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## Virginia Eviction Reduction Pilot (VERP) Planning Grant Needs Assessment

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Submitted to:  
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VERP Planning Committee Members

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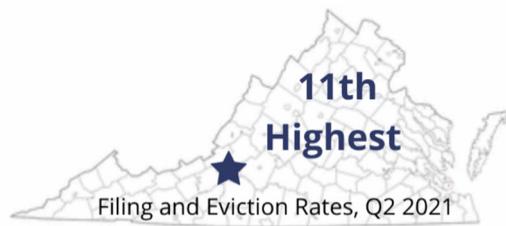
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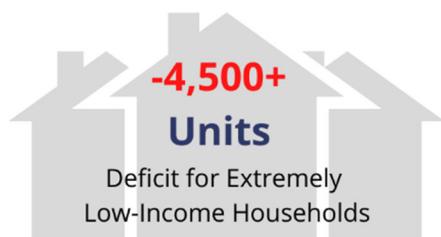
## Executive Summary

More than half of Roanoke City renters struggle with housing affordability and must make choices between paying rent and affording other necessities such as transportation, medical care, food and clothing. More than 5,000 renter households are severely burdened by rent and must make tough choices between rent and other basic necessities. This housing affordability challenge coincides with missed rent payments, threats of eviction, forced mobility, displacement and homelessness. **Nearly 1 in 6 renter households experienced at least one unlawful detainer filing in 2019 and the city had a filing rate of 16%. The City of Roanoke had the 11th highest filing rate and eviction rate in the state in the second quarter of 2021.**



Nearly **1 in 6** renter households experienced **at least one unlawful detainer filing** in 2019.

As of 2019, more renters live in Roanoke City than owners: 21,118 renter households comprise 52% of all households. Though the study team projects that the share of renters will remain steady, the number of renter households will increase with population growth and we anticipate **a growing share of renters will have low incomes and be severely cost-burdened, making them vulnerable to eviction and at risk of homelessness**. Numerous studies have found that eviction rates are higher among minority, low-income, disabled, and female populations, particularly when the head of household is a single mother (Desmond, 2012; Hepburn et al., 2021; Thomas et al., 2019; Thomas et al., 2020).



Low-income households experience high rates of housing mobility (Theodos, Coulton, & Turner, 2009; Crowley, 2003), and a lack of affordable housing often results in an increase in residential mobility for low-income families when they find themselves priced out of markets where they live (McKoy & Vincent, 2008). Coulton et al. (2009) find that many low-income households are “churning movers,” and suggest that their moves are “a response to financial stress or problems in their

rental housing arrangements.” Forced displacement such as eviction, foreclosure, or building condemnation often results in subsequent unforced mobility because households have no choice but substandard and/or temporary housing (Desmons, Gershenson, & Kiviat, 2015). **Since the City of Roanoke faces a deficit of more than 4,500 units for extremely low-income households, which puts pressure on all units affordable to low-income households, eviction rates are unlikely to decrease without significant housing interventions including eviction prevention and reduction programs.**

The threat of eviction and actual eviction can have adverse impacts on residents by introducing them to homelessness and increasing their need to use emergency shelters, worsening mental health conditions and increasing their use of emergency medical services, and may also have impacts on their employment and economic stability (Collinson & Reed, 2018). Housing instability caused by eviction can create negative individual and societal consequences, such as psychological trauma, homelessness, and poor health and educational outcomes, which can lead to increased reliance on public supports and decreased financial independence and contributions to the tax base. Housing stability supports

One study found that for **every dollar** Philadelphia invested in legal representation to prevent eviction, **nearly \$13 would be saved in costs to city services.**

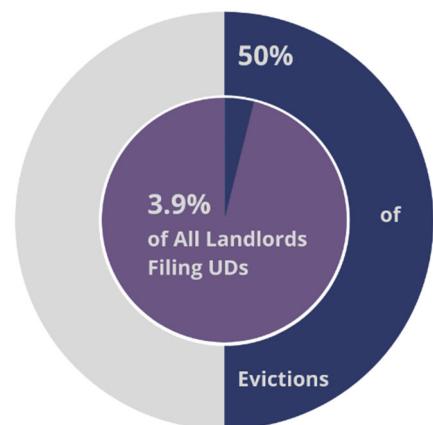


children's academic outcomes, family wellbeing, and individual economic opportunity. Eviction prevention and reduction programs also produce direct benefits. For example, reducing eviction proceedings can benefit all parties by reducing the court docket, saving time and resources

for the landlord, and most significantly, not jeopardizing the housing security of the tenant, which can lead to their reliance on costly public services, such as emergency supports.

According to a review of programs, eviction prevention and reduction programs should be multi-faceted interventions, including rental and financial assistance, legal aid, case management, resident services, housing counseling and financial literacy. Similarly, multi-stakeholder networks should coordinate services as closely as possible and develop a standardized screening process for initiating clients into eviction prevention programs (NeighborWorks America, 2015). Court-based eviction programs tackle eviction-related cases directly and can result in improved tenant-landlord agreements and payment plans, while case management and housing counseling programs can help to address a client's financial instability by increasing a client's access to services and by improving their financial literacy and life skills to better manage their household.

City stakeholders suggested specific actions that could strengthen eviction prevention and reduction in Roanoke. Many of these actions aligned with best-practices from the literature, while others are highlighted based on findings from data analysis conducted by the study team and give important insight into gaps or opportunities specific to Roanoke. Coordination between the legal system and legal resources was a strategy discussed at length in best-practices literature and given additional detail by local stakeholders. **Landlord involvement and education was suggested as a priority by stakeholders and the need was substantiated by the data: there are 29 landlords (3.9% of all landlords filing Unlawful Detainers [UDs]) that accounted for almost 50% of eviction proceedings.** Screening, coordination, and access issues were all raised in relation to challenges experienced by stakeholders or assets available in Roanoke and the region.



Virginia Eviction Reduction Pilot (VERP) implementation grants have provided communities with the resources to offer housing financial assistance, stabilization support services, case management and supportive services. Other supporting activities that can be undertaken with grant resources include developing a local advisory committee, outreach and engagement, data collection and evaluation. VERP encourages use of a "Collective Impact" framework where partners develop a common agenda and shared measurement system, engage in mutually reinforcing activities and continuous communication, and identify a backbone support organization to coordinate the work and act as the fiscal agent.

While the direct services and financial assistance available through a program like VERP would be very helpful in reducing evictions, they do not directly remediate the underlying cause of most evictions, including housing unaffordability and cost-burdened households. Those important issues can be addressed through advocacy for long-term policy and programmatic investments in housing stability.

## About the Study

The purpose of the Virginia Eviction Reduction Pilot (VERP) grant program is to assist communities in creating a local/regional coordinated systems approach to effectively prevent evictions. When evictions cannot be prevented, the system must also include how to divert evictions once the household has received an unlawful detainer. The systems approach will include creating a collective impact model where organizations that serve as a safety-net within the community collaborate to ensure households have early access to resources to stabilize their housing situations.

The Virginia Eviction Reduction Pilot (VERP) Planning Grant program is designed to aid localities and nonprofits to better understand eviction prevention needs and to build capacity to mitigate evictions with the goal of preparing grantees for a future VERP application.

This assessment of the rental and eviction landscape in Roanoke City will help stakeholders to understand current eviction trends, better understand the community's needs regarding eviction prevention and diversion, and explore the potential impact of an eviction prevention and diversion program. It addresses the following items:

1. Identification of populations, demographics, and household compositions in the City of Roanoke, paying particular attention to renters.
2. Identification of current and long-term eviction trends and needs throughout the City of Roanoke, further broken down by population subsets, as feasible.
3. Identification of current and long-term housing needs in the City, paying particular attention to the needs of renters.
4. Identification and evaluation of renters within the City whose rent payments exceed 30% of their income ("cost burdened").
5. Determination of availability and condition of rental units within the City, further broken down by type (subsidized units, owned & operated by rental/management company, private ownership, etc.).
6. Analysis of rental-related affordable housing trends within the City of Roanoke.
7. Identification of available resources and opportunities to leverage existing resources to assist with eviction prevention in the City. Non-financial resources and assistance (e.g., early intervention strategies/mediation, budget counseling, rental counseling, etc.) are addressed, as well as the role of the City's Financial Empowerment Center and other organizations working to provide eviction prevention activities.
8. Analysis of federal, state, and local housing policies—focusing primarily on state and local ones—their effect on the process and rates of evictions, as well as any barriers they present to the development of meaningful eviction prevention programs.
9. Discussion of other significant gaps or barriers uncovered during the needs assessment that significantly impact the rental landscape and eviction rates in the City.

## Data and Methodology

### Rental Housing Needs Assessment Data

The study team used both American Community Survey (ACS) 1-year and 5-year estimates for the City of Roanoke. Most analysis required 5-year data to obtain reliable estimates. However, in cases where reliable data was available and important trends were observable in 1-year data only, the study team has presented 1- year estimates. In limited applications, household projections and estimates of households including children, the study team references ACS Public Use Microdata Sample (PUMS). The relevant Public Use Microdata Area (PUMA) includes the City of Roanoke, Salem and Vinton.

The Comprehensive Housing Affordability Strategy (CHAS) dataset is a custom tabulation developed by the Census Bureau for the US Department of Housing and Urban Development, derived from American Community Survey (ACS) data. The most recent Comprehensive Housing Affordability Strategy data which is used in this document—the 2013-2017 5-year estimates—are determined for each jurisdiction that receives HUD funding. The study team applied measures from CHAS throughout the study.

Some estimates in ACS and CHAS data sets may be unreliable and the study team tests the reliability of each measure and only presents reliable estimates unless omitting an inaccurate estimate would skew the meaning of a graph or table. Where the study team presents unreliable estimates, the potential for inaccuracy is noted. The coefficient of variation (CV) is an indicator of the reliability of an estimate. It is calculated as the ratio of the sampling error (SE) for an estimate to the estimate itself. The CV is inversely correlated with the relative reliability of the estimate. Although the decision criterion varies depending on the type of data and purpose of use, a CV of 0.15 or higher is considered unreliable for program and policy decisions. Consistent with the recommendation from the ACS handbook, a CV of less than 0.15 is used as a criterion to validate data in this document. Throughout the report, area median income (AMI) and HUD Area Median Family Income (HAMFI) are used interchangeably to describe household income levels (Table 1).

**Table 1. Area Median Income (AMI)/HUD Area Median Family Income (HAMFI) Levels**

Income Category	Income Range
<i>Extremely Low</i>	<= 30% AMI/HAMFI
<i>Very Low</i>	30%-50% AMI/HAMFI
<i>Low</i>	50%-80% AMI/HAMFI
<i>Moderate and Above</i>	>80% AMI/HAMFI

Demographers at the Weldon Cooper Center develop and release the official population estimates for Virginia, its counties and independent cities to illuminate population counts between decennial censuses. These estimates provide the best approximation of the population count on July 1st of the prior year. The study team used population projections from Weldon Cooper to estimate the number of households by housing tenure and income levels in the future.

The National Housing Preservation Database is a project of NLIHC and the Public and Affordable Housing Research Corporation. It contains property and subsidy level data pulled from nine different HUD and USDA data sources. The database contains information on over 70,000 properties nationwide. The study team used this data to describe the stock of subsidized housing and where possible, the condition.

CoStar Group is a provider of information, analytics and marketing services to the commercial property industry. CoStar provides information on multifamily rental units in the local housing market. The study team used CoStar data to match property address with plaintiff information. The study team further used this data to describe ownership of multi-family rental housing.

## **Unlawful Detainer & Eviction Data**

Most eviction studies rely on court records. Court records provide cases filed as unlawful detainees with a writ of eviction, but do not tell you whether the defendant was actually evicted, moved under eviction pressure, or not evicted by payment. Eviction Lab calculates and analyzes a “filing rate” and “eviction rate” from the published court data (Hepburn et al., 2020; Hepburn et al., 2021). A “filing rate” is the ratio of the number of evictions filed in an area over the number of renter-occupied homes in that area. An “eviction rate” is the subset of those homes that received an eviction judgment in which renters were ordered to leave. Although this method has the advantage of being possible to apply to open source data, it is not possible to know the actual eviction status and displacement, which is the involuntary movement before and after the judgement. Some studies collected outcomes after filing through an in-person survey (Desmond, 2012; Greenberg et al., 2016). This allows for a more accurate investigation of the behavior of households at risk of eviction and evicted households, but has the disadvantage of being time-consuming and costly. The time limitations and data access limitation required the team to rely on the former strategy and the team still encountered significant data challenges, some of which could not be overcome in the limited time frame.

The study team received access to identified Court data from VirginiaCourtData.org. Virginia Court Data offers court case information from Virginia's Circuit and General District courts and is available for bulk download. Plaintiff and defendant names were a critical part of this work and geographic analysis would not have been possible without this data set. The study team also received Unlawful Detainer data from the Supreme Court of Virginia, which included judgement dates and more accurate information about possession granted and writ of eviction. This data was a useful resource for assessing the validity of VirginiaCourtData.org data, but did not include plaintiff or defendant names, so could not replace the VirginiaCourtData.org set. The Roanoke City Sheriff's Office provided counts of evictions carried out monthly from 2010-2020.

The study team used the Roanoke City Real Estate Assessment GIS and CoStar data to query plaintiff names and where possible, identify rental properties associated with Unlawful Detainer filings.

Finally, the study team had the opportunity to work with data extracted from the Continuum of Care Homeless Management Information System (HMIS).

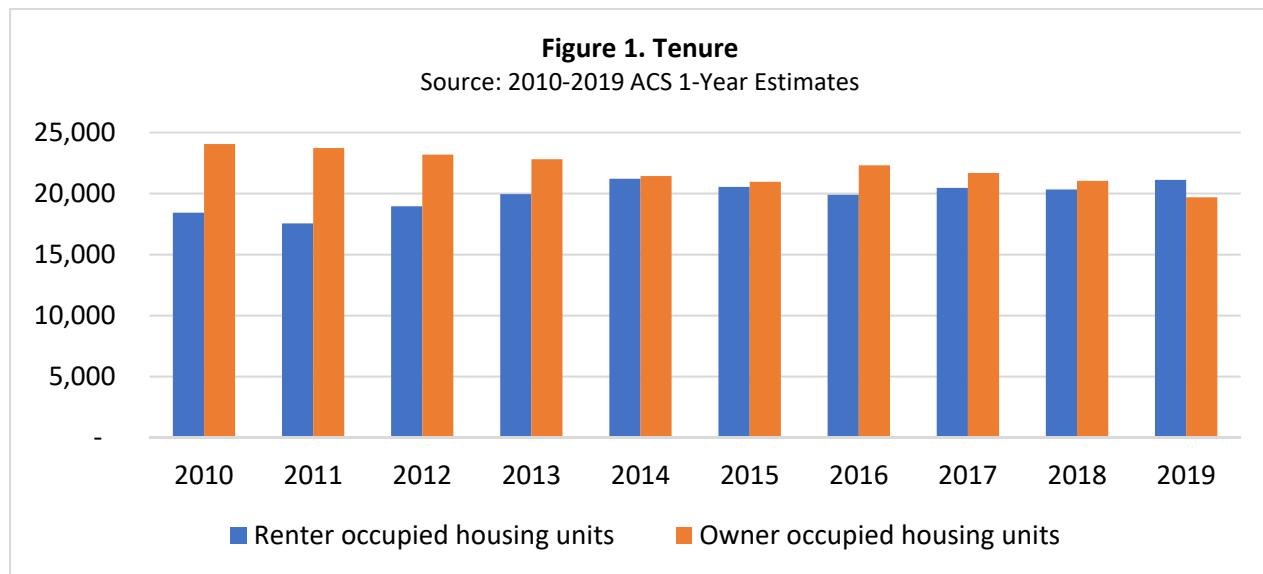
## **Key Stakeholder Interview Data, Literature and Policy Review**

The study team conducted a literature and policy review and conducted nine key stakeholder interviews via Zoom. The teams asked stakeholders about the causes and impacts of eviction, the gaps in resources and services, and opportunities and strengths related to eviction prevention and diversion programs in Roanoke. The report includes eviction-related policy at multiple scales, as well as resources, best practices, and recommendations that may be pertinent for stakeholders working in the Roanoke Valley to support individuals facing eviction or threats of eviction, and to inform a VERP impact program.

## I. Rental Needs Assessment

### Renter Households

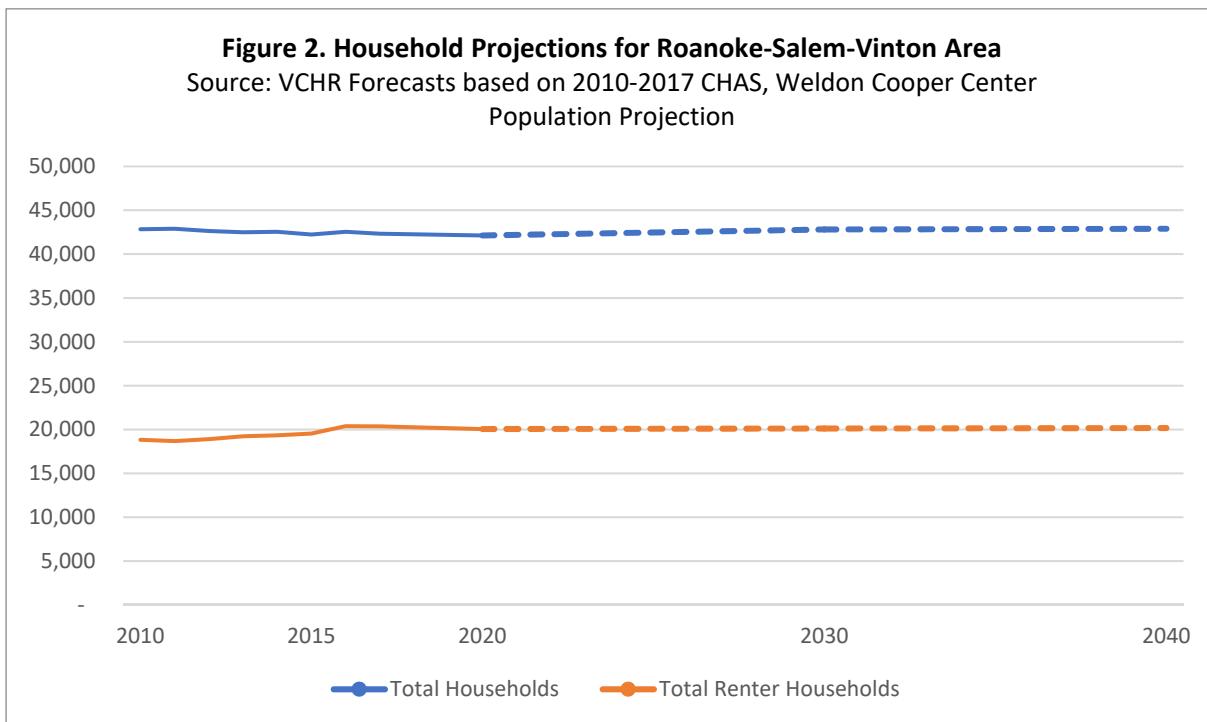
As of 2019, more renters live in the City of Roanoke than owners; 21,118 renter households comprise 52% of all households. The number and proportion of renter households has increased since 2016, but fluctuated over the 10-year period, from 2010-2019 (Fig. 1). In 2019, about 15% of renter households experienced an unlawful detainer filing and about 3% experienced multiple filings, many of which may have been displaced as a result. Unlawful detainer and evictions are discussed in more depth in the *Eviction Analysis* section.



