

SUMMER 2021

Evidence Matters

Transforming Knowledge Into Housing and Community Development Policy



EVICTIIONS

IN THIS ISSUE

03

Affordable Housing, Eviction,
and Health

13

Prevalence and Impact of Evictions

19

Eviction Prevention Initiatives





Message From PD&R Leadership

It is a pleasure to introduce the 28th edition of *Evidence Matters*, a periodical that began 10 years ago in HUD's Office of Policy Development and Research (PD&R) with the goal of furthering HUD's commitment to evidence-based policymaking. Throughout the years, *Evidence Matters* has synthesized the best available research on timely policy areas relevant to HUD stakeholders while highlighting practical solutions in the field. As I skim through previous editions of *Evidence Matters*, the overarching theme that emerges is that housing policy is people policy. Each edition summarizes the field's learnings and innovations to ensure that our collective work helps build a more equitable future: one in which the places people live serve as platforms for reaching residents' full potential.

This edition of *Evidence Matters* is no different, as we summarize what we know (and don't know) about the extent of evictions in the marketplace; their short- and long-term impacts on families; and how state and local governments, supported by new federal resources, are partnering with community-based organizations to promote housing stability. Eviction was common in the United States long before the onset of the COVID-19 pandemic. Mounting evidence suggests that eviction has an immediate and devastating impact on households and may have long-lasting economic and health ramifications. Researchers have linked eviction to homelessness, poor housing conditions, job insecurity, school instability, depression, and even increased mortality rates. We know that evictions disproportionately affect low-income renters, who already are at risk of housing insecurity. We also know that people of color, women, and families with children are more likely to be evicted, an alarming finding that may signal the need for more rigorous training and enforcement of national fair housing laws.

As communities nationwide confront housing instability with new federal funding, we're also learning about effective interventions. The field is finding that holistic eviction diversion and prevention programs that offer mediation to resolve disputes, legal services to tenants, and emergency rental assistance to resolve arrears can produce positive outcomes for tenants and housing providers alike. More research is needed, however, to determine the best ways to structure these interventions, how the federal government can support state and local actors in creating them, and their long-term impacts on tenants and housing providers.

As the country navigates the second year of the COVID-19 pandemic, the Biden-Harris administration has elevated housing security in its plan to achieve a just and equitable recovery. Paired with new income supports, the American Rescue Plan made historic investments in the housing and homelessness safety net, leveraging additional appropriations from the Coronavirus Aid, Relief, and Economic Security Act and Consolidated Appropriations Act of 2021. Together, these initiatives have allocated more than \$76 billion in incremental housing funding; of that, more than \$46 billion was dedicated to emergency rental assistance administered by the U.S. Department of the Treasury. Through interagency efforts, the Biden-Harris administration has found new ways to elevate best practices to prevent evictions and support communities in deploying these investments. As we work through implementation, PD&R is finding new ways to expand our collective understanding of the extent and impacts of evictions and housing instability as well as best practices for eviction diversion and prevention programs. Meanwhile, HUD Secretary Marcia L. Fudge is working to increase the supply of affordable housing and expand access to housing assistance for low-income households. These actions address the largest root cause of eviction — our nation's enduring affordability crisis. This edition of *Evidence Matters* is one small but important contribution to those long-term policy and research efforts.

— Ben Winter, *Deputy Assistant Secretary for Policy Development*

Editor's Note

This issue of Evidence Matters examines the nation's eviction crisis. In this issue, you will learn about the prevalence of eviction in the United States and its impact, the racial disparity in eviction cases, the challenges involved in measuring eviction, and the eviction prevention measures that policymakers have implemented to keep people stably housed.

The lead article, "Affordable Housing, Eviction, and Health," discusses the causes and consequences of eviction, the effects of racial disparities in eviction rates, and eviction's impact on tenants' physical and mental health, highlighting the countereviction measures taken during the COVID-19 pandemic.

The Research Spotlight article, "Prevalence and Impact of Evictions," examines the prevalence of formal, informal, and illegal evictions in the United States and the metrics used to calculate evictions. The article discusses the need for a national database but notes the challenges associated with such an endeavor, including limitations in data availability and comparability.

The In Practice article, "Eviction Prevention Initiatives," highlights several state and city eviction prevention programs and initiatives across the nation. The article details how these programs work, the extent of the services provided, and the efficacy of these programs in providing housing stability both before and during the COVID-19 pandemic.

We hope that the articles in this issue of *Evidence Matters* will provide readers with a comprehensive overview of the eviction crisis in the United States. We welcome feedback at www.huduser.gov/forums.

— Sean Martin, *Editor*

Affordable Housing, Eviction, and Health

The United States remains embroiled in a longstanding affordable housing crisis, leaving low-income renters particularly vulnerable to high housing cost burdens and housing instability. As a result, low-income renters often are threatened with or experience eviction — an involuntary move from housing initiated by a landlord.¹ The COVID-19 pandemic and its accompanying economic disruptions have intensified the threat of housing instability and insecurity nationally, but the effects of these crises have been uneven, with negative outcomes borne disproportionately by people and communities of color. Even under normal circumstances, eviction has negative and widespread economic, social, and health impacts on families; during a public health emergency, these impacts are particularly acute.

Research links eviction with increased rates of mortality, substance abuse, suicide, and low birth weight, among other physical and mental health impacts. Since the beginning of the pandemic, federal, state, and local governments have intervened to curb the spread of the coronavirus by helping people remain housed. These interventions, along with other longer-term policies, will be needed to address eviction and its often devastating consequences.

Eviction: A Commonplace Experience for Low-Income Renter Households

Nationally, an estimated 2 million renters are subject to legal eviction filings each year, with 900,000 or more of those resulting in a completed eviction; that is, removal from the home. Researchers at the Eviction Lab at Princeton University point out that significant gaps in eviction

HIGHLIGHTS

- **Eviction is a commonplace and highly disruptive experience for low-income renters, with an estimated 3.7 million subjected to eviction filings in the most recent year for which data are available.**
- **African-American and Latinx renters (especially women), families with children, and renters in certain geographies are at greater risk for eviction.**
- **Evictions are associated with numerous negative physical and mental health outcomes, and eviction prevention is critical for mitigating both the spread of COVID-19 and its associated mortality.**

tracking data exist, so these figures underestimate both eviction filings and completed evictions.² Based on data from 2016, the most recent year available, landlords filed an estimated 3.7 million evictions, with about 8 out of every 100 renter households receiving



Photo courtesy of Flickr user Fibonacci Blue (CC BY 2.0)

An estimated 900,000 or more U.S. renters are formally evicted from their homes each year.

eviction notices.³ Hepburn and Rutan place the scale of evictions in context by comparing them with the 2.8 million foreclosure starts at the height of the Great Recession.⁴ As staggering as these figures are, many more renters may be forced to exit their housing without a formal filing or between the time of a filing and a judgment. Wake Forest University law professor Emily Benfer points out that more than 30 percent of tenants move after the first sign of an impending eviction — usually notice from a landlord — without ever going to court.⁵

These national findings build on those by Desmond, who found that more than one in eight Milwaukee renters experienced a forced move between 2009 and 2011.⁶ Another study found that one in seven children born in large U.S. cities between 1998 and 2000 experienced at least one eviction between birth and age 15.⁷

Informal evictions are even more difficult to quantify. A study of Washington, D.C., found that only 5.5 percent of eviction filings resulted in completed evictions; however, a forced exit from

housing can happen at many points that may not be recorded.⁸ Existing information on rates of informal evictions indicates that they vary by locality. The Milwaukee study found that informal evictions occurred twice as often as formal evictions, whereas evidence from a different study on moves in New York City between 2016 and 2018 showed the opposite — roughly one informal eviction for every two formal evictions.⁹ (See “Prevalence and Impact of Evictions,” p.13, for more information about current efforts to track evictions and the associated challenges.)

Nonpayment of rent is the primary reason for eviction, which itself can arise from various causes, including rising rents combined with stagnant income growth and persistent poverty, job or income loss, or a sudden economic shock such as a health emergency or a car breakdown. Other reasons include lease violations, which can be technical in nature; property damage; and disruptions, such as police calls. Landlords, for their own reasons, may force tenants to move, either informally or through a legal “no-fault” eviction.¹⁰

Renters often are evicted over relatively small amounts of money — in many cases, less than a full month’s rent.¹¹ As discussed below, however, the disparities in evictions suggest that factors besides the ability to pay rent affect eviction rates.¹²

The COVID-19 pandemic and related mitigation responses drastically altered the context for evictions. On one hand, widespread impacts such as health emergencies and associated expenses, job loss, and income reductions have put many more households at risk of eviction than there were before the pandemic. On the other hand, eviction moratoria and other interventions significantly reduced the prevalence of evictions during the pandemic. In May 2021, an estimated 16.8 percent of renter households felt that eviction would be “very likely” within the next 2 months, and another 28.6 percent felt that eviction would be “somewhat likely” within the next 2 months.¹³ These figures represent an improvement from December 2020, when an estimated 17 percent and 35 percent of respondents believed that they were “very likely” and “somewhat likely,” respectively, to

be evicted in the next 2 months. When pandemic-related emergency measures such as eviction moratoria expire, many cities are likely to face a backlog of filings along with a wave of new filings.¹⁴

Eviction Disparities

Although eviction is relatively common among low-income renters because of increasing rental costs and stagnant incomes, studies examining both national and local data have found that African-American and Latinx renters (especially women), families with children, and renters in certain geographies are at greater risk for eviction than are other renters and neighborhoods with similar income characteristics.

A study examining court records of eviction cases against 4.1 million individuals in 39 states between 2012 and 2016 found that a disproportionate share of eviction filings and judgments were against African-American renters.¹⁵ Overall, although African-Americans make up only 20 percent of all U.S.

renters, they constitute 33 percent of renters who are evicted.¹⁶

Female African-American and Latinx renters were more likely than males in the same groups to have evictions filed against them.¹⁷ Factors contributing to the increased rate of eviction for African-American and Latinx women include low wages, the need for larger and more expensive units to accommodate children, landlords attempting to evade increased scrutiny related to lead poisoning of children, police calls related to domestic violence, and gender dynamics and abuses of power between male landlords and female tenants, including sexual harassment and assault.¹⁸ In a review of data from large cities, Lundberg and Donnelly found that, between 1998 and 2000, children born into poorer households were more likely to experience evictions than those born into higher-income households, and children in African-American and Hispanic households were more likely to experience evictions

than those in White households.¹⁹ African-American and Latinx renters were also more likely to be targeted with serial eviction filings — repeated filings against the same individuals at the same address.²⁰

These studies built on the findings of local investigations. The Milwaukee Area Renters Study found higher rates of eviction for African-American, Latinx, and lower-income renters and renters with children. Neighborhood crime and eviction rates, the number of children in a household, and “network disadvantage” — defined by Desmond and Gershenson as “the proportion of one’s strong ties to people who are unemployed, addicted to drugs, in abusive relationships, or who have experienced major, poverty-inducing events (e.g., incarceration, teenage pregnancy) to increase his or her propensity for eviction” — are factors associated with an increased likelihood of eviction.²¹ In Milwaukee County, female renters in predominantly African-American and



The groundbreaking Milwaukee Area Renters Study found higher rates of eviction among African-American, Latinx, and lower-income renters and renters with children.

Latinx neighborhoods were disproportionately evicted.²²

A number of studies of eviction filings in local contexts, usually at the city level, find stark geographic disparities and concentrations of evictions, with a small number of neighborhoods and even specific buildings and landlords accounting for a disproportionate share of evictions. These geographic disparities reflect the intersection of demographic disparities and residential segregation, but they also reveal how a small number of large-scale landlords strategically deploy eviction as a tool for rent collection and tenant control.²³ A study of eviction filings in Washington, D.C., from 2014 to 2018, for example, found wide spatial disparities across the city's eight wards in filings, which were concentrated in neighborhoods east of the Anacostia River with majority African-American populations, and executed evictions, with more than 60 percent occurring in the two wards east of the river. In 2018, just 20 landlords owning 21 percent of the city's rental units accounted for nearly half of its eviction filings.²⁴ Similarly, in Richmond, Virginia, researchers found that a neighborhood's racial composition is associated with higher eviction rates after controlling for income, property values, and other factors, with higher rates of eviction in neighborhoods with a higher share of African-American residents.²⁵

Tracking a decade of evictions in 17 cities, Rutan and Desmond found that these spatial concentrations of evictions tend to be durable over time. An examination of the 100 land parcels or properties with the highest eviction rates in 3 of the cities, for example, showed that these parcels accounted for more than 1 in 6 evictions in Cleveland, Ohio, and more than 2 in 5 evictions in Fayetteville, North Carolina, and Tucson, Arizona. Among the implications of these findings is that interventions targeted at the neighborhoods, buildings, and landlords responsible for significant numbers of evictions can have a profound impact.²⁶

In some local contexts, other factors, such as property turnover and investor purchases of multifamily rental housing in gentrifying neighborhoods, have been associated with increases in eviction rates, as two studies of eviction in Atlanta found.²⁷

Devastating and Durable Impacts

Evictions are extremely disruptive experiences that have numerous negative economic, social, and health impacts for affected families and communities. Garboden and Rosen argue that even an informal threat of eviction is an expression of the landlord's power over the tenant that can negatively affect not only renters' financial and housing decisions but also "their sense of home and community."²⁸

Social and Economic Impacts. Forced moves are often stressful, rushed, and undertaken with scant resources for associated expenses such as moving and storage services, application fees, and security deposits. During the eviction process, families might lose their possessions, their job, and their social networks and schools (with potentially negative implications for academic achievement).²⁹ Under these circumstances, and with an eviction on record, evicted households often struggle to secure new housing. In a study based on data from New York City, Collinson and Reed found that an eviction increased the likelihood that a household would apply for a homeless shelter by 14 percentage points compared with nonevicted peers and resulted in an increase of 5 percentage points in the number of days spent in a shelter during the 2 years after an eviction filing.³⁰

When evicted households do secure new housing, writes Desmond, "they often must accept conditions far worse than those of their previous dwelling," because many landlords will reject them, forcing them to accept units at the bottom of the market. Such moves within disadvantaged neighborhoods are associated with negative outcomes

such as poor school performance, loss of social ties, increased rates of adolescent violence, and health risks.³¹ In addition, a forced move to a more disadvantaged neighborhood or substandard housing often results in subsequent voluntary moves in search of better conditions.³² The record of an eviction filing, however, can make securing housing more difficult and costly for these households well into the future.³³

Health Impacts. Beyond these economic and social impacts, research shows that evictions are associated with numerous negative physical and mental health outcomes.³⁴ "The evidence of the link between eviction and health is starting to snowball with research teasing out the mechanisms and directions [of that link]," says Johns Hopkins professor Dr. Craig Pollack.³⁵

A major life event and social stressor, eviction has been associated with an increase in all-cause mortality,³⁶ higher mortality rates in several substance use categories,³⁷ and a likelihood of committing suicide that is four times higher than that of people who have not experienced eviction, controlling for demographic, socioeconomic, and mental health factors.³⁸ Research shows that eviction during pregnancy is associated with reduced infant weight and gestational age at birth.³⁹

These health impacts persist over time, with some studies showing effects as long as 2 years after an eviction. A study based in New York City found that in the 2 years following an eviction, people were more likely to visit the emergency room or require hospitalization for a mental health condition than were their nonevicted peers.⁴⁰ A study of low-income urban mothers using a national U.S. sample found that those who had experienced eviction had higher rates of material hardship and depression than those who had not been evicted, and these effects persisted for as long as 2 years after the forced move.⁴¹



KC Tenants leaders blocking the doors to the Eastern Jackson County Courthouse on January 5, 2021, in Independence, Missouri.

