

# If It Ain't Broke, Don't Wait 'Til It Is: HousingShield Early Collaboration Creates Health, Safety, and Economic Growth

By Alec Chapa

Over the last decade, the number of Americans without permanent or even temporary shelter has doubled, reaching three million. The reasons are not hard to find. Home prices rose 60% between 2019 and 2025, pushing the median home price to an all-time high of \$420,000—five times the median household income (State of the Nation's Housing 2025, Harvard). Rent has climbed just as dramatically, jumping from [\\$1,350 per month in 2015](#) to [\\$2,100 in 2025](#), outpacing both inflation and wages (Zillow). In fact, between 2000 and 2022, rent grew more than six times faster than real household income (iPropertyManagement, 2024). As Massachusetts Senator Lydia Edwards put it, “The rent eats first—but now the rent eats it all.”

Once a back-burner concern, housing is now the number one or two policy priority in nearly every community in America ([Harvard](#), 2025). The value of preventing homelessness is clear and urgent. And the research pointing to the increasing need for mediation as a prevention force has never been stronger ([New York Review](#), 2024).

## HousingShield: A Proven System for Prevention

HousingShield intervenes early to keep roofs overhead and bottom lines intact—before eviction and turnover, before homelessness and social services, before crisis. I spearheaded a research and development effort in 2023-24 that synthesized lessons learned from pandemic-era diversion programs, what experts across the US advise, and my own experience handling hundreds of these cases. This research led to a unique approach to mediation. Instead of engaging in zero sum policy debates between housing providers and tenants, each wanting more at the other's expense, I insist on a third option: pre-filing mediation that stabilizes both households and housing providers. When they can both win together, why continue a game requiring one to lose?

HousingShield starts by educating housing providers on the massive pain of eviction and the proven results mediation can bear for this problem; once their stakes and benefits are clear, they voluntarily commit to prevention by making it their property management default. Both housing providers and residents agree up front to mediate disputes rather than rushing to court. Both commit equal resources. And HousingShield makes that commitment practical and

accessible with a cohesive system complete with user-friendly guides, readily available resources, and on-demand services.

All stakeholders (providers, residents) share modest monthly costs, comparable to a fast food meal per unit, per stakeholder. These fund on-demand services and educational resources on conflict resolution. While these resources are helpful to have for any type of conflict and help justify ongoing program costs, they most importantly prepare parties for productive, good faith conflict engagements. The shared-cost model ensures mutual buy-in, while program design ensures accessibility. Stakeholders can use HousingShield whether the conflict is between roommates, neighbors, or housing providers and residents because any one of these parties can jeopardize stability. This widespread access creates a ripple effect across entire rental communities.

HousingShield has already contracted with providers like [Opportunity Home](#) (formerly San Antonio Housing Authority) and is gaining momentum, adding strategic partners, securing investments, and planning its next wave of expansion. At scale, HousingShield grows beyond a service, functioning as public infrastructure that strengthens resilience, stability, and shared prosperity. When every risk and dispute is filtered through the collaborative, confidential space of mediation, they are metabolized into opportunities for mutual gain and damage mitigation. Although leaders continue to debate whether a public health or public safety approach makes the most sense, HousingShield delivers benefits in both areas, along with the economic advantages outlined at the start of this article.

## Building a Common Ground Economy

Every community can better flourish when its resources are better managed. When it comes to fiscal responsibility, it would be tough to find an area more impactful than housing. As a cornerstone of the economy, housing accounts for 4% of GDP and influences as much as 40% of growth or recession cycles (Harvard, 2025). Stable housing systems, like those featuring prevention measures, make local economies more resilient, thereby attracting investment and insulating against downturns.

Prevention also saves money. Permanent Supportive Housing (PSH) has long shown cost reductions by reducing shelter stays, ER visits, and jail time. Utah's adoption of Housing First in 2005 reduced chronic homelessness by 74% while cutting annual per-person costs from \$20,000 to \$8,000 ([The New Yorker, 2014](#)). Seattle saw similar results, with supportive housing cutting costs by 53%, or about \$2,500 per person per month ([JAMA Network, 2009](#)). HousingShield applies the same principle upstream, preventing homelessness before it starts, with the potential for even greater savings.

Evidence also shows mediation reduces court congestion and costs. Philadelphia's citywide mediation program cut eviction cases from 22,000 pre-pandemic to 14,000 in 2024, resolving 70% of disputes outside of court ([Eviction Lab](#)). HousingShield mirrors this approach: fewer filings, lower costs, and leaner use of public resources. Better strategy means better leverage; more stability, less waste. For deficit-challenged cities like San Antonio—already bracing for federal budget cuts—these savings are not optional; they are essential ([Texas Public Radio, 2025](#)).