**Figure 1: In the aftermath of the housing bubble collapse and the resulting Great Recession, households nationwide shifted tenure from owning to renting. The tenure shift in Roanoke has occurred while the total households have remained relatively static.**

The study team projects the number of households by housing tenure and income levels in the future based on population projections performed by the Weldon Cooper Center. The Weldon Cooper Center projects the future population by age group using factors such as housing units, school, birth rate, and death rate. In order to convert the population into households, we assume that the householder rate by age and income level for 2019 will be maintained. The householder rate is calculated using 2015-2019 ACS PUMS data. The relevant Public Use Microdata Area (PUMA) which is smallest unit of geographic region in PUMS, includes the City of Roanoke, Salem and Vinton. The householder rate of Roanoke-Salem-Vinton PUMA is calculated and assigned to the projected population of Roanoke City.

The study team anticipates an increase in total number households in Roanoke, but as long-term trends do not suggest that the proportion of renter will continue to grow, the study team does not project an increasing number of renter households. A stable, or decreasing number of renter households is expected based on long-term trends in householder rates and the Weldon Cooper Center's population forecasts (Fig. 2, Table 2).



**Figure 2:** A relatively stable, or decreasing number of renter households is likely over the next 20 years, but the share of low-income renters is likely to increase.

**Table 2. Renter Share of Household Projections**

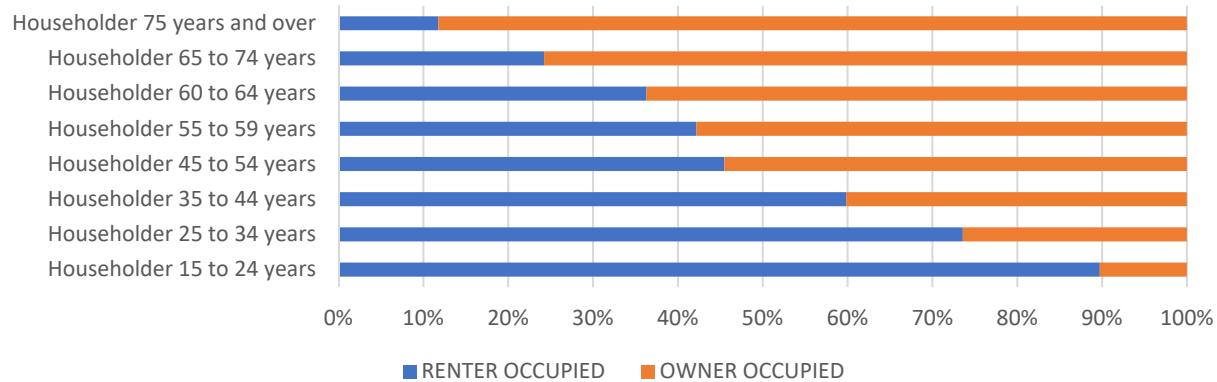
	2010	2015	2016	2017	2020	2030	2040
<b>Total Households</b>	42,833	42,239	42,541	42,333	42,125	42,807	42,890
<b>Total Renter Households</b>	18,830	19,550	20,385	20,355	20,055	20,115	20,170
<b>Percent of All Households</b>	44.0%	46.3%	47.9%	48.1%	47.6%	47.0%	47.0%

A relatively stable level of renter households should not diminish the effect of significant housing gaps for renters. Very-low and extremely-low income renters in Roanoke face a shortage of units that results in high levels of cost-burden in these groups. Housing affordability and household forecasts for renters by income is discussed in the *Affordability* section.

Renter households are more likely to be headed by someone 44 years old or younger and are disproportionately headed by someone who identifies as a minority race or ethnicity. A disproportionately large share of households headed by someone in age categories 15-24, 25-34, and 35-44 are renters, as shown in Figure 3.

**Figure 3. Household by Age of Householder and Tenure**

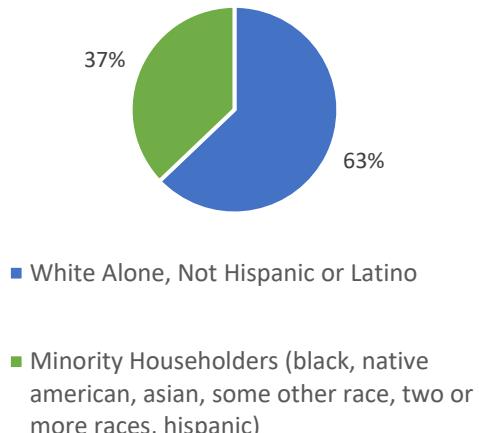
Source: 2019 ACS 5-year Estimates



Similarly, Figures 4 and 5 show that that a disproportionately large share of minority households are renters. The study team aggregated data for minority households because household population samples are too small to create reliable estimates for non-black racial minority households. Reliable estimates are available for Black-headed households and Hispanic-headed households. Both Black-headed households and Hispanic-headed households are more likely to be renter households. Further, both Black and Hispanic subgroups have a disproportionately large share of renters compared to the overall population of households.

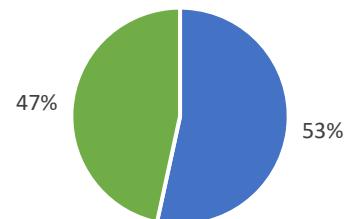
**Figure 4. All Households by Race**

Source: VCHR Tabulation of 2019 ACS 5-year Estimates



**Figure 5. Renter Households by Race**

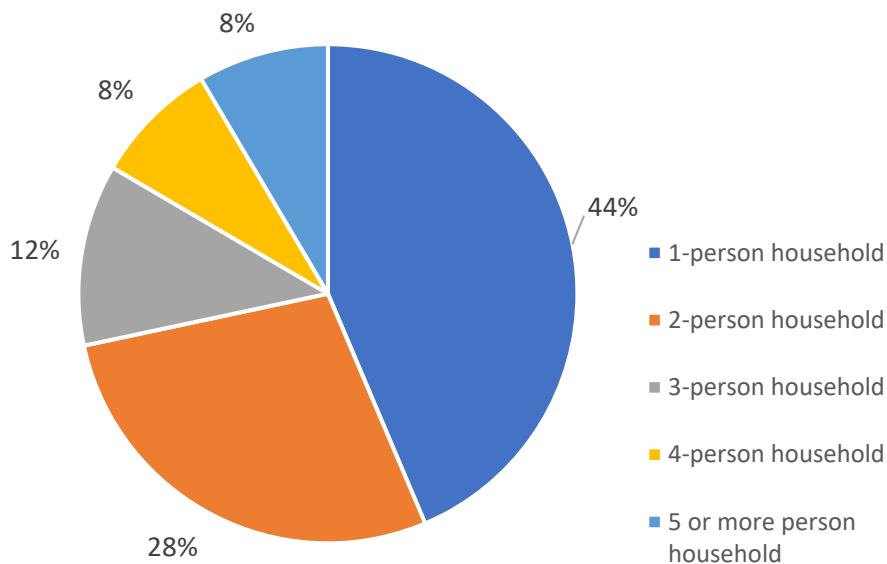
Source: VCHR Tabulation of 2019 ACS 5-year Estimates



Renter households are largely one-person (44%) or two-person (28%). Just over a quarter of renter households are comprised of three or more people (Fig. 6).

**Figure 6. Renters by Household Size**

Source: 2019 ACS 5-Year Estimates



**Figure 6: Most renter households have 1 or 2 people. Just over a quarter of renter households (28%) include 3 or more people. The size of renter households does not match the size of the rental housing stock.**

## Rents & Rental Stock

A mismatch between the size of rental units and the size of rental households likely contributes to affordability challenges among renters. The largest part of Roanoke rental units (41%) are 2-bedroom units that can accommodate up to 3 people. However, 3-person households comprise only 12% of the renter population. Three-or-more bedroom units make up the second largest category of units, 34% of the stock. A 3-bedroom unit can accommodate more than 4 people. Households with 4 or more people make up 16% of renter households. Efficiency and 1-bedroom units which can accommodate 1 or 2 people make up only a quarter of the stock even though 1- and 2- person households make up 72% of renter households.

Smaller units generally have lower rents. In 2019, the median gross rent for a 1-bedroom unit was \$173 less than a 2-bedroom unit and \$357 less than a 3-bedroom unit (Table 3). However, based on availability, some households must accept units that are bigger than required to accommodate their household and very often among extremely-low and very low-income households, too expensive to accommodate their budget. More information about concessions renters must make in order to attain housing is provided in the *Affordability* section.

**Table 3. Median Rent by Number of Bedrooms (Among Households with Cash Rent)**

Number of Bedrooms	Median Rent
No bedroom	\$686
1 bedroom	\$632
2 bedrooms	\$805
3 bedrooms	\$989
4 bedrooms	\$1,587

Data Source: 2019 ACS 5-year Estimates

Median gross rent, including rent and utilities, has steadily increased over the 10-year study period (Fig. 7), however real median rent, adjusted for inflation, has decreased marginally (6%) since 2014 as shown in Figure 8. Despite decreasing real rents, real incomes among renters have not increased enough to allow renter households with median income to afford a median-rent unit.

**Figure 7. Median Gross Rent**  
Source: 2010-2019 ACS 5-Year Estimates

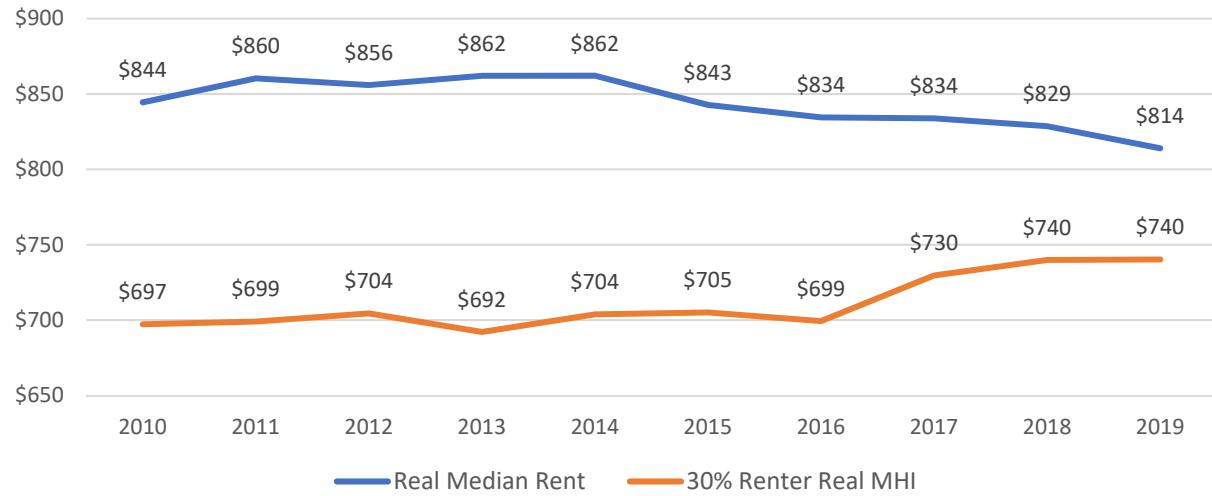


**Figure 7: Gross rents have steadily increased over the past 10 years, keeping up with inflation. This increase is very challenging for households whose incomes have not kept up with inflation.**

Figure 8 shows the median rent and 30% of monthly median renter income adjusted for inflation to 2019 dollars. This comparison demonstrates the gap between median rent and median renter income. The blue line demonstrates the real median rent which decreased slightly over time (3.6% from 2010 to 2019). The orange line represents the maximum affordable rent for the median-income renter, 30% of the real median household income for renters.

**Figure 8. Real Median Rent and Maximum Affordable Rent for a Median-income Renters in Roanoke City**

Source: VCHR tabulation of 2010-2019 ACS 5-year Estimates, 2019 Dollars

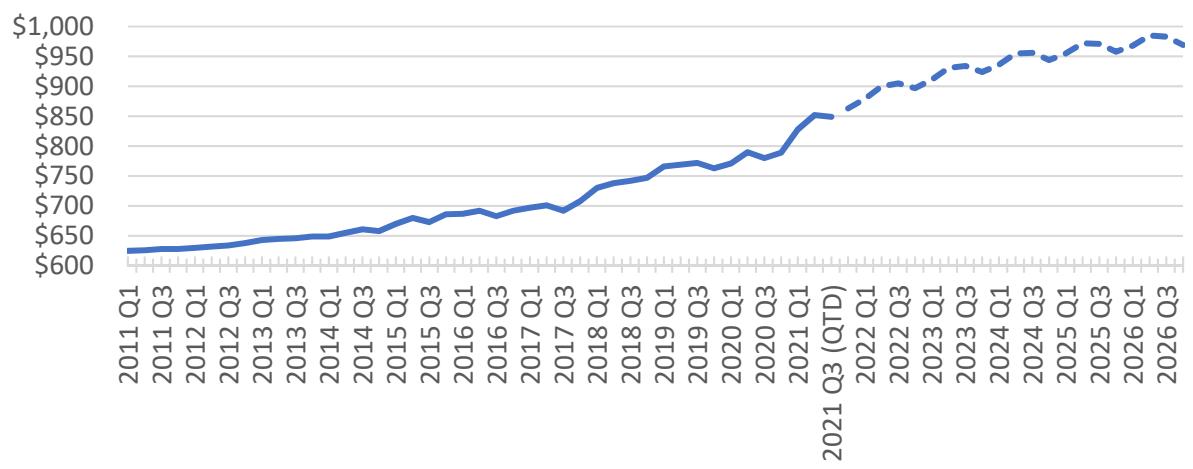


**Figure 8: Despite decreasing real rents and increasing real incomes a gap remains between what a median-income renter can afford and the median gross rent.**

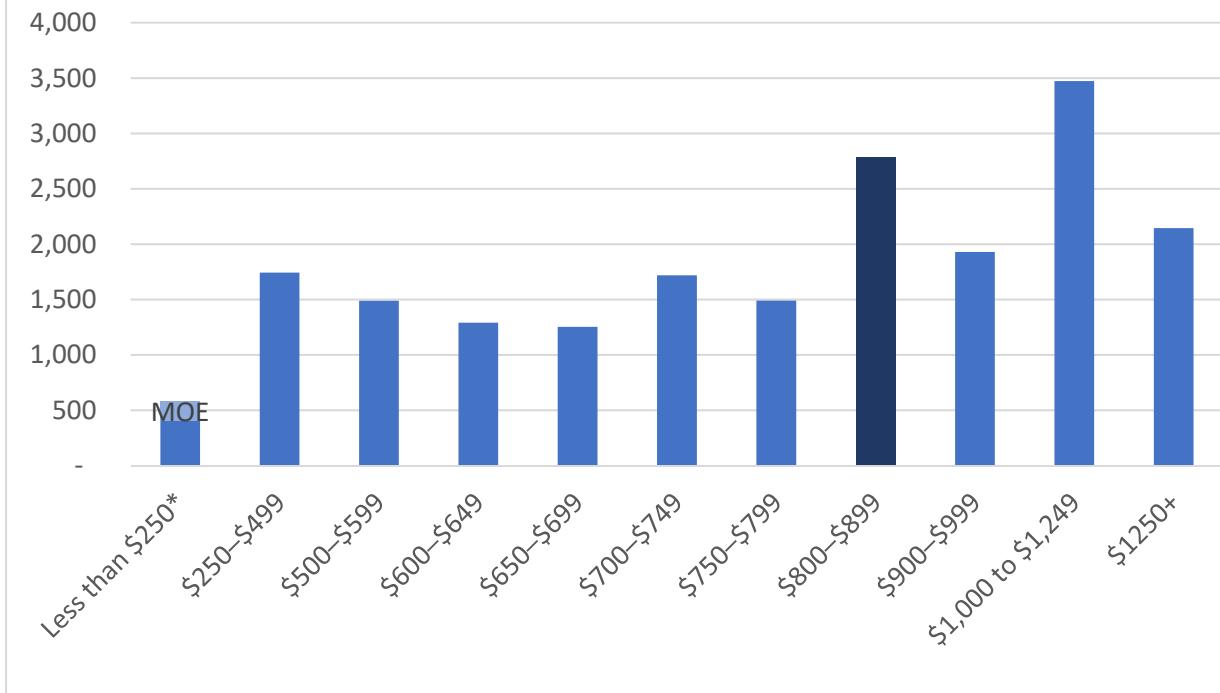
Stakeholders noted a sharp increase in rents affecting their clients in recent months. This increase is reflected in effective rents, adjusted for concessions, 2020Q4-2021Q2, for multi-family units included in the CoStar database. Furthermore, CoStar projections suggest that rent increases will likely be sustained over the coming years (Fig. 9).

**Figure 9. Average Effective Rent**

Source: 2021 CoStar Realty Information Inc.



**Figure 10. Rental Units by Monthly Gross Rent**  
Source: VCHR Tabulation of 2019 ACS 5-year Estimates



**Figure 10:** Roanoke has a wide distribution of rental units, so there are a variety of rents paid, but there are not enough units for households that can only afford very low rents: 5,770 households can only afford rents less than \$412 per month.

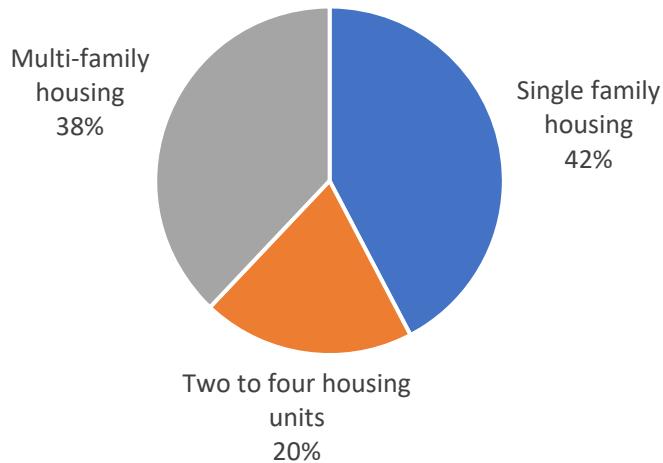
Roanoke has a wide distribution of rental units, however there are not enough units for very low-income renters (Fig. 10). The *Affordability* section discusses renter income relative to costs and associated cost burden in detail. It includes a detailed gap analysis for low-income renters.

Some renters benefit from income-restricted and/or subsidized units. Most of these units are reserved for extremely-low and very-low-income households, reducing the affordability gap for these groups. The study team used June 2021 National Housing Preservation Database (NHPD) information to estimate the number of subsidized units in the City. There are approximately 3,076 units across 38 properties that include one or more active subsidies. These include HUD Project-based rental assistance, Section 202 units, Low Income Housing Tax Credit (LIHTC) Units, HOME, Section 538 USDA Guaranteed Rural Rental Housing Program and Public Housing Units. The impact of these units can be seen in the Gap Analysis.

Nearly 70% of Roanoke's housing units are single-family units and the types of housing renters live in is reflective of the City's housing stock. As such, a large share of renters live in single-family units and the largest share of any category live in single-family detached units. However, renters are more likely than owners to live in multi-family buildings: 20% of renters live in duplexes, triplexes or quadraplexes, 38% live in larger buildings with 5 or more units (Fig. 11).

**Figure 11. Renter-Occupied Housing Units by Building Type**

Source: VCHR Tabulation of 2019 ACS 5-Year Estimates



**Figure 11: More than half of renters live in single-family homes or small, multifamily buildings. The prevalence of single-family residences in the rental stock is reflective of the Roanoke housing stock.**

### Condition & Ownership

Information about the condition and ownership of rental units is limited. In-depth analysis of city Real Estate Assessment data could achieve a reasonable classification of single-family rental unit condition based on assessor scoring. However, such scores along with ownership and other property information are not available for download via Roanoke's online Real Estate Assessment GIS portal and therefore the analysis fell outside of the limited scope allowed based on the timing of this study. Nonetheless, some information on condition and ownership of multifamily buildings is readily available and offered here.

