, 2003), issuing a Notice to Terminate was often intended to enforce payment of overdue rent (including via payment plans), rather than necessarily being a mechanism for ending a tenancy. The prevalence of rent payment problems, and the subsequent risk of eviction, speaks to enduring financial hardship among tenants that subsidized housing is not in itself sufficient to overcome (see Hartman and Robinson, 2003).

As social and affordable housing has become increasingly residual in Canada, the tenant population has become more vulnerable, necessitating different supports and questions about how these can and should be provided (ONPHA, 2015). Housing providers often lack the capacity and resources to provide direct supports, which may fall outside of their organizational mandates (LeSage, 2010), leaving them reliant on external service providers who themselves have capacity constraints. As one participant noted with respect to Alberta's mental health system, "there just isn't enough capacity there." Implicit in participants' observations about the need for services that support tenancies was a tension between their role as landlords - focused on rent payments and the protection of assets, as mandated by the RTA and lease agreements (see Hennigan, 2017) - and a broader social mandate to support those in housing need. In most but not all cases, housing providers in Edmonton emphasized their social mandate. Critically, however, this mandate can include disciplinary elements, as providers invoke the lease agreement and the threat of eviction to 'encourage' engagement with supports they believe are required. Here, we see a parallel with the role of private landlords in fostering 'moral improvement' in tenants, also using leases as mechanisms of control and discipline (Rosen and Garboden, forthcoming).

Actual eviction (as the termination of tenancy) was most often described as the result of a long process, during which tenants had been given many opportunities to pay their arrears or to change their behaviours, and had not done so. At this point in their discussions of eviction prevention, housing providers tended to adopt neoliberal discourses around 'choice', wherein the onus is on individual tenants to perform in mandated ways so as not to be evicted (see Flint, 2004; Parsell and Marson, 2016). In practice, tenants could be given "umpteen choices – opportunities to make the change" - including after a notice to terminate was issued: "That threat of eviction, while horrible in so many ways – sometimes the fire under the butt really gets people going." This emphasis on 'choice' was most obvious when providers were discussing the many warnings given to tenants before evictions, which led to conclusions such as "a tenant evicts themselves [due to unwillingness] to modify their behaviour" and "it's not that they can't pay the rent, it's they won't pay the rent." These points echo claims in the literature that landlords attribute evictions to poor choices with respect to budgeting and behaviour (see Rosen and Garboden, forthcoming). The rhetoric of poor choices mobilized here assumes that tenants can decide to be easy or hard to house, disregarding systematic factors in favour of a belief that individuals are in full control of their behaviours and finances.

The ways in which housing providers discussed evictions and eviction prevention paired concern for tenant welfare and tenancy sustainability (evident in, e.g., a commitment to communication, a willingness to facilitate supports, and an emphasis on community building) with the imperatives of paying rent in full and abiding by other terms of the tenancy agreement. Meeting these imperatives was, ultimately, viewed as a matter of personal responsibility - and ongoing inability or unwillingness to do so could result in an eviction for which tenants were shouldered with blame. This narrative was countered by comments recognizing the overall system challenges faced by tenants and housing providers alike. In essence, evictions were discussed as results of challenges facing individual tenants with multiple needs, and the sustained financial pressures experienced by the social and affordable housing sector. These pressures, themselves a product of neoliberalism, necessitated providers' reliance on rental income.

In general, social and affordable housing providers have little choice but to work within the system, accepting the terms of housing and tenancy, as mandated by provincial law and regulations. In their interviews, housing providers focused on the ways in which evictions could be prevented, or circumstances where prevention was 'impossible', within the context of a system wherein tenants can be evicted due to the conditions of poverty, or for behaviours and compulsions they may be unable to change. The instrumental ways in which housing and evictions were discussed by providers is emblematic of how the responsibilities of social and affordable housing providers have themselves become aligned with wider rationales that have remade housing governance more generally; particularly those neoliberal rationales that emphasize financial efficiency at the organizational level and individual responsibility at the tenant level (Flint, 2004; Parsell and Marston, 2016). Moreover, eviction prevention strategies

can be seen as a way to balance ethics of care and support with the legal responsibilities of landlords in the existing property regime.

7. Conclusion

In this article, we have provided an up-to-date account of eviction and eviction prevention, with a focus on the social and affordable housing in Edmonton, Alberta. We identified the importance of understanding eviction as a process involving multiple steps prior to involvement of the legal system (the point at which data collection usually begins), and categorized different types of eviction, of which the most relevant to the social and affordable housing sector is formal eviction occurring within a legal framework. With respect to eviction prevention, our key conceptual contribution is the distinction between primary and secondary initiatives; adapting this framework from homeless prevention (Gaetz and Dej, 2017), we identify primary prevention practices that seek to strengthen and protect tenancies generally, in addition to better-known secondary prevention initiatives targeted towards specific households at imminent risk of eviction.

Moving to our case study of Edmonton, Alberta, we found a strong focus on eviction prevention, and an array of primary prevention measures combined with flexible practices intended to avoid eviction wherever possible. There was continuous tension between the aim of housing providers to help tenants facing evictions while balancing the needs of other tenants, and the legal requirements framing tenancies. This tension is likely to characterize social and affordable housing provision generally, although the specific ways in which it plays out will necessarily be shaped by local (state/provincial) legislation.

The primary reason for eviction processes to be initiated was arrears, consistent with Canadian and international literature on both private and subsidized rental housing. Consequently, key prevention practices – financial management, communication with tenants, tenant support, and community development – were oriented towards preventing and managing arrears (followed by 'disruptive' and 'problematic' behaviours). However, sometimes these efforts were inadequate and the eviction process proceeded to loss of tenancy. When this occurred, providers held tenants responsible for failing to make the right choices, despite multiple opportunities. In this respect, tenancy and eviction continued to be framed in neoliberal terms, centred on discourses of personal responsibility and self-regulation (Flint, 2004). Nevertheless, a focus on primary prevention practices - which address structures that render tenants vulnerable to evictions in the first instance - is well-suited to social and affordable housing providers' ultimate goal: to ensure that their tenants remain housed.

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