Through its link to homelessness, eviction may lead to numerous risks, including syringe sharing (due to reduced access to sterile syringes and increased contact with the police, which can lead to the loss of injecting equipment and a greater likelihood of sharing),⁴² chlamydia and gonorrhea contraction,⁴³ HIV disease progression (possibly because eviction increases stress and disrupts one's ability to safely store medication and access care providers and pharmacies),⁴⁴ and an increased likelihood that both male and female users of injected drugs will experience violence.⁴⁵

The link between eviction and health runs both ways: eviction leads to negative health conditions and higher risks, but negative health conditions and their associated costs can themselves lead to eviction and, in turn, worsen health conditions.⁴⁶ A study of Medicaid expansion in California found that increasing the number of Medicaid enrollees was associated with reductions in the number of evictions, suggesting that access to affordable health care can interrupt the connection between poor health and housing instability.⁴⁷

Eviction Intersections With the COVID-19 Pandemic

The COVID-19 pandemic and mitigation responses resulted in widespread job and income loss, which were disproportionately experienced by renters of color. Losses of low-income jobs, totaling more than 5.1 million, were especially high in food services, health care, entertainment, and other service industries.⁴⁸ As a result, many households have missed rent payments or might miss subsequent payments and therefore are at a heightened risk of eviction. U.S. Census Bureau Pulse Data from May 24 to June 7, 2021, found that 10 percent of renters reported having “no confidence” in their ability to pay the following month's rent.⁴⁹ In addition to the health impacts of eviction discussed above, forced moves out of housing have negative health implications specific to pandemics.⁵⁰

Eviction is a particular threat to health during a pandemic because, as Benfer explains, “we know that eviction results in doubling up, in couch surfing, in residing in overcrowded environments, in being forced to use public facilities, and, at the same time, not being able

to comply with pandemic mitigation strategies like wearing a mask, cleaning your PPE [personal protective equipment], social distancing, and sheltering in place.”⁵¹ Epidemiological modeling under counterfactual scenarios comparing results with a strict moratorium against results without a moratorium suggests that evictions increase COVID-19 infection rates significantly.⁵² Given these patterns, eviction prevention has become a critical pandemic control strategy, important for mitigating both the spread of COVID-19 and its associated mortality.⁵³

Just as African-American and Latinx populations disproportionately experience eviction, members of those groups are also more likely than White peers to receive a positive COVID-19 test, become hospitalized due to COVID-19, and die from COVID-19.⁵⁴ The populations that disproportionately experience eviction are also more likely to have comorbidities that are associated with COVID-19 infection and mortality.⁵⁵ According to Eviction Crisis Monitor, a joint effort of Right to Counsel NYC, the Association for Neighborhood & Housing Development, JustFix.nyc, and

Photo by Carly Frosin, courtesy of KC Tenants

the Housing Data Coalition, landlords have sued 32,576 households in New York City for \$265,460,130 since the pandemic began, and 222,135 renters in the state have active cases in court and will face eviction when applicable moratoria expire. Analysis indicates that “Landlords are filing evictions 3.6 times faster in zip codes with the highest rates of death from COVID-19.” In these hardest-hit ZIP codes, 68.2 percent of the population are people of color, whereas only 29.2 percent of the population in the ZIP codes least affected by COVID-19 are people of color.⁵⁶ Nationally, Hepburn et al. found that from March 15 through December 31, 2020, eviction filings disproportionately affected African-American and female renters.⁵⁷

Research suggests that eviction prevention is important for pandemic mitigation. By studying COVID-19 incidence and mortality in 43 states and the District of Columbia with varying expiration dates for their eviction moratoria, Leifheit et al. found that “COVID-19 incidence was significantly increased in states that lifted their moratoriums starting 10 weeks after lifting, with 1.6 times the incidence... [and] 16 or more weeks after lifting their moratoriums, states had, on average, 2.1 times higher incidence and 5.4

times higher mortality.” The researchers conclude that, nationally, expiring eviction moratoria are associated with a total of 433,700 excess COVID-19 cases and 10,700 excess deaths.⁵⁸ Another study estimates that, had eviction moratoria been implemented nationwide from March 2020 through November 2020, COVID-19 infection rates would have been reduced by 14.2 percent and COVID-19 deaths would have been reduced by 40.7 percent.⁵⁹

Addressing the Crisis Through Policy

At the onset of the pandemic, state and local lawmakers were the first to step in to prevent evictions, with 43 states, 5 territories, and the District of Columbia enacting eviction moratoria of varying terms. By mid-May 2020, 31 states had halted at least one part of the eviction process; however, the hold was often applied only to the latter stages, which meant that eviction filings continued, appearing on tenants’ legal records and negatively affecting their credit scores. State and local moratoria varied in the stage of the eviction process they forestalled, the stakeholder being controlled, the type of tenant or eviction covered, and the duration. Many state moratoria expired or were limited by restricting eligibility or permitting eviction for reasons other than

nonpayment (which also created a loophole for landlords), removing or weakening these protections. Benfer notes that in North Carolina, for example, 71,000 families and individuals received eviction filings, and judges denied only 3 percent of these cases despite federal and state moratoria.⁶⁰

At the end of March 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which included federal policies to protect renters. The CARES Act prohibited evictions for nonpayment of rent from all federally backed or assisted rental properties, covering an estimated 12.3 to 20 million renter households through July 24, 2020. Also protected from eviction (potentially beyond July 24, 2020) were renters living in properties granted forbearance on federally backed multifamily and single-family mortgages.⁶¹ Ambrose, An, and Lopez’s analysis found that, in the absence of eviction moratoria, protections based on government-sponsored enterprise financing of rental housing would have reduced eviction filings by approximately 20 percent.⁶²

After the CARES Act protections and many state and local moratoria expired, the Centers for Disease Control and

CONTINUED ON PAGE 10



The FASTEN (Funds and Services for Tenants Experiencing Need) program in New York is a philanthropic effort to prevent eviction through rental and rental arrears assistance, landlord and tenant mediation, and legal assistance.

Photo courtesy of Enterprise Community Partners, Inc.

A Picture of Philanthropy During the Pandemic

Philanthropies and foundations have long played an important role in the United States, filling gaps in public resources, aiding nonprofits on the front lines of service delivery, and serving as advocates and conveners. The emergence of the COVID-19 pandemic in early 2020 prompted a rush of philanthropic giving, with funds flowing primarily to human services and healthcare organizations coping with the immediate fallout from the crisis. The pandemic also influenced how and to whom funds were directed. During the first half of 2020, approximately 3 percent of philanthropic dollars were given without restriction; by the end of 2020, 39 percent of these funds were unrestricted. Many philanthropies reported removing existing grant restrictions or extending grant timelines, helping nonprofits deploy resources in line with the needs of the emergency. In addition, the coronavirus and demonstrations against racial injustice reinforced the need to address racial inequities. Philanthropic giving to communities with majority Black, indigenous, and people of color (BIPOC) populations or organizations serving BIPOC communities increased from 5 percent of dollars in the first half of 2020 to 13 percent in 2020 overall.¹

Addressing the Eviction Crisis

Foundations have several key strengths, including independence and flexibility, which allowed them to quickly adjust their giving as the scope of the coronavirus pandemic and the subsequent social needs it unleashed became clearer. Although housing has not typically been a major philanthropic focus, housing and eviction prevention soon emerged as a central concern of many philanthropies as pandemic-related job loss and health exigencies put eviction crisis into stark relief. In New York, for example, a group of foundations and financial institutions awarded \$7.2 million in grants to a coalition of nonprofits and community-based organizations to start Project Parachute. Through Project Parachute, property owners, nonprofits, and city agencies coordinate eviction prevention resources and services. Project Parachute's Funds and Services for Tenants Experiencing Need (FASTEN) program offers direct financial assistance for rental arrears and payments, landlord-tenant mediation, legal assistance, and related services such as utility payments, food relief, financial counseling, and job search assistance. The partners recognize that the need for FASTEN's services will persist even after the immediate concerns related to the pandemic pass.²

The Pittsburgh Foundation supports a similarly holistic approach to prevent evictions in Allegheny County, Pennsylvania. In 2017, the foundation launched its Eviction Prevention Initiative to better understand the prevalence, processes, and impacts of eviction in the county. The foundation gathered this information through discussions with tenants, landlords, and other stakeholders and by collecting and analyzing data on eviction filings. The findings were presented in an April 2021 report along with recommendations for a coordinated slate of interventions and services to prevent evictions, such as creating eviction diversion and housing stabilization programs, increasing the supply of affordable housing, reducing court fees, sealing records in cases that do not result in a completed eviction, and educating tenants and landlords.³ In addition to this research, the foundation helped develop the county's first housing court and funded a help desk to share information with tenants about legal assistance programs. The foundation also funds organizations that offer workshops for landlords and judges and landlord-tenant mediation services.⁴

Other philanthropic efforts target specific stages or issues related to eviction. In one such effort, the Wells Fargo Foundation funded grants for 15 local legal assistance organizations to help rectify the stark imbalance in legal representation available to landlords and tenants. Research shows that tenants who have legal representation have a much higher chance of avoiding eviction. The cost of representation, however, is a significant barrier both to individual tenants and to the cities and nonprofits who wish to use legal assistance as an intervention to prevent evictions.⁵

As the pandemic subsides in the United States, philanthropies will adjust to a new normal. New perspectives adopted during the past year will influence institutional thinking on the potential roles of foundations in a postpandemic world, how foundations should award grants, and which areas of the community need the most attention.

¹ Grace Sato et al. 2021. "Philanthropy and COVID-19: Measuring One Year of Giving," Center for Disaster Philanthropy and Candid; Emily Finchum-Mason, Kelly Husted, and David Suárez. 2020. "Philanthropic Foundation Responses to COVID-19," *Nonprofit and Voluntary Sector Quarterly* 49:6.

² Services for the Underserved. 2020. "Project Parachute Receives \$7.2 Million in New Grants," 13 November press release.

³ The Pittsburgh Foundation. 2021. "Pittsburgh Foundation releases 'Eviction in Allegheny County: a mixed-methods study.'"

⁴ Ryan Rydzewski. 2020. "Foundation for Intervention: Groundwork laid to mediate looming eviction crisis," The Pittsburgh Foundation.

⁵ Wells Fargo Foundation. 2020. "Wells Fargo Funds Legal Assistance for Renters at Risk of Eviction," 24 September press release.

Prevention (CDC) began a federal moratorium that became effective September 4, 2020, and, after successive renewals, was extended through July 31, 2021. The rationale for the order was that the moratorium would facilitate self-isolation, social distancing, and adherence to stay-at-home orders and reduce residency in congregate settings such as homeless shelters. The CDC moratorium also had significant limitations: it required tenants to initiate their protection through a written declaration and meet a number of conditions for eligibility, such as making “best efforts” to obtain government assistance and proving that they are likely to experience homelessness if evicted.⁶³ In addition, Hepburn says, “there was a lot of variation in how the order was interpreted, [so] some renters were better protected than others.”⁶⁴

Although there was no comprehensive national evictions database or tracking of tenant declarations under the CDC moratorium, several studies based on available data indicate that state, local, and national moratoria have curbed eviction filings and evictions.⁶⁵ In a study of 63 jurisdictions, the U.S. Government Accountability Office (GAO) found that under federal, state, and local eviction moratoria, the rate of eviction filings was 74 percent lower in the last week of July 2020 than in the same week in 2019, but it gradually increased under the CDC moratorium.⁶⁶ Another study by Hepburn et al. that examined available eviction filings data found that 65 percent fewer cases were filed between March 15 and December 31, 2020, than during the same period in a typical year. Based on this rate, the researchers estimate a reduction of 1.55 million eviction filings nationwide in 2020.⁶⁷ Looking specifically at the period when the CDC moratorium was in effect, from September 4, 2020, to February 27, 2021, Hepburn and Louis tracked 163,716 eviction filings, a 44 percent reduction compared with the same period in a typical year. The rate of reduction varied considerably from city to city; reductions were greatest

in cities that supplemented the CDC moratorium with their own protections. In cities without additional protections, filings were at 50.1 percent of the historical average. At the extremes, filings were 30.1 percent of the historical average in Richmond, Virginia, and 90.1 percent of the historical average in Tampa, Florida.⁶⁸ These findings indicate that the moratoria, coupled with income supports and rental assistance, offered renters significant protections, albeit with substantial gaps. The GAO analysis concluded that improved outreach to increase tenant awareness of the moratorium would make it more effective and beneficial.⁶⁹

Although the CDC moratorium was extended several times, many analysts fear that following its expiration, tenants will experience an “eviction cliff” — precipitous movement on a monthslong backlog of pending

evictions that have been paused at various stages by moratoria.⁷⁰ Research findings by Hepburn et al. showing that eviction filing rates increased in the second half of 2020 and were higher than historic averages when eviction protections expired — for example, between the end of the CARES Act moratorium in August 2020 and the start of the CDC moratorium on September 4, 2020 — lend credence to this concern.⁷¹

The December 2020 COVID-19 relief legislation and the March 2021 American Rescue Plan (ARP) have provided \$46 billion in federal funding for emergency rental and utility assistance as well as various forms of income supports.⁷² ARP also provides \$5 billion for emergency housing vouchers and another \$5 billion for the HOME Investment Partnerships Program for housing and services for those are experiencing



Timely rental assistance can help households avoid eviction and its many impacts.

Photo courtesy of Friends in Deed

or are at risk of homelessness.⁷³ This infusion of funds promises relief to many in need. Although this aid is substantial, it might not be enough to eliminate all the rental debt accrued during a year and a half of the pandemic, and many households remain in a precarious situation for making their upcoming rent payments unless their income has stabilized through employment or government assistance. In some cases, localities are rationing assistance through per-household caps to ensure that more households can receive aid or to prioritize those with the greatest need.⁷⁴ Collyer notes that the income supports from ARP, such as the child tax credits, could also help households make their rent payments.⁷⁵

These recent responses and other policy interventions could go beyond the immediate need to address the COVID-19 pandemic and become part of a broader effort to combat the long-standing eviction crisis. Hepburn notes that because the eviction crisis derives largely from the affordable housing crisis, increasing the supply of affordable housing remains an important intervention.⁷⁶ Collyer adds that ensuring that tenants have a stable and sufficient income is essential.⁷⁷ Ultimately, because eviction is a symptom of a broken system of housing provision, it cannot be eliminated without addressing its root causes. Intermediate interventions that can help curb the rate of evictions include eliminating the state provision for no-fault evictions (in which landlords can evict without cause), extending fair housing legislation to include source of income protections, sealing records to ensure that evictions do not make securing quality housing difficult, guaranteeing a right to counsel in eviction court proceedings, establishing local eviction diversion programs, and funding emergency rental assistance programs that can make the difference between paying the rent and eviction for families.⁷⁸ Effective long-term interventions include policies that increase the availability of diverse affordable housing options, expand access to

housing vouchers and other housing assistance programs, and strengthen renter protections.⁷⁹

Outside of policy interventions, tenants' associations, nonprofits, and other nongovernmental organizations are also addressing the threat of eviction. Tenants in many cities nationwide, including Kansas City, Milwaukee, and Brooklyn, are organizing and protesting to halt evictions and call for rental assistance. In some cases, tenants have successfully delayed eviction proceedings.⁸⁰ The national Autonomous Tenants Union Network, which was founded in 2018 and formalized in 2020, has supported city-level unions that have grown rapidly during the pandemic.⁸¹ Public policy has also been catalyzed and supplemented by philanthropies. The pandemic has spurred philanthropies to pivot from their traditional roles and processes toward providing emergency assistance for public health needs, including support for housing (see "A Picture of Philanthropy During the Pandemic," p. 9).

Conclusion

Housing stability — specifically, the prevention of evictions — remains an essential component of COVID-19 mitigation. Keeping people safely housed reduces the spread of the virus while mass vaccination efforts continue. Although the pandemic has brought new urgency to eviction prevention efforts, evictions were widespread before the pandemic and have long been linked to adverse physical and mental health outcomes. Effective responses to keep people housed and mitigate the long-term economic, social, and health effects of eviction are critical to HUD's mission to serve the most vulnerable members of society and, given the disproportionate impact of eviction on people and communities of color, an essential part of the Biden administration's commitment to advance racial equity. **EM**

¹ Emily Peiffer. 2018. "Why We Need to Stop Evictions Before They Happen," *Housing Matters*, 25 July.

² The Eviction Lab. 2018. "National Estimates: Eviction in America," Accessed 13 May 2021.

³ Matthew Desmond. 2020. "On the Brink of Homelessness: How the Affordable Housing Crisis and the Gentrification of America Is Leaving Families Vulnerable," statement before the United States House of Representatives Committee on Financial Services, 3.

⁴ Peter Hepburn and Devin Q. Rutan. 2021. "America Can't Just Build Its Way Out of an Eviction Crisis," *Slate* 6 May.

⁵ Miriam Axel-Lute and Brandon Duong. 2021. "Fixing the Harms of Our Eviction System: An Interview with Emily Benfer," *Shelterforce* 4 March.