Among 21 properties receiving HUD Real Estate Assessment Center (REAC) physical inspections for multi-family properties, 5 properties comprised of 376 properties received a "c" notation indicating "One or more health and safety deficiencies observed calling for immediate attention (NHPD Data Dictionary August 2020)" on their most recent inspection; 7 properties comprised of 482 units received a "b" notation indicating "One or more non-life threatening health and safety deficiencies observed (ibid)"; and the scores of the remaining 9 properties comprised of 1,320 units indicated "No health and safety deficiencies observed (ibid)."

Just over 50% of multifamily properties are locally owned, with the true owner's address listed as Roanoke in the CoStar database. However, national players have a larger stake in multifamily properties in Roanoke, owning about 59% of the value of multifamily assets in Roanoke.

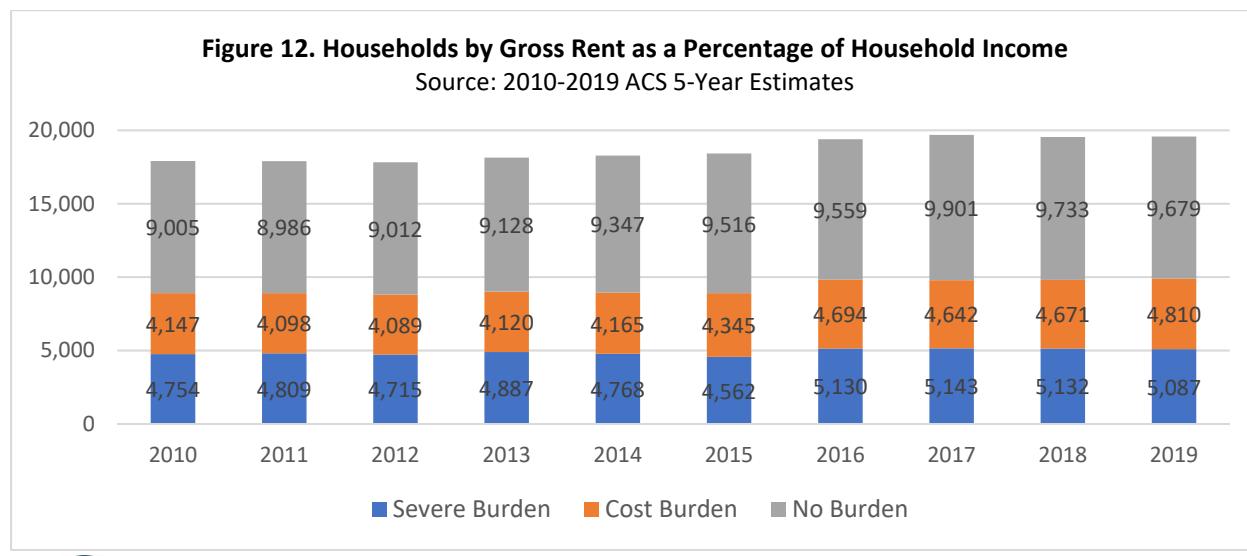
## Affordability

### Cost Burdened

Housing expenditure accounts for a large part of the consumption of individual households. Paying more than 30% of household income for housing, referred to as cost-burdened, is the most representative measurement of housing unaffordability. The share of cost burdened households in the US has fallen since 2010, but most of this reduction comes from homeowners (Harvard Joint Center for Housing Research, 2020). In other words, the situation for cost burdened renters has not progressed significantly and they are potentially at risk of eviction. According to the data drawn from 2019 American Community Survey, 20 million renters remained cost-burdened, which accounts for 48.5% of renter households.

Just over half (51%) of Roanoke renters are cost-burdened, paying more than 30% of their income for housing. Just over a quarter of all renters are severely cost-burdened, paying more than 50% of their income for housing. HUD suggests that household paying more than 30% of their income may have to make choices between housing and other necessities while households that have low or moderate income and are severely cost-burdened are certainly making tough choices between housing and other basic necessities.

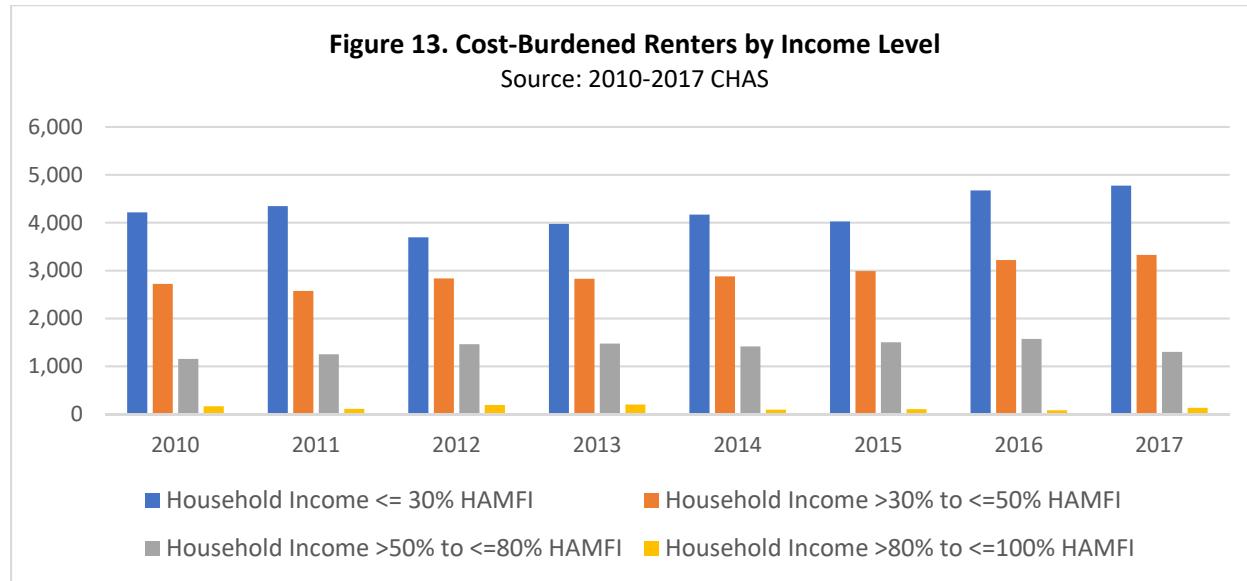
Figure 12 shows renter households in Roanoke by level of cost burden 2010-2019. Households who are not experiencing a housing cost burden are paying 0%-29.9% of their income on rent. Households who are experiencing a cost burden are paying 30%-49.9% of their income on rent. Severely cost-burdened households are paying 50% or more of their household income on their rent. The share of renters experiencing cost-burden decreased annually from 49% in 2010 to 48% in 2015, but increased in 2016 with a sizable increase in the population of renters. Since 2016, approximately 50% of renters have been cost-burdened annually. Severity of cost-burden fluctuated over the 10-year period with the lowest share of severely cost-burdened renters in 2015 and 2019.



**Figure 12: Since 2016, the share of renters who are cost-burdened, and among them, those who are severely cost-burdened, has remained steady at about 50% and 25% respectively.**

The study team used the Comprehensive Housing Affordability Strategy (CHAS) dataset, a custom tabulation developed by the Census Bureau derived from American Community Survey (ACS) data, to

understand the income trends among cost-burdened renters in Roanoke City. Figure 13 shows cost-burden trends among low- and moderate-income households over an 8-year period, 2010-2017, which is the most recent CHAS data available. Cost burden is more prevalent among extremely low- (<=30% of AMI) and very low-income (30-50% of AMI) households, and the population of extremely low and very low income, cost-burdened households has increased steadily since 2013. Reduced levels of cost-burden are experienced among low (50-80% of AMI) and moderate (80-100% of AMI) households.



**Figure 13: Most cost-burdened renters have extremely-low or very-low incomes. The number of households with extremely-low and very-low incomes who have housing cost burdens has increased since 2010.**

Table 4 shows the recent increasing cost burden among renters with household income below 50% AMI. While the cost-burden is not serious compared to the national average (48.5%), the levels of cost-burden among extremely-low and very-low income households are over 80% in 2017 and show a growing trend.

**Table 4. Proportion of Cost-Burdened Renters by Income Level**

Proportion of Cost-Burdened (> 30%) Renters	2010	2011	2012	2013	2014	2015	2016	2017
Household Income <= 30% HAMFI	77.1%	78.6%	72.7%	73.3%	75.6%	74.5%	77.3%	82.8%
Household Income >30% to <=50% HAMFI	73.9%	72.5%	78.6%	76.5%	73.9%	72.3%	75.7%	81.5%
Household Income >50% to <=80% HAMFI	27.9%	30.1%	35.3%	37.6%	36.8%	38.4%	38.6%	32.3%
Household Income >80% to <=100% HAMFI	9.1%	6.6%	10.9%	10.4%	5.2%	5.9%	4.3%	6.6%
Household Income >100% HAMFI	6.3%	5.7%	4.3%	4.4%	2.5%	1.8%	1.0%	0.6%

Renters with income less than 30% of AMI are more affected by severe cost burden than other populations. As seen in Table 5, 69.5% of extremely low-income households pay more than 50% of their income as rent in 2017. While the cost-burden share of extremely low-income renters and very-low income renters is similar, the severely cost-burdened share is very different. This means that about half of renters with very-low income spend about 30-50% of their income on rent. Meanwhile, only 30% of renters with extremely low-income spend less than half of their income on rent.

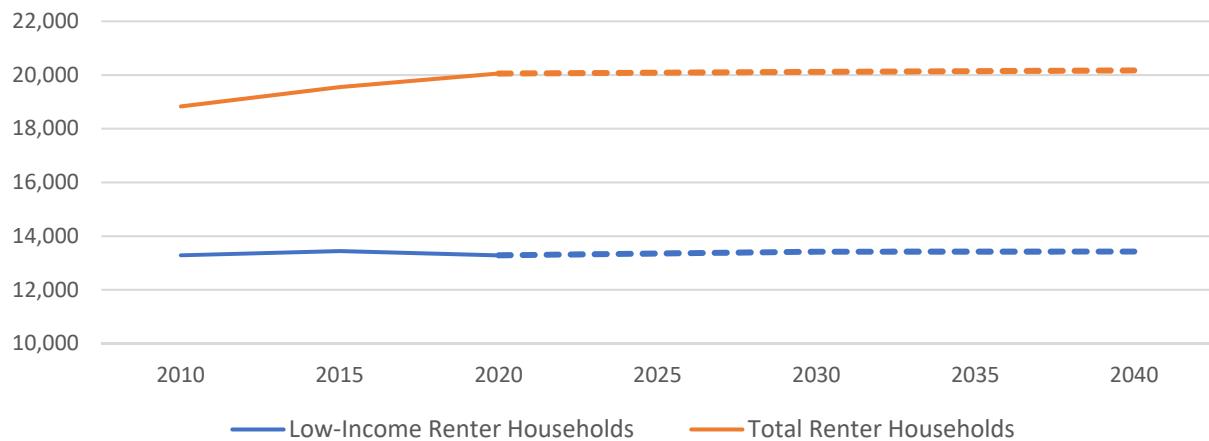
**Table 5. Proportion of Severely Cost-Burdened Renters by Income Level**

Proportion of Severely Cost-Burdened (>50%) Renters	2010	2011	2012	2013	2014	2015	2016	2017
Household Income <= 30% HAMFI	64.9%	65.7%	61.3%	60.6%	60.9%	60.0%	66.1%	69.5%
Household Income >30% to <=50% HAMFI	21.7%	22.1%	33.6%	30.8%	27.3%	24.7%	22.1%	22.7%
Household Income >50% to <=80% HAMFI	1.9%	1.8%	1.7%	2.2%	2.7%	3.7%	1.8%	2.2%
Household Income >80% to <=100% HAMFI	4.7%	4.2%	4.6%	3.6%	1.1%	0.6%	0.0%	0.5%
Household Income >100% HAMFI	2.7%	2.0%	2.3%	2.7%	1.5%	0.6%	0.4%	0.2%
<b>Total</b>	<b>24.5%</b>	<b>24.8%</b>	<b>24.2%</b>	<b>24.4%</b>	<b>23.9%</b>	<b>22.7%</b>	<b>24.7%</b>	<b>24.8%</b>

Households with incomes less than 50% of AMI spend a disproportionately higher percentage on rent, and the gap has widened in recent years. Low-income people are more likely to experience cost-burden as well as other housing problems such as overcrowded conditions. Since they spend a significant portion of their income on rent, they are at high risk of eviction and homelessness in the event of an economic hardship (e.g., job loss) or emergency (e.g., unexpected medical expense).

From our household projections, the anticipated number of low-income renters is not significantly different from the trend over the last decade, and the share of low-income renters among all renter households will decline slightly (Fig. 14, Table 6). Unfortunately, the situation may have worsened because of the recent recession. A number of conditions are needed to improve the situation, such as an increase in the supply of affordable housing and an increase in income. However, due to the economic downturn caused by the pandemic, it is difficult to expect an improvement in income. The share of the fall from higher-income to low-income level may be greater than the supply of affordable housing. Therefore, the number of low-income renter households may be greater than our estimates. Since it takes at least several years for an economy to recover after a downturn, the proportions of low-income and cost-burdened renters are expected to rise in the short term.

**Figure 14. Low-Income Renter Household Projections**  
 Source: VCHR Forecasts based on 2010-2017 CHAS, Weldon Cooper Center Population  
 Projection



**Table 6. Projections of Renter Households with Low Incomes (Less than 80% of AMI)**

	2010	2015	2016	2017	2020	2030	2040
<b>Total Renter Households</b>	18,830	19,550	20,385	20,355	20,055	20,115	20,170
<b>Low-Income Renter Households</b>	13,285	13,445	14,370	13,870	13,285	13,416	13,425
<b>Low-Income Share of All Renter Households</b>	70.55%	68.77%	70.49%	68.14%	66.24%	66.70%	66.56%

### Gap Analysis

Rising housing costs and stagnant income growth are major causes of housing problems. Also, rising construction costs and concentrated populations in specific areas, such as MSAs, threaten affordability in the rental housing market (Joint Center, 2017a; Joint Center, 2017b). The number of affordable housing units is absolutely scarce, so the number of rent-burdened households has increased. Also, given that higher income level households occupy some of the units affordable to lower income level households, the gap between supply and demand for affordable housing can be even greater.

In this section of the report, we estimate the housing affordability gap, the difference between the number of affordable units needed and the number of available affordable units. The study team assumes that all cost burdened households need more affordable housing. If no one is living in a housing unit it is considered as a vacant unit.<sup>1</sup>

<sup>1</sup> New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. It is not clear that all vacant units will be occupied in the future. Housing that is not suitable may be vacant for an extended period. Units that are vacant for rent or vacant for sale at each of the HUD affordability levels are considered to be available to the households in the corresponding income range and tenure category in this analysis. Nonetheless, the suitability of a vacant units cannot be identified and the number of vacant units is very small, so vacant units may not meet the needs of households that need them.

Using these assumptions, the housing affordability gap is the difference between the number of households in need of affordable housing in each income range and the number of vacant units available and affordable to each household within that income range. However, the affordability gap can vary depending on which assumption is applied. We calculated housing affordability gap for rental units in three ways. In addition, we divided the total housing stock into four categories: 1) vacant units, 2) units occupied by households within the income range for which HUD has categorized the unit as affordable, 3) units occupied by households with incomes greater than the income range for which HUD has categorized the unit as affordable, and 4) households with incomes less than the income range for which HUD has categorized the unit as affordable, in order to more fully understand the reasons for the affordable housing gap (Table 7).

The gap analysis of Roanoke City was conducted using 2013-2017 CHAS data, and the gap trend is shown through data for the past nine years (2009-2017).

**Table 7. Affordable Rental Housing by Occupant Income**

Income Range HUD Area Median Family Income (HAMFI)	Total Stock	Vacant Units	% Units Vacant	Occupied by Renters within Household Income Range		Units Occupied by Renters with Household Income <Household Income Range		Units Occupied by Renters with Household Income >Household Income Range	
				Units	%	Units	%	Units	%
<b>&lt;= 30% HAMFI <i>Extremely Low</i></b>	2,750	205	7%	1,695	62%			850	31%
<b>30%-50% HAMFI <i>Very Low</i></b>	8,000	1,110	14%	1,610	20%	1,980	25%	3,300	41%
<b>50%-80% HAMFI <i>Low</i></b>	9,455	290	3%	1,910	20%	3,565	38%	3,690	39%
<b>&gt;80% HAMFI <i>Moderate</i></b>	1,580	135	9%	915	58%	530	34%		
<b>TOTAL</b>	<b>21,785</b>	<b>1,740</b>	<b>8%</b>	<b>6,130</b>		<b>6,075</b>		<b>7,840</b>	

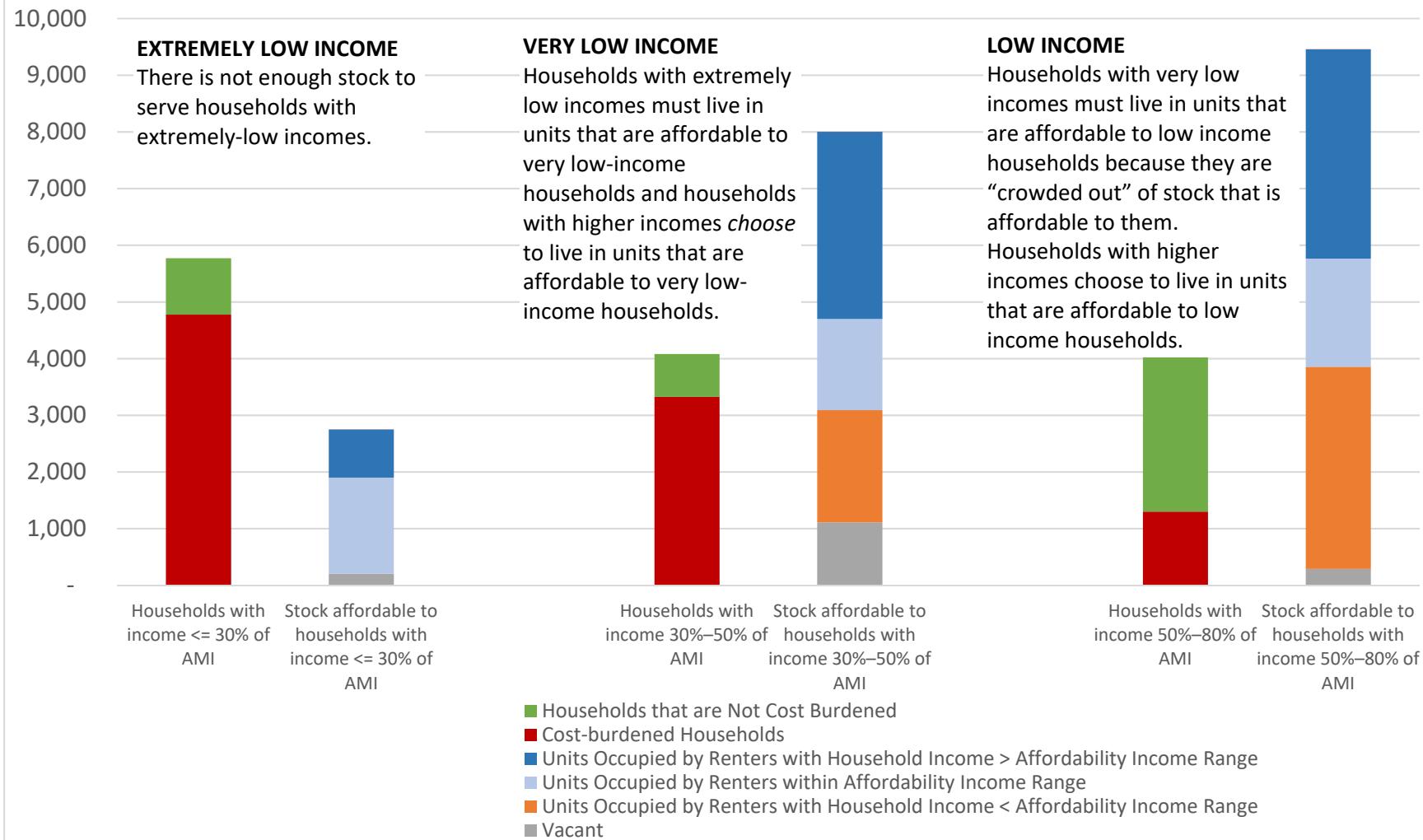
Data Source: 2013-2017 CHAS

In Roanoke City, rental units that are affordable to households with incomes 80% and below of HAMFI comprise 20,205 units in total, which is more than the number of extremely low, very low- and low-income households. About 38% of rental units that are affordable to extremely low, very low- and low-income households are occupied by households with higher income. For extremely low-income households, affordable rental stock is scarce. As shown in Figure 15, the affordable rental stock is 3,020 units less than the number of households with extremely low income; therefore, many of them inevitably become cost-burdened renters. Eighty three percent of extremely low-income renters are cost-burdened.

