



Using trauma-informed writing to keep people from losing their homes

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The Office of Open Data & Digital Transformation (ODDT)

PHL Participatory Design Lab

Made possible through a **Knight Cities Challenge** award by the Knight Foundation, the PHL Participatory Design Lab uses service design and social science methods to transform City service delivery while building capacity for future evidence-based work.

PHL Participatory Design Lab

Co-directed by:

- Office of Open Data and Digital Transformation
- Mayor's Office of Policy

Project partners:

- Office of Homeless Services (OHS)
- Department of Revenue

PHL Participatory Design Lab

Both projects within the grant dealt with housing.

- At OHS we worked with Prevention, Diversion and Intake
- At Revenue we worked on a program to keep people up to date on OOPA.



Prevention services

The prevention team assists people who are at risk of experiencing homelessness and are in need of financial assistance to prevent homelessness or resolve a housing crisis.

Prevention services include providing limited financial assistance with rent, security deposits, or utility payments to people who have been evicted or are facing eviction, people who are victims of domestic violence, or another type of housing emergency.



Owner Occupied Payment Agreement (OOPA)

The Owner-Occupied Payment Agreement (OOPA) program allows homeowners to make affordable monthly payments on property taxes that are past due.

To be eligible, you must live in the home that you own.



Both programs could lead to
someone losing their housing.

We knew we needed to work in ways
that are trauma -informed.



“Trauma is an experience that causes a person to feel afraid, overwhelmed, out of control, and broken.

Trauma affects how people view themselves, others, and the world around them.”

Dr. Meagan Corrado,
Licensed clinical social worker and trauma expert



Defining a trauma -informed strategy

REALIZE

the impact trauma has had on a service system.

RECOGNIZE

the signs of trauma in service participants, staff, and leaders.

RESPOND

by designing trauma-informed policies, services, and service materials.

RESIST

retraumatization.

A trauma-informed approach should lead to:

**COLLECTIVE
WELL -BEING**



Pillars of strategy



**Clear and
consistent**



**Goal-directed
with choice**



**Safe and
respectful**



How can we keep people
from becoming homeless?



O O P A

Risk of Material Breach letter



Risk of Material Breach letter

- Means you've missed a payment
- If you don't pay within 45 days, you'll be removed from OOPA
- Once you're removed from OOPA the City can take your house



What we can't do

- Give people extra time to make payments
- Lower monthly payments
- Help people get better jobs, or new homes



What we can do

- Be clear about the risks of not paying
- Rewrite the letter

Before



CITY OF PHILADELPHIA

DEPARTMENT OF REVENUE
Municipal Services Building
1401 John F. Kennedy Boulevard
Philadelphia, PA 19102-1687

OPA #:
Property:
Total Cure Amount Due:
Payment Due Date:

NOTICE OF MATERIAL BREACH

You were previously notified in writing that you were in risk of material breach of the Owner Occupied Payment Agreement ("Agreement") you entered into with our office for the repayment of certain City and School District of Philadelphia delinquent real estate taxes including additions, penalties, interest, costs, fees, expenses and attorney fees ("Real Estate Tax Liabilities"). Our records show that you have failed to pay the amount required to become current on the Agreement.

➤ **As of the date of this letter you are in material breach of the Agreement. In order to cure the material breach and avoid a default of your Agreement, we must receive the Total Cure Amount Due by the Payment Due Date, both set forth below.** The Total Cure Amount Due represents any missed payments plus all current and future monthly payments that will become due by the Payment Due Date. After that Due Date you will be in DEFAULT on your Agreement and it will become void.

Total Cure Amount Due:

Due Date:

How to Pay: Pay by check, money order, or other certified funds.
Make payable to "City of Philadelphia."
Include the OPA number on your payment.