The city was under the [CDC's federal eviction moratorium](#) at the time, like others across the nation, and the end of the moratorium meant defaulting back to voluntary participation in mediation. Nevertheless, it was a unique moment that offered undeniable proof: mediation works, and everyone can benefit; it's just a matter of public buy-in. That's why HousingShield focuses on grassroots education long before mediation is needed: when providers and residents have the luxury of time to learn about mediation, they can develop trust in the process organically. Voluntary agreement to mediate issues *before* issues ever arise is the key. Once trouble hits, the hardest part is already done, so participants come willingly in good faith. In summary: once participants sign up, they can come early, come prepared, and come out ahead.

## Housing as Public Health

Stable housing is health care by another name. Evictions trigger ER visits, worsen mental health crises, and accelerate long-term decline. Listening sessions reveal that experiencing homelessness often *leads* to substance abuse which then further entrenches the struggle with being unhoused ([Close to Home, 2025](#)). Open, widespread use of substances in public is often the image many get when thinking of extreme homelessness, yet the co-occurring public health disasters of homelessness *and* substance abuse are reducible with prevention. Studies show that supportive housing reduces ER visits, hospitalizations, and jail stays ([Taylor and Francis, 2010](#)). By preventing eviction before it escalates into homelessness, HousingShield offers the same returns earlier and at lower cost. Eviction prevention may not be medicine, but it certainly produces measurable, resource-efficient public health gains.

Children face the greatest risk ([Eviction Lab](#)). Research shows eviction damages educational achievement, cognitive development, and long-term outcomes ([NYT; Harvard Medical School](#)). In Rochester, Maryland, the problem became so pronounced that one school began hiring staff to support eviction prevention among students ([Eviction Lab](#)), demonstrating both the widespread need and real impact from taking action even in unexpected places. These disruptions shape not only present suffering but the future economy, because struggling children become struggling adults. HousingShield changes that trajectory, giving communities the tools to safeguard its next generation by protecting its current or future renters.

## Housing as Public Safety

Prevention is also a matter of safety. Most gun violence, recent groundbreaking research shows, results from a simple formula: unresolved conflict, time, and access to a gun ([NPR, 2025](#)). Aside from mediation's time and money-saving benefits known by many, it can also help save a life. While most disputes don't turn deadly, any dispute can, which is where the relational aspects of mediation become paramount. Whether it's used early on before lawsuits are filed and tensions are up, or after judgments are rendered and resentment has set in, mediation serves to de-escalate tensions and ultimately prevent violence for those would-be cases. If mediation had been used for this [provider-resident dispute turned deadly](#) instead of two trials in the winner-loser court system, the murder may have been prevented.

At the end of the day, it's not hard to see why the two approaches, litigation and mediation, regularly produce drastically different results: courts pit people against one another to produce fault and a clear loser, whereas mediation brings them together to solve the root problem. Even when agreement isn't possible, it doesn't produce fault or a loser, and it doesn't preclude resolution by other means. HousingShield inserts this relational process where every American can be reached and when it can have the greatest impact—at home, before conflict spirals. Making mediation easily accessible directly addresses the formula mentioned above, addressing conflict while time is still on our side (without interfering with second amendment rights).

Stable housing itself reduces crime. Research in Pennsylvania and NIH studies confirm that secure housing lowers recidivism ([Housing Alliance of Pennsylvania, 2012](#); [NIH, 2020](#)). A clear link between housing stability and safer streets can be seen from the results of Houston's Housing First approach: not only was homelessness reduced, so were encounters with the police ([Smart Cities Dive, 2022](#)). Meaningful gains in homelessness prevention are therefore meaningful gains in public safety, a key priority emphasized by the current administration. By embedding mediation into housing systems, HousingShield offers meaningful outcomes for public safety by preventing the conditions that lead to both crime and violence.

## From Bipartisan Framework to Scalable Future

Debates between public health vs safety approaches to housing don't have to be polarizing if we begin with economics, where agreement is easier to find. Even across sharp political divides, cities and states agree on one thing: prevention works. Utah and Seattle as political opposites show this not in theory but in practice, adopting different methods of solving the problem rather than abandoning political ideologies. Early housing interventions reduce homelessness and

save money. This convergence of opposites proves HousingShield's model is not ideological; it is pragmatic. While the public health vs safety framing carries meaningful implications, both camps can achieve tremendous impact in their shared zone of possible agreement (ZOPA), without needing to get tangled up in political debate rhetoric which too often feature distinctions without differences. Indeed, within the ZOPA lies the opportunity for the greatest but also toughest gains.