Rental stock for very low-income households exists in the same quantity as households with very low incomes, but much of the stock is occupied by extremely low-income households who cannot find an affordable unit due to lack of housing stock for them and higher income households who prefer to pay less than 30% of their income for housing and are able to find such a unit that meets their needs. Only 20% of the rental stock affordable to very low-income households is occupied by households with very low incomes. 81% of very low-income renters are cost-burdened (Table 8).

**Figure 15. Roanoke City, VA Rented/For-Rent Housing Gap**

Source: VCHR tabulation of 2013–2017 CHAS Data



**Figure 15: Most households with low incomes must accept cost burdens to obtain housing at all. Income-restricted units are required to allow low-income households to attain affordable units.**



**Table 8. Rental Housing Stock and Cost Burdened Renters**

Income Range	Total Renting Households	Total Rental Stock	Surplus/(Deficit)	Cost Burdened Renters	% of Households that are Cost Burdened
<= 30% HAMFI	5,770	2,750	(3,020)	4,775	83%
30%-50% HAMFI	4,080	8,000	3,920	3,325	81%
50%-80% HAMFI	4,020	9,455	5,435	1,300	32%
>=80% HAMFI	6,485	1,580	(4,905)	155	2%

Data Source: 2013-2017 CHAS

Since the market does not impose occupancy standards that restrict the affordable supply of units to the renters who need them, the gross deficit of affordable units balloons due to a mismatch of affordable units and renters. Rental units with site-based assistance can impose occupancy standards, but the supply of assisted units for renters below 30% HAMFI has been stagnant or dwindling and market pressures have been creating an even greater scarcity of affordable units. If new dedicated affordable housing units are provided for cost-burdened households making 30% of HAMFI or less, units affordable to households making between 30% and 50% of HAMFI would become available. However, households with higher incomes may successfully compete to occupy these units.

We estimated the rental housing affordability gap, the difference between the number of affordable units needed and the number of available affordable units, for Roanoke City. However, the affordability gap can vary depending on which assumption is applied. We calculate housing affordability gap for rental units in three ways. First, the housing affordability gap can be defined as the difference between total renting households and total rental stock by income level. The gross deficit for extremely low-income households is 3,020 units (Table 9). While there is stock that could accommodate households with very-low and low incomes, the market does not match housing units with households that need them as described above and so households with very-low and low incomes households cannot always attain these units.

**Table 9. Rental Housing Affordability Gap – Scenario 1**

Income Range	Total Renting Households	Total Rental Stock	Gross Deficit
<= 30% HAMFI	5,770	2,750	(3,020)
30%-50% HAMFI	4,080	8,000	3,920
50%-80% HAMFI	4,020	9,455	5,435
>=80% HAMFI	6,485	1,580	(4,905)

Data Source: 2013-2017 CHAS

The second calculation (Table 10) assumes that households already occupying units in a range lower than household income retain their existing occupancy. The first definition of housing affordability gap above is unrealistic because it assumes that all income level households occupy units

in their income range. When households living in affordable units are assumed to retain occupancy, the number of households that are not affordable (a)-(b) is calculated. Housing units currently occupied by the lower income level will not be retained, so they are added to the vacant units and counted as available rental stock (c)+(d). Under this scenario, the gross deficit for extremely low-income households is 3,870 units. Since the affordable housing to be supplied is not only occupied by a specific income level, this cannot be guaranteed to be an accurate figure, but it is the number of realistic minimum supply that must be added to offer affordable housing to all residents.

**Table 10. Rental Housing Affordability Gap – Scenario 2**

Income Range	Total Renting Households (a)	Total Renters Living in Affordable Stock (b)	Households Without an Affordable Unit (a)-(b)	Occupied by Lower Income Level (c)	Vacant (d)	Available Rental Stock (c)+(d)	Gross Deficit (a)-(b)-(c)-(d)
<= 30% HAMFI	5,770	1,695	4,075	0	205	205	(3,870)
30%-50% HAMFI	4,080	2,020	2,060	1,980	1,110	3,090	1,030
50%-80% HAMFI	4,020	3,835	185	3,565	290	3,855	3,670
>=80% HAMFI	6,485	6,420	65	530	135	665	600

Data Source: 2013-2017 CHAS

Finally, housing affordability can be defined as the number of cost burdened renters and vacant stock, regardless of rental stock (Table 11). The gross deficit for extremely low-income households is 4,570 units, and the gross deficit for very low-income households is 2,215 units.

**Table 11. Rental Housing Affordability Gap – Scenario 3**

Income Range	Cost Burdened Renters (a)	Vacant (b)	Gross Deficit (a)-(b)
<= 30% HAMFI	4,775	205	4,570
30%-50% HAMFI	3,325	1,110	2,215
50%-80% HAMFI	1,300	290	1,010
>=80% HAMFI	155	135	20

Data Source: 2013-2017 CHAS

**Table 12. Rental Housing Affordability Gap**

Income Range	Total Renting Households	Rental Housing Affordability Gap		
		Scenario 1	Scenario 2	Scenario 3
<= 30% HAMFI	5,770	3,020	3,870	4,570
30%-50% HAMFI	4,080	(3,920)	(1,030)	2,215
50%-80% HAMFI	4,020	(5,435)	(3,670)	1,010
>=80% HAMFI	6,485	4,905	(600)	20

The changes in the three rental housing affordability gaps for extremely low-income households from 2009 to 2017 are similar (Table 12). There was little change after 2012 until the gap widened significantly in 2016, and 2017 is the peak (Table 13).

**Table 13. Rental Housing Affordability Gap Trend for Extremely Low-Income Renters**

<= 30% HAMFI	2009	2010	2011	2012	2013	2014	2015	2016	2017
Scenario1	1,980	2,400	2,555	2,100	2,420	2,335	2,221	2,945	3,020
Scenario2	3,125	3,510	3,555	3,175	3,450	3,435	3,340	3,930	3,870
Scenario3	3,655	4,025	4,225	3,580	3,880	3,995	3,900	4,515	4,570

## II. Eviction Analysis

### Unlawful Detainers

In calendar year 2019, approximately 3,754 Unlawful Detainers were filed by property owners or managers in the City of Roanoke General District Court (Table 14). Not all filings were unique. Nearly 700 households received multiple filings and more than 380 landlords or property managers filed more than one unlawful detainer.

Three landlords in Roanoke City filed more than 100 Unlawful Detainers each in 2019, accounting for 471 filings which constituted 13% of all such filings. There are 29 landlords constituting 3.9% of all landlords filing Unlawful Detainers that accounted for almost 50% of filings. A list of these landlords is included in Appendix A.

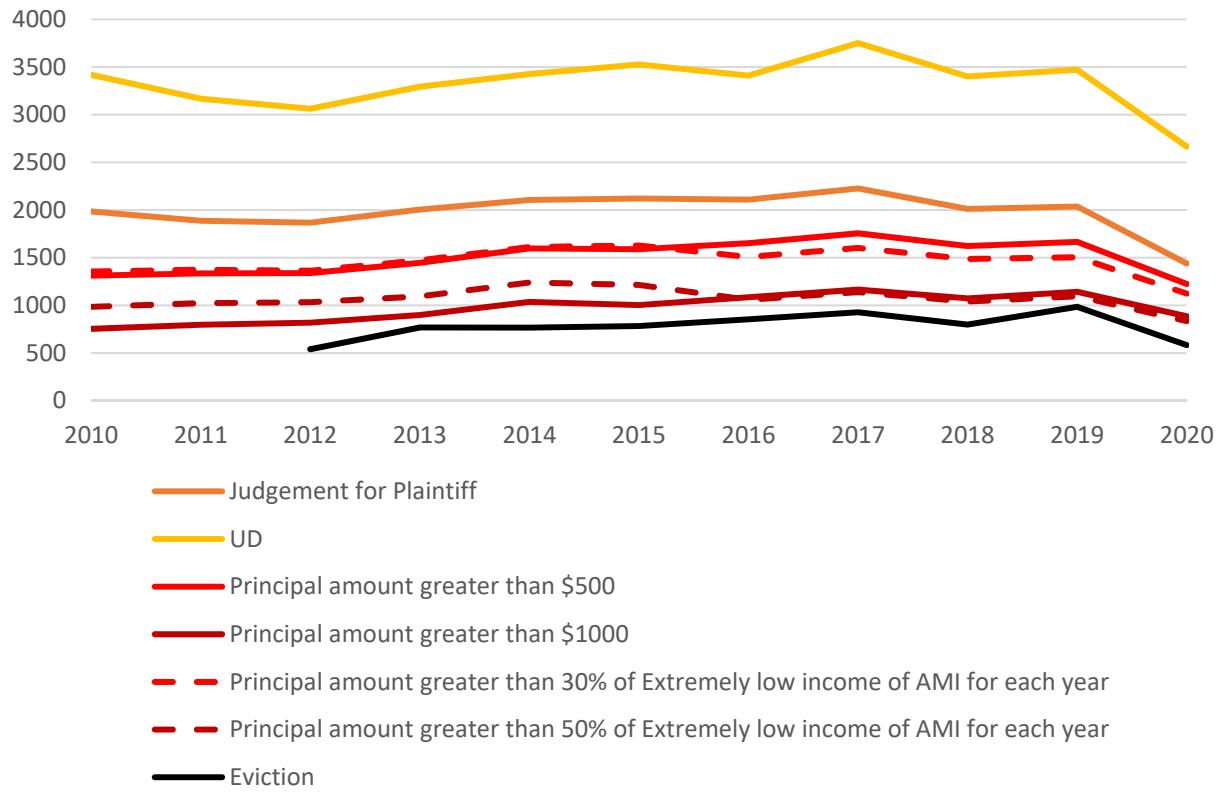
**Table 14. Numbers of Filings per Landlord**

Number of Evictions Landlord Group	Count of Landlords	Percent of Landlords	Cumulative Percent of Landlords	Number of Filings	Percent of Filings	Cumulative Percent of Filings
1 - Greater than 100	3	0.4%	0.4%	471	13%	13%
2 - 50 to 100	12	1.5%	1.9%	765	20%	33%
3 - 25 to 49	16	2.0%	3.9%	592	16%	49%
4 - 10 to 24	36	4.5%	8.4%	508	14%	62%
5 - 5 to 9	61	7.6%	16.0%	382	10%	72%
6 - 2 to 4	234	29.3%	45.3%	598	16%	88%
7 - Only 1	438	54.8%	100.0%	438	12%	100%
<b>Total</b>	<b>800</b>	<b>100%</b>		<b>3,754</b>	<b>100%</b>	

The number of Unlawful Detainers filed has remained between 3,000 and 3,750 over a 10-year period, FY 2010 to FY 2020. With an all-time low achieved in FY 2020 when the COVID-19 pandemic eviction moratorium took effect. An average of 60% of judgments annually have been for the plaintiff, though such judgements have been decreasing since 2016. However, households do not necessarily wait for a judgement before moving and thereby experience forced displacement. In order to frame the likelihood of displacement, the study team has included additional measures of principal amount owed including principal greater than \$500, principal greater than \$1,000, principal greater than 30% of monthly income for an extremely-low-income household, and principal greater than 50% of monthly income for an extremely-low-income household. Finally, the study team has included data from the Roanoke City Sheriff's Office, which counts households that were literally evicted (Fig. 16).

**Figure 16. FY\* 2012-2020 Unlawful Detainers by Judgement and Principal Amount, FY 2012-2020 Sheriff Evictions**

Sources: VCHR tabulation of VirginiaCourtData.org Data for Unlawful Detainer, Roanoke City Sheriff's Office



\*Sheriff's Office FY, July 1-June 30

Extremely-low income households owing more than 50% of their monthly income would almost certainly be displaced since the household could not survive while paying rent and arrears. An average of 32% of annual filings included a principal at this level. Extremely-low income households owing more than 30% of their annual income may manage to pay rent and arrears, but would be severely cost-burdened and thereby forced to choose between paying rent and other basic necessities and therefore would likely be displaced. An average of 44% of annual filings in the study period included a principal at this level.

## Evictions and Homelessness

Members of the research team reviewed data extracted from the Homeless Management Information System (HMIS) to explore possible connections between the issues of eviction and homelessness. Of those individuals experiencing an episode of homelessness between 2016 and 2019, approximately 20% that were unhoused (not simply receiving prevention services) indicated that eviction was at least a partial cause of their homelessness. Of that population, approximately 45% were African-American, 45% were female (only 0.7% identified as trans or gender non-conforming), and nearly 50% reported having a disability. Individuals were largely younger than 61, but included a wide distribution of ages (Table 15).

**Table 15. Percentage of Individuals by Age Range Who Experienced Homelessness Between 2016 and**

## 2019 and Who Reported that Their Homelessness was Partially the Result of Eviction

Age Range	Percent of Individuals
0-10	12.6%
11-20	7.5%
21-30	17.9%
31-40	17.8%
41-50	16.1%
51-60	20.7%
61-70	6.3%
71-80	1.0%
81-90	0.3%

There are more than 8,790 renter households in Roanoke that are at risk of homelessness, comprised of 4,775 renters with extremely-low incomes who spend more than 30% of their income on housing and an additional 4,015 renters with low incomes who spend more than 50% of their income on housing. These households must make difficult choices between paying rent and paying for other necessities and are likely a single economic hardship or emergency expense away from missing a rent payment. A total of 834 unlawful detainer filings were associated with principal amounts at or below one month's maximum affordable rent for an extremely low-income family of four.

## Geography of Eviction

In 2019, the number of plaintiffs filing unlawful detainers for identifiable properties<sup>2</sup> was highest in tracts 23, 10, and 27. However, some plaintiffs file many unlawful detainers resulting in high filing rates in tracts even though there are fewer unique plaintiffs. Among properties identified by the study team, filing rates were highest in tracts 23, 9, 10, 18, 30, and 27. Some households may be displaced following the filing of an unlawful detainer, but the likelihood of eviction increases when there is a judgement in favor of the plaintiff, therefore judgements for the plaintiff per renter household is often interpreted as the eviction rate. This rate was highest in tracts 23, 30, 9, 18 and 27. Finally, among those unlawful detainers for which the study team could identify properties, the Court judgement was in favor of the plaintiff most often in tracts 30, 5, 25, 4, 9, and 29.

Some of the tracts that show evidence of high levels of eviction-related court activity have socioeconomic and demographic characteristics that are indicated in the literature as correlating to high levels of eviction. The following subsections discuss these characteristics in more detail.

## Unlawful Detainers

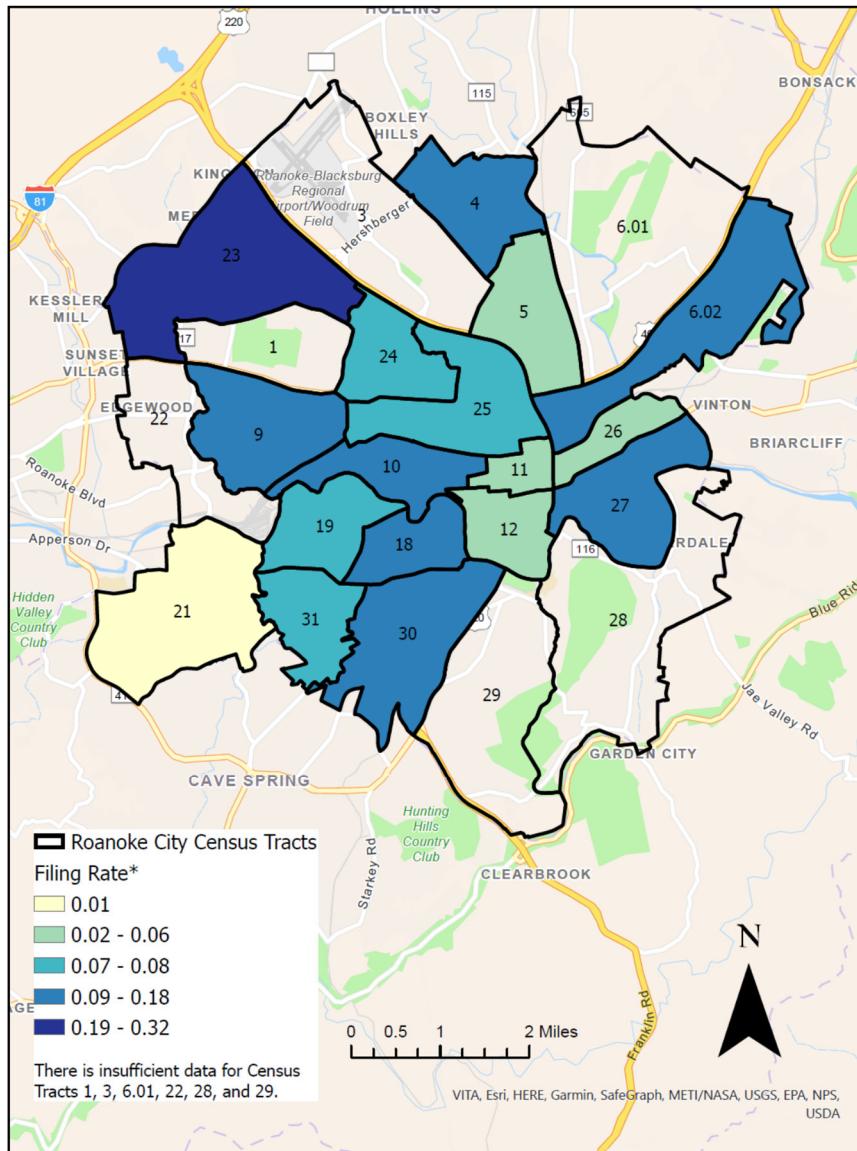
Among the 3,754 Unlawful Detainers filed in the Roanoke Court,<sup>3</sup> the study team identified property addresses for 2,330 (62%) and when mapped, 2,306 were inside the City of Roanoke. The team matched plaintiff information with property ownership, management, and/or leasing information from CoStar, Roanoke Real Estate GIS, and/or internet search. Among those filings that were not assigned an address, the team identified 45 properties that were likely filings for a commercial entity and 27 properties that were probable foreclosures. Finally, the team failed to assign any address where the plaintiff was not included in CoStar or the Roanoke Real Estate GIS, or when the plaintiff information was too limited to associate the information with a single property. More than 400 filings were associated with owners or

<sup>2</sup> Those plaintiffs for which the study team was able to match a property address.