Where to Pay:

In Person:	By Mail:	On-Line:
Municipal Services Building Public Service Concourse 1401 John F Kennedy Blvd.	REVENUE DEPARTMENT P.O. BOX 148 PHILA, PA 19105-0148	phila.gov/revenue
North Philadelphia Municipal Center Hope Plaza 22 nd and Somerset St.		
Northeast Philadelphia Municipal Center Rear of Northeast Shopping Mall 9239 Roosevelt Blvd.		

(See Reverse Side→)

After



CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

MUNICIPAL SERVICES BUILDING • 1401 JFK BLVD. • CONCOURSE, TAXPAYER SERVICES • PHILADELPHIA, PA 19102
(215) 686-6442 • PHILA.GOV/REVENUE

Name
Apt #
Street #
City, State & Zip

YOU'VE MISSED AN OOPA PAYMENT

Notice of Risk of Material Breach

Dear [firstname],

As part of your Owner Occupied Payment Agreement (OOPA) with the Department of Revenue, you must pay [\$monthly payment amount] each month. Our records show that you missed the payment due on the 10th of last month and are in danger of default.

Please pay [total amount due] by [date]. This amount includes the payments you have missed and the payment due this month.

- If you do not pay this amount by [date], you will be in Material Breach of your agreement.
- If you still have not paid 45 days after being declared in Material Breach, you will default on your payment agreement.
- If you are in Material Breach three times, you will also default on your payment agreement.

If you default on your payment agreement, the City may begin proceedings to take your home. You can prevent this by paying the total amount due, [\$total amount due], by [date].

How to pay

You can pay by check or money order made payable to the City of Philadelphia. Be sure to write your OPA number [insert OPA number] and your OOPA case number [insert OOPA number] on the front of the check or money order. You can also pay in person at the locations listed on the back of this page.

Mail to:

Department of Revenue
P.O. Box 148
Philadelphia, PA 19105-0148

Focus of the new letter

- Plain language
- Address common problems and misconceptions
- Highlight the reason you're getting this letter

After



CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE

MUNICIPAL SERVICES BUILDING • 1401 JFK BLVD. • CONCOURSE, TAXPAYER SERVICES • PHILADELPHIA, PA 19102
(215) 686-6442 • PHILA.GOV/REVENUE

Name
Apt #
Street #
City, State & Zip

YOU'VE MISSED AN OOPA PAYMENT

Notice of Risk of Material Breach

Dear [firstname],

As part of your Owner Occupied Payment Agreement (OOPA) with the Department of Revenue, you must pay [Monthly payment amount] each month. Our records show that you missed the payment due on the 10th of last month and are in danger of default.

Please pay [total amount due] by [date]. This amount includes the payments you have missed and the payment due this month.

- If you do not pay this amount by [date], you will be in Material Breach of your agreement.
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Philadelphia, PA 19105-0148



Testing it out

- Created an A / B study.
- In a first small sample, **4% decrease** in people who went into material breach—who didn't get back on track with OOPA.
- 4% is small, but it represents **66 households** who didn't move towards homelessness. This is a big deal for those households.



Testing it out

Moreover, from the City's perspective, reducing the breach rate by 4 percentage points through the redesign of an existing letter without changing any systems, launching additional programs, or incurring staff overtime, represents a substantial return on an efficient investment in improving the City's communication with residents.

For every dollar the City spent rewriting the letter and implementing the change, the City got \$248 back into a payment agreement.



OHS

Prevention documents checklist



What's great about Prevention

- You can get money to stay in your home
- It saves the City money
- It saves people from experiencing homelessness



What we needed to address

- Make it clear what you can expect
- Make it clear what you need to do
- Create a useful checklist

Before



CITY OF PHILADELPHIA

OFFICE OF HOMELESS SERVICES

EVICITION

Date _____ Name: _____ Case Type: _____ Closing Date: _____

Tel# _____ Grant Amount _____

PLEASE BE ADVISED THAT THE FOLLOWING DOCUMENTS MUST BE PROVIDED:

