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HOUSING IS SUMMIT 2021



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Eviction Prevention

Pre and Post COVID

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Topics

1. Study: Evictions Portfolio Wide (pre-COVID)
2. COVID: Eviction prevention
3. The Future: Needed Federal Changes

Eviction Study (Pre-COVID)

2018-2019

Background: Home Forward's Portfolio

1. Home Forward owned 5,956 units during study period
 1. 3,216 of the units are subsidized units (54%)
 2. 2,740 of the units are “unsubsidized” units (46%)
2. Rate of tenant-based subsidy in unsubsidized units (2,740)
 1. 658 households with tenant-based subsidy (24%)
 2. 2,082 households completely unsubsidized (76%)

Background: Home Forward's Portfolio

- Home Forward's portfolio is managed by 6 property management companies

Figure 1. Distribution of Rental Units Across Property Management Companies

Property Management Company	Average Rentable Units 2018-2019 (n)	Share of All Home Forward Rentable Units 2018-2019 (%)
Home Forward	2,388	40.1%
Income Property Management	1,805	30.3%
Quantum Residential	945	15.9%
Cascade Management, transitioned to Pinehurst Management on May 1, 2019*	578	9.7%
<i>Cascade Management</i>	385	6.5%
<i>Pinehurst Management</i>	193	3.2%
Affinity Property Management	120	2.0%
Central City Concern	120	2.0%
Portfolio Total	5,956	100.0%

Notes: During this two-year period, Home Forward terminated their contract with Cascade Management and transitioned the five properties managed by Cascade to Pinehurst Management; Figure 1 reflects the average number

Background: The Study

Who: Nicole Updegrove, Master of Public Policy Candidate, UC Berkeley

What: Eviction data (legal proceedings), Home Forward demographic data.

When: 2018-2019 (515 cases)*

Why: Home Forward wanted to understand the rate of eviction filings and the reason for eviction filings across the portfolio as a starting point to develop strategies to reduce evictions and promote housing stability.

*There were also 67 cases from 2017 included in the data set but the analysis annualized the data.

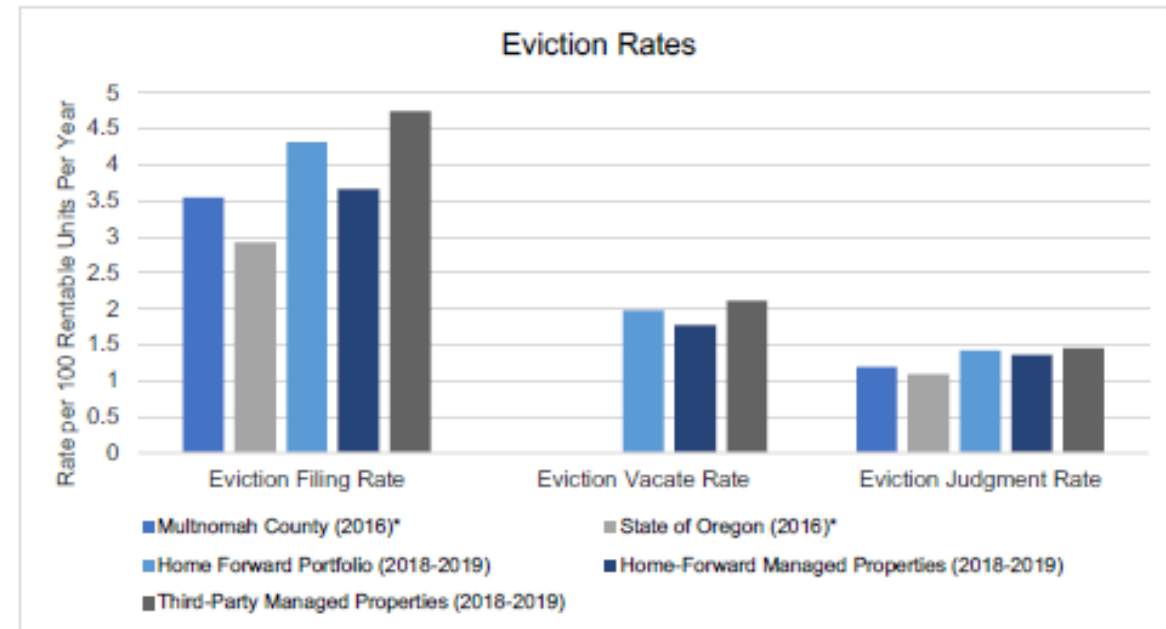
Background: Definitions

1. “Eviction filing rate”: Number of evictions filed for every 100 rentable units
2. “Eviction vacate rate”: Number of tenants who vacate their housing after receiving an eviction notice
3. “Eviction judgment rate”: Number of eviction judgments issued against tenants each year for 100 rentable units

Findings

- Home Forward’s “Eviction Vacate” rate is 2 households per 100 units per year.
- Eviction rates varied by property management company.