<sup>3</sup> Labeled with 770 FIPS

managers who own properties throughout the city (Fig. 17). Filings against unique defendants can be interpreted as households affected, though some defendants experience multiple filings.

**Figure 17. Mappable Unlawful Detainer Filing Rate (Mappable Filings Per Renter Household) by Census Tract**



\*Note that this rate is not a full filing rate by Census Tract. The study team was not able to assign a property address to every unlawful detainer. Therefore, this information can be used to identify areas of the city where unlawful detainer filings are more common, but should not be compared to the overall City rate which is not constrained by address matching or other national and state rates that are not constrained by address matching.

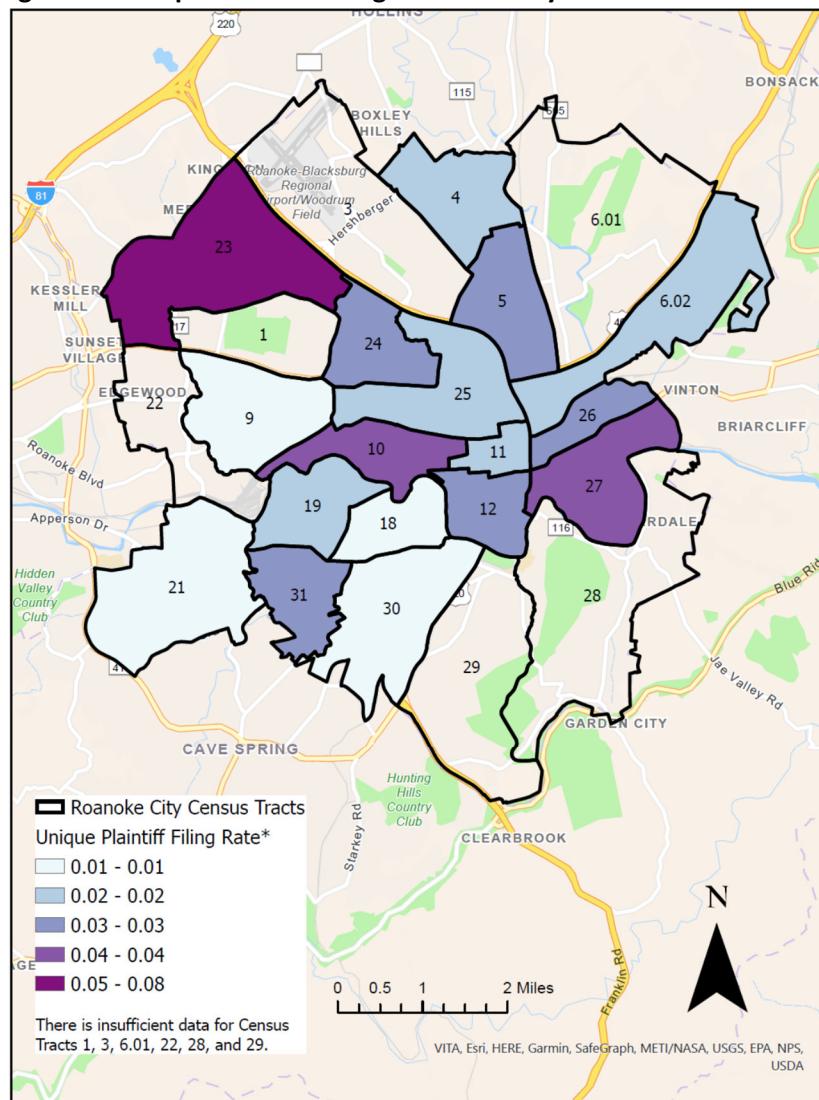
At least one-quarter of renter households in Tract 23 experienced an unlawful detainer filed against them in 2019 and a high rate of unique plaintiff filings also occurred in this tract. Furthermore, 7% of renter households experienced multiple filings against them in this tract. Tract 23 has a disproportionately large share of minority households and minority renters.

A high percent of households also experienced filings in Tracts 9, 18, and 27. Tract 9 also has a disproportionately large share minority and low-income households as well as single parent households. Tract 18 has a disproportionately large share of renters, but few minority-headed households or low-income households. Finally, Tract 27 has a proportionate share of renters, but a disproportionately large share of single parent households.

Tracts 10 and 30 are also among those with the highest filing rates, but have largely proportionate share of renters, minority renters, senior renters, single-parent renters or low-income renters. These subgroups are proportionate base on the share of renter households in the tract.

Since the study team was unable to match all unlawful detainers to addresses, the data may overrepresent identifiable plaintiff properties for which the plaintiff filed multiple unlawful detainers. For that reason, the study team mapped unique plaintiff filing. Figure 18 highlights tracts where many plaintiffs filed unlawful detainers, rather than a few plaintiffs filing many unlawful detainers.

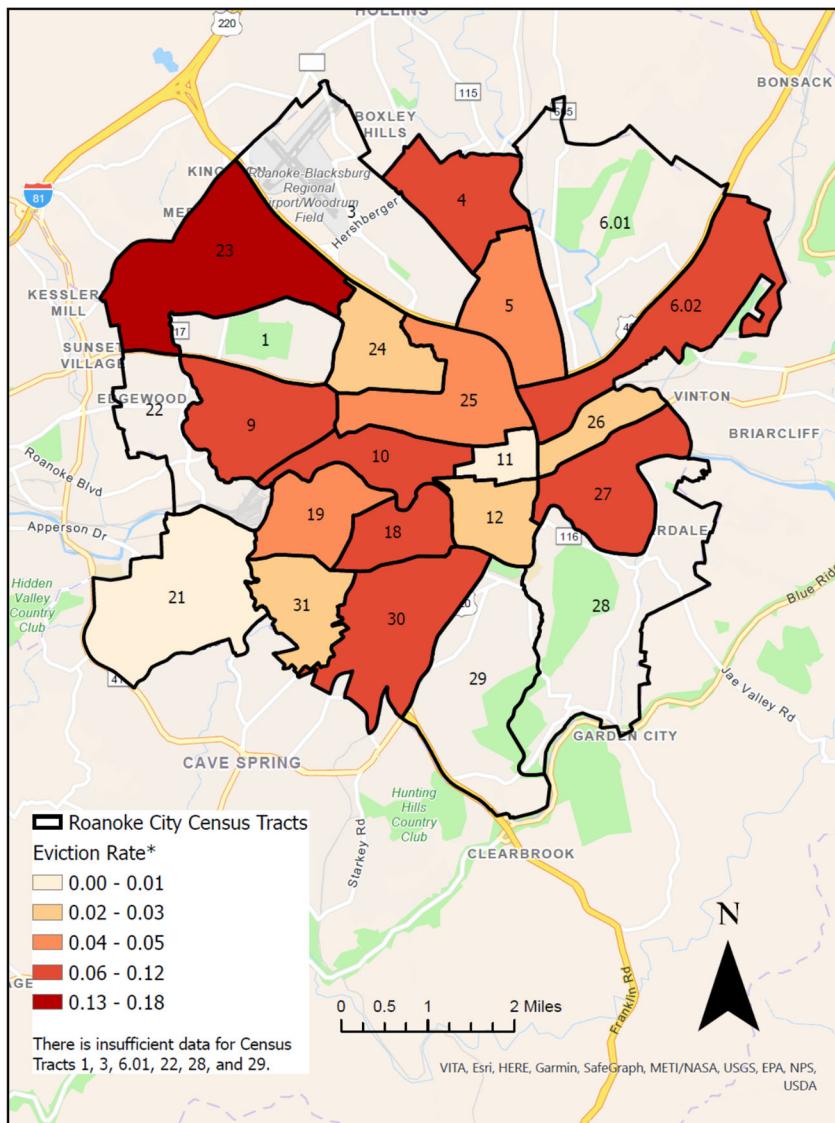
**Figure 18. Unique Plaintiff Filing Per Renter by Census Tract**



## Judgements

Tracts with high eviction rates (Figure 19) largely coincide with those that have a high filing rate. Tracts 23, 30, 9, 18 and 27 have the highest rate of judgements in favor of the plaintiff per renter household. Though fewer households in tracts 30 have unlawful detainees filed against them, unlawful detainees in tract 30 result in a judgement for the plaintiff in more than two-thirds of cases, the highest rate of judgements for the plaintiff among City tracts. A relatively low filing rate accompanied by a high rate of judgements for the plaintiff may be evidence of more judicious filing practices among plaintiffs (or a single, frequently filing plaintiff) in this tract.

**Figure 19. Mappable Eviction Rate by Census Tract (Judgements for the Plaintiff per Renter Household)**

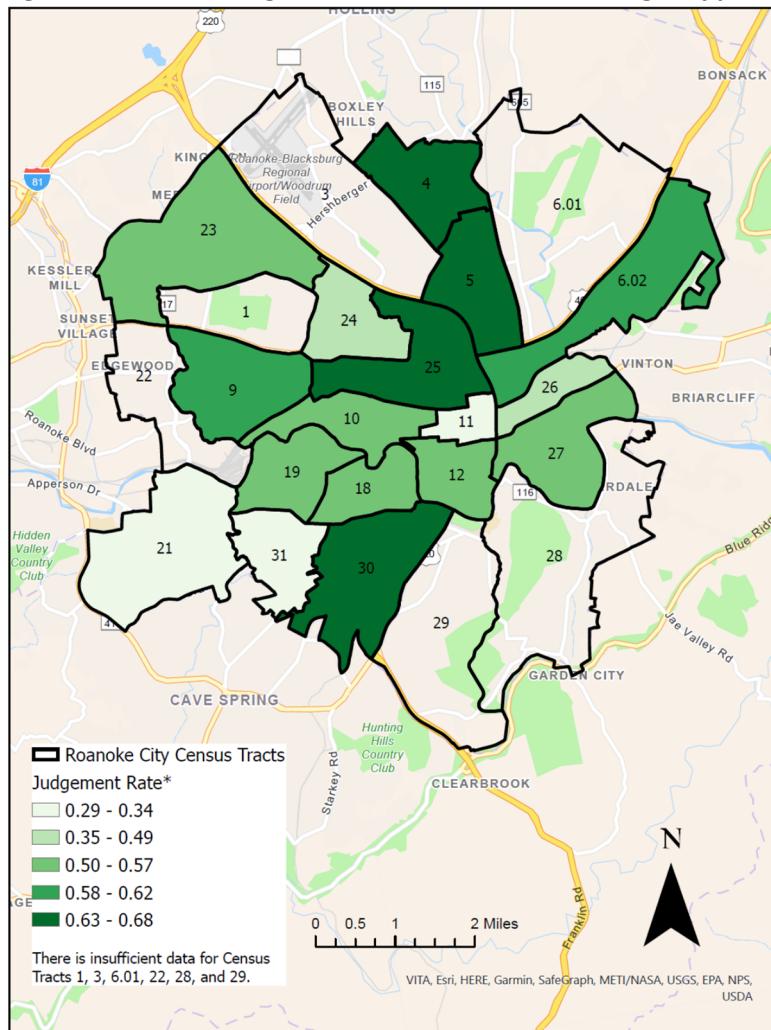


\*Note that this rate is not a full eviction rate by Census Tract. The study team was not able to assign a property address to every unlawful detainer. Therefore, this information can be used to identify areas of the city where unlawful detainees that resulted in a judgement are more common, but should not be compared to the overall City rate which is not constrained by address matching or other national and

state rates that are not constrained by address matching.

Among mappable filings, judgements for the plaintiff are most common in tracts 30, 5, 25, 4, and 9 (Figure 20). More than two-thirds of filings in tract 30 resulted in a judgment in favor of the plaintiff. Two-thirds of filings in tracts 5 and 25 resulted in a judgement for the plaintiff. In tracts 4 and 6, 65% and 62% of filings resulted in judgements for the plaintiff. Tracts 4 and 25 have a disproportionately high share of renters with a householder 65 or older. Tract 25 also has a disproportionately large share of minority renters.

**Figure 20. Rate of Judgements for the Plaintiff Among Mappable Filings**



\*Note that this rate is not a full rate of judgment per UD filing. The study team was not able to assign a property address to every unlawful detainer. Therefore, this information can be used to identify areas of the city where unlawful detainers more often result in a judgement, but should not be compared to the overall City rate which is not constrained by address matching or other national and state rates that are not constrained by address matching.

## Limitations and Future Study

The study team was limited by time and associated constraints involving data completeness as discussed in the *Unlawful Detainer* section. With more time, the team could follow additional avenues to assign more filings to tracts. Furthermore, the team could acquire court data directly and on a regular basis, allowing the team to track and supplement complete eviction data over time. Since addresses of defendants and plaintiffs are not readily available in an electronic format, recording this data as it becomes available is the best way to access the data without overburdening jurisdiction General Circuit Court staff. Stakeholders in eviction prevention, such as Legal Aid and schools, partner with jurisdiction courts to intervene and coordinate services when unlawful detainers are filed. Data could be recorded at this point and subsequently joined with supreme court data to add information about judgements. Data with accurate addresses allow researchers to learn more about the sociodemographic characteristics of neighborhoods where evictions are frequent.

In order to utilize open sources such as court data, in-person surveys or interviews should be performed to calculate the filing rate, case results, and residential mobility after the case by income and race. This information can be combined with open source data to more accurately calculate households at risk of eviction and households that will move out.

The rental housing needs assessment was also limited by time and scope, however results from the analysis of housing cost burden among renters, renter incomes and the gap analysis suggest that low incomes may be a more significant driver of housing cost burdens than the availability of housing. The Roanoke market has a healthy vacancy rate that should result in unit-churn that allows households to find new units as life circumstances change. Moreover, real rents are becoming more affordable to households with higher incomes that are, at a minimum, increasing enough to overcome inflation. The rental housing shortage is occurring in income-restricted units for households with extremely low and very low incomes.

Further study of household earners, jobs, and occupational earnings would help decision makers understand the economic context for housing affordability challenges and inform decisions regarding interventions that may most effectively address housing challenges. This analysis will be particularly important when siting affordable housing since location decisions may need to balance proximity to jobs and services with access to high-quality education and workforce development opportunities.

### **III. Eviction Reduction Policy, Programs, and Practices**

The following summary includes:

- A brief overview of eviction prevention and diversion programs;
- Eviction-related policy at multiple scales that may be pertinent for stakeholders working in the Roanoke Valley to support those facing eviction or threats of eviction;
- Resources, best practices, and recommendations to improve the quality and quantity of eviction prevention and diversion programming available in the Roanoke Valley.

#### **Best Practices and Recommendations for Eviction Reduction from the Literature**

Eviction prevention and diversion programs “aim to prevent evictions from reaching the courts or divert existing cases away from formal legal proceedings by using some combination of legal assistance, housing counseling, rental assistance, negotiated settlements, and other alternatives to formal eviction hearings” (Treskon et al., 2021, p. 1). Homelessness prevention and rapid rehousing programs attempt to address the potentially extreme impacts of evictions that lead to homelessness. Housing supports through the Continuum of Care (CoC) Program<sup>4</sup> coordinate funding and services for those who are chronically or at risk of experiencing homelessness. In practice, it has been difficult to predict what support is needed to prevent a client from experiencing homelessness versus directing services to those who are already experiencing homelessness (HUD User, 2015).

Eviction prevention, diversion, and support programs typically encompass one or more of the following: rental and financial assistance, legal aid, case management and budgeting advice. These programs are often administered by local government, the court system, and/or nonprofits, and can be combined with other strategies, such as stabilizing high poverty neighborhoods using a mixed-income development approach, to reduce or eliminate the need for chronic evictions by increasing the affordable housing stock and generating jobs and economic activity (Local Housing Solutions, 2021).

#### **Some Causes and Effects of Housing Instability and Eviction**

Numerous studies have found that rates of eviction are higher among minority, low-income, disabled, and female populations, particularly when the head of household is a single mother (Desmond, 2012; Hepburn et al., 2021; Thomas et al., 2019; Thomas et al., 2020). The threat of and actual eviction incidence can have adverse impacts on residents by introducing them to homelessness and increasing their need to use emergency shelters, worsening mental health conditions and increasing their use of emergency medical services, and may also have modest impacts on their employment and economic stability (Collinson & Reed, 2018). Low-income tenants who are displaced through eviction

are generally forced into substandard housing in poorer and higher-crime neighborhoods. Evictions cause psychological trauma, increase the likelihood of suicide, increase emergency room usage, decrease credit access, and lead to homelessness. This problem is especially traumatizing for children, impacting their emotional, social, and physical well-being, and

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<sup>4</sup> Continuum of Care (CoC) Program. (2021.) HUD Exchange. Retrieved from <https://www.hudexchange.info/programs/coc/>

increasing the likelihood of lead poisoning, food insecurity, and issues with academic performance. (Romer et al., 2021, n.p.)

National trends suggest that “[d]isabled adults experience poverty at more than twice the rate of nondisabled adults; nearly half of adults ages 25 to 61 who have lived in poverty for at least one year have a disability, while point-in-time counts suggest that nearly 25% of the more than 580,000 people experiencing homelessness on any given night in the United States have a disability. This trend affects disabled women and disabled people of color at disproportionate rates. Disabled people also hold higher shares of medical debt, experience higher rates of food insecurity, and receive lower pay. These and other factors contribute to higher rates of homelessness” (Lake, Novack, & Ives-Rublee, 2021, n.p.). Housing insecurity during the pandemic has remained disproportionately higher for people with disabilities, which includes a range of physical or cognitive impairments that affect how these individuals access and utilize housing. People with disabilities on a fixed income, such as Supplemental Security Income (SSI), or only able to hold part-time or low-wage employment may be priced out of market rate units. While the Fair Housing Act protects the rights of people with intellectual and developmental disabilities (IDD), violations are underreported and advocacy is lacking (Lake, Novack, & Ives-Rublee, 2021).

In addition to affordable housing considerations for renters, rental housing for people with disabilities must be accessible. Unfortunately, “[l]ess than 5% of housing nationwide is accessible for people with moderate mobility difficulties, and less than 1% is accessible for wheelchair users” (Lake, Novack, & Ives-Rublee, 2021, n.p.). Similarly, the more severe the disability, the more likely an individual will face an eviction as well as struggle to pay rent on time. Individuals with IDD living in congregate settings in order to access healthcare supports also have faced unique risks during the pandemic due to increased likelihood of transmission among residents.

### **Eviction Prevention and Diversion**

During COVID-19, eviction prevention and diversion programs were created or enhanced to mitigate the effects of housing insecurity and associated health and societal impacts during the global pandemic (Fig. 21). Despite local, state, and federal moratoria on evictions, rates of evictions varied by locality and some courts evaded the moratoria due to lack of updated information, eviction proceeding fatigue, or favoring a certain outcome for landlords (Enterprise, 2021). Figure 22, from a report by the Urban Institute on eviction rates during the pandemic, shows that there was considerable variation in eviction rates despite the CARES Act and the CDC moratoria being in place, due to the presence or absence of active local moratoria.