⁶ Matthew Desmond. 2016. *Evicted: Poverty and Profit in the American City*. New York: Crown, 5.

⁷ Ian Lundberg and Louis Donnelly. 2019. "A Research Note on the Prevalence of Housing Eviction Among Children Born in U.S. Cities," *Demography* 56:1, 391-404.

⁸ Brian J. McCabe and Eva Rosen. 2020. "Eviction in Washington, DC: Racial and Geographic Disparities in Housing Instability," Georgetown University McCourt School of Public Policy, 5.

⁹ Matthew Desmond and Tracey Shollenberger. 2015. "Forced Displacement from Rental Housing: Prevalence and Neighborhood Consequences," *Demography* 52, 1751; Sophie Collyer and Lily Bushman-Copp. 2019. "Spotlight on Forced Moves and Eviction in New York City," Columbia Population Research Center, 9.

¹⁰ Himmelstein and Desmond.

¹¹ Emily Badger. 2019. "Many Renters Who Face Eviction Owe Less Than \$600," *The New York Times*, 12 December.

¹² Benjamin F. Teresa. n.d. "The Geography of Eviction in Richmond: Beyond Poverty," RVA Eviction Lab.

¹³ U.S. Census Bureau. 2021. "Week 31 Household Pulse Survey: May 26–June 7: Table 3b. Likelihood of Having to Leave this House in Next Two Months Due to Eviction, by Select Characteristics," Accessed 28 June 2021.

¹⁴ Peter Hepburn. 2021. "The End of the C.D.C. Eviction Moratorium Means Trouble," *The New York Times*, 2 June; Mary K. Cunningham, Ananya Hariharan, and Olivia Fiol. 2021. "The Looming Eviction Cliff: Findings from the Urban Institute Coronavirus Tracking Survey," The Urban Institute, 1.

¹⁵ Peter Hepburn, Renee Louis, and Matthew Desmond. 2020. "Racial and Gender Disparities among Evicted Americans," *Sociological Science* 7.

¹⁶ Himmelstein and Desmond.

¹⁷ Hepburn et al.

¹⁸ Matthew Desmond. 2014. "Poor Black Women Are Evicted at Alarming Rates, Setting Off a Chain of Hardship," MacArthur Foundation Policy Research Brief, 2; See Teresa Wiltz. 2020. "Female Renters Take on Predatory Landlords," Pew Charitable Trusts, 12 March.

¹⁹ Lundberg and Donnelly, 56.

²⁰ Hepburn et al.

²¹ Matthew Desmond and Carl Gershenson. 2016. "Who gets evicted? Assessing individual, neighborhood, and network factors," *Social Science Research*.

²² Matthew Desmond. 2012. "Eviction and the Reproduction of Urban Poverty," *American Journal of Sociology* 118:1.

²³ Dan Immergluck, Jeff Ernsthausen, Stephanie Earl, and Allison Powell. 2020. "Evictions, large owners, and serial filings: findings from Atlanta," *Housing Studies* 35:5, 903–24.

²⁴ McCabe and Rosen.

²⁵ Teresa.

²⁶ Devin Q. Rutan and Matthew Desmond. 2021. "The Concentrated Geography of Eviction," *Annals, AAPSS* 693.

²⁷ Elora Lee Raymond, Ben Miller, Michaela McKinney, and Jonathan Braun. 2021. "Gentrifying Atlanta: Investor Purchases of Rental Housing, Evictions, and

- the Displacement of Black Residents,” *Housing Policy Debate*; Immergluck et al.
- ²⁸ Philip M.E. Garboden and Eva Rosen. 2019. “Serial Filing: How Landlords Use the Threat of Eviction,” *City & Community* 18:2.
- ²⁹ Peiffer; Matthew Desmond and Carl Gershenson. 2016. “Housing and Employment Insecurity among the Working Poor,” *Social Problems*; Diana H. Gruman, Tracy W. Harachi, Robert D. Abbott, Richard Catalano, and Charles B. Fleming. 2008. “Longitudinal Effects of Student Mobility on Three Dimensions of Elementary School Engagement,” *Child Development* 79:6.
- ³⁰ Robert Collinson and Davin Reed. 2018. “The Effects of Evictions on Low-Income Households,” 3.
- ³¹ Desmond 2012, 89, 118.
- ³² Matthew Desmond, Carl Gershenson, and Barbara Kiviat. 2015. “Forced Relocation and Residential Instability among Urban Renters,” *Social Service Review*, 256.
- ³³ Rudy Kleysteuber. 2007. “Tenant Screening Thirty Years Later: A Statutory Proposal To Protect Public Records,” *The Yale Law Journal* 116, 1350; Barbara Kiviat and Sara Sternberg Greene. 2021. “Losing a Home Because of the Pandemic is Hard Enough. How Long Should It Haunt You?” *The New York Times*, 7 January.
- ³⁴ Craig Evan Pollack, Kathryn M. Leifeit, and Sabriya L. Linton. 2020. “When Storms Collide: Evictions, COVID-19, And Health Equity,” *Health Affairs Blog*.
- ³⁵ Interview with Craig Pollack, 7 May 2021.
- ³⁶ Yerko Rojas. 2017. “Evictions and short-term all-cause mortality: a 3-year follow-up study of a middle-aged Swedish population,” *International Journal of Public Health* 62:3.
- ³⁷ Ashley C. Bradford and W. David Bradford. 2020. “The effect of evictions on accidental drug and alcohol mortality,” *Health Services Research* 55:1.
- ³⁸ Yerko Rojas and Sten-Åke Stenberg. 2016. “Evictions and suicide: a follow-up study of almost 22,000 Swedish households in the wake of the global financial crisis,” *Journal of Epidemiol Community Health* 70:4, 409–13.
- ³⁹ Gracie Himmelstein and Matthew Desmond. 2021. “Association of Eviction With Adverse Birth Outcomes Among Women in Georgia, 2000 to 2016,” *JAMA Pediatrics* 175:5.
- ⁴⁰ Collinson and Reed.
- ⁴¹ Matthew Desmond and Rachel Tolbert Kimbro. 2015. “Eviction’s Fallout: Housing, Hardship, and Health,” *Social Forces*.
- ⁴² Andreas Pilarinos, May Clare Kennedy, Ryan McNeil, Huiru Dong, Thomas Kerr, and Kora DeBeck. 2017. “The association between residential eviction and syringe sharing among a prospective cohort of street-involved youth,” *Harm Reduction Journal* 14:1.
- ⁴³ Linda M. Nicolai, Kim M. Blankinship, and Danya E. Keene. 2019. “Eviction from Renter-occupied Households and Rates of Sexually Transmitted Infections: A Country-level Ecological Analysis,” *Sexually Transmitted Diseases* 46:1.
- ⁴⁴ Mary Clare Kennedy, Thomas Kerr, Ryan McNeil, Surita Parashar, Julio Montaner, Evan Wood, and M.J. Milloy. 2017. “Residential Eviction and Risk of Detectable Plasma HIV-1 RNA Viral Load Among HIV-Positive People Who Use Drugs,” *AIDS and Behavior* 21:3, 678–87.
- ⁴⁵ Mary Clare Kennedy, Ryan McNeil, M.J. Milloy, Huiru Dong, Thomas Kerr, and Kanna Hayashi. 2017. “Residential eviction and exposure to violence among people who inject drugs in Vancouver, Canada,” *The International Journal on Drug Policy* 41.
- ⁴⁶ Pollack et al.
- ⁴⁷ Heidi L. Allen, Erica Eliason, Naomi Zewde, and Tal Gross. 2019. “Can Medicaid Expansion Prevent Housing Evictions?” *Health Affairs* 38:9.
- ⁴⁸ Urban Institute. “Where Low-Income Jobs Are Being Lost to COVID-19,” Accessed 4 June 2021.
- ⁴⁹ U.S. Census Bureau. 2021. “Week 31 Household Pulse Survey: May 26–June 7: Table 2b. Confidence in Ability to Make Next Month’s Payment for Renter-Occupied Housing Units, by Select Characteristics,” Accessed 10 June 2021.
- ⁵⁰ Emily A. Benfer, David Vlahov, Marissa Y. Long, Evan Walker-Wells, J.L. Pottenger Jr., Gregg Gonsalves, and Danya E. Keene. 2021. “Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy,” *Journal of Urban Health* 98.
- ⁵¹ Interview with Emily Benfer, 10 May 2021.
- ⁵² Anjalika Nande, Justin Sheen, Emma L. Walters, Brennan Klein, Matteo Chimazzi, Andrei H. Gheorghe, Ben Adlam, Julianna Shinnick, Maria Florencia Tejada, Samuel V. Scarpino, Alessandro Vespignani, Andrew J. Greenlee, Daniel Schneider, Michael Z. Levy, and Alison L. Hill. 2021. “The effect of eviction moratoria on the transmission of SARS-CoV-2,” *Nature Communications* 12.
- ⁵³ Benfer et al.
- ⁵⁴ U.S. Centers for Disease Control and Prevention. 2020. “COVID-19 Racial and Ethnic Health Disparities: Disparities in COVID-19 Illness”; U.S. Centers for Disease Control and Prevention. 2020. “COVID-19 Racial and Ethnic Health Disparities: Disparities in COVID-19-Associated Hospitalizations”; U.S. Centers for Disease Control and Prevention. 2020. “COVID-19 Racial and Ethnic Health Disparities: Disparities in Deaths from COVID-19.”
- ⁵⁵ Emily Benfer, Gregg Gonsalves, Danya Keene, and David Vlahov. 2021. “Housing Policy & Health Equity During the Covid-19 Pandemic,” *Public Health Post*, 3 May.
- ⁵⁶ Lucy Block. 2021. “220,000 Tenants on the Brink and Counting,” *Association for Neighborhood & Housing Development*, 17 March.
- ⁵⁷ Peter Hepburn, Renee Louis, Joe Fish, Emily Lemmerman, Anne Kat Alexander, Timothy A. Thomas, Robert Koehler, Emily Benfer, and Matthew Desmond. 2021. “U.S. Eviction Filing Patterns in 2020,” *Socius: Sociological Research for a Dynamic World* 7, 1–18.
- ⁵⁸ Kathryn M. Leifheit, Sabriya L. Linton, Julia Raifman, Gabriel L. Schwartz, Emily A. Benfer, Frederick J. Zimmerman, and Craig Evan Pollack. 2020. “Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality,” *American Journal of Epidemiology*.
- ⁵⁹ Kay Jowers, Christopher Timmins, Nrupen Bhavsar, Qihui Hu, and Julia Marshall. 2021. “Housing Precarity and the COVID-19 Pandemic: Impacts of Utility Disconnection and Eviction Moratoria on Infections and Deaths across US Counties.”
- ⁶⁰ Emily Benfer. 2021. “How Policymakers (and Courts) Sabotaged Eviction Moratoria,” *The Appeal*, 2 April; Interview with Emily Benfer.
- ⁶¹ U.S. Government Accountability Office. 2021. “COVID-19 Housing Protections: Moratoriums Have Helped Limit Evictions, but Further Outreach Is Needed,” 6.
- ⁶² Brent W. Ambrose, Xudong An and Luis A. Lopez. 2021. “Eviction Risk of Rental Housing: Does It Matter How Your Landlord Finances the Property?” *Federal Reserve Bank of Philadelphia*, 6.
- ⁶³ U.S. Department of Health and Human Services, Centers for Disease Control and Prevention. 2021. “Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19.”
- ⁶⁴ Interview with Peter Hepburn, 7 May 2021.
- ⁶⁵ Aaron Shroyer. 2021. “Tracking the Impact of the CDC Eviction Moratorium,” *PD&R Edge*.
- ⁶⁶ U.S. Government Accountability Office.
- ⁶⁷ Hepburn et al.
- ⁶⁸ Peter Hepburn and Renee Louis. 2021. “Preliminary Analysis: Six Months of the CDC Eviction Moratorium,” *Eviction Lab*.
- ⁶⁹ U.S. Government Accountability Office.
- ⁷⁰ Kristian Hernández. 2021. “Some States Ban Evictions After National Moratorium Ends,” *Pew Charitable Trusts*, 9 June; Cunningham, Hariharan, and Fiol.
- ⁷¹ Hepburn et al., 5.
- ⁷² National Low Income Housing Coalition. 2021. “Frequently Asked Questions: Eligibility for Assistance Based on Immigration Status.”
- ⁷³ U.S. Department of Housing and Urban Development. 2021. “Fact Sheet: Housing Provisions in the American Rescue Plan Act of 2021.”
- ⁷⁴ Interview with Emily Benfer.
- ⁷⁵ Interview with Sophie Collyer, 7 May 2021.
- ⁷⁶ Interview with Peter Hepburn.
- ⁷⁷ Interview with Sophie Collyer.
- ⁷⁸ Interview with Emily Benfer; Interview with Peter Hepburn.
- ⁷⁹ Will Fischer. 2021. “For Struggling Renters: Housing Vouchers for All Who Need Them,” *Center on Budget and Policy Priorities*.
- ⁸⁰ Michelle Conlin. 2021. “‘This is not justice.’ Tenant activists upend U.S. eviction courts,” *Reuters*, 8 February.
- ⁸¹ Laura Jedeed and Shane Burley. 2021. “As an Eviction Crisis Looms, Tenant Organizing Explodes Across the Country,” *Truthout*, 25 January.

Prevalence and Impact of Evictions

In 2016, the most recent year in which national estimates are available, 3.7 million households received eviction filings, representing 8 out of every 100 renter households.¹ The COVID-19 pandemic has brought issues of longstanding financial precarity and a national shortage of affordable housing into stark relief, with an estimated one in seven renters overall behind on rent as of April 2021, including one in five renters living with children.² The result is a staggering number of households at risk of eviction, a tidal wave held only partially at bay by public health eviction moratoriums. Moreover, the toll of evictions is unevenly distributed, with female-headed households, households with children, low-income renters, and renters of color being disproportionately affected.³

Eviction can have serious social and health consequences, including interrupted employment, worsened physical

health, and increased rates of mental health disorders such as depression and suicide.⁴ The associations between eviction and child health have been well documented, including adverse birth outcomes, increased rates of food insecurity among young children, and poor physical and mental health in adolescents and young adults.⁵ Eviction proceedings can become part of a tenant's housing record, even in cases in which the tenant wins, so households experiencing eviction experience greater difficulty finding future housing.⁶ These consequences create a vicious circle that results in more housing instability and economic challenges.

Despite the growing policy and research interest in eviction, researchers still have an incomplete understanding of its prevalence and effects. Accurate measures of eviction prevalence at the local, state, and national levels are often lacking. This article summarizes efforts

HIGHLIGHTS

- Policymakers need reliable data to develop effective interventions to promote housing stability, but current eviction data are often incomplete, incorrect, or difficult to compare across geographic areas.
- Developing a national eviction database will improve researchers' ability to track and understand eviction trends and help policymakers design more effective policies to prevent eviction.
- Because many evictions occur outside of the court system, local and national surveys that capture information directly from renters about their experiences of illegal and informal forced moves will be needed to complement a tracking system oriented toward formal evictions.

to collect data on evictions across the United States and describes the opportunities and challenges associated with different approaches, including collating court records and using survey measures. We conclude by summarizing current efforts to create a national eviction



Female-headed households and households with children are at elevated risk of eviction.

database and recommendations for best practices.