- * Picture ID (for all adult members of the household e.g., drivers license, PA ID, passport). **Must be a Philadelphia resident.**
- * Birth Certificates (all members of the household)
- * Social Security cards, (all members of the household)
- * Proof of income dated within **LAST 30 DAYS** (last 3or 4 pay stubs, letter from DPA, SSA, letter of employment, unemployment, or child support, foodstamp award letter)
- * Eviction papers issued by court or Notice to Vacate (Landlord Tenant Complaint, Writ of Possession, Alias Writ).
- _____ Red Cross referral letter is needed when there has been a fire or disaster.
- _____ Documentation from Licenses & Inspection (Unsafe, Unfit, Cease Operations).
- _____ Medical and/or Mental Health documentation. (When applicable)
- * Rental License from the Landlord
- * Rental Suitability Certificate.
- _____ Security Deposit Addendum
- * W-9 form to be completed by Landlord.
- _____ Unit must pass OSH inspection, for private market units. (limited to 2 inspections)
- _____ PHA/HCV paperwork, (HAP, Lease, Inspection approval letter).
- _____ Verification of assistance from other agencies (Red Cross, State Building, etc).
- * Statement of current balance. (within the **LAST 10 DAYS** from landlord/rental office)
- * Copy of signed lease (for evictions and relocations)
- _____ Letter of Approval/Inspection Request indicating move in cost, address, and landlord's contact information
- *** All clients are expected to pay a portion of the move in cost or rental balance
- _____ Final determination of eligibility is made by OHS Administration
- *** Documented household income must be sufficient to maintain rent & living expenses
- *** Funds will be issued based on full completion of the application & availability of funding
- _____ Other (as required by Social Worker) and notes to client, see below

NOTE: ** Submitting an application does not guarantee assistance. All security/rental assistance is based on approval of all documentation submitted and reviewed by OHS administration.

Assigned SW: _____

Tel# _____ Fax# _____

Email address _____

After



Office of
Homeless Services
CITY OF PHILADELPHIA

**PREVENTION
SERVICES**

Required documents for emergency assistance

Your social work services manager will check the box for each document you need.
Depending on your situation, you'll need to provide different documents.

Your identification

Your income

(All of these documents must be dated within the last 30 days.)

Your home

- ☐ Photo ID for everyone who is 18 years or older in your household (This can be a state ID, driver's license, or passport. Your ID must show that you live in Philadelphia.)
- ☐ Your birth certificate
- ☐ Birth certificates for everyone else in your household
- ☐ Your Social Security card
- ☐ Social Security cards for everyone else in your household
- ☐ Paystubs (These must be originals, not copies.)
- ☐ Letter from the Department of Public Welfare showing how much you receive each month (DPA or TANF)
- ☐ Letter from the Social Security Administration showing how much you receive each month (SSA or SSI)
- ☐ Letter of employment or unemployment
- ☐ Proof of child support payment
- ☐ SNAP (food stamps) award letter
- ☐ Letter or referral showing the amount of help you receive from the Red Cross, the State, or any other source.
- ☐ Other _____
- ☐ Eviction process
- ☐ Eviction papers issued by the court
- ☐ Notice to vacate
- ☐ Landlord tenant complaint (This is a letter from the court saying that your landlord is taking you to court for not paying your rent.)
- ☐ Writ of possession (This is a letter from the court saying that a sheriff is coming to evict you.)
- ☐ Alias writ of possession (This is a document saying your landlord can put you out and change the locks, or padlock your door.)
- ☐ Unsafe / unsuitable
- ☐ Document from the Department of Public Health or the Department of Licenses and Inspections saying your home is unsafe, unfit, or must cease operations
- ☐ Medical documentation saying that you can't continue to live where you have been living

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Testing and iterating

We tested the checklist, and made
changes based on conversations
with staff and participants



Results

In fiscal year 2018, Prevention helped **837 households** with financial assistance to prevent homelessness.

We hope this work made it easier for people to get the help they needed to stay in their homes.



Lessons learned



Being trauma -informed is not expensive

- You need to be intentional
- Have experts
- Be realistic about the help you can offer



Thanks!

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