Figure 21. Societal Benefits of Eviction Prevention and Rental Assistance (Aspen Institute, 2020, p. 28)

## STABILIZING RENTER FAMILIES THROUGH EVICTION PREVENTION AND RENTAL ASSISTANCE LEADS TO MASSIVE SOCIAL BENEFITS

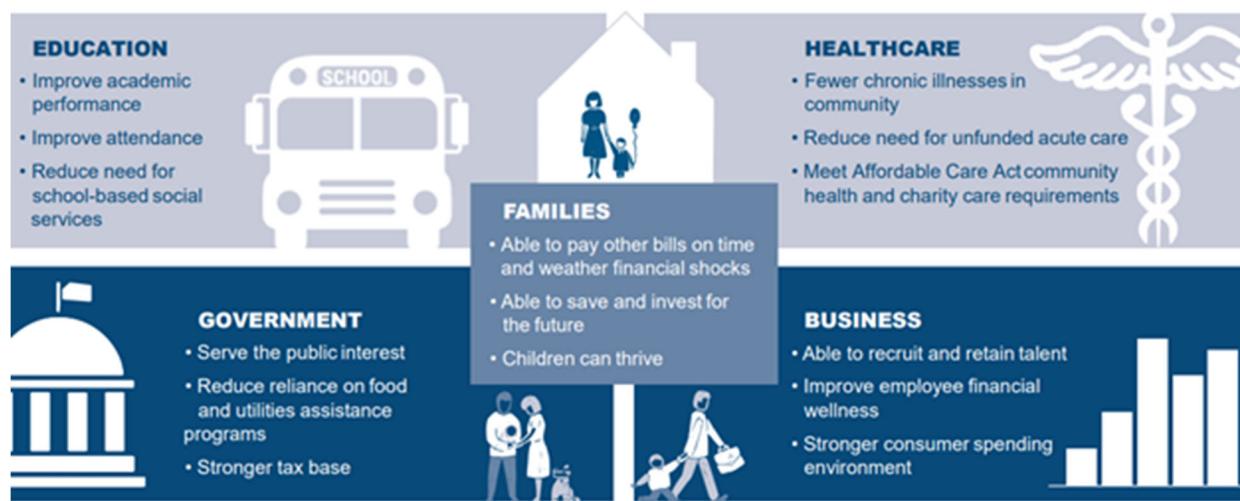
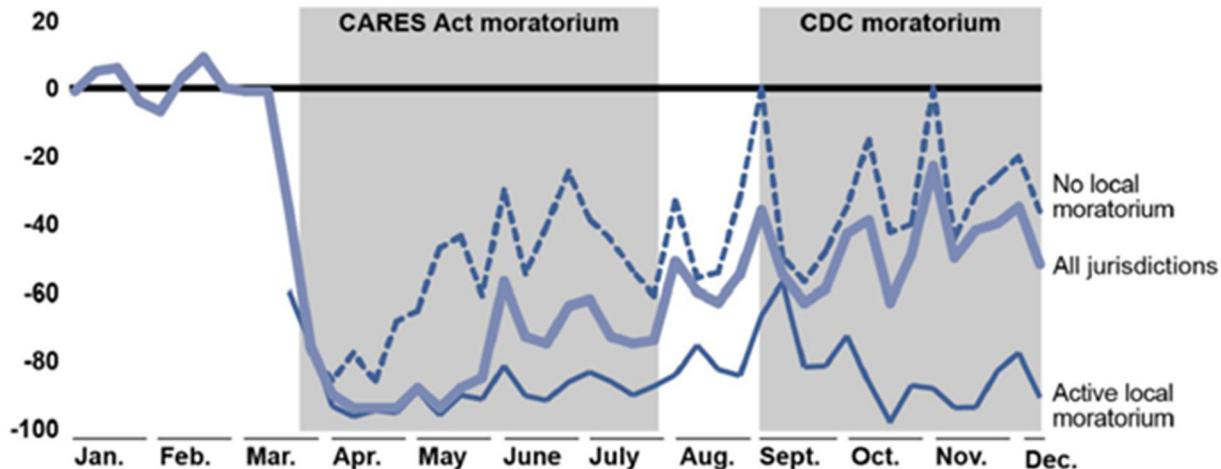


Figure 22. Median Percentage Change in Eviction Filings in 63 Jurisdictions, 2019–2020 (Treskon et al., 2021, p. 4)



Source: US Government Accountability Office, COVID-19 Housing Protections: Moratoriums Have Helped Limit Evictions, but Further Outreach Is Needed (Washington, DC: US Government Accountability Office, 2021).

Notes: CARES Act = Coronavirus Aid, Relief, and Economic Security Act. CDC = Centers for Disease Control and Prevention.

Overall, however, evictions were significantly decreased from the previous year. Reducing eviction proceedings can benefit all parties by reducing the court docket, saving time and resources for the landlord, and most significantly, not jeopardizing the housing security of the tenant, which can lead to their reliance on costly public services, such as emergency supports. “For example, a Philadelphia Bar Association report found that for every dollar Philadelphia invested in legal representation to prevent eviction, nearly \$13 would be saved in costs to city services” (Hammer & Martin, 2021, n.p.). Because the eviction case is a summary proceeding, mediating the case outside of court may also provide more

time to address systemic problems, such as substandard housing quality issues or addressing the social service needs of the tenant (Enterprise, 2021). A reliable system of diversion can reduce the power and experience imbalance between landlords and tenants, building tenant trust in the court system and decreasing the likelihood that landlords will bring nonmeritorious cases.

Other opportunities for courts and legislators to improve tenant outcomes are to seal court records from previous evictions to make it easier for tenants to find future housing, or to create tenant screening protections so they are not eliminated from consideration for rental housing due to past eviction records. Furthermore, landlords are encouraged to retain tenants with non-evictable debt if they can pay current rent. In these situations, evicting tenants for past rental debt will destabilize the tenant and will negate the chance for the landlord to recoup the back rent. Instead, landlords are encouraged to help tenants set up a payment plan and access rental assistance to pay back the debt while they remain in the housing (Enterprise, 2021). One way to ensure evictions do not occur due to past rental debt is to convert the rental debt to civil debt as the tenant and landlord agree on a payment plan and seek rental assistance (Aspen Institute, 2020). Model programs such as the Philadelphia Eviction Prevention Project (PEPP) can provide evidence to support the need for a network of resources to prevent evictions, divert them, or provide resources to tenants who are going through an eviction. Champions within the court system and networks of community partners are necessary to support the creation and advancement of this type of model.

The Philadelphia Eviction Prevention Project (PEPP) is a collaboration between several area nonprofits to provide comprehensive legal supports to tenants facing eviction. It is managed by Community Legal Services, in collaboration with Clarifi, the Legal Clinic for the Disabled, the SeniorLAW Center, the Tenant Union Representative Network, and the Philadelphia VIP. PEPP, first implemented in 2018, assists tenants facing eviction with legal representation, financial counseling, a hotline, a court help center, community trainings, and education materials. In 2020, the city of Philadelphia launched a new Eviction Diversion Program, partnering with nonprofit organizations to offer housing counseling and mediation to tenants and landlords to try to avoid formal eviction proceedings. The Eviction Diversion Program drew upon the previously successful Philadelphia Residential Mortgage Foreclosure Diversion Program, which was developed in response to the previous recession and housing crisis. On March 31, 2021, the Municipal Court entered an order requiring landlords to participate in the Eviction Diversion Program before filing eviction cases for nonpayment of rent between April 1 and May 16, 2021, a move intended to strengthen the existing program. (Treskon et al., 2021, p. 11)

... In Philadelphia, Community Legal Services provides legal assistance and coordinates other partners in both PEPP and the Eviction Diversion Program, and Good Shepherd Mediation Program coordinates the mediation component of the Eviction Diversion Program. Community Legal Services coordinates regular, formal check-ins across all organizations to discuss cases and program status. Under the Eviction Diversion Program, landlords are required to notify tenants of their rights and to request a mediation conference before filing an eviction. Landlords submit the mediation request through the program's portal and are scheduled for a mediation conference within 30 days. All participants are offered mediation and a housing counselor; legal assistance is provided on a case-by-case basis. The new Municipal Court order automatically enrolls landlords and tenants in PEPP and requires landlords to apply for rental assistance funds.

As with PEDP and CEDP, justices may participate in and support PEPP, but they are not required to do so. (Treskon et al., 2021, p. 15)<sup>5</sup>

**Figure 23. Best Practices for Rent Relief Programs (Adapted from Aspen Institute, 2020, p. 21)**

Supporting Landscape	Application Process	Payment Terms	Post-Payment Tracking
<p><b>Eviction diversion</b> to incentivize deal-making and settlement.</p> <p><b>Adequate funding</b> to support landlord-tenant needs.</p>	<p><b>Eligibility criteria prioritize people most at risk.</b></p> <p><b>Multiple channels to access assistance</b> before and during eviction.</p> <p><b>Extensive, relevant marketing and outreach</b> to tenants and landlords.</p> <p><b>Tenants can apply, landlords must apply.</b></p> <p><b>Simple application process</b> with low documentation burden.</p>	<p><b>Tenant can use flexible funds</b> at current residence or for rehousing, creating negotiation leverage.</p> <p><b>Reinstates, extends, or formalizes lease.</b></p> <p><b>Payments paid at less than face value</b> take assistance funds further (60%+).</p> <p><b>Pays past and future rent</b> to create stability for renters.</p>	<p>Ongoing <b>tenant-landlord settlement tracking</b> to ensure compliance.</p> <p>Connection with other forms of support and services.</p> <p>Connection to legal representation and services.</p>

***Methods of Eviction Prevention and Diversion:***

- Legal assistance for tenants faced with unlawful detainer notice or having to undergo the eviction process.
- Financial assistance to pay for arrears, current rent and housing fees that the tenant cannot afford, and to cover court fees.
- Partnerships among landlords, courts, social service agencies, and social networks such as the public school system to address the eviction issue comprehensively.
- Extensive marketing and outreach campaigns to educate landlords and tenants about assistance and programs available.
- Mediation between landlords and tenants by a trained facilitator to agree upon an alternative to

<sup>5</sup> See the *Urban Institute's* Eviction Prevention and Diversion Programs report (Treskon et al., 2021) for more information about this and other model programs. <https://www.urban.org/research/publication/eviction-prevention-and-diversion-programs-early-lessons-pandemic>

eviction.<sup>6</sup>

- “Prefiling support through an online portal that allows users to execute settlement agreements, reinstate leases, and make payments and post filing support through legal intake services and mediation opportunities” (Hammer & Martin, 2021, n.p.).
- Easy to understand application and rapid review of applications, limited documentation requirements, and multiple ways to apply to increase the efficiency of disbursing assistance (see Fig. 23).
- Assess the potential for payment plans for tenants who have limited arrears and can afford additional payment without sacrificing other necessities. Payment plans, lengthening the window to pay back rent, or extending the lease alone may not address the root causes of the threat of eviction and “[p]ayment plans that amortize tenant debt over the life of the remaining lease can dramatically increase monthly rent for tenants who are still recovering from COVID-19 economic hardship” (Aspen Institute, 2020, p. 12).
- “Direct referrals to other community programs and services including career counseling, health services, nutrition assistance, and other forms of support” (Aspen Institute, 2020, p. 25).
- Post-payment tracking facilitated by “tenant complaint lines, eviction filing scans, and close collaboration with community groups” (Aspen Institute, 2020, p. 25).

## Relevant Policy and Programs at Multiple Scales

### Federal

**American Rescue Plan Act (March 2021).** The American Rescue Plan Act devotes billions of dollars to supports to provide relief for renters and vulnerable populations in light of the COVID-19 pandemic. In particular, it allocates (Rice & Oliva, 2021, n.p.):

- “\$21.6 billion in emergency aid for low-income renters who have lost income or are otherwise experiencing hardship due to COVID-19 and risk losing their housing,” as well as indirect support for rental property owners. The Center on Budget and Policy Priorities estimates this and CARES Act funding will assist approximately 4 to 6 million low-income households (Rice & Oliva, 2021).
- “\$5 billion for emergency Housing Choice Vouchers for people recovering from homelessness and renters at greatest risk of homelessness if they lose their current housing.” These vouchers will operate like typical housing choice vouchers but cannot be reissued to new households after September 2023. The vouchers differ from temporary rental support and are meant for individuals with a history of homelessness and extremely low-income challenges.
- “\$5 billion for homelessness assistance through the HOME Investment Partnerships Program. Communities may use this flexible funding for affordable and supportive housing development, short-term rental assistance, development of non-congregate shelter, and support services for people experiencing or at risk of homelessness, including survivors of domestic violence and veterans.” This funding also applies to acquiring existing structures for adaptive reuse, for example hotels and motels and other commercial properties that can be converted into healthier, safer housing. This funding allows the community to make a down payment to increase the stock of transitional housing available to the community into the future. HOME grantees must work closely with Emergency Solutions Grants (ESG) and CoC partners to identify projects for funding.

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<sup>6</sup> Kanik, A. (2020, September 21). To halt evictions, US cities turn to mediation programmes. *City Monitor*. Retrieved from <https://citymonitor.ai/housing/what-is-eviction-mediation>

- “\$750 million for housing assistance to tribal nations and Native Hawaiians.”
- “\$139 million for several rural housing assistance programs.”
- “\$120 million to provide housing counseling services to renters and homeowners and to promote and enforce fair housing.”
- “\$10 billion in aid for homeowners who are experiencing financial hardship due to COVID to help them keep up on their mortgage payments to avoid foreclosure and displacement.”
- “\$4.5 billion to help homeowners and renters pay for heating and cooling costs.”

The full text for the bill is available online.<sup>7</sup>

**CARES Act (2020).** The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress in 2020 to provide relief to businesses and individuals impacted by the COVID-19 pandemic. It included Section 4024, which provides “a temporary moratorium on eviction filings as well as other protections for tenants in certain rental properties with federal assistance or federally related financing” (McCarty & Carpenter, 2020, p. 1). This section includes provision of a 30-day notice before a landlord can ask a tenant to leave or file an eviction, including properties where the tenant or landlord receive federal subsidies, or if the building has a federally insured mortgage. According to Eric Dunn, Director of Litigation at the National Housing Law Project, and the HUD Office of Housing,<sup>8</sup> the 30-day notice requirement is still in force despite the Act initially stating it would expire in 120 days (Enterprise, 2021).

Other protections for renters in federally-subsidized housing may include protection from late fees or outstanding back payments due (Consumer Financial Protection Bureau, 2021). The CARES Act supplemented Community Development Block Grant (CDBG) funding as well to cover COVID-19 specific service needs, [CDBG-CV](#), related to housing and other supports. A condition of this funding is tracking by grantees of duplication of benefits with other funding sources.

**Continuum of Care (CoC) Program (2009).** The CoC program is codified by the McKinney-Vento Homeless Assistance Act as amended by S. 896 The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009, consolidating “three separate homeless assistance programs administered by HUD under the McKinney-Vento Homeless Assistance Act into a single grant program—the Continuum of Care (CoC) Program. These three programs include the Supportive Housing Program, the Shelter Plus Care Program, and the Moderate Rehabilitation/Single Room Occupancy (SRO) Program” (HUD Exchange, 2009). The HEARTH Act updates changed the definition of homelessness, simplified the funding match requirement, and increased emphasis on performance. The CoC program also includes the [Emergency Solutions Grants \(ESG\) program](#), the Homeless Management Information Systems (HMIS) database, and the Rural Housing Stability Assistance Program. Eligible costs of the CoC program include those for acquisition, rehabilitation, and new construction of property, leasing and rental assistance, supportive services costs (e.g., moving costs, education and employment support,

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<sup>7</sup> H.R.1319 - American Rescue Plan Act of 2021. (2021). U.S. Congress. Retrieved from <https://www.congress.gov/bill/117th-congress/house-bill/1319/text#toc-H09101EF9DCCB42D3A37678885ACB92D4>

<sup>8</sup> Unemployment benefits & child tax credit, Notice to vacate. (2021, April 29). Office of Housing, HUD. Retrieved from <https://content.govdelivery.com/accounts/USHUDFHA/bulletins/2d6d293>.

housing search and counseling, food assistance, life skills and medical care), operating costs, HMIS costs, and project administration.<sup>9</sup>

**Definition of Homelessness.** Stakeholders have noted that the definition of homelessness may vary depending on which federal agency is defining it; and subsequently, the scope of the definition can impact who is eligible for certain types of supports, such as ESG funding. HUD defines homelessness using four categories from 1-Literally Homeless to 4- Fleeing/Attempting to Flee Domestic Violence (DV). The definition for Category 2-Imminent Risk of Homelessness includes that the (i) residence will be lost within 14 days of the date of application for homeless assistance; (ii) No subsequent residence has been identified; and (iii) The individual or family lacks the resources or support networks needed to obtain other permanent housing. Proof of documentation for record-keeping of Category 2 includes a court order resulting from an eviction action, or evidence that those leaving a hotel/motel have no financial means to stay, or a documented and verified oral statement; as well as certification that no other residence has been identified, and self-certification or other written documentation that the individual lacks the financial resources and support necessary to obtain permanent housing. “The At Risk of Homelessness definition, and corresponding recordkeeping requirements, was published in the interim Emergency Solutions Grants program rule on December 5, 2011.” More information is available in the Emergency Solutions Grants Program interim rule.<sup>10</sup> Category 3 homelessness is defined as Homeless Under Other Federal Statutes and requires several certifications and criteria as well.<sup>11</sup>

**HOME Investment Partnership Program.** “The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). The program’s flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.”<sup>12</sup>

**U.S. Department of the Treasury Emergency Rental Assistance (ERA) (2020-2021).** The ERA has provided \$46.5 billion to help families pay rent and utilities in 2020 and 2021. The funds are provided to states, U.S. territories, local governments, and Indian tribes. Guidance to facilitate more efficient application of the funding includes (U.S. Department of the Treasury, 2021, pp. 1-2):

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<sup>9</sup> Introductory Guide to the Continuum of Care (CoC) Program. (2012). HUD Exchange. Retrieved from <https://files.hudexchange.info/resources/documents/CoCProgramIntroductoryGuide.pdf>

<sup>10</sup> HEARTH: ESG Program and Consolidated Plan Conforming Amendments – ESG Program Interim Rule. (2017). HUD Exchange. Retrieved from <https://www.hudexchange.info/resource/1927/hearth-esg-program-and-consolidated-plan-conforming-amendments/>

<sup>11</sup> At a Glance: Criteria and Recordkeeping Requirements for Definition of Homeless. (n.d.). HUD Exchange. Retrieved from [https://files.hudexchange.info/resources/documents/HomelessDefinition\\_RecordkeepingRequirementsandCriteria.pdf](https://files.hudexchange.info/resources/documents/HomelessDefinition_RecordkeepingRequirementsandCriteria.pdf)

<sup>12</sup> HOME Investment Partnerships Program. (2021). U.S. Department of Housing and Urban Development (HUD). Retrieved from [https://www.hud.gov/program\\_offices/comm\\_planning/home](https://www.hud.gov/program_offices/comm_planning/home)

- Strongly encourage partnerships with courts to actively prevent evictions and develop eviction diversion programs.
- Help families experiencing homelessness gain access to assistance.
- Drive towards equal access by removing language and cultural barriers in securing emergency rental assistance.
- Provide a streamlined payment option for utility providers and large landlords to make accessing emergency rental assistance on behalf of multiple tenants easier and more attractive.
- Encourage grantee coordination to reduce the burdens, and delays in providing assistance created by differences in locally-imposed requirements among programs operating in the same regions.
- Lifting up grantees implementing effective practices to ensure that assistance quickly reaches the renters who need it most.

Improvements have been made to the ERA over time, such as the use of “fact-specific proxies as described in Treasury’s FAQs to speed up income verification, which is often the most time-consuming part of the eligibility verification process” (U.S. Department of the Treasury, 2021, p. 2).