The Eviction Process

The formal process of evicting tenants from their home typically involves five steps:

- (1) The landlord notifies tenants of the intent to evict.
- (2) The landlord files an eviction notice with the court.
- (3) Court proceedings begin.
- (4) The court renders its judgment.
- (5) The judgment is executed (that is, the evicted tenants are forcibly removed).⁷

The process varies somewhat across jurisdictions. In Dallas, tenants can go from missing rental payments to an executed eviction within 2 weeks, but in Baltimore, eviction can take more than 2 months.⁸ Eviction is a civil proceeding, so most tenants do not have a right to legal representation. Nearly all tenants are unrepresented, whereas most landlords are represented by legal counsel, often resulting in an imbalance of power in court proceedings.⁹ However, several jurisdictions, including San Francisco; New York City; and Newark, New Jersey, have extended the right to legal representation to tenants facing eviction.¹⁰

Most efforts to compile eviction estimates rely on court filings and proceedings. Court records, however, do not capture informal evictions in which tenants are forced out of their homes by threat, buyout, changed locks, or utility shut-offs. Tenants may vacate their homes without an eviction notice ever being filed, leaving no official record of their departure. Because these data cannot be captured solely through court records, relying on court estimates alone to determine the scope of the eviction crisis leads to underreporting. Estimates of the prevalence of informal evictions largely come from renter surveys such as the Milwaukee Area Renters Study (MARS), which estimates that informal evictions may be twice as common as formal ones.¹¹

Current Eviction Tracking Efforts

To understand the scope and impact of eviction across the United States, jurisdictions must collect reliable data that accurately describe trends in their communities. Courts typically record several basic facts about each eviction case, including the date of the eviction filing, property address, and names of the plaintiff and defendant.¹² These data, when compiled at the neighborhood, county, state, or national level, are essential for understanding where and when evictions are occurring. Policymakers and researchers can use the administrative data that the court system collects to track changes in eviction rates over time and identify areas that may benefit from additional resources or interventions. Depending on how the data are collected, court records can be used to identify eviction hotspots as well as landlords with disproportionately high eviction rates. Like all public health issues, evictions must be measured and described to develop targeted policy solutions.

At present, the largest national source of eviction data is the Eviction Lab at Princeton University, which has compiled and standardized eviction data through 2016 from all 50 states and Washington, D.C.¹³ Although these data offer the most comprehensive picture of eviction available, they have several key limitations. These data require robust data processing, including cleaning, standardizing, and aggregating, before they are released to researchers and policymakers. In addition, eviction rates at the city or neighborhood level frequently are unavailable. Other researchers have tracked and analyzed local eviction data, for example, in Washington State and Baltimore, Maryland.¹⁴ Finally, community-based tenant advocacy organizations have compiled detailed eviction estimates using their in-depth knowledge of local eviction landscapes, including the Anti-Eviction Mapping Project in California and New York City, City Life/Vida Urbana in Boston, and many others.¹⁵

The Eviction Lab has been tracking weekly eviction filings in 28 cities and 5 states throughout the COVID-19 pandemic.¹⁶ Other local stakeholders have also started tracking evictions within their jurisdictions, including Oklahoma; Florida; and King County, Washington.¹⁷ These projects, although crucial for describing local and national trends, are incredibly time- and resource-intensive efforts and have been conducted mostly by academic institutions or community nonprofits with limited budgets and competing demands.

Challenges in Using Court Data to Track Evictions

Eviction tracking efforts are hampered by several limitations in existing court records. First, court records do not include many instances in which tenants are forced to vacate their homes, such as informal evictions that occur outside of the legal system. Although the eviction process begins with the landlord notifying the tenant of their intention to evict, often by verbal or written notice, most jurisdictions begin tracking an eviction case only after a formal filing of a summons and complaint.¹⁸ Finally, some jurisdictions, including Oregon and Los Angeles, conduct “no-fault” evictions — those pursued for reasons other than nonpayment of rent or lease violations — outside of the civil court system.¹⁹ These data must be merged with “at fault” eviction records to accurately understand the prevalence of evictions in these communities.

Second, existing court records often have few or none of the data needed to understand the cause, scope, and consequences of evictions. Court records typically do not include the reasons for eviction or any predisposing factors such as rental arrears, lease violations, or informal negotiations between the landlord and the tenant. Records may list only one defendant, so the eviction’s impact on other members of the household, including children, cannot be fully quantified. Tenant characteristics such as race, ethnicity, gender, household size, and immigration status



The eviction process varies across jurisdictions, but it typically involves five steps: landlord notice, court filing, court proceedings, court judgment, and execution of judgment.

are not routinely collected, which limits the ability to describe disparities relevant to the Fair Housing Act or other standards. To describe disparities in impact, researchers frequently approximate these characteristics by assigning a sex to a defendant's name or assigning defendants a race based on the demographics of their neighborhoods.²⁰

Third, administrative court records can have missing or incorrect data that may bias estimates. An analysis of eviction court records in 12 states revealed that between 7 and 47 percent of records were incomplete or inaccurate.²¹ These incomplete records include ambiguous cases in which the outcome is unresolved or not listed. For example, nearly 17 percent of cases in North Dakota do not specify whether the tenant was ultimately evicted. This ambiguity can have consequences for tenants; if the outcome of the case is absent or does not confirm that the tenant won, tenants may be barred from future housing

based on an eviction record that implies that they were successfully evicted. Inaccurate records can also involve true duplicates because of court error or serial filings — purposeful repeated filings by landlords on one household as a means to collect rent.²² The high proportion of serial filings identified in some municipalities — as high as 43 percent of all cases in South Carolina, for example — has important implications for using court data to understand the extent of evictions. Although the Eviction Lab tends to produce conservative estimates of the number of households that have been impacted by removing duplicates and serial filings, researchers may not always clearly express how they have handled duplicates in their data.²³ These differing patterns limit the ability to accurately compare eviction rates among studies.

Fourth, even if data collection is accurate and complete, much eviction data nationwide is inaccessible.

Approximately one in three counties in the United States do not have publicly available eviction data, including many counties with large renter populations.²⁴ In some cases, these data are sealed to protect tenants. In other instances, a portion of these data are compiled and standardized by private companies such as American Information Research Services, Inc. These compiled estimates, however, are prohibitively expensive; although background check companies and credit score companies have the purchasing power to access eviction records and resell the information to landlords, researchers, policymakers, and tenants themselves often are unable to access these data.

Finally, although some jurisdictions may compile and release their data weekly, others release their data quarterly or annually, so real-time estimates are unavailable. Current weekly or monthly estimates from sources such as the Eviction Tracking Project have been calculated in

the context of the COVID-19 pandemic, which may not be comparable with pre-pandemic trends. Despite their comprehensive nature, the Eviction Lab's most recent national-level data are from 2016.

Challenges to National Eviction Data Tracking

Data harmonization across jurisdictions is essential to understand state and national trends in evictions. However, data reporting requirements and definitions of terms vary significantly across jurisdictions, so merging data may cause a loss of detail from individual court records.

Efforts to understand state and national trends in evictions must consider the context of the significant variation in local eviction landscapes. Focusing on national trends can mask significant variation across jurisdictions that may be the result of differences in state and local policies. For example, Baltimore landlords are required to file an eviction case as soon as a tenant's rent is late, whereas the high fees for filing an eviction in Los Angeles discourage landlords from opening cases until it is deemed necessary.²⁵ Each state has its own set of pro-tenant and pro-landlord policies, so protections available to renters in one jurisdiction may be absent elsewhere.²⁶ Cities and counties may also enact different policies. Compiling a database of landlord/tenant policies across jurisdictions that can be paired with eviction records would be an important step toward understanding the underlying reasons for the observed variation in outcomes.²⁷

Estimating Eviction Prevalence Through Surveys

Because of the limitations of court records, surveys are an important tool to estimate the prevalence of forced housing loss. Critically, surveys can be used to assess participants' experiences with both formal and informal evictions. In addition, these items can be linked with a number of other survey responses, including, for example, the health and well-being of household members.

However, a unique set of challenges limit the generalizability of such surveys. Households that are more likely to be impacted by eviction — namely, those experiencing homelessness and poverty — are precisely those that are less accessible through traditional survey methods.²⁸ Comparing different surveys may be impossible if the survey questions cover different time frames or include eviction among other reasons for involuntary moves, such as foreclosure or condemnation. Note that many households that have been forcibly removed by their landlords do not perceive it as such.²⁹ Households may attribute their departure from the home to conflicts with landlords, poor conditions, or trouble paying rent rather than the eviction process itself.³⁰ Thus, without careful investigation of the reasons for an involuntary move and consideration of the sampling time frame, surveys may underestimate the true prevalence of eviction.

Several surveys focused on specific metropolitan areas, such as MARS and the Los Angeles Family and Neighborhood Survey, and longitudinal cohort studies of special populations, such as the National Longitudinal Study of Adolescent to Adult Health and the Fragile Families and Child Wellbeing Study, include items that assess eviction history. These items have been studied in the context of health and well-being, enabling researchers to better assess the causes and consequences of eviction.³¹

Eviction questions increasingly are being included on nationally representative surveys. The American Housing Survey introduced a new topical module in 2017 modeled after the MARS “mover module,” which asks respondents about recent evictions, the reasons for the evictions, and concerns about future evictions.³² The Panel Study on Income Dynamics (PSID) asks respondents about their reasons for moving, including involuntary moves due to eviction, divorce, and foreclosure.³³ In the 2021 PSID, eviction was disaggregated from other involuntary

moves, which allows for more specific tracking of eviction prevalence.³⁴ Different waves of the U.S. Census Bureau's Household Pulse Survey have included questions about housing insecurity, concerns about paying rent, and evictions, and these have provided invaluable real-time estimates of housing insecurity during the COVID-19 pandemic.³⁵

Understanding the Predictors and Outcomes of Eviction

In addition to estimating eviction prevalence and trends over time, researchers must learn what individual, household, and contextual factors predispose households to eviction; what the subsequent housing and neighborhood trajectories are for households that experience eviction; and how the experience of eviction impacts numerous other measures such as household economic well-being, children's education, and health status. Limited information exists on what happens to families after they receive an eviction judgment. Because tenants exit the formal court system after a judgment is rendered, courts do not record whether the tenant has found a new rental, will stay with family or friends, or will enter the shelter system. A survey of evicted families in Milwaukee's rent court found that approximately one in seven reported that they had found a new rental, but more than half simply did not know where they were going to stay after the eviction.³⁶

As discussed above, much of the evidence surrounding the risk factors and consequences of eviction at the individual level comes from longitudinal surveys. More robust analyses, however, would link administrative records to overcome reporting biases inherent in surveys. Eviction data are often challenging to link with other databases such as criminal records, homelessness trackers, and social services data because of the relative lack of unique identifiers in eviction data. Researchers can also link eviction data with HUD data to understand the extent to which

renters with federal housing assistance are evicted and, conversely, whether evictions led tenants to apply for and receive housing assistance. Several studies have used public assistance data to obtain identifying information such as birthdates or Social Security numbers to link eviction datasets to the outcome dataset of interest.³⁷ These efforts, however, can link only the portion of eviction cases involving defendants who also appear on the public assistance rolls and therefore do not reflect the full sample of evicted tenants.

Protection of tenant privacy is essential; tenants, landlords, researchers, and policymakers should have differing levels of access to eviction data to balance individual privacy needs with the need for a detailed analysis of disparate outcomes for individuals within protected classes under the Fair Housing Act.

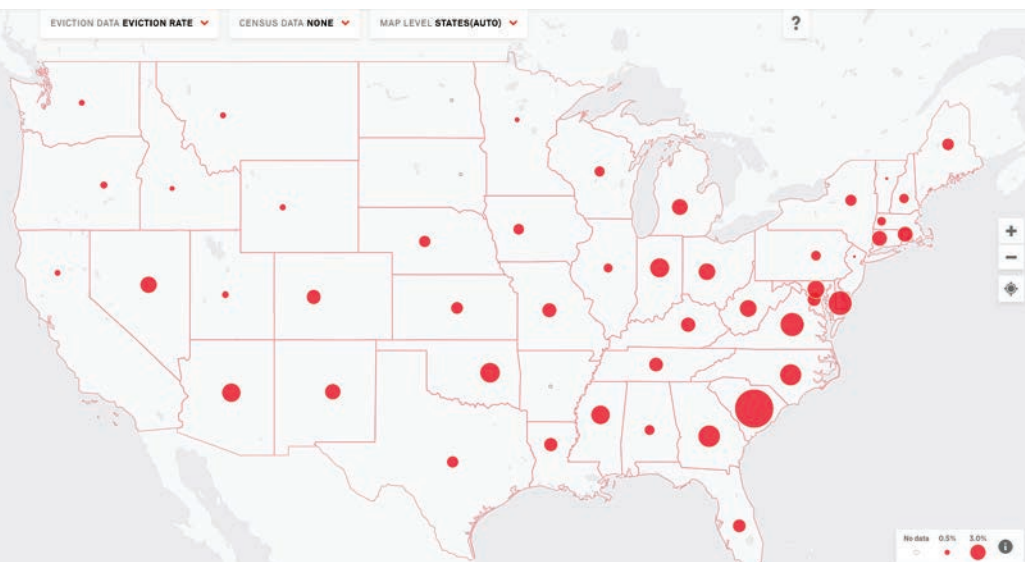
To build this national database, policymakers at the federal, state, and local levels must collaborate. Federal agencies such as HUD can define data collection

disseminated with the ability to examine local trends and detect eviction hotspots within jurisdictions. Finally, researchers should explore creative strategies for tracking informal evictions, such as consulting with local tenant support hotlines, collaborating with legal aid organizations and social service agencies, or requiring landlords to notify the city of their intention to evict a tenant.

Current Initiatives

Legislative efforts to support a national system include the Eviction Crisis Act of 2019, introduced by Senator Michael Bennet of Colorado.³⁹ This act would take several steps to address eviction, including establishing a national eviction tracking system. The Eviction Crisis Act would also authorize funding to study landlord-tenant laws and other local factors associated with evictions and would prohibit eviction cases that were ruled in favor of the tenant from appearing on tenant screening reports. Similar House legislation has been proposed, including the Housing Emergencies Lifeline Program Act of 2020 introduced by Representative Ayanna Pressley of Massachusetts and the We Need Eviction Data Now Act of 2020 introduced by Representative Rosa DeLauro of Connecticut.⁴⁰

Courtesy of The Eviction Lab at Princeton University



Princeton University's Eviction Lab tracks available eviction data throughout the country, but some reporting gaps persist.

Goals for a National Eviction Tracking System

In the context of the data collection challenges described above, a consortium of housing advocates and researchers, including New America, Eviction Lab, and the National Low Income Housing Coalition, have developed a model for an ideal eviction tracking database as well as recommendations for building such a database.³⁸ Eviction data collection in each jurisdiction must be complete and reliable, including, among other key variables, the address of the property and the outcome of the case. Variables should be standardized to allow for aggregation at the state and national level. Neighborhood-level summaries should be timely and easily available.

standards and provide technical assistance, funding, and incentives to local agencies. Local stakeholders can develop strategies to construct jurisdiction-level databases that balance local data collection priorities with federal standards.

To complement the development of the national eviction tracking system described by this consortium, a comprehensive understanding of America's eviction problem must include estimates of illegal or informal forced moves. Because many, if not most, evictions occur outside the court system, local and national surveys can fill this information gap, especially when using carefully worded survey instruments to understand the nature of the eviction. These data should be collected and

In addition, HUD has been tasked with studying the feasibility of creating a national eviction database. This report, requested by Congress in the fiscal year 2021 appropriations bill, will be submitted to the Committee on Appropriations in each chamber by fall 2021.⁴¹

Finally, the development of a housing security module for national surveys is underway.⁴² This survey instrument, like the 18-item U.S. Department of Agriculture food security module, would capture standardized responses that could be compared across contexts and timespans. This module would include items related to housing affordability, stability, and quality. The optimal module would also include items that accurately measure instability

due to forced moves, such as formal or informal eviction. This module was first piloted in the 2019 American Housing Survey, with plans to develop a composite housing insecurity scale.

Conclusion

Evictions are, sadly, catastrophic and commonplace. Public and academic interest in the harmful effects of eviction continues to increase, and the economic upheaval of the COVID-19 pandemic has highlighted the precarity of stable housing for millions of American families. Policymakers must equip themselves with reliable data to develop universal and targeted interventions to support housing stability. At present, eviction data are often incomplete, incorrect, or difficult to compare across geographic areas. Building a national eviction database that aggregates standardized and reliable local data will significantly improve researchers' ability to understand trends in eviction rates across time and space. Including information on tenants and landlords involved in eviction cases will elucidate disparities in evictions. Through local and national collaboration, policymakers can build comprehensive infrastructure and strategies to effectively combat America's eviction epidemic. **EM**

— Dana Goplerud, *Johns Hopkins University*

— Craig Pollack, *Johns Hopkins University*

¹ Matthew Desmond. 2020. "On the Brink of Homelessness: How the Affordable Housing Crisis and the Gentrification of America Is Leaving Families Vulnerable," statement before the United States House of Representatives Committee on Financial Services, 3.

² Center on Budget and Policy Priorities. 2021. "Tracking the COVID-19 Recession's Effects on Food, Housing, and Employment Hardships," Special Series: COVID Hardship Watch.