Figure 4. Eviction Rates for Multnomah County, the State of Oregon, and the Home Forward Portfolio



*Note: Columns marked with asterisks reflect data reported by the Princeton University Eviction Lab.

Findings

Majority of eviction filings were for past due charges

Figure 11. Reason(s) for Eviction Filing

Reason for Termination Notice	Number of Evictions* (n)	Share of Evictions** (%)
Past Due Charges	386	66.9%
Outrageous/Extreme Acts	36	6.2%
Housekeeping	32	5.5%
Disturbances	28	4.9%
Other***	18	3.1%
Criminal Act	17	2.9%
Unauthorized Guests	14	2.4%
Failure to Complete Review	11	1.9%
Property Damage	11	1.9%
Community Rule Violations	7	1.2%
Pest Control Failure	8	1.4%
Smoking Violation	8	1.4%
Drugs: Use/Possession/Sale	5	0.9%
Failure to Maintain Utilities	5	0.9%
Failure to Allow Inspection	5	0.9%
Pet Violation	5	0.9%
Abandoned Unit	3	0.5%
Allowing Excluded Person	3	0.5%
Unauthorized Installation	2	0.3%
Failure to Sign New Lease	1	0.2%
Failure to Accept Transfer	1	0.2%

* Column adds up to more than the total number of evictions (n = 582), since more than one reason in an eviction.

** Column adds up to more than 100% (same reason as above).

*** In 18 of 19 cases labeled "other," the tenant issued a 30-day notice to vacate and did not end up in court; in the remaining case, the tenant failed to provide a Social Security card.

Findings

Statistically significant differences in reason for eviction filing varied by property management company

Home Forward Managed Properties

	Share of Evictions: Internally managed Properties	Share of Evictions: Externally managed Properties
• Housekeeping	10.1%	3.3%
• Extreme/outrageous acts	9.6%	4.6%
• Pest control failure	3.2%	0.5%
• Failure to allow inspection	2.1%	0.3%
• Having abandoned the unit	1.6%	0.0%

Third Party Managed Properties

	Share of Evictions: Internally managed Properties	Share of Evictions: Externally managed Properties
• Past due charges	60.1%	70.2%
• Unauthorized guests	0.5%	3.3%
• Property damage	0.0%	2.8%

Findings

Under half of eviction filings resulted in a resident vacating the unit

Figure 16. Final Outcomes: All Eviction Cases

Final Outcome	Number of Eviction Cases (n)	Share of all Eviction Cases (%)
Tenant Remains in Unit	228	39.0%
<i>in Good Standing</i>	23	3.9%
<i>with Stipulated Agreement</i>	205	35.0%
Tenant Vacates	272	46.5%
<i>without Judgment against them</i>	82	14.0%
<i>with Judgment against them</i>	190	32.5%
Outcome Pending	11	1.9%
Outcome Unknown	71	12.1%
Total	582	100.0%

Findings

- Eviction filing more likely to result in tenant vacating the unit if the filing was for a non rent related reason

Figure 19. Final Outcomes: Rent-Related vs. Non-Rent-Related Eviction Cases

Final Outcome	Share of all Rent-Related Eviction Cases (%), n = 378	Share of all Non-Rent-Related Eviction Cases (%), n = 201	Significant Difference (p < 0.05)?
Tenant Remains in Unit	46.8%	25.4%	**
<i>in Good Standing</i>	5.0%	2.0%	**
<i>with Stipulated Agreement</i>	41.8%	23.4%	**
Tenant Vacates	37.8%	63.2%	**
<i>without Judgment against them</i>	8.2%	24.9%	**
<i>with Judgment against them</i>	29.6%	38.3%	**
Outcome Pending	1.9%	2.0%	
Outcome Unknown	13.5%	9.5%	
Total	100.0%	100.0%	

Findings

- Racial disparities not identified but we did not have a 100% demographic data match rate and national data shows that evictions disproportionately impact Black and Latinx households.