State and local programs have spent more than \$5.1 billion to support the housing stability of vulnerable renters out of the \$25 billion allocated under the first round of ERA (ERA1). Since January, state and local programs have made about 1 million payments benefiting households at risk of eviction. In July alone, more than 340,000 households received nearly \$1.7 billion in rental and utilities assistance, a roughly 15% increase in households served compared to June, and more than double the number of households served in May. The latest data also demonstrates that ERA funds reached the lowest income tenants, with more than 60% of households served falling at or below 30% of area median income.<sup>13</sup>

## In Virginia

### ***Housing Preservation Strategies***

Neighborhoods undergoing gentrification or seeing disproportionate increases in rent in relation to income due to market conditions or improvements to the rental housing stock, could benefit from a citywide housing preservation strategy to ensure no net loss of affordable rental units. Fairfax County’s Affordable Housing Preservation Task Force recently committed to no net loss of the county’s market and committed affordable rental units and manufactured housing stock, to be achieved through a series of goals and recommendations. Their task force report outlines the county’s Preservation Need, Goals, and Resources; Development Strategies and Financing Tools; Land Use Policies and Recommendations; Institutional Capacity, Community Awareness and Legislative Priorities; Recommendations Regarding Manufactured Housing Communities; and other considerations for further study. The overarching goals for their housing preservation strategy include:

“Goal 1: Preserve the affordability of approximately 9,000 market affordable multifamily units at 60% AMI and below through a combination of preserving physical assets that contain affordable housing (physical preservation) and of preserving the affordability and number of bedrooms

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<sup>13</sup> Treasury Announces Seven Additional Policies to Encourage State and Local Governments to Expedite Emergency Rental Assistance. (2021, August 25). U.S. Department of the Treasury. Retrieved from <https://home.treasury.gov/news/press-releases/jy0333>

within redevelopment scenarios on-site or in proximity to the site (use preservation).

Goal 2: Preserve the affordability of committed affordable multifamily buildings and units when affordability covenants are set to expire for buildings/units with an average of 60% AMI and below, as well as ADU/WDU units at 80% AMI and below.

Goal 3: Preserve through a combination of means the affordability of the approximately 1,750 housing opportunities that exist in manufactured housing communities.”<sup>14</sup>

**Residential Landlord and Tenant Act Legislative Updates.** The orders issued by the Supreme Court of Virginia to suspend eviction processes for nonpayment of rent and other types of cases over several months during the pandemic have been helpful to ensure fair administration of justice. In addition, changes in Virginia law have occurred during special sessions of the General Assembly (GA) in the spring and late summer of this year that will likely have a positive impact on eviction prevention; while some are due to expire in June 2022, others are not time limited.

Among these legislative changes, the 5-day pay or quit notice will be [extended to a 14-day period](#), which provides additional time for a tenant to find money for rent that is due. The GA added additional protections to this notice, requiring landlords with five or more properties to offer a payment plan for tenants who are at risk of eviction. The Rent Relief Program has also been added to the statutes so that landlords filing an eviction are required to apply for rent relief for tenants unless tenants do so themselves. Finally, the GA [changed the one-time, 12-month right of redemption option](#) for tenants, a redemption allowing tenants to pay to catch up on their rent, all court costs, attorneys' fees and other fees for summons of the unlawful detainer that may be due. If paid before the first court return date, the court will dismiss the case. Where this redemption used to apply only once per year with the same landlord, that one time per year limit has been removed. More information about these updates and other policies protecting tenants can be found on the Virginia Poverty Law Center website.<sup>15</sup>

**Virginia Homeless Solutions Program (VHSP).** “Virginia Homeless Solutions Program (VHSP) funds support the emergency crisis response system, a housing-focused approach to ensure homelessness is rare, brief, and non-recurring through coordinated community-based activities. The goals of VHSP are to assist households experiencing homelessness to quickly regain stability in permanent housing and to prevent households from becoming homeless. These activities are designed to reduce the overall length of homelessness in the community, the number of households becoming homeless, and the overall rate of formerly homeless households returning to homelessness” (DCHD, 2018, p. 13).

**Virginia Rent Relief Program (RRP).** “The Virginia Rent Relief Program (RRP) is designed to support and ensure housing stability across the commonwealth during the coronavirus pandemic. Depending on availability of funds and household need, the RRP may provide financial assistance for rent payments for eligible households. This includes financial assistance for rent payments past due beginning April 1, 2020

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<sup>14</sup> Affordable Housing Preservation Task Force. (2021, April 6). Recommendations to the Fairfax County Board of Supervisors. Fairfax County, VA. Retrieved from <https://www.fairfaxcounty.gov/housing/sites/housing/files/assets/documents/prevention%20task%20force/prevention%20task%20force%20recommendations.pdf>

<sup>15</sup> New Housing Laws Take Effect Today. (2021, July 1). Virginia Poverty Law Center. Retrieved from <https://vplc.org/new-housing-laws-take-effect-today/>

and onward with opportunity for renewal based on availability of funding and the household's need for additional assistance and continued eligibility.”<sup>16</sup> See also 87592-Virginia Rent Relief Program: [Landlord Program \(Opportunity 2\)](#).

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<sup>16</sup> Virginia Rent Relief Program (RRP). (n.d.). *Department of Housing and Community Development*. Retrieved from <https://www.dhcd.virginia.gov/rrp>

## **IV. Eviction Prevention in the Roanoke Valley: Findings from Interviews with Key Stakeholders**

The study team connected with nine stakeholders in the Roanoke Valley who are working in housing, homelessness prevention, and social service provision to learn more about the causes and effects of eviction on the populations they serve, existing resources and gaps in services, and opportunities moving forward to strengthen eviction prevention programs in the Roanoke Valley. Due to the short time-frame of the needs assessment planning grant, the study team was not able to interview all relevant stakeholders but spoke with representatives of the Roanoke Redevelopment and Housing Authority (RRHA); the City of Roanoke HUD and Human Services divisions and the Blue Ridge Continuum of Care (CoC); the Legal Aid Society of Roanoke Valley; the Community Housing Resource Center of the Council of Community Services; and the Eviction Prevention Program, Down Payment Assistance Program, the Housing Counseling Program, and the Supportive Services for Veteran Families of Total Action for Progress (TAP). The following section summarizes findings from these interviews to help inform the context for a VERP Impact Grant.

### **What are the causes and impacts of eviction and homelessness in the Roanoke Valley?**

Individuals and families at risk of eviction often must make difficult decisions about how to spend their limited income each month across food and housing, medical bills, utilities, educational, childcare, and other monthly living expenses. Paying rent may mean they are unable to afford car payments in the same month, which could lead to loss of their personal vehicle, exacerbating access to employment and further confounding their ability to pay rent. Stakeholders report that tenants can't afford rent at predictable times of the year, such as back-to-school season or during the winter holidays, in order to pay for school supplies or gifts for their families. Tenants may lack access to the internet in order to find help, or they may work during the business hours that community resources are available. Tenants may be unable to negotiate with a landlord, whether due to the tenant's lack of knowledge on how to approach them or lack of access to absentee or offsite landlords. Secondary complicating factors such as family conflict, previous criminal or sex-offender record, or individuals struggling with a mental health or substance use disorder (SUD) can make it harder for individuals to identify housing and stay in it. Stakeholders report that the stress of eviction can itself create health problems, such as chronic headaches. Clients may also face eviction for alleged breaches of their lease unrelated to nonpayment of rent, for criminal or drug-related activity. Some environmental causes of eviction include:

- Increase in area rent without an increase in average income. Some stakeholders cited the lack of increase in the minimum wage as an impediment, or being on a fixed income such as supplemental security income (SSI).
- Eligibility requirements for certain types of assistance may be tied to income, imminent threat of eviction, current housing status, or other prohibitive criteria. Individuals who are turned down for assistance may end up homeless later.
- Lack of adequate affordable housing stock, e.g., units that cost \$700 or less, including for larger families, individuals who prefer detached housing, and those with mental health and substance use disorders (SUDs).
  - o On a related note, during the pandemic, landlords are more often raising rents and/or

selling rental properties due to the strong housing market demand, removing units from the rental housing stock in the process.

- Lack of adequate housing vouchers for supportive housing, or housing facilities connected to wrap-around supports.
  - Some clients with vouchers are unable to find housing during the eviction moratoria because of the lack of movement across affordable housing units. Some have referred to this phenomenon as a game of musical chairs where the music has stopped due to the eviction moratoria, and anyone not in a housing unit is left out.
- Landlords accept tenants based on their gross income, rather than net income, which sometimes puts tenants in a position where they can't realistically afford the rental housing once all other living expenses are factored in.
  - During the pandemic, even net income has been highly variable, whereas housing expenses such as utilities have increased due to families working remotely or attending school at home.

Tenants who have a previous eviction record may be turned down for future rental or subsidized housing options, unless they can pay back what they owe – which may have increased due to accrued interest, becoming even more unaffordable. Tenants may also be unaware they have a judgement against them and how much payment is involved if they move immediately following receipt of the unlawful detainer notice. Thus, a previous eviction record can exacerbate lack of access to housing and increase the risk of chronic homelessness. Another issue specific to Roanoke is the influx of people in need who arrive from out of town seeking housing assistance; according to one stakeholder, some 35% of the homeless individuals accounted for in the last point in time survey were from elsewhere. Individuals from more rural areas gravitate to Roanoke due to the better quality and/or quantity of social services available, however some services may not be accessible to non- Roanoke residents, such as City-funded rental assistance. Other eligibility criteria dictate use of local funding, including income limits and stipulations that the client must already have an eviction notice and court date. For example, stakeholders in Roanoke reported difficulty spending ESG funds because eviction notices were not moving through the courts due to the moratoria. The matrix in Table 16 summarizes the different funding types and service coverage allowed.

**Table 16. Funding Sources Used Locally in Roanoke for Housing Services<sup>17</sup>**

	DHCD RRP	CDBG	ESG	DHCD VHSP	HOPWA <sup>18</sup>	SSVF
Locality	Statewide	City of Roanoke	City of Roanoke	CoC	CoC	CoC
<b>Living Situation</b>		Emergency assistance to keep people housed	At-Risk of Homelessness (HUD Definition); can help people move into own unit or help them stay housed in current unit	Must be required to leave unit within 14 days; can help people move into own unit or help them stay housed in current unit	Emergency assistance to keep people housed	At-Risk of Homelessness; lose housing within 30 days
<b>Income</b>	Below 80% AMI	Below 80% AMI	Below 30%/50% AMI	Below 30% AMI	Below 80% AMI	Below 50% AMI
<b>Impacted by COVID-19</b>	Yes	No	No – income below 30%; Yes – income below 50%	No	No	No
<b>Frequency of Services</b>	Up to 15 months; recertified every 3 months	3 months plus arrears; capped at \$8,000	Up to 24 months of assistance; recertified every 3 months	Up to 24 months of assistance; recertified every 3 months	Up to 21 weeks of assistance per year	Up to \$1,800 worth of assistance
<b>SERVICES:</b>						
<i>Security Deposits</i>	X	X	✓	✓	X	X
<i>Rental Assistance</i>	✓	✓	✓	✓	✓	✓
<i>Rental Arrears</i>	✓	✓	✓	✓	✓	X
<i>Utility Assistance</i>	X	✓	✓	✓	✓	X
<i>Utility Deposits</i>	X	X	✓	✓	X	X
<i>Application Fees</i>	X	X	✓	✓	X	X
<i>Moving Costs</i>	X	X	✓	✓	X	X
<i>Late Fees</i>	X	X	✓	✓	✓	X
<i>Mortgage</i>	X	✓	X	X	✓	X

<sup>17</sup> Courtesy of Hope Browning, HUD Community Resources Division, City of Roanoke & Alison Jorgensen, Council of Community Services.

<sup>18</sup> Housing Opportunities for Persons with AIDS (HOPWA)

## Key Partners and Programs Working Together in the Roanoke Valley

While not an exhaustive listing, the following is a summary of key partners and resources that came up during the interviews with stakeholders:

- Blue Ridge Behavioral Healthcare (BRBH)
- Blue Ridge Independent Living Center
- Blue Ridge Interagency Council on Homelessness (BRICH) and the Blue Ridge CoC
- Blue Ridge Legal Services
- City of Roanoke Homeless Assistance Team (HAT)
  - o Central Intake – One Door
- City of Roanoke HUD Community Resources Division and Human and Social Services
- Council of Community Services
  - o Community Housing Resource Center (CHRC)
- Faith-Based Support Network (e.g., St. John's, Lutheran churches, etc.)
- Family Promise of Greater Roanoke
- Legal Aid Society of Roanoke
- Renovation Alliance
- Restoration Housing
- Roanoke Area Ministries (RAM)
- Roanoke Financial Empowerment Center (FEC)
- Roanoke NAACP
- Roanoke Redevelopment and Housing Authority
- Roanoke Rescue Mission
- Salvation Army, Roanoke Corps
- Star City Strong
- Total Action for Progress (TAP)
- Virginia 2-1-1
- Virginia Real Estate Investors Association (Roanoke)

The City of Roanoke receives HUD Entitlement Funding in the form of Community Development Block Grants (CDBG), HOME Investment Partnerships Program Grants, and Emergency Solutions Grants (ESG), totaling \$2.5 million annually, with \$3,013,934 available for FY2020-2021.<sup>19</sup> A portion of block grant funds can be used for public services including homelessness services and rapid rehousing, whereas ESGs are used exclusively for homelessness prevention and intervention services. Through this funding as well as money from the CARES Act, the City is currently supporting TAP's Rent and Mortgage Relief program since October of 2020, as well as case management and domestic violence services, funding for the Roanoke Valley Council of Community Services to administer the HMIS system, and shelter funding for ARCH Services.

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<sup>19</sup> City of Roanoke HUD Entitlement Grants FY 2020-2021 Annual Plan Summary. (n.d.) City of Roanoke. Retrieved from <https://www.roanokeva.gov/DocumentCenter/View/15549/20-21-City-HUD-Plan-Summary-Draft?bidId=>

The Roanoke Financial Empowerment Center<sup>20</sup> recently released an Eviction Prevention Design Paper (2021) identifying some of the key stakeholders, eviction resources and needs in the Roanoke Valley. The report also notes that the City of Roanoke did not receive Emergency Rental Assistance (ERA) funding directly,<sup>21</sup> however can use local Carilion Clinic community grant funding as well as federal American Rescue Plan funding that has been distributed:

The American Rescue Plan (ARP) Act made available \$64.5 million to the City of Roanoke in two tranches. The City received the first tranche this year. The second tranche will arrive next year. The City sought input on how to use ARP Act funds from a panel of community members throughout the Summer of 2021. This panel, the Star City Strong: Recovery and Resiliency Advisory Panel, considered the challenges confronting the City from the COVID-19 pandemic disaster and the opportunities available to the community through the American Rescue Plan Act during seven meetings and a public hearing. The Roanoke City Manager presented the panel's recommendations to the Roanoke City Council during their September 20, 2021 meeting. (Roanoke Financial Empowerment Center, 2021, p. 12)

Central Intake with the City's Homeless Assistance Team (HAT) serves as a central access point for homeless services in the community, providing coordination of rental and financial assistance across social service organizations, some of which is administered through human services using the City-funded rent relief, including \$50,000 for rental assistance for City of Roanoke residents who are in danger of eviction. Central Intake also screens clients and filters requests from several faith-based congregations as needed. Once screened, clients are entered into the HMIS database and repeat client records are merged to provide a longitudinal view of social service needs. For example, HMIS will record each time a client receives rental assistance, and the number of referrals made between social services for clients. During monthly meetings with frontline staff as well as program directors, partners in the CoC are educated about Central Intake, such as how to direct clients to services. Clients are also educated about Central Intake through social media and Virginia 2-1-1 through the Council of Community Services because call specialists are kept updated as well.

The main eviction relief program provided at the Council of Community Services and the Community Housing Resource Center (CHRC) is the prevention program, including a dedicated staff person who manages funds both from the state and the City to help people stay housed. The housing coordinator provides case management to help direct various types of funding assistance (see Table 16), some of which can pay for motel or hotel fees among other housing type expenses. Funding through the Virginia Homeless Solutions Program from DHCD helps to pay for prevention and rapid rehousing. For those who are already homeless, rapid rehousing funding can pay for application fees, deposits, and certain amounts of rent, sometimes up to 24 months of coverage.

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<sup>20</sup> "The Roanoke Financial Empowerment Center offers professional, one on one financial counseling at no cost to residents in the Roanoke area. The Roanoke Financial Empowerment Center operates through a partnership between the City of Roanoke, Cities for Financial Empowerment Fund, Inc. (CFE Fund), Freedom First Enterprises, and key community organizations," with additional support from Carilion Clinic.

<https://www.bizroanoke.com/financial-stability-programs/>

<sup>21</sup> Tenants and landlords were able to directly access funds through DHCD. Please see:

<https://www.dhcd.virginia.gov/governor-northam-announces-524-million-new-funding-virginia-rent-relief-program>

Total Action for Progress (TAP) hosts a variety of workforce and social support programs for the Roanoke Valley and beyond. Regarding housing-related programming, TAP's programs include an Eviction Prevention Program, Down Payment Assistance, Housing Counseling, Supportive Services for Veteran Families (SSVF), Real Estate Development, Indoor Plumbing Rehabilitation, Limited Home Repair, and a Weatherization Program. Through these programs, TAP provides financial literacy and homebuyer education in partnership with Virginia Housing, landlord-tenant negotiation in partnership with the Legal Aid Society and establishing formal agreements in writing and rent relief assistance. TAP receives referrals from the Financial Empowerment Center, Central Intake, and other organizations.

TAP's SSVF program provides veteran-specific Housing First supports, such as up to 6 months' rent, financial counseling, landlord negotiation, healthcare navigation, and case management to liaise between the landlord and tenant to address any issues. Through the SSVF, Veterans Affairs can fund hotel and motel expenses for veterans; this is where a lot of the funding has gone during COVID-19 due to lack of other options. But hotels and motels have also been a viable housing option pre-pandemic, for veterans with post-traumatic stress disorder (PTSD) who can't live in congregate-style housing. Stakeholders report that the program is trying to house the hardest to serve veterans – those who prefer living on the street and who don't want to work or seek out services. SSVF also coordinates with the Homeless Veterans Reemployment Program (HVRP) to find employment for veterans.

### **Landlord and Tenant Law and Education**

Housing counselors, legal aid attorneys, and family support services in the Roanoke Valley work with clients to understand budgeting and personal financial management, how to negotiate with their landlords to set up a payment plan to pay past or current rent, and to understand their housing rights. Households facing eviction or in need of rental assistance can get referred to services through Central Intake, and both tenants and landlords can troubleshoot rental assistance using tools such as [Blue Ridge CoC's rental assistance navigator](#).

Due to the overwhelming need, the Legal Aid Society of Roanoke has expanded its personnel to help meet the growing demand for rent relief applications and eviction-prevention related legal services. Among other funding sources, the Legal Aid Society receives support as a subgrantee of DHCD funding awarded to Housing Opportunities Made Equal (HOME) in Richmond in an effort to assist more tenants with the RRP payments. Blue Ridge Legal Services contracts to do intake for the Legal Aid Society through a widely distributed contact number, which is listed at the courthouse. Beginning in March 2021, Legal Aid also set up an arrangement with the General District Court office in Roanoke City to scan the pending unlawful detainers and mail postcards to every tenant facing eviction with more information about the legal aid services available. This arrangement was initiated through conversation with local judges and required permission from the clerk's office, and has resulted in additional requests for help from tenants. Building out this dataset more formally longer-term could greatly improve stakeholders' understanding of eviction outcomes.

The Legal Aid Society of Roanoke also makes educational presentations to local landlord associations, judges and the court system regarding updates to landlord and tenant law. Many judges, including Judge Talevi, Chief Judge of the General District Court for the Twenty-Third District in Virginia, have reportedly

taken a genuine interest in tenants not winding up homeless during the pandemic and could be key advocates for court-based or court-adjacent eviction prevention and reduction programs. The City has also worked with multiple landlords over time to address tenant concerns, and has communicated about the CoC, Central Intake, and the other resources available. Outreach to the Roanoke chapter of the Virginia Real Estate Investors Association and other landlord groups, as well as meetings with landlords one-on-one, have helped to get the word out about the rental assistance program.