³ Matthew Desmond and Tracey Shollenberger. 2015. "Forced Displacement From Rental Housing: Prevalence and Neighborhood Consequences," *Demography* 52:5, 1751–72; Matthew Desmond, Weihua An, Richelle Winkler, and Thomas Ferriss. 2013. "Evicting Children," *Social Forces* 92:1, 303–27; Peter Hepburn, Renee Louis, and Matthew Desmond. 2020. "Racial and Gender Disparities among Evicted Americans," *Sociological Science* 7, 649–62; Deena Greenberg, Carl Gershenson, and Matthew Desmond. 2016.

"Discrimination in Evictions: Empirical Evidence and Legal Challenges," *Harvard Civil Rights-Civil Liberties Law Review* 51:1, 115–58.

⁴ Matthew Desmond and Carl Gershenson. 2016. "Housing and Employment Insecurity among the Working Poor," *Social Problems* 63:1, 46–67; Hugo Vásquez-Vera, Laia Palència, Ingrid Magna, Carlos Mena, Jaime Neira, and Carme Borrell. 2017. "The threat of home eviction and its effects on health through the equity lens: A systematic review," *Social Science and Medicine* 175, 199–208; Matthew Desmond and Rachel Tolbert Kimbro. 2015. "Eviction's Fallout: Housing, Hardship, and Health," *Social Forces* 94:1, 295–324; Yerko Rojas and Sten-Åke Stenberg. 2016. "Evictions and suicide: A follow-up study of almost 22 000 Swedish households in the wake of the global financial crisis," *Journal of Epidemiology and Community Health* 70:4, 409–13.

⁵ Gracie Himmelstein and Matthew Desmond. 2021. "Association of Eviction With Adverse Birth Outcomes Among Women in Georgia, 2000 to 2016," *JAMA Pediatrics* 175:5, 494–500; Aayush Khadka, Günther Fink, Ashley Gromis, and Margaret McConnell. 2020. "In utero exposure to threat of evictions and preterm birth: Evidence from the United States," *Health Services Research* 55, 823–32; Kathryn M. Leifheit, Gabriel L. Schwartz, Craig E. Pollack, Kathryn J. Edin, Maureen M. Black, Jacky M. Jennings, and Keri N. Althoff. 2020. "Severe Housing Insecurity During Pregnancy: Association With Adverse Birth and Infant Outcomes," *International Journal of Environmental Research and Public Health* 17:22, 1–12; Morgan K. Hoke and Courtney E. Boen. 2021. "The Health Impacts of Eviction: Evidence from the National Longitudinal Study of Adolescent to Adult Health," *Social Science & Medicine* 273; Megan E. Hatch and Jinhee Yun. 2020. "Losing Your Home Is Bad for Your Health: Short- and Medium-Term Health Effects of Eviction on Young Adults," *Housing Policy Debate*.

⁶ Kristin Ginger. 2018. "Eviction Filings Hurt Tenants, Even If They Win," *Shelterforce*.

⁷ Kyle Nelson, Phillip Garboden, Brian J. McCabe, and Eva Rosen. 2021. "Evictions: The Comparative Analysis Problem," *Housing Policy Debate*.

⁸ Ibid.

⁹ Ericka Petersen. 2020. "Building a House for Gideon: The Right to Counsel in Evictions," *Stanford Journal of Civil Rights & Civil Liberties* 16:1.

¹⁰ Ibid.

¹¹ Desmond and Shollenberger.

¹² Matthew Desmond, Ashley Gromis, Lavar Edmonds, James Hendrickson, Katie Krywokuski, Lillian Leung, and Adam Porton. 2018. "Eviction Lab Methodology Report: Version 1.0," Princeton: Princeton University.

¹³ The Eviction Lab. "Eviction Lab" (evictionlab.org). Accessed 22 May 2021.

¹⁴ "The Evictions Study," The Evictions Study website (evictions.study). Accessed 22 May 2021.

¹⁵ Daniela Aiello, Lisa Bates, Terra Graziani, Christopher Herring, Manissa Maharawal, Erin McElroy, Pamela Phan, and Gretchen Purser. 2018. "Eviction Lab Misses the Mark," *Shelterforce*.

¹⁶ The Eviction Lab. "The Eviction Tracking System" (evictionlab.org/eviction-tracking/). Accessed 20 March 2021.

¹⁷ Open Justice Oklahoma. "Oklahoma Court Tracker" (openjustice.okpolicy.org/blog/oklahoma-court-tracker/). Accessed 22 May 2021; Florida Housing Data Clearinghouse. "Geographic Areas: COVID-19: Workforce & Housing Indicators" (flhousingdata.shimberg.ufl.edu/covid-19). Accessed 1 June 2021; King County Bar Association Housing Justice Project. "HJP-Heat Map" (www.kcba.org/For-the-Public/Free-Legal-Assistance/Housing-Justice-Project/HJP-Heat-Map). Accessed 22 May 2021.

Legal-Assistance/Housing-Justice-Project/HJP-Heat-Map). Accessed 22 May 2021.

¹⁸ Nelson et al.

¹⁹ Ibid.; Aiello et al.

²⁰ Hepburn et al.; Matthew Desmond. 2012. "Eviction and The Reproduction of Urban Poverty," *American Journal of Sociology* 118:1, 88–133.

²¹ Adam A. Porton, Ashley A. Gromis, and Matthew Desmond. 2020. "Inaccuracies in Eviction Records: Implications for Renters and Researchers," *Housing Policy Debate*.

²² Brian J. McCabe and Eva Rosen. 2020. "Eviction in Washington, DC: Racial and Geographic Disparities in Housing Instability."

²³ Desmond et al. 2018.

²⁴ Tim Robustelli, Yuliya Panfil, Katie Oran, Chenab Navalkha, and Emily Yelverton. 2020. "Displaced in America," New America.

²⁵ Nelson et al.

²⁶ Megan E. Hatch. 2017. "Statutory Protection for Renters: Classification of State Landlord–Tenant Policy Approaches," *Housing Policy Debate* 27:1, 98–119.

²⁷ Katie Moran-McCabe, Joshua Waimberg, and Adrienne Ghorashi. 2020. "Mapping Housing Laws in the United States: A Resource for Evaluating Housing Policies' Impacts on Health," *Journal of Public Health Management and Practice* 26:2, S29–S36.

²⁸ Porton et al.

²⁹ Desmond 2012.

³⁰ Desmond and Shollenberger.

³¹ Leifheit et al.; Hoke et al.; Desmond and Shollenberger.

³² Shawn Bucholtz. 2018. "Introducing the 2017 American Housing Survey," *PD&R Edge*.

³³ Katherine McGonagle and Narayan Sastry. 2016. "Using the Panel Study of Income Dynamics To Analyze Housing Decisions, Dynamics, and Effects," *Cityscape* 18:1, 185–99.

³⁴ "Documents- Questionnaires & supporting documentation," University of Michigan Institute for Social Research, Panel Study of Income Dynamics website (psidonline.isr.umich.edu/Guide/documents.aspx). Accessed 1 June 2021.

³⁵ U.S. Census Bureau. 2021. "Measuring Household Experiences during the Coronavirus Pandemic," Household Pulse Survey Phase 3.1. Accessed 22 May, 2021.

³⁶ Desmond 2012.

³⁷ Robert Collinson and Davin Reed. 2018. "The Effects of Evictions on Low-Income Households"; Francisca García-Cobián Richter, Claudia Coulton, April Urban, and Stephen Steh. 2021. "An Integrated Data System Lens Into Evictions and Their Effects," *Housing Policy Debate*.

³⁸ Yuliya Panfil, Sabiha Zainulbhai, and Tim Robustelli. 2021. "Why Is Eviction Data so Bad?" New America.

³⁹ United States 116th Congress. 2019. *S. 3030- Eviction Crisis Act of 2019*.

⁴⁰ United States 116th Congress. 2020. H.R. 7847- HELP Act of 2020; United States 116th Congress. 2020. *H.R. 7743- We Need Eviction Data Now Act of 2020*.

⁴¹ United States Senate Committee on Appropriations. 2020. "Congress Reaches Deal, Files FY21 Omnibus to Fund Govt, Provide COVID Relief," News, 21 December. Accessed 23 May 2021.

⁴² Nicole E. Watson and George R. Carter. 2020. "Toward Implementation of a National Housing Insecurity Research Module," *Cityscape: A Journal of Policy Development and Research* 22:1, 227–48.

Eviction Prevention Initiatives

Since the onset of the COVID-19 pandemic, local governments and nonprofit organizations have adopted various policies and programs to mitigate the pandemic-induced eviction crisis and keep residents in their communities stably housed. Some of these tools include local government moratoria that stay evictions in the short term, whereas others, such as eviction prevention and diversion programs incorporating financial aid, counseling, and legal assistance, can be effective longer-term interventions for at-risk tenants. The city of Philadelphia launched its Eviction Diversion Program in September 2020, pairing mediation support with emergency rental assistance for landlords and tenants.¹ Grand Rapids, Michigan, created its Eviction

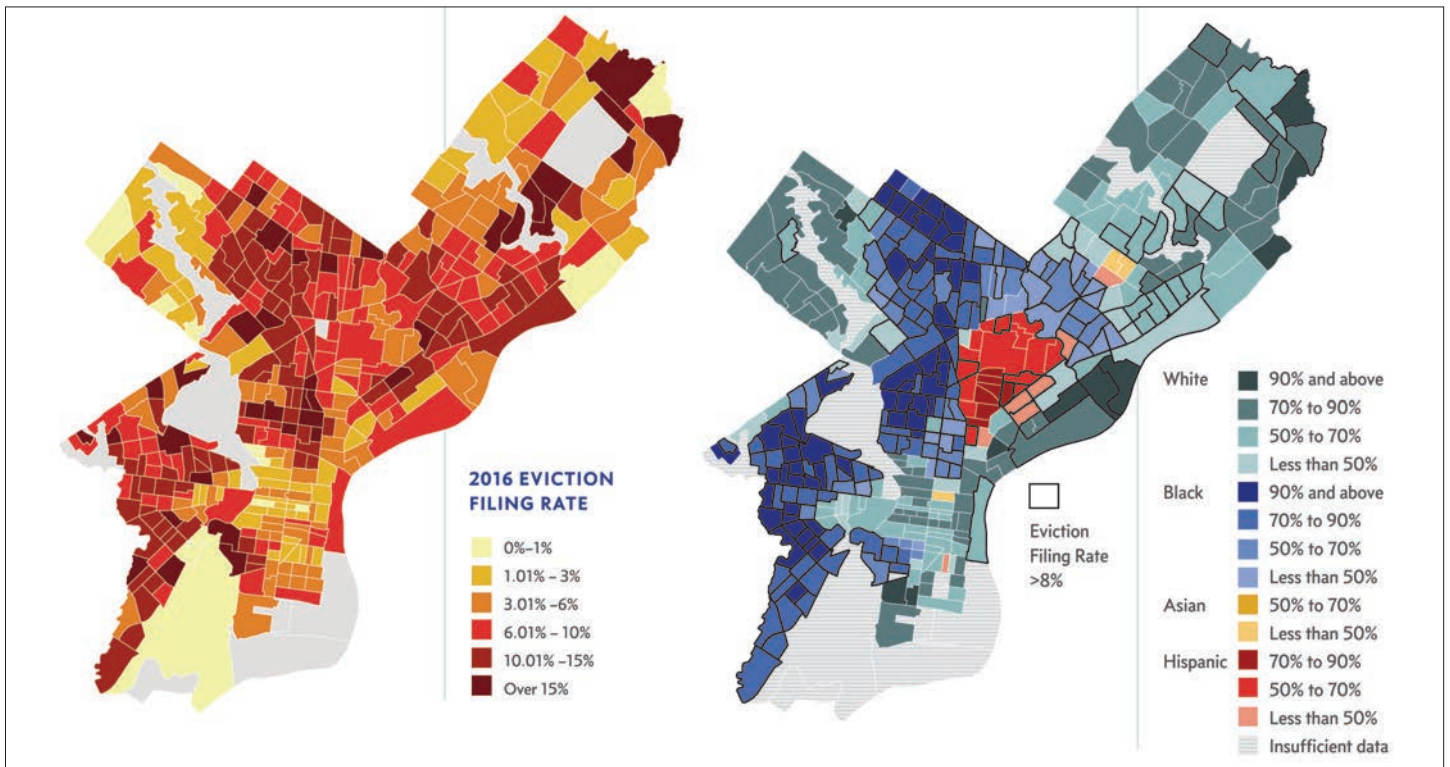
Prevention Program in 2018 as a 3-year pilot to offer one-time rental assistance and legal services to those facing eviction.² Philadelphia and Grand Rapids, along with Richmond, Virginia; Norfolk, Virginia; and Pittsburgh, Pennsylvania, participated in the Eviction Prevention Cohort, an initiative launched by the National League of Cities (NLC) and Stanford Legal Design Lab in June 2020 to brainstorm strategies and share lessons to mitigate the eviction crisis.³ Nonprofit organizations have also emerged as important actors in preventing evictions during the pandemic. A Colorado nonprofit, the Community Firm, provides legal services and financial assistance to affected residents through its COVID-19 Eviction Defense Project.⁴ These

HIGHLIGHTS

- **Philadelphia’s Eviction Diversion Program** requires landlords to apply for rental assistance and enter mediation with tenants before they can file an eviction case, thereby alleviating the strain on courts and encouraging parties to reach resolutions that keep tenants in their homes.
- **The Eviction Prevention Program in Grand Rapids, Michigan,** offers rental assistance to tenants at risk of eviction by requiring tenants, landlords, and judges, to sign conditional dismissals — agreements that allow tenants to repay past-due rent.
- **Colorado’s COVID-19 Eviction Defense Project,** which emerged in response to high rates of eviction due to the pandemic, offers eligible tenants legal services and rental assistance through the Colorado Stability Fund.



In 2020, the National League of Cities and the Stanford Legal Design Lab initiated the Eviction Prevention Cohort. City officials from five cities, including Philadelphia and Grand Rapids, received technical assistance, virtual training, and peer-to-peer resource sharing on preventing evictions in their respective cities.



City of Philadelphia

Compared with the city's White and Hispanic renters, African-American renters in Philadelphia have historically faced higher rates of eviction filings.

programs offer landlords and tenants avenues for structured communication and rental assistance to avert evictions and their cascading effects on families and the community.