Figure A2. Self-Reported Race of Heads of Household

Race of Head of Household	Share of All Households Facing Eviction* (%)	Share of All Households Facing Eviction - Third-Party** (%)	Share of All Households Facing Eviction - Home Forward-Managed*** (%)	Share of All Home Forward-Managed Households	Statistically Significant Difference - HF Evictions vs. All HF Households
White	66%	67.6%	64.1%	58.0%	
Black / African American	28%	27.5%	29.1%	30.6%	
American Indian / Alaska Native	1%	0.8%	2.3%	2.9%	
Asian	2%	1.9%	1.5%	3.7%	
Native Hawaiian / Other Pacific Islander	1%	0.8%	2.3%	0.9%	
Multiracial	1%	1.5%	0.8%	4.0%	

*128 households excluded due to missing racial data

**86 households excluded due to missing racial data

***42 households excluded due to missing racial data

Next Steps

Home Forward will develop a comprehensive policy strategy, in collaboration with residents and participants, to prevent evictions across our portfolio in a way that advances racial equity. Specific outcomes include:

- Eliminate any racial disparities in evictions and advance racial equity in housing stability
- Prevent evictions that are not necessary to protect health and safety, especially for nonpayment of rent.
- Reduce evictions related to health and safety to the greatest extent possible.
- Develop and implement consistent trauma-informed lease enforcement policies and practices across the portfolio.

Eviction Prevention: COVID

Home Forward's Strategy to prevent evictions due to nonpayment of rent during COVID emergency period

Legal Context

1. State of Oregon Eviction Moratorium: Expires June 30, 2021
2. State Senate Bill 282:
 1. Likely to pass
 2. Grace period: Tenants with rent arrears from emergency period (April to June 30) may not be evicted for rent arrears until Feb 28, 2022

COVID Impact: Subsidized Households

Majority of households that have reported a loss of income have not received unemployment insurance

Households with Wage Decreases Percentage of Households Served

Subsidy	Household Count	Households Served	Percentage of Households Served
PBV Traditional	119	2,392	5.0%
Public Housing	62	608	10.2%
RAD PH	85	992	8.6%
RAD Section 18	16	419	3.8%
RAD SRO/MOD	29	361	8.0%
Shelter Plus Care	15	530	2.8%
SRO/MOD	10	123	8.1%
Tenant-Based	555	6,741	8.2%
Grand Total	891	12,166	7.3%

Household Unemployment Reporting

Unemployment Status	Household Count
No Unemployment	667
Unemployment Added	206
Unemployment Increased	9
Unemployment No Change	7
Unemployment Removed	2
Grand Total	891

COVID Impact: Subsidized Households

- Black, Latinx, and Hawaiian/Pacific Islander have disproportionately experienced a loss of income.
- Households with children have also experienced disproportionate loss of income.

Race/Ethnicity	COVID-19 Income Change Households		All Subsidized Households	
	Households	Percent	Households	Percent
People of Color	593	67%	6,021	49%
White Alone, Not Hispanic	298	33%	6,145	51%
Grand Total	891	100%	12,166	100%