### **Rent Relief Program (RRP) at the Local Level**

Virginia Housing and DCHD are distributing state funding for rental assistance. Since the pandemic shutdown began in March 2020, landlords and tenants have reportedly been using the state portal for submitting requests for rental relief on arrears and current rent, as well as TAP's funding source through the City of Roanoke, to cover the full 18 months. In this situation, TAP could cover initial mortgage payments whereas the state portal could be used to apply for an additional 14 months. Stakeholders note that training, education, and outreach about applying for these funding sources is limited and could be improved upon. "Of the \$9.3 million in rent relief gone to the greater region surrounding Roanoke, 1,050 recipients in the city were paid \$4.1 million as of July 28, state DHCD data shows" (Weir, 2021, n.p.).

The Roanoke Redevelopment and Housing Authority (RRHA) has been involved with education about and applications for the RRP for its two main programs, including approximately 1,300 units of public housing and 2,000 housing choice vouchers including Section 8. RRHA sent out informational materials about rental assistance via the public-school system as well as through rent notices. The housing authority owns and manages its properties, so is responsible for some evictions. However, to avoid this outcome wherever possible, it partners with organizations such as Roanoke Area Ministries (RAM) to help tenants pay one-time rental arrears or security deposits for rental housing, as well as access laundry services, get help with employment referrals or doctor's appointments, etc. Typically, the security deposit is not high in public housing, but it can be a barrier for most tenants who are low-income. The housing authority similarly provides referrals and advice to tenants via its internal resident services program, including financial guidance, rent relief application support, as well as help locating resources for rental assistance and alternative housing in the event of eviction. Resident services teams also support tenants through case management to access furniture, groceries, wellness training, confidential counseling, etc.

RRHA also partners with TAP, the Legal Aid Society, the Community Housing Resource Center, and the City of Roanoke Homeless Assistance Team (HAT), all of which are in frequent contact coordinating services for their clients, as well as in communication with the mayor and city manager (see Fig. 24). Through a referral process with HAT, the housing authority is administering 26 emergency housing choice vouchers available during COVID-19 for individuals who are homeless or near homeless,<sup>22</sup> with potential to add additional vouchers. To date, stakeholders report 21 of the 26 vouchers have been issued to those in need.

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<sup>22</sup> Emergency Housing Vouchers – Operating Requirements. (2021). *HUD*. Retrieved from <https://www.hud.gov/sites/dfiles/PIH/documents/PIH2021-15.pdf>.

#### Figure 24. Examples of Responsiveness Among Roanoke Partners During COVID-19

Legal Aid Society has been scanning pending unlawful detainers and contacting tenants facing eviction with more information about their services.

- Explosion of need for rent relief and eviction supports -> staff added to Legal Aid Society

Housing Authority has sent notices via the public school system and rent statements providing more information about RRP.

- On-site RRP clinics hosted in conjunction with TAP

- Emergency housing assistance vouchers (21 of 26 assigned) in coordination with HAT

TAP, CHRC, and others are providing housing counseling and landlord-tenant negotiations in addition to rent and mortgage assistance.

Development of the Blue Ridge CoC's rental assistance navigator for landlords and tenants to understand RRP.

Legal Aid, the City, and other partners have been conducting education about services to judges, attorneys, and landlords.

#### Where are the gaps in resources for eviction prevention, and challenges regarding eviction, in the Roanoke Valley?

As noted above, the U.S. Department of Housing and Urban Development (HUD) has different definitions for homelessness and these are applied to the use of CDBG versus ESG funding. Due to more restrictive homelessness eligibility criteria for ESG funding, stakeholders have reported difficulty spending all of the almost \$2 million in local ESG funding received during the pandemic. Though it has been spent on case management for those who are already homeless, hotel, motel and emergency shelter expenses, unless someone receives a notice of eviction from their landlord, they are not eligible for supports through ESG funding. Once rent eviction moratoria are lifted, stakeholders anticipate more of this funding will be used, however it would be preferable to use this funding earlier, to stabilize the tenant before they are in crisis mode when responding to an eviction notice.

Some stakeholders have reported challenges using the state rent relief portal and subsequent issues filing all the necessary paperwork (e.g., tenants may fail to sign the correct forms) or having it reviewed consistently, thus delaying the payment relief by a month or more. In this time, the rent owed increases, further straining both tenant and landlord. As a result, landlords have less income to pay off their mortgages and stakeholders report that this period of financial stress may deter Section 8 landlords from remaining in the program in the future. Such a trend could further exacerbate the stock of affordable housing available for low-income tenants.<sup>23</sup> Beyond simplifying the application process and streamlining use of the RRP portal, stakeholders suggested that local agencies such as housing authorities should receive the RRP funding directly to administer it throughout their housing units as

<sup>23</sup> "Lost rent has led landlords to defer maintenance (28% of 80,000 [Avail](#) landlords) and, according to [Urban Institute research](#), 31% have considered selling their property because of pandemic-related economic hardship. The loss of these homes to the national affordable rental inventory means a loss of both affordability across the country and BIPOC landlords" (Rogers & Mulcahy, 2021, n.p.).

needed.<sup>24</sup>

Several stakeholders reported a need for more continuity of financial counseling, rental assistance, and legal aid. Referrals to and from Central Intake could be better streamlined with more advanced notice of paperwork required for intake, reducing the number of intake interviews and appointments required of tenants to locate needed services. Stakeholders also noted that Virginia 2-1-1 is a useful resource in general but is not always up to date on local services and programs. Clients may become discouraged if they face multiple referrals before finding the resource they need.

Similarly, combining these services into an eviction prevention case management team could better equip tenants to manage their finances and respond to eviction notices more proactively. Stakeholders reported that in August in Roanoke, of the 95 cases filed as unlawful detainers, 26 were defaults, when the tenant does not show up for court. For the remainder of those cases, 41 were adjudicated where the tenant showed up, but the judge entered judgment for landlord. One reason the default rate has always been high may be because the eviction notice states the tenant does not have to appear in court if they concede they owe the debt. Stakeholders report that cases with legal representation have a better chance of winning their case<sup>25</sup> or negotiating an alternative, such as setting up a payment plan with the landlord rather than moving forward with the eviction. Therefore, the need identified in this situation is for increased tenant education of their housing and legal rights, as well as getting professional legal representation for an eviction notice. [Virginia Housing](#) is an additional educational resource for tenants and homebuyers.

Stakeholders noted that some public housing policies restrict access (for 3 years) to tenants with a previous eviction record, such as for Section 8 housing, except for Violence Against Women Act (VAWA) cases. However, the housing authority may let people back into a subsidized housing program with a private landlord more quickly if they're willing to pay some of their rental arrears and, if they're an active tenant, they can set up a payment plan with the housing authority. Another issue facing tenants is that affordable housing is not located near needed services, employment opportunities, medical care, etc. Emergency housing in the region is also not available for more than a few days for households who experience a crisis, such as a fire.

On a related topic, stakeholders explained that homeowners struggling to pay their mortgage payments are feeling neglected considering the magnitude of the funding available to help renters during the pandemic. For FHA loan owners, for example, forbearance and deferring financial payments until they accumulate to a huge amount may be these homeowners' only option. There is a real concern that some homeowners post-COVID-19 will be unable to afford the accrued payments due towards their home loans. Housing counselors recommend looking at different options to help homeowners get out of foreclosure, such as loan modification, refinancing, exploring if the homeowner qualifies for a repayment plan, etc. and will work with the loan servicer and the housing client to find mutual ground.

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<sup>24</sup> "Also important, said HousingLink's Sue Speakman-Gomez: providing information in a variety of formats, including digital, paper and mailings, and offering micro-trainings for landlords" (Rogers & Mulcahy, 2021, n.p.).

<sup>25</sup> A 2018 comparative study of legal representation in eviction cases found that "96% of tenants with full representation won or settled their cases; 83% of tenants with limited representation won or settled their cases; only 62% of tenants with no representation won or settled their cases. Tenants with full representation entered into more favorable agreements and were more likely to keep their housing" (Daley, 2020, p. 6).

## V. Conclusion

### Opportunities Moving Forward

One stakeholder noted that, “the tools are in place, we are just waiting for the other shoe to drop. We are trying to be as proactive as we can now because once the moratoria are lifted, we worry about the flood of requests that are going to come in,” regarding rental assistance needs for tenants who continue to face financial difficulties during the pandemic. Unfortunately, stakeholders reported that some tenants have been complacent during the moratoria and have put off pursuing assistance. As noted above regarding legislative changes paired with Governor Northam’s extension of the moratoria to June 2022, landlords who pursue evictions must inform tenants about the RRP in the 14-day pay or quit notice, and must apply for RRP on their behalf unless the tenant does so directly. “Landlords are not able to evict tenants unless: a) Tenant is found not eligible for RRP, b) Tenant refuses to cooperate with RRP application, c) RRP not approved in writing within 45 days of a completed application. For any subsequent application, RRP not approved in writing within 14 days of a completed application, or d) RRP runs out of money. If a tenant is complying with a written payment plan, landlord may take no action to get possession or evict for nonpayment of rent” (Turner, 2021, n.p.). While filing an eviction may increase use of the RRP, more preventative outreach through on-site rental assistance clinics, client education and informal and formal marketing campaigns about the RRP should be bolstered.

Multiple stakeholders reflected on the need for increased development of affordable housing stock to accommodate larger families, 1-bedroom units, and/or detached housing for aging in place and for those with mental health needs, such as through tiny house or village housing model developments. Incentives for these types of development as well as zoning code changes will likely be required. Other housing models, such as land trusts, co-ops, Community Opportunity to Purchase (COPA) and [Tenant Opportunity to Purchase \(TOPA\)](#) should be considered as strategies to preserve unrestricted rental homes (Rogers & Mulcahy, 2021). Subsidized and affordable housing should explore more flexible criteria for accepting tenants with a previous eviction record. As noted by stakeholders above, affordable housing should also be near employment opportunities and needed services, such as medical and childcare, a full grocery, safe playgrounds, green space and community centers. Organizations like TAP are currently partnering with the City to take a Whole Family approach to case management, to better address multigenerational issues influencing eviction rates.

The City of Roanoke, partnering with organizations such as TAP and the Renovation Alliance, is currently focusing its HUD and CDBG funding on new homeownership and rental development, as well as housing and neighborhood improvements for low to moderate-income household neighborhoods in the [Belmont-Fallon area](#) in southeast Roanoke. Stakeholders report some challenges getting private developers interested in public-private financing due to increased stipulations for the development, as well as residents pushing back against an increase in development of homeless shelters and affordable housing in this area. Continued education, outreach and engagement will be needed to address these limitations.

In addition, the \$2.4 million in funding from the HOME program available from the ARP will be coordinated with the CoC for development of housing for individuals who are homeless and those at risk

of homelessness. An advisory board called [Star City Strong](#) will prioritize four categories for spending these funds, to release calls for proposals to nonprofit organizations in October. There is a total of \$66 million including HUD funds and City general funds set aside to address human service needs, including housing. Informed by the recent housing study conducted for the Roanoke Valley Alleghany Regional Commission, the City will work with regional partners to approach the housing development and rehabilitation landscape more comprehensively, prioritizing affordable, 1-bedroom units among other housing types. These partners also plan to release a request for proposals soon to develop a minimum of 20 affordable units funded by a Virginia Housing implementation grant. Leveraging state and federal sources, stakeholders in the Roanoke Valley hope to pilot housing projects that can be models for other parts of the state.

## Overall Policy and Program Recommendations for Roanoke City

### Suggestions for Strengthening Eviction Prevention and Reduction Efforts

- Particularly with the influx of funding available during the COVID-19 pandemic, such as CDBG money, eligibility requirements for its use have fluctuated without a lot of clear guidance on how to use the funding. **Timely screening tools and educational materials that help practitioners more easily administer new and changing sources of funding are needed.**
- Income, locality, and homelessness eligibility requirements, among others, create gaps in services for people who are seeking help in Roanoke. **Eviction reduction programs with fewer eligibility restrictions that turn people away, and that can assist individuals earlier in the chain of events leading to an eviction, will serve a broader clientele and stabilize more households.** Eligibility requirements with sliding scale criteria, rather than sharp cut-offs, should be considered where possible.
- **Engaging legal representatives earlier in the process if a client is at potential risk of eviction**, in coordination with case management, could help tenants stay more informed of their housing rights and better positioned to negotiate with their landlord. Similarly, **more legal aid attorneys are needed** to help clients file rent relief applications and navigate eviction cases.
- **Landlords need to be at the table.**<sup>26</sup> Stakeholders report that keeping landlords educated about the latest resources available to keep their tenants stable can help, and hearing the landlord perspective regarding challenges they are facing will identify a more comprehensive list of services that could be provided by an eviction prevention and reduction program. In addition, networking with landlords will help the City to identify housing units with more flexible rental policies for tenants with previous histories of eviction and other challenges. Including provisions in the lease for formal eviction prevention and diversion interventions, such as landlord-tenant mediation, mandatory use of housing counseling and financial literacy programs if a tenant is struggling to pay rent, and engagement with a court-based diversion program can help landlords and tenants alike and reduce the need for evictions.
- **Judges and attorneys handling eviction cases should be consulted to explore the feasibility of creating alternative dispute resolution or court-based diversion options** to stabilize the tenant

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<sup>26</sup> “Collaboration is crucial, according to the panelists. We must listen to property owners to understand their pain points and what assistance they need to maintain their properties” (Rogers & Mulcahy, 2021, n.p.).

and landlord, and potentially free up the court docket.<sup>27</sup> Due to the housing barrier of a previous eviction record, courts could set up a process for **sealing court records of previous evictions, or converting past rental debt to civil debt to allow the tenant to set up a payment plan while preventing the current eviction.**

- **Distribution of rental assistance funding may be more efficient if decentralized across multiple local agencies**, rather than through a central portal with a reportedly burdensome application process. Additional local staff could be hired at each agency to administer the funding according to regulations and to provide trainings. **Applications should be easy to file and accessible in tenants' primary language.**
- **Tenants who lack access to reliable transportation could be better served through mobile housing counseling vans or on-site financial management clinics.** Bringing the services directly to tenants' housing and helping them prepare the necessary documentation on-site, would likely streamline the process of applying for rental assistance, as well as accessing housing counseling and financial management services. In the same vein, it is important to **provide access to resources on weekends and after business hours** so that tenants don't have to miss work and lose income in order to track down eviction prevention resources.
- **Tenants need more financial literacy and life skills counseling.** While programs already exist to help tenants prepare budgets, learn how to maintain housing, identify employment opportunities, etc., stakeholders report that more programs are needed to teach these skills for longer-term stability. Similarly, third party mediation between landlords and tenants should be provided free of charge for housing units at or below median rent. **Homeowners may also be at risk of foreclosure and need financial counseling.**
- **Eviction reduction programs should accommodate the unique needs of vulnerable renters, such as people with physical, intellectual and developmental disabilities (IDD).** Opportunities include anything from ensuring rental relief and legal assistance services are accessible for a variety of disability types, to more substantial investments such as ensuring enough rental housing has been renovated for ADA accessibility and remains affordable for individuals on a limited or fixed income. If an individual with a disability chooses to transition to new housing, funding support may be better suited to follow the individual rather than be tied to a specific housing unit.<sup>28</sup>
- **Publicizing of resources, including rental assistance and housing counseling, should occur often and across multiple channels.** Stakeholders suggest going door-to-door, publicizing on multiple websites, through regular social media posts, public service announcements, bus ads and television commercials; putting notices and documents in every rental management office, setting up an information board at the local library, and getting the word out to faith-based ministries and community organizations that aren't already networked. It may be necessary to hire designated staff to oversee a public marketing campaign for eviction prevention programming.
- **Strategic planning should be conducted, including more in-depth exploration of case studies**

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<sup>27</sup> Localities interested in developing court-based or court-adjacent eviction diversion programs can refer to the Eviction Diversion Diagnostic Tool created by the National Center for State Courts (NCSC):

<https://ncsc.app.law/eviction-diversion-court-diagnostic-tool>, or can contact the NCSC directly for a consultation.

<sup>28</sup> Novack, V., Ballard, A., Cannington, A., & O'Brien, C. (2021, April 23). Disability-Forward Policy Recommendations To Advance Accessible and Affordable Housing for All. *Center for American Progress*. Retrieved from <https://www.americanprogress.org/issues/disability/news/2021/04/23/498579/disability-forward-policy-recommendations-advance-accessible-affordable-housing/>

**and best practices that could be applied to the Roanoke Valley context.** In addition, program evaluation should be established for an eviction prevention program to track short- and long-term outcomes.

### Suggestions to Increase Housing Stability and Preservation

Income-restricted units, affordable to households with very-low and extremely-low income, are needed to stabilize more than 8,790 renter households in Roanoke that are at risk of homelessness: 4,775 extremely-low income renters that spend more than 30% of their income on housing and an additional 4,015 low income renters who spend more than 50% of their income on housing. However, these units require deep subsidy and therefore, are unlikely to be produced in the quantity required to stabilize residents in the current economic context. While taking every opportunity to create, preserve and offer access to affordable housing, the community must consider additional interventions to boost employment, remove barriers to economic opportunity, and seek employer investments in incomes and other benefits.

Given the rental market in Roanoke, the City may have opportunities to leverage the increasing population of moderate and high-income renters to provide extremely-low income housing in mixed-income developments. The City should also consider strategies that build on existing stock by investing in adaptive reuse and increasing access to the more abundant, and often more affordable, for-sale market. Each of these strategies can be extended with partnerships. City partnerships with employers, service providers, developers, and builders will help leverage City contributions to compete for state and federal resources (Fig. 25).

**Figure 25. Addressing the Broader Need for Housing Stability**

Inclusionary Housing Policy	Right-Size Affordable Housing	Public Support
<ul style="list-style-type: none"><li>• Leverage increasing population of moderate and high-income renters to provide extremely-low income housing</li><li>• Create a pathway to homeownership to address disparities in age, race and ethnicity</li></ul>	<ul style="list-style-type: none"><li>• Smaller households → smaller units: more total kitchens &amp; bathrooms per bedroom requires more density to make up for worse margins for new construction</li><li>• Adaptive reuse and subdivision of large houses; mixed-income</li></ul>	<ul style="list-style-type: none"><li>• Land, infrastructure, cash, planning &amp; strategy</li><li>• Partnerships are required to compete for state and federal resources</li></ul>

### VERP Full Impact Grant & Strategic Planning

A major thrust of this needs assessment is to help prepare for a potential application for a VERP implementation grant on behalf of Roanoke City. Understanding the eviction landscape and the rental housing market are an important first step toward this goal. However, the information in this report must now be used to guide a strategic planning process to help shape any potential VERP program,

including identifying a potential backbone organization and deciding which partners are best suited to deliver the different program components available under VERP. See Table 17 for a list of eligible VERP activities.

**Table 17. Activities and Services Allowable Under VERP<sup>29</sup>**

From [VERP 2.0 Program Guidelines and Application Instructions 2022](#).

Eligible VERP expenses include:

- Housing Financial Assistance
- Stabilization Support Services
- Prevention Activities
- Diversion Activities
- Outreach and Engagement
- Administrative Costs

*Housing Financial Assistance*

Funds may be used to prevent or divert program participant households from experiencing eviction.

Eligible expenses include:

- Short-term (up to six months) rent assistance
- Rent assistance for those who are ineligible for RRP
- Ongoing rent contributions
- Rent and utility arrears
- Security deposits, moving expenses, application fees
- Utilities assistance

*Stabilization Support Service*

Funds may be used to help households achieve a greater level of housing security. Eligible expenses include:

- Work supports (i.e. training costs; transportation assistance – bus tokens, ride sharing, auto repair; childcare or eldercare costs; medical bills)

*Prevention Activities*

Funds may be used for eviction prevention activities that support the system's change by increasing and strengthening partnerships. Eligible expenses include