Philadelphia Enacts Eviction Diversion

Nearly half of all Philadelphia households are renters, and 55 percent of them are housing cost burdened, paying more than 30 percent of their household income on rent.⁵ Even before the COVID-19 pandemic, Philadelphia had the fourth-highest eviction rate among large U.S. cities.⁶ In 2016, more than 1 out of 14 renters in Philadelphia faced eviction, and in 2017, the city had approximately 24,000 formal eviction filings. Historically, households headed by African-American women with children and those with low educational attainment have been disproportionately affected by evictions in Philadelphia.⁷ From 2018 to 2019, 2.8 times more eviction cases were filed against African-American renters in the city than against White renters. Nearly 9 percent of African-American renters were evicted during this period compared with 5.2 percent and 3.1 percent of Hispanic and

White renters, respectively.⁸ Such disparities in eviction filings, especially in South Philadelphia and other low-income neighborhoods with minority residents, spurred the creation of programs to address these challenges.⁹

In September 2017, Philadelphia Mayor James Kenney established the Mayor's Task Force on Eviction Prevention and Response, which solicited input from stakeholders to assess the city's eviction challenges and recommend strategies for eviction prevention. One of the task force's recommendations was to increase legal representation for low-income tenants, and in January 2018, the city partnered with nonprofit legal services agencies to establish the Philadelphia Eviction Prevention Project (PEPP).¹⁰ Managed by Community Legal Services (CLS), an organization offering free legal representation and advocacy, and a coalition of other legal services and tenant advocacy organizations, PEPP provides several services for individuals facing eviction, including free legal assistance, onsite attorneys in court through its Lawyer of the Day program, housing and financial counseling, community education, a tenant

hotline, and an informational website.¹¹ The task force also recommended that the city implement a pre-filing mediation program that could resolve conflicts between landlords and tenants before they could escalate to an eviction filing in court.¹² In fall 2019, the city received funding to conduct an eviction diversion pilot program led in large part by Good Shepherd Mediation Program (GSMP), a nonprofit neighborhood justice center that recruits and trains volunteer mediators, and CLS.¹³ Over 4 months, GSMP worked with a small number of landlord-tenant pairs to reach resolutions. Through this pilot, program partners began envisioning how a diversion program could operate and the necessary partners for conducting mediation and outreach, ultimately laying the groundwork for a larger program to assist tenants and landlords during the pandemic.¹⁴

Pandemic Response

In June 2020, Philadelphia enacted the Emergency Housing Protections Act (EHPA) to help tenants grappling with pandemic-induced income loss remain in their homes and prevent mass evictions. EHPA authorized the creation

of the Eviction Diversion Program and required landlords and renters to enter a mediation process before initiating formal eviction proceedings in court.¹⁵ The program officially launched on September 1, 2020, a day after Pennsylvania's eviction moratorium expired.¹⁶ The city contracted with GSMP to mediate incoming cases because of its previous mediation experience in the pilot. According to Sue Wasserkrug, program administrator at GSMP, the major goals of the diversion program were to avoid mass evictions, encourage communication between landlords and tenants, and prevent filings that could permanently stain tenants' records.¹⁷

Thirty days before filing for eviction, landlords must send tenants a notice of rights that outlines the process for qualifying for protections under EHPA.¹⁸ The tenant must complete a COVID-19 Certification of Financial Hardship

form and deliver it to the landlord, who must then request mediation through the Eviction Diversion Program web portal before filing in court. GSMP staff then assign mediators and schedule the mediation conference call, which occurs within 30 days of the request. GSMP also assigns tenants a housing counselor, drawn from a network of social service agencies, so they can discuss finances, determine the amount of rental assistance needed, and devise an affordable repayment plan (if rental assistance does not cover the arrears).¹⁹ During the call, mediators write the agreement using a standard template. GSMP staff review and email the final agreement to landlords and tenants, maintain records of all the agreements, and code the outcomes of each case on the city portal.²⁰ The goal is to reach an agreement that benefits both tenants, who have lost income because of the pandemic,

and landlords, who need rent payments to avoid foreclosure.²¹

In January 2021, the city extended the mandate for landlords to participate in the Eviction Diversion Program, which was originally set to expire on December 31, 2020, through March 31, 2021.²² City officials also explored the possibility of operating the diversion program under the Philadelphia Municipal Court. Partners were concerned that once participation in the Eviction Diversion Program was no longer mandatory, many landlords would proceed to file, overwhelming the court system. On April 1, 2021, the Municipal Court passed a 45-day order (later extended through August 31, 2021) requiring landlords to apply for rental assistance and participate in the Eviction Diversion Program before filing a residential eviction case in court for nonpayment of rent.²³ Before this order, the Eviction



City of Philadelphia, Office of Community Empowerment and Opportunity

Philadelphia's Task Force on Eviction Prevention and Response, cochaired by Mitchell Little, gathered input from community stakeholders on the city's eviction challenges and made recommendations to the mayor and city council.



The pace of eviction filings amid an affordable housing shortage led the city of Grand Rapids and its partners to launch the Eviction Prevention Program in 2018 to offer rental assistance and legal services to at-risk tenants.

Diversion Program operated separately from the court system, and the Municipal Court did not screen out cases that were already enrolled in diversion or were out of compliance with EHPA requirements. As a result, landlords filed many eviction cases that instead should have gone through the diversion process, and the tenants in these cases faced eviction judgments as well as filings, both of which are in a tenant's permanent record and are barriers to finding stable housing in the future. CLS worked with landlords' counsel to prepare a bench card to help the court understand EHPA protections. The new court order streamlines the diversion process for landlords and tenants because, by screening filings, the court ensures that all landlords and tenants are able to access rental assistance and diversion before filing an eviction case, thus preventing unnecessary court filings, reducing the burden on the court, and resolving cases without a harmful eviction filing on a tenant's record.²⁴

Federal funding and support from the city council will allow the Eviction Diversion Program to continue through

August 2022, sustaining the program beyond the pandemic.²⁵ During three phases, from May 2020 through March 2021, the city provided more than \$65.6 million in emergency rental assistance (ERA) funds to more than 16,000 households through the Coronavirus Aid, Relief, and Economic Security (CARES) Act as well as state and city assistance received from the U.S. Department of the Treasury's Coronavirus Relief Fund.²⁶ In the fourth phase, as of April 2021, \$97 million in ERA funds allocated from the 2021 Consolidated Appropriations Act had been secured for rental assistance and utility payments, and additional funds will come from the American Rescue Plan Act of 2021.²⁷ In phase four, an estimated 10,000 to 15,000 eligible tenants will receive up to \$2,000 per month for up to 18 months to pay back rent and no more than 3 months of forward rent. Assistance to pay current or past utility bills is also available.²⁸

As of May 2021, the Eviction Diversion Program had mediated approximately 1,200 cases, of which about 80 percent had reached agreements or continued

negotiating agreements. According to Rachel Garland, managing attorney in the housing unit at CLS, most participants have complied with the agreements, the majority of which are repayment arrangements enabling tenants to stay in their homes. When the Eviction Diversion Program began, GSMP conducted 10 to 15 mediations per week, but as awareness of the program grew, the number of mediations skyrocketed to an average of 50 to 60 per week by November 2020, with an additional 40 to 80 cases going through a triage process that streamlined agreements for high-volume landlord attorneys.²⁹

The program's tenant education component, led by housing counselors, has also prevented tenant-landlord conflicts from arising by teaching tenants how to resolve issues outside of court. CLS is hopeful that the Municipal Court will continue to extend the Eviction Diversion Program participation mandate or make it permanent. Doing so would help normalize this "culture shift" of communication and persuade landlords to favor diversion

over eviction, which would keep tenants in their homes and encourage regular dialogue with tenants to resolve disputes.³⁰

Overcoming Challenges

Unlike a court case, in which one party wins and another party loses, mediation involves facilitating a conversation between the landlord and the tenant with the goal of reaching a resolution. Wasserkrug stated that pre-filing mediation is a “win-win-win” because landlords get their income back without the hassle of going to court or dealing with tenant turnover, tenants avoid having to move out or go to court, and the entire community averts the devastating consequences of mass evictions.³¹ The newness of the Eviction Diversion Program, however, meant that many landlords and tenants were unfamiliar with it and unsure of its legitimacy.³² A survey of 600 landlords in September 2020, along with indepth interviews with landlords, property managers, and attorneys from March to October 2020, revealed that many landlords were unaware of the program. Approximately 73 percent of Philadelphia’s landlords own just one or two units, making up 18 percent of rental units in the city. Roughly 40 percent of mom-and-pop respondents with portfolios of 5 units or fewer were aware of the program compared with nearly 65 percent of landlords with 30 or more units.³³ Because the city relies on these smaller landlords to provide unsubsidized affordable housing, ensuring that they are aware of the program and its benefits is critical.³⁴ Opposition to diversion among landlords decreased as they learned that working with existing tenants to obtain funding was in their economic best interest, and, according to Garland, landlords who participated in the program once or twice quickly realized that diversion was a useful tool.³⁵

Among the hurdles to reaching tenants are missing or outdated phone numbers and email addresses. Diversion requires partners to work under tight deadlines, and they prefer to contact

tenants using email, text messages, and phone calls rather than through postal mail, which creates delays. Many landlords do not have their tenants’ phone numbers and email addresses, so the program, noted Garland, “has been shifting the culture for the landlords to have this information” and prioritize communication with their tenants.³⁶

Another challenge, Wasserkrug noted, is running a program that essentially is still being built. She credits the success of the Eviction Diversion Program to a strong coalition of partners that have been flexible and willing to adapt as unanticipated changes to the program arise. Regular updates keep the mediators informed of revised protocols based on feedback from housing counseling agencies, landlords’ attorneys, landlords, and the mediators themselves.³⁷ In addition, CLS is involved in building and troubleshooting the program and holds weekly sessions with housing counseling agencies to sort through tenant cases and offer suggestions. “This is a whole new area of law” for the groups running the program, said Garland, and CLS is improving the program’s design by hosting listening and training sessions with housing counselors, mediators, landlords, and landlords’ attorneys to collect feedback on what aspects of the program are working well and what changes need to be made.³⁸

For situations in which diversion has not been successful or is not appropriate, CLS can determine which cases require legal representation through PEPP. The Eviction Diversion Program and rental assistance can resolve situations related to nonpayment of rent or other low-level issues, “but there are a lot of other things that can lead to eviction, and tenants need attorneys to be able to handle these other processes,” Garland stated. A repayment agreement will not necessarily solve problems involving overdue maintenance or hazardous living conditions. Such situations can be legally complicated and beyond the scope of a housing counselor’s role, and CLS is in a unique position to intervene

and reroute tenants to PEPP.³⁹ According to Garland, the success of PEPP led the city council to unanimously pass a right to counsel law, enacted on December 4, 2019, that offers free legal representation for low-income residents facing eviction.⁴⁰ Philadelphia is one of the few cities in the nation to adopt a right to counsel law for low-income residents.⁴¹ The city plans to phase in the right to counsel over 5 years but has yet to fund the program.⁴² Garland emphasized the need to examine eviction holistically and to recognize that, unfortunately, rental assistance and diversion will not solve all eviction challenges. Funding for right to counsel, she asserted, will help tenants resolve more complicated eviction issues.⁴³

Preventing Evictions in Grand Rapids

When the COVID-19 pandemic emerged, the city of Grand Rapids, Michigan, was already facing an affordable housing shortage. In 2019, an estimated 33,615 households — 44.6 percent of all Grand Rapids households — were renters, and 52 percent of them were cost burdened, spending more than 30 percent of their income on rent.⁴⁴ In Kent County, where Grand Rapids is located, rates of homelessness among African-Americans are disproportionately high because of increasing housing prices and a history of discriminatory housing policies. In 2019, nearly 1 out of 6 African-American children in the county accessed the homeless system compared with only 1 in 130 White children.⁴⁵ From January 2018 through December 2020, 9,679 eviction cases were filed in the 61st District Court in Grand Rapids. The quickening pace of eviction filings is an indication of rising rents and stagnant wages, a longstanding concern among residents.⁴⁶ A court pilot program to prevent evictions was one of the recommendations put forth by a 2015 citizen work group formed to discuss the future of the city’s housing and develop policy solutions.⁴⁷

Connie Bohatch, managing director of community services in the city of Grand

Rapids, met with colleagues at the Michigan Department of Health and Human Services (MDHHS), The Salvation Army (TSA), and the 61st District Court to determine the feasibility of creating an eviction prevention program.⁴⁸ With the full support of partners, Grand Rapids' Eviction Prevention Program (EPP) launched in January 2018 as a 3-year pilot offering rental assistance and legal services to tenants at risk of eviction. A total of \$300,000 from the Steelcase Foundation and the Grand Rapids Community Foundation funded a caseworker at TSA and half the cost of a full-time eligibility specialist with the Kent County office of MDHHS. MDHHS matched the remaining cost of its EPP staff.⁴⁹ The city allocated additional Emergency Solutions Grants (ESG) funds in 2019 to support increased TSA staffing and case management. Foundation funding also supported an annual program evaluation. With funding for the pilot exhausted, the city now draws from its general operating fund to support the local share of the MDHHS staff and sustain the program.⁵⁰

EPP provides one-time rental assistance to eligible tenants facing eviction because of nonpayment of rent by allocating funds from the State Emergency Relief

(SER) Program and other sources. Along with the eviction notice and court summons, tenants also receive a multilingual flyer from the 61st District Court describing rental assistance available through EPP and instructions for enrolling in the program.⁵¹ Tenants typically reach out to TSA — Kent County's coordinated entry agency — to determine rental assistance options; however, because TSA has developed a rapport with landlords, many landlords direct their tenants to contact TSA. In some cases, landlords will contact TSA and request that a case manager speak with their tenants to explain the process, noted Todd Furlong, social services manager for housing services at TSA in Kent County.⁵²

The largest source of EPP funding is MDHHS, which administers SER, Emergency Services, and Kent County Discretionary funds.⁵³ Jana Kuiper, the eviction prevention specialist at MDHHS, reviews SER applications, cross-references the docket and explores tenants' eligibility for other funding options at the state and city level.⁵⁴ Over the course of the pilot, EPP secured \$575,357 from several sources in addition to MDHHS, including city ESG funds, churches, and other local

agencies. Staff coordinate the various financial resources to fulfill a tenant's particular needs based on eligibility; tenants often receive rental assistance from several sources. The average amount allocated per household for each pilot year was \$1,412, \$1,764, and \$2,654, respectively.⁵⁵ According to Bohatch, the average amount allocated per household since the pilot ended (during the pandemic) has increased to approximately \$4,000.⁵⁶ In April 2021, Kent County received about \$38.5 million from the U.S. Department of the Treasury under the 2021 Consolidated Appropriations Act for the state's COVID Emergency Rental Assistance (CERA) program administered by the Michigan State Housing Development Authority. CERA offers tenants another source of rental assistance. In addition to paying between 10 and 12 months of back rent depending on income level, CERA allows tenants to request assistance with utility payments and up to 3 months of forward rent. To qualify for CERA funding, a tenant's household income must not exceed 80 percent of the area median income, and assistance is limited to no more than 150 percent of the HUD Fair Market Rent for the county of residence and household size.⁵⁷

Before the pandemic, TSA and MDHHS staff members were stationed at the courthouse for only two docket dates per month to initiate eligibility screenings for eviction prevention services and emergency financial assistance before a case appeared before the judge.⁵⁸ Arlene DeKryger, eviction prevention coordinator at TSA in Kent County, said that during the pandemic, she and the MDHHS partner take turns attending hearings virtually so that they can screen interested tenants for eligibility every week.⁵⁹ Prospective EPP participants must meet the income thresholds appropriate for one or more funding sources and live in an apartment that is affordable at that income. State funding sources require tenants to demonstrate an ability to pay the following month's rent; however, if a tenant is unable to pay future rent, TSA



During the National League of Cities' Congressional City Conference held in March 2020, local officials such as Connie Bohatch (second from left) of Grand Rapids discussed eviction prevention strategies, resources, and policy solutions.

National League of Cities

and MDHHS can access other funding sources to assist. In addition, tenants must have a landlord willing to keep them as a tenant and enroll in the state electronic SIGMA Vendor Self-Service and MDHHS MI Bridges systems to receive payments.⁶⁰

A major component of the program is the requirement that the tenant, landlord, and judge sign a conditional dismissal or stipulation agreement, “a solution that would avoid essentially having an eviction on someone’s record,” said Judge Jennifer Faber, of the 61st District Court. A conditional dismissal gives tenants time to repay past-due rent with program funds and protects landlords from having to restart the process if the tenant violates the agreement.⁶¹ If the landlord receives payment in full, then the eviction suit is dismissed and the tenant’s credit report is unaffected.⁶² Under state law, the stipulation agreements must grant tenants at least 10 days to pay the past-due rent. In some cases, the parties may agree to a longer repayment period, recognizing that the funds may take time to access. Judge Michael Distel of the 61st District Court observed that the key to accessing the funds is for the tenant to follow through with completing the necessary paperwork to ensure eligibility.⁶³

When the program began, Faber and Distel were the only judges running the landlord-tenant hearings, but as the program developed, more judges understood it and would sign the conditional dismissals. Two landlord-tenant hearings per case are now required under the recently amended Michigan Supreme Court Administrative Order No. 2020-17. In the pretrial hearing, judges are obligated under state law to advise tenants of available services and their right to counsel. Following the first hearing, the court adjourns the case for 7 days, allowing tenants time to consult with their legal aid attorney.⁶⁴ At any point before, during, or after the hearings, judges can sign a conditional dismissal with the consent of both parties, noted Faber. The judge’s main role



During virtual hearings, 61st District Court judges advise tenants and landlords of their rights and obligations and are available to sign conditional dismissals, which offer tenants an avenue to avoid eviction.