While mediation proves time and time again that the results of collaboration are worth the effort, perceptions during conflict readily stoke fears and resistance to the process, always tempting our retreat back to the fortresses of our ideologies. And while those ideologies are immensely helpful instruments, when those ideologies sacrifice progress for the sake of their own principles, they destroy the aims they seek to achieve, and outlive their usefulness entirely. It is pragmatism, rather than any single ideology, that delivers both camps to the toughest, most impactful gains. It is the ability of pragmatism to work *among* those different ideologies, converting ideologies into strategies then converging them into a course of action, that satisfies the objectives of both no matter how different they may otherwise appear. Through pragmatism, both camps can ultimately produce mutually satisfactory policies and, what matters most in the end, results. And it's for this reason that HousingShield takes a pragmatic stance, focusing on this zone of possible agreement and the results, preventing "perfect" from becoming the enemy of "progress."

For public officials at all levels, one fundamental question rises: are we going to continue relying on the adversarial legal system then looking to law enforcement to crack down on the aftermath—or leverage prevention methods that afford us the time and compassion to better handle issues, and in the end lead to better outcomes? It may be tempting to embrace law enforcement methods when the pressure is on and stakes are high, but even a little prevention can match – and likely outperform – force. The earlier intervention happens, the better the outcomes tend to be, making it tough for any downstream method to match those upstream. Whether public officials emphasize public health or safety, both of them are expensive precisely because the prevention didn't happen.

And not everything is a matter of disagreement. The Urban Institute's "Three-P" framework for affordable housing—production, preservation, and protection—is widely accepted by experts of different political persuasions. HousingShield strengthens the protection pillar, keeping families stable while longer-term production and preservation efforts catch up ([Urban Institute, 2024](#)).

Most importantly, mediation is one of the few tools that both tenant advocates and property owners agree has value. If litigation raises costs and tension, mediation lowers both. When these translate into agreeable terms of resolution, both sides readily embrace it. HousingShield transforms adversaries into problem-solvers, shifting resources from fighting each other toward building solutions. The same framework that enables individuals to become collaborators, can also enable opposing advocacy groups to do the same.

## Conclusion: A Shared Investment in Stability

HousingShield's funding model works because stakeholders themselves see the value and pay into it, creating both financial and psychological buy-in. Yet there remains a role for public partnership for public gain, such as covering mediation costs, offering rental relief, or incentivizing participation, to expand reach and impact. In fact, a [recent legal review of the most successful diversion programs](#) shows that programs featuring two or more simultaneous interventions produce the best results, demonstrating the need for public investment to achieve the best outcomes. Some of this may work directly through the program, such as covering mediation fees for residents impacted by job loss. Others can work in tandem, like rent relief operated independently of HousingShield, or a Tenant Right To Counsel program where mediation sets a collaborative, upstream stage and counsel ensures adequate legal capacity. In either case, the presence of rental assistance and other complimentary interventions would undoubtedly enhance service impact and program outcomes.

For judges, HousingShield streamlines rather than delays cases, with pre-filing mediation resolving most disputes and giving plaintiffs proof of good-faith effort for those that proceed. Courts reduce dockets without denying justice; quite the contrary, court-based justice is able to deliver faster with a less congested docket and more available resources. The logic of early dispute resolution is so clear that the American Bar Association officially endorses the use of mediation across all civil cases as a precursor to litigation ([ABA, 2024](#)). Furthermore, while legal professionals may rightly question how useful mandating mediation is if parties come in bad faith, HousingShield overcomes that with its proactive education and buy-in to ensure good faith participation.

For staffers and policy advisors, uptake data from early programs show that diverse housing provider groups will participate when costs and benefits are clearly shared, and match the level of risk and benefits they personally experience. Similarly, policymakers would be justifiably skeptical of potential public backlash from mandating mediation, but HousingShield's grassroots approach to educating the public and building buy-in long before ever participating in the program helps alleviate this concern. This is stakeholder engagement on process, before ever engaging on the substance of any one particular dispute.

For tenant advocates, mediation means dignity and agency, preventing avoidable displacement and buying time until unit production and preservation catch up. For housing provider advocates, it means reduced legal costs, fewer vacancies, and predictable rent flow. For fiscal conservatives, it means lower costs in public health and public safety from lighter dockets and social services. For progressives, it means healthier children and safer communities. For business leaders, it means stability and growth.

The path forward is clear: prevention is cheaper, healthier, safer, and more sustainable. HousingShield is not just a service—it is infrastructure for America’s stability.

## Author



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Alec Chapa is committed to helping groups of people work together more collaboratively, transparently, and effectively. He is the 2026 co-chair of the ABA Dispute Resolution Section Ombuds Committee, a former board member of the Texas Association of Mediators, and founder of Mosaic Collaborative Consulting, a dispute resolution and capacity building firm. He lives in San Antonio, and consults for private, public and nonprofit clients across the U.S.