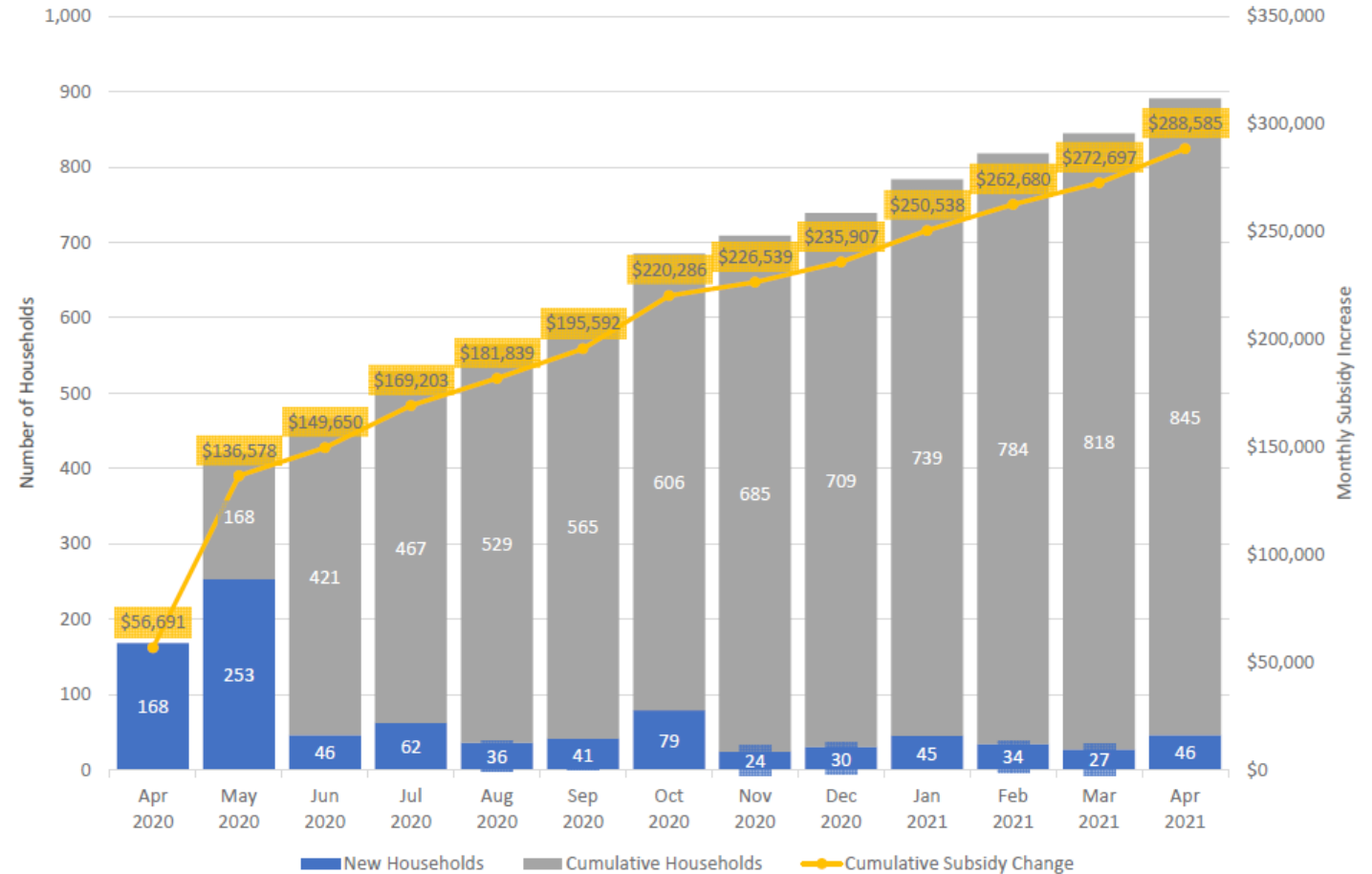
Race Alone or in Combination	COVID-19 Income Change Households		All Subsidized Households	
	Households	Percent	Households	Percent
Asian	29	3%	489	4%
Black	411	46%	4,005	33%
Hawaiian/Pacific Islander	19	2%	158	1%
Hispanic/Latino	137	15%	1,132	9%
Native American	33	4%	646	5%
White	445	50%	7,448	61%

Households With Children	COVID-19 Income Change Households		All Subsidized Households	
	Households	Percent	Households	Percent
Has Children	531	60%	3,762	31%
No Children	360	40%	8,404	69%
Grand Total	891	100%	12,166	100%

Strategy 1: Income re- certification for subsidized households

Public Housing, PBV, TBV,
SRO MOD, RAD,

COVID-19 Impacted Households - All Households
Household Count and Monthly Subsidy Increase



Strategy 2: Support with rent arrears (all households)

Waiving rent arrears from calendar year 2020
(March to December)

Applying to public funds to cover rent arrears
from 2021 (Landlord Compensation Fund)

Offering affordable repayment agreements to
all households when grace period expires

Proactive outreach to tenants with arrears to
provide support applying for tenant-based rent
assistance

Outstanding Challenges

1. Unsubsidized households impacted by COVID who are unable to afford their monthly rent after the eviction moratorium expires (June 30).

The Future

What can the federal government do to prevent evictions?

Federal Changes to Prevent Evictions

1. Provide subsidy to every eligible household
2. Reduce shelter burden of subsidized households by increasing per voucher funding, and:
 - A. Increase payment standards or require rent reasonableness only
 - B. Reconsider definition of affordability (30% of income towards housing is not affordable for extremely low income and very low-income households).
 - C. Eliminate minimum rents
3. Supportive service funding to prevent evictions (especially for residents with mental and behavioral health challenges).

Thank You



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