Photo courtesy of Grand Rapids 61st District Court

is to ensure that the parties are aware of the obligations stated in the agreement and the consequences for failing to comply.⁶⁵ EPP often requires a tenant contribution or “copay,” which can come from different agencies, family members, or out of pocket. On average, the tenant copay from January 2018 through December 2020 was \$623. MDHHS, the city, and local agencies determine available funds to help program recipients satisfy their copayments. For example, an adjustment in MDHHS policies to allocate more state emergency services monies and a partnership with Kent County Community Action have increased the amount of funds available to help tenants meet their obligation without putting their next month’s rent at risk. Tenants who fail to comply with the agreement face the penalty of eviction; landlords who are not paid in full can reinstate the eviction by filing an affidavit of default.⁶⁶

Positive Results Through Community Outreach

From January 2018 to December 2020, EPP served 324 households totaling 981 residents, which included 456 adults and 525 children. During that period, the 61st District Court entered a total of 445 stipulations representing 4.6

percent of all landlord-tenant cases coming through the court. Note that a stipulation agreement does not necessarily guarantee a tenant’s receipt of, or eligibility for, EPP funds. In fact, 199 cases that secured a stipulation agreement did not secure EPP funding. Cases that do secure funding are more likely to avoid an eviction judgment. In 2020, nearly 80 percent of EPP cases avoided an eviction judgment compared with 49.3 percent of non-EPP cases.⁶⁷

Building awareness of the program has been vital to its success. In the pilot’s early stages, Judges Distel and Faber, along with 61st District Court staff, attended meetings with the Rental Property Owners Association (RPOA) to discuss the program and its benefits for landlords and tenants. In addition, Bohatch presents information on EPP and answers questions from landlords and tenants at community and rental property owner events. Before the pandemic, tenant education occurred mostly within the courthouse itself, both through signs posted at check-in and through onsite staff who explained the program to those needing rental assistance. In-person meetings for clients and representatives from MDHHS and TSA took place in courthouse conference

rooms. Although some were concerned that parties would not be able to attend remote hearings, turnout has been higher than expected. In addition, Distel indicated that because attorneys from legal aid organizations attend the remote sessions, the shift to remote hearings during the pandemic has increased the accessibility of legal representation. Funded through the Community Development Block Grant – Coronavirus CARES Act monies allocated by the city, legal aid attorneys who attend the hearings can schedule appointments with tenants to help them navigate the process and access information. Virtual quarterly meetings composed of stakeholders including the city, MDHHS, judges, court administrators, and legal aid attorneys help to monitor the program, collect feedback, and adjust the program as needed. Moreover, the 61st District Court

administrative team has been flexible and willing to adapt to programmatic changes, which, Bohatch emphasized, has helped EPP run smoothly.⁶⁸

The final pilot evaluation determined that the lack of a stipulation agreement was the primary reason why an eviction case might be deemed ineligible for EPP. Early on, some landlords were hesitant to register on Michigan’s electronic SIGMA Vendor Self-Service and MDHHS MI Bridges systems to receive EPP payments because they did not fully understand or trust the process. Ongoing outreach to landlords has been key to expanding the program and overcoming these perceptions.⁶⁹ The community outreach groundwork paid off during the pandemic; many staffers report that landlords are more willing to enter stipulated agreements.⁷⁰ The share of

all eviction cases (regardless of EPP participation) that adopted stipulation agreements rose from 3.4 percent in 2018 to 7 percent in 2020.⁷¹ As Distel stated, “it’s not just a one-way street” in which only tenants benefit. EPP allows landlords to continue to meet their business obligations, and many understand the challenges that tenants are facing and are willing to work to reach an agreement.⁷²

Opportunities for Growth

A common reason why tenants failed to qualify for EPP was that they were facing eviction from a unit that was not considered affordable at their income level. Although EPP’s assistance can avert a short-term housing crisis, the program does not resolve the underlying causes of evictions: income instability, increased housing costs, and a shortage of affordable



The COVID-19 Eviction Defense Project offers free legal assistance for renters at imminent risk of eviction and connects them to case managers who can fast-track rental assistance through the Colorado Stability Fund.

housing units. The city is continuing the discussions that followed the 2015 citizen work group's findings, with a focus on mixed-income housing and ensuring that at least 30 percent of the housing stock is affordable to low-income households. Increasing racial equity remains a challenge as the city investigates policies to address eviction disparities. Most tenants who received EPP assistance were female-headed African-American households with minor children. From 2018 to 2020, 68.5 percent of EPP participants were African-American, 82.4 percent were women, and 43.2 percent were single with minor children. Bohatch also pointed to the overrepresentation of African-American families experiencing homelessness in Kent County and the need to determine "access points" for assistance "to get ahead of the curve" so that families do not have to endure

financial hardship for extended periods or navigate the court system.⁷³

Another continuing challenge that first emerged during the early stages of the pilot is the need to reach tenants before they receive a court summons or before a landlord files for eviction, explained Tanya Todd, clerk of the 61st District Court. Twice a week, the 61st District Court sends its docket of tenants with scheduled hearings to both TSA and MDHHS to alert staff of those facing eviction. Although these tenants have already received a court summons, TSA and MDHHS can contact them before their hearings to begin the paperwork, positioning tenants further along in the process by their hearing date. This practice does not catch tenants before eviction the way a pre-filing program does, but it serves as one remedy to help tenants start their eligibility paperwork and access funds so that they enter their court hearing better prepared, noted Todd.⁷⁴ She also observed that data on tenants' long-term housing stability after receiving EPP assistance would help stakeholders better understand the impacts of the program.⁷⁵ Program partners determined that the need exists for improved education and outreach to help tenants understand the process, as well as holistic case management and wraparound services to mitigate tenants' future vulnerability to eviction.⁷⁶

Discussions are ongoing about future funding for the EPP program.⁷⁷ Beyond screening for eligibility and processing applications, EPP caseworkers also fulfill program advocacy and community education goals crucial to the program's success.⁷⁸ Program partners are currently examining opportunities for stakeholders such as RPOA to support the program financially. In addition, partners are examining ways to streamline the program and improve its cost efficiency.⁷⁹

Program partners have also sought to learn from other eviction prevention initiatives locally and nationwide.

Meetings with officials operating the Kalamazoo County Eviction Diversion Program led the Grand Rapids team to adopt strategies such as having onsite staff at the courthouse available to assist those needing rental assistance. Bohatch noted that participation in the NLC Eviction Prevention Cohort was also an avenue for the Grand Rapids team to learn from other cities with similar goals by discussing policy solutions, sharing resources, and examining strategies for community engagement.⁸⁰

Colorado Nonprofit Assists Tenants Facing Eviction

Early data modeling at the beginning of the pandemic conducted by the Community Firm, a Colorado nonprofit, determined that by September 2020, nearly 420,000 people living in 181,000 renter households in Colorado would owe nearly \$765 million in past-due rent and would be at risk of eviction.⁸¹ Approximately 35 percent of all Colorado households are renters, and 51 percent of them are housing cost burdened, paying more than 30 percent of their household income on rent.⁸² Recognizing the adverse effects of these alarming trends on low-income households, the Community Firm created the COVID-19 Eviction Defense Project (CEDP) in April 2020 to provide legal aid and advocacy for families in Denver and Lake counties.⁸³ CEDP cofounders Sam Gilman and Zach Neumann harnessed their robust network of volunteer attorneys and tenant advocates to collect and share resources for families and individuals at risk of or facing eviction during and after the pandemic.⁸⁴

At its inception, CEDP focused on providing legal services, research, and policy advocacy.⁸⁵ Recognizing that most incoming cases stemmed from nonpayment of rent and that lawyers alone would not be able to solve Colorado's eviction crisis, CEDP expanded its mission to provide rental assistance through the Colorado Stability Fund, piloted initially with support from foundations and social impact investment organizations. For tenants struggling



with a temporary hardship related to health, transportation, or unemployment, rental assistance is all they need to make them current. For those who are already facing eviction in court or who owe money on an expired lease, “paired legal services and rental assistance is really important,” said Gilman. In situations in which a tenant’s lease is about to expire, paying off the back rent alone often will not keep a tenant in their home; in these cases, lawyers can also negotiate a new lease for the tenant along with rental assistance payments to obtain long-term stability for the family.⁸⁶

The pilot concept, which ran from June 2020 through December 2020, was funded in part through a Gary Community Investments grant. Through rental debt buyouts, CEDP negotiated reduced rates with landlords for past and future rent payments and paid them a single lump sum, often renegotiating or updating leases as a part of the negotiations. This structure proved successful and served more than 160 households. In April 2021, Colorado received \$247 million in ERA program funds from the U.S. Department of the Treasury allocated under the 2021 Consolidated Appropriations Act.⁸⁷ CEDP has now scaled up its efforts as a state ERA provider, and the Colorado Stability Fund is the CEDP entity that disburses ERA funds to tenants in Denver County and Lake County.⁸⁸ ERA funds can be used to pay rent dating back to April 2020, but assistance is limited to 12 months of past-due rent. To qualify for assistance, tenants must earn no more than 80 percent of the area median income. Depending on funding availability, tenants can also apply for ERA funds to pay up to 3 months of future rent at a time. At least one household member must have lost income, incurred unexpected costs, or experienced other hardships because of the COVID-19 pandemic. In addition, tenants must show that at least one household member is at risk of homelessness.⁸⁹ Rental assistance is limited to no more than 150 percent of the HUD Fair Market Rent for the county of residence.⁹⁰

Tenants can access CEDP assistance through several intake channels. The Colorado Stability Fund’s primary intake channel is the state’s ERA application system. The Colorado Stability Fund assists individuals in Denver and Lake counties who indicate imminent eviction risk on their state rental assistance applications, elevating applications for legal assistance for which rental assistance alone is unlikely to stabilize the tenancy. Legal aid partners also refer their at-risk clients to the program. In addition, referrals to the Colorado Stability Fund can come from community organizations and other entities that are working with vulnerable groups, such as the Lake County Unmet Needs Committee, a multiagency coalition that negotiates with landlords and provides financial relief to families affected by the pandemic that do not qualify for, or have exhausted, government assistance. In Denver County, CEDP also partners with the East Colfax Community Collective, a neighborhood coalition of residents and nonprofits.⁹¹ CEDP partners with these community organizations to provide rental assistance referrals, legal services, and legal aid clinics to residents.⁹²

Breaking Barriers To Stabilize Households

Gilman stated that as the volunteer team delved deeper into the work of representing clients and engaging with community partners, the team realized that improving tenant protections through state legislation would be critical to resolving many of the root causes of the eviction crisis, and providing legal representation to tenants was only one part of the solution.⁹³ Since the pandemic began, CEDP and its partners have advocated for reforming landlord-tenant laws in the state. In March 2021, CEDP testified before the Colorado Senate State, Veterans, and Military Affairs Committee on Senate Bill (SB) 173: Rights In Residential Lease Agreements, which Governor Jared Polis signed into law on June 25, 2021. The law caps late fees on unpaid rent and gives renters additional time

to pay back rent. The law also enables tenants to claim a landlord’s “breach of warranty of habitability” as a defense in court without paying a bond. Gilman explained that tenants whose units are unsanitary or poorly maintained need to be able to assert this claim as a defense during an eviction hearing.⁹⁴

Because the eviction process often outpaces the time needed to secure rental assistance, CEDP aims to fast-track assistance. To achieve this goal, a key component of the Colorado Stability Fund is the ability to issue upfront payment through a line of credit, which CEDP repays with ERA funding. These advance payments allow CEDP to stabilize households quickly rather than risk waiting for funding in the face of an impending eviction.⁹⁵ As of early June 2021, tenants statewide have requested \$70.3 million in rental assistance through ERA. From March 2021 to early June 2021, the state processed 3,221 ERA applications for Denver County and 30 for Lake County, and it approved \$1.9 million and \$25,400 in rental assistance for households in Denver County and Lake County, respectively.⁹⁶

The need for rental assistance exceeds the scope of CEDP’s capacity and service area. CEDP frequently receives intake calls from tenants outside of Denver or Lake counties, requiring difficult conversations with tenants that staff are unable to assist. As the project continues to evolve and recruit additional lawyers and tenant advocates, it will expand to additional counties. CEDP also is building stronger partnerships with community organizations for case management, and its tenant advocates are in place to connect those who require services beyond rental assistance to supports in the community.⁹⁷

To qualify for rental assistance, tenants must complete the necessary paperwork, which presents an additional burden for many families in CEDP’s service area. Lacking access to a computer to upload documentation in the online intake form is a common barrier

to accessing assistance. One solution, stated Gilman, is sending some of the documents by text message. In addition to technology barriers, tenants must parse legal jargon when completing paperwork. Case managers and lawyers work with clients to answer questions, explain the process, and summarize legal documents in an easy-to-understand way. Although roughly half of the CEDP team speaks Spanish fluently, the team coordinates with partner community organizations to provide translation services as needed. A critical step toward ensuring that cases are resolved quickly is conducting an initial review of the applications. Each week, as the operations team assigns cases, intake staff members assess whether a case can be resolved quickly with rental assistance or whether it will require other community resources or translation services. This review allows case managers and tenant advocates to evaluate their caseloads, process cases faster, and draw on resources to assist clients who need more personalized attention.⁹⁸

As CEDP moves beyond the pandemic, it is building the infrastructure needed to strengthen the connection between rental assistance and legal services. CEDP continues to advocate for rental assistance as part of the state’s larger response to housing insecurity. The organization’s ultimate goal is to become a single point of contact for eviction prevention, where tenants can receive rental assistance before the eviction timeline expires and connect to legal services if they need additional support, and where other legal aid providers can refer clients who need funding before their court hearings. Offering rental assistance to stabilize households is cost effective in the long run, Gilman noted, because it mitigates the adverse effects of eviction on communities and families such as homelessness, higher rates of COVID-19 infections, and other negative consequences.⁹⁹

Conclusion

By combining financial assistance with housing counseling and legal aid, the

eviction prevention programs discussed above have proven mutually beneficial for landlords and tenants, allowing tenants to remain housed during a public health emergency and landlords to make mortgage payments and maintain their properties. In addition, preventing an eviction crisis benefits the community by relieving the burden on the court system, shelters, and social service providers.¹⁰⁰ In Philadelphia, identifying and targeting assistance to at-risk tenants and mandating that landlords apply for rental assistance before filing an eviction case reduces strain on the court system and strengthens the lines of communication between tenants and landlords to avoid evictions and pursue alternate solutions. Grand Rapids entered the pandemic equipped with a program infrastructure already in place and the trust of local landlords because of their participation in the Eviction Prevention Program pilot. With the pandemic increasing need, the program has been able to combine various funding sources to offer tenants rental aid. As awareness of the benefits of participation continues to build, landlords and tenants in both cities are increasingly willing to embrace the programs as an alternative to eviction. In Colorado, CEDP is focusing on the timely distribution of funds to vulnerable tenants facing a fast-paced eviction process and advocating for state-level action to address the eviction crisis. As households continue to confront the COVID-19 pandemic and its financial impacts, such programs will provide at-risk tenants with a critical safety net. Through strong partnerships and funding support, these programs can continue to stabilize households at risk of eviction even after the pandemic ends. **EM**

¹ Interview with Rachel Garland, 4 May 2021 City of Philadelphia. 2020. “Philadelphia Launches Eviction Diversion Program,” 31 August press release.

² Métrica. 2018. “Grand Rapids Eviction Prevention Pilot Program: Year 1 Evaluation Report,” 5, 8.

³ Natasha Leonard, Alexis Butler, and Lauren Lowery. 2021. “How Five Cities Tackled Eviction Amidst the COVID-19 Pandemic.”

⁴ “About.” COVID-19 Eviction Defense Project website (cedproject.org/about/). Accessed 22 March 2021.

⁵ U.S. Census Bureau, American Community Survey

5-Year Estimates Data Profiles. 2018. “Philadelphia city, Pennsylvania.”

⁶ City of Philadelphia. 2020. *Bill No. 200294, AN ORDINANCE Amending various sections of The Philadelphia Code to address matters related to the landlord and tenant relationship during the novel coronavirus of 2019 pandemic and otherwise, including providing for an eviction diversion program, and making certain technical changes, all under certain terms and conditions.*

⁷ City of Philadelphia. 2018. “Mayor’s Taskforce on Eviction Prevention and Response,” 3, 6, 8.

⁸ Ira Goldstein, Emily Dowdall, Colin Weidig, and Janine Simmons. 2021. “Evictions in Philadelphia: Race (and Place) Matters,” Reinvestment Fund, 2.

⁹ Mark Treskon, Solomon Greene, Olivia Fiol, and Anne Junod. 2021. “Eviction Prevention and Diversion Programs: Early Lessons from the Pandemic,” Urban Institute and the Housing Crisis Research Collaborative, 20.

¹⁰ City of Philadelphia 2018, 3; 5; 28; 50; City of Philadelphia. 2018. “Mayor Kenney Announces Philadelphia Eviction Prevention Project,” 30 January press release.

¹¹ PhillyTenant.org. 2020. “Philadelphia Eviction Prevention Program (PEPP),” 30 September blog post; “About CLS,” Community Legal Services of Philadelphia website (clsphila.org/about-community-legal-services/). Accessed 26 May 2021.

¹² City of Philadelphia 2018, 5. Interview with Sue Wasserkrug, 6 May 2021.

¹³ Interview with Sue Wasserkrug; Interview with Rachel Garland; “About CORA Good Shepherd Mediation Program,” Good Shepherd Mediation Program website (www.phillymediators.org/about-gsmp/). Accessed 7 May 2021.

¹⁴ Interview with Rachel Garland.

¹⁵ City Council of Philadelphia. 2020. “City Council Enacts ‘Emergency Housing Protection Act’ to Provide Groundbreaking Protection for Renters During COVID Pandemic;” City of Philadelphia. 2020. *Bill No. 200294.*

¹⁶ Commonwealth of Pennsylvania. 2020. *Order of the Governor of the Commonwealth of Pennsylvania Staying Notice Requirements for Specified Actions Related to the Disposition of Property;* Interview with Rachel Garland.

¹⁷ Interview with Sue Wasserkrug.

¹⁸ Interview with Rachel Garland; “COVID-19 Emergency Tenant Protections,” City of Philadelphia website (www.phila.gov/FairHousingCommission/Pages/COVID-19EmergencyTenantProtections.aspx). Accessed 6 May 2021; City of Philadelphia. 2020. “Notice of Rights for Residential Tenants under the Emergency Housing Protection Act.”

¹⁹ Interview with Sue Wasserkrug; Interview with Rachel Garland; “Frequently Asked Questions (FAQ) City of Philadelphia’s Eviction Diversion Program,” City of Philadelphia website (eviction-diversion.phila.gov/#/FAQ). Accessed 23 March 2021.

²⁰ Interview with Sue Wasserkrug.

²¹ “Frequently Asked Questions (FAQ) City of Philadelphia’s Eviction Diversion Program.”

²² City of Philadelphia. 2020. *Amending Chapter 9-800 of The Philadelphia Code, entitled “Landlord and Tenant,” to address matters related to the landlord and tenant relationship during the novel coronavirus of 2019 pandemic, including but not limited to periods of applicability of various provisions, such as the applicable period of the eviction diversion program, and time frames applicable to qualification for certain provisions, all under certain terms and conditions.*

²³ Interview with Rachel Garland; Philadelphia Municipal Court. 2021. *Amended No. 15 of 2021, In re: Residential Eviction Moratorium and Exceptions. Service of Writs and Alias Writs of Possession;* Pennsylvania Supreme Court. 2021. *In Re: First Judicial District of Pennsylvania — Philadelphia Municipal Court’s Request Pursuant to Pa.R.J.A. 1952(B)(2)(s) to Temporarily Authorize Continuation*

- of the Philadelphia Municipal Court Landlord-Tenant Diversion Program.
- ²⁴ Interview with Rachel Garland
- ²⁵ Taylor Allen. 2021. “What landlords and tenants need to know about Philly’s new eviction rules,” *WHYY*, 1 April.
- ²⁶ City of Philadelphia. 2021. “Philadelphia: Supporting Tenants & Landlords.”
- ²⁷ Erin James. 2021. “Human Services Department, Sen. Browne, Sen. Haywood, Philadelphia Mayor Kenney, Delaware County Officials Urge Families, Landlords In Southeast Pennsylvania To Apply For Rental And Utility Assistance.” PA Media 12 April post; Interview with Rachel Garland.
- ²⁸ “About,” City of Philadelphia website (rent-assist.phila.gov/#/about). Accessed 5 May 2021.
- ²⁹ Interview with Rachel Garland; Interview with Sue Wasserkrug.
- ³⁰ *Ibid.*
- ³¹ Interview with Sue Wasserkrug.
- ³² Interview with Rachel Garland.
- ³³ Vincent Reina, Sydney Goldstein, Emily Dowdall, Ira Goldstein, Elizabeth DeYoung. 2020. “Residential Rental Property Owner Perspectives and Practices in Philadelphia: Evaluating Challenges during the COVID-19 Pandemic,” *Reinvestment Fund*, 3, 7; Elinor Haider and Octavia Howell. 2021. “Who are Philadelphia’s Landlords?” *Pew Charitable Trusts*, 24 February.
- ³⁴ Taylor Allen. 2021. “Philadelphia’s small landlords have run out of time,” *WHYY*, 17 March.
- ³⁵ Treskon et al., 18; Interview with Rachel Garland.
- ³⁶ Interview with Rachel Garland.
- ³⁷ Interview with Sue Wasserkrug.
- ³⁸ Interview with Rachel Garland.
- ³⁹ *Ibid.*
- ⁴⁰ City of Philadelphia. 2019. *Amending Chapter 9-800 of The Philadelphia Code, entitled “Landlord and Tenant,” by adding a new Section 9-808, entitled “Legal Representation in Landlord Tenant Court,” providing for access to free legal representation to the City of Philadelphia’s low-income residents facing eviction in Landlord Tenant Court; under certain terms and conditions*; Interview with Rachel Garland.
- ⁴¹ Sandra Park and John Pollock. 2021. “Tenants’ Right to Counsel is Critical to Fight Mass Evictions and Advance Race Equity During the Pandemic and Beyond,” *American Civil Liberties Union*.
- ⁴² PhillyTenant.org. 2020. “Right to Counsel,” 17 December blog post; Interview with Rachel Garland.
- ⁴³ Interview with Rachel Garland.
- ⁴⁴ U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates. “Grand Rapids city, Michigan.”
- ⁴⁵ KConnect. 2020. “Redefining the Path Home: System Building for Housing Stability in Kent County,” 5-6, 14.
- ⁴⁶ Métrica. 2021. “Grand Rapids Eviction Prevention Pilot Program. Final Evaluation Report: 2018-2020,” 2, 14, 35. Document provided by Connie Bohatch, 12 May 2021.
- ⁴⁷ City of Grand Rapids. 2015. “Great Housing Strategies: Addressing Current and Future Housing Needs,” 7-8.
- ⁴⁸ Interview with Connie Bohatch, 7 May 2021.
- ⁴⁹ Métrica. 2018. “Grand Rapids Eviction Prevention Pilot Program: Year 1 Evaluation Report,” 5-7; Interview with Connie Bohatch.
- ⁵⁰ Email correspondence from Connie Bohatch, 9 June 2021; Joint interview with Todd Furlong and Arlene DeKryger, 11 May 2021.
- ⁵¹ Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd, 12 May 2021; 61st District Court. 2020. “Eviction Prevention Program” Flyer. Document provided by Tanya Todd.
- ⁵² Joint interview with Todd Furlong and Arlene DeKryger.
- ⁵³ Métrica 2021, 27.
- ⁵⁴ Kathleen O’Brien. 2018. “City of Grand Rapids Eviction Prevention Program, 2018 Annual Report Feature Story;” Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd.
- ⁵⁵ Métrica 2021, 27.
- ⁵⁶ Interview with Connie Bohatch.
- ⁵⁷ Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd; Interview with Connie Bohatch; Joint interview with Todd Furlong and Arlene DeKryger; Michigan State Housing Development Authority. 2021. “COVID Emergency Rental Assistance FAQ.” Kent County Community Action. 2021. “Coronavirus Emergency Rental Assistance Program (CERA) Implementation Plan.”
- ⁵⁸ Métrica 2018, 10; Métrica. 2019. “Grand Rapids Eviction Prevention Pilot Program: Year 2 Evaluation Report,” 20, 27.
- ⁵⁹ Joint interview with Todd Furlong and Arlene DeKryger.
- ⁶⁰ Métrica 2019, 14; Métrica 2018, 10; Joint interview with Todd Furlong and Arlene DeKryger; Interview with Connie Bohatch.
- ⁶¹ Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd; Métrica 2021, 6.
- ⁶² Métrica 2018, 11.
- ⁶³ Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd.
- ⁶⁴ *Ibid*; Michigan Supreme Court. 2021. *Administrative Order No. 2020-17 – Priority Treatment and New Procedure for Landlord/Tenant Cases*; Michigan Supreme Court. 2021. *Amendment of Administrative Order No. 2020-17 – Priority Treatment and New Procedure for Landlord/Tenant Cases*.
- ⁶⁵ Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd; Email correspondence from Jennifer Faber, 19 May 2021.
- ⁶⁶ Métrica 2021, 26, 27–8, 35, 36; Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd.
- ⁶⁷ Métrica 2021, 25-6, 29, 35.
- ⁶⁸ Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd.
- ⁶⁹ Métrica 2021, 21; Métrica 2019, 26–7.
- ⁷⁰ Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd.
- ⁷¹ Métrica 2021, 25–6.
- ⁷² Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd.
- ⁷³ Interview with Connie Bohatch; Métrica 2021, 2, 22–3, 34; Interview with Connie Bohatch.
- ⁷⁴ Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd.
- ⁷⁵ Joint interview with Todd Furlong and Arlene DeKryger; Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd.
- ⁷⁶ Métrica 2019, 26–7.
- ⁷⁷ Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd.
- ⁷⁸ Métrica 2021, 33.
- ⁷⁹ Interview with Connie Bohatch.
- ⁸⁰ Métrica 2018, 7; Joint interview with Michael Distel, Jennifer Faber, Connie Bohatch, and Tanya Todd; Lauren Lowery, Natasha Leonard, Alexis Butler, Kyle Funk, Tina Lee, Margaret Hagan, and Luciana Herman. 2020. “The Eviction Prevention Cohort: Highlights from the Five-City Pilot,” 10.
- ⁸¹ “About” COVID-19 Eviction Defense Project website (cedproject.org/about/). Accessed 18 May 2021; Marco Dorado and Sam Gilman. 2020. “Reducing Eviction Risk in Colorado.”
- ⁸² U.S. Census Bureau, American Community Survey 5-Year Estimates Data Profiles. 2019. “Colorado.”
- ⁸³ Interview with Sam Gilman, 17 May 2021; The COVID-19 Eviction Defense Project. 2020. “Overview.”
- ⁸⁴ Interview with Sam Gilman.
- ⁸⁵ Treskon et al., 12.
- ⁸⁶ Interview with Sam Gilman.
- ⁸⁷ *Ibid.*; “About the Colorado Emergency Rental Assistance Program (ERAP)” Colorado Department of Local Affairs website (cdola.colorado.gov/rental-mortgage-assistance). Accessed 18 May 2021; Colorado Department of Local Affairs. 2021. “Colorado Pandemic Housing Relief Programs Dashboard Changelog.”
- ⁸⁸ Interview with Sam Gilman.
- ⁸⁹ “About the Colorado Emergency Rental Assistance Program (ERAP);” Colorado Department of Local Affairs. 2021. “Colorado Emergency Rental Assistance Program (ERAP) Frequently Asked Questions.”
- ⁹⁰ HUD Fair Market Rent (FMR) in 2021 in Denver County ranged from \$1,179 to \$2,486 for an efficiency and a four-bedroom unit, respectively. The 2021 FMR for Lake County ranged from \$746 to \$1,370 for an efficiency and a four-bedroom unit, respectively; U.S. Department of Housing and Urban Development. 2021. “The FY 2021 Denver-Aurora-Lakewood, CO MSA FMRs for All Bedroom Sizes;” U.S. Department of Housing and Urban Development. 2021. “The FY 2021 Lake County, CO FMRs for All Bedroom Sizes;” Colorado Department of Local Affairs 2021.
- ⁹¹ Interview with Sam Gilman; “CEDP & Colorado Stability Fund Intake,” COVID-19 Eviction Defense Project website (form.jotform.com/200947468101049). Accessed 18 May 2021; “Unmet Needs Committee,” Full Circle of Lake County website (fullcircleleadville.org/covid-assistance/). Accessed 18 May 2021; “The East Colfax Community Collective,” East Colfax Neighborhood Association website (www.eastcolfaxneighborhood.org/copy-of-the-fax-partnership). Accessed 18 May 2021.
- ⁹² Interview with Sam Gilman.
- ⁹³ *Ibid.*
- ⁹⁴ Interview with Sam Gilman; Colorado General Assembly. 2021. *SB21-173: A BILL FOR AN ACT CONCERNING RIGHTS RELATED TO RESIDENTIAL RENTAL AGREEMENTS*; Colorado General Assembly. 2021. “SB21-173 Rights In Residential Lease Agreements Concerning rights related to residential rental agreements, and, in connection therewith, making an appropriation.”
- ⁹⁵ Interview with Sam Gilman.
- ⁹⁶ Department of Land Affairs, Division of Housing. 2021. “State of Colorado Pandemic Relief Housing Program Dashboard.”
- ⁹⁷ Interview with Sam Gilman.
- ⁹⁸ *Ibid.*
- ⁹⁹ *Ibid*; Sam Gilman. 2021. “The Return on Investment of Pandemic Rental Assistance: Modeling a Rare Win-Win-Win,” *Indiana Health Law Review*, 18, 294.
- ¹⁰⁰ Métrica 2018, 8.

Additional Resources

- The Eviction Lab website hosts eviction data, tracking systems, interactive tools, research analysis, and information about policies and resources. A special section contains information about tools and resources related to COVID-19. [evictionlab.org/](https://www.evictionlab.org/).
- The Just Shelter website tells stories of eviction and catalogs community and national resources to help connect people with eviction prevention efforts across the country. [justshelter.org/](https://www.justshelter.org/).
- “State and Local Rental Assistance,” hosted by the National Low-Income Housing Coalition, has an extensive and searchable list of state and local emergency rental assistance programs. [nlihc.org/rental-assistance](https://www.nlihc.org/rental-assistance).
- “Designing for Housing Stability: Best Practices for Court-Based and Court-Adjacent Eviction Prevention and/or Diversion Programs” (2021), by Deanna Pantín Parrish, surveys eviction prevention and diversion programs across the country to identify best practices. hnmcp.law.harvard.edu/designing-for-housing-stability/.
- “Michigan Evictions: Trends, Data Sources, and Neighborhood Determinants” (2020), by Robert Goodspeed, Kyle Slugg, Margaret Dewar, and Elizabeth Benton, analyzes statewide eviction filing data to understand the prevalence, patterns, and causes of evictions in Michigan and offer recommendations to local and state officials. poverty.umich.edu/files/2020/06/Michigan-Eviction-Project-working-paper.pdf.
- “Effect of ‘Just Cause’ Eviction Ordinances on Eviction in Four California Cities” (2019), by Julieta Cuellar, uses a difference-in-differences matched-case model to examine how just cause eviction ordinances impact eviction and filing rates in four California cities. jpia.princeton.edu/news/effect-just-cause-eviction-ordinances-eviction-four-california-cities.
- “Oakland Renter and Landlord Survey Analysis” (2020), by the Housing Initiative at Penn, highlights the results of a survey conducted with landlords and tenants in Oakland, California, to gauge their understanding of local emergency moratoria and the ability to make rent and mortgage payments. cao-94612.s3.amazonaws.com/documents/HIP-Oakland-RAP-Survey-Analysis-v2-1.pdf.
- “State of Texas Eviction Diversion Program” (2020), by Texas Rent Relief, summarizes the Texas Eviction Diversion Program, which offers up to 1 year of rental and utility assistance to eligible tenants facing eviction due to the impacts of COVID-19. www.tdhca.state.tx.us/pdf/covid19/tedp/Program%20Guidance/TEDP-Brochure-LandlordsTenants.pdf.

For additional resources archive, go to www.huduser.gov/portal/periodicals/em/additional_resources_2021.html.

Evidence Matters

Editor: Sean Martin

Authors: Dana Goplerud (Johns Hopkins University), Craig Pollack (Johns Hopkins University), and Sage Computing staff

Discuss this issue on the *Evidence Matters* Forum at www.huduser.gov/forums. You can subscribe to *Evidence Matters* at www.huduser.gov/portal/evidence.html.

U.S. Department of Housing and Urban Development
HUD User
P.O. Box 23268
Washington, DC 20026—3268

PRESORTED
FIRST-CLASS MAIL
POSTAGE & FEES PAID
HUD
PERMIT NO. G—795

Official Business
Penalty for Private Use \$300
Return Service Requested



Scan here for past issues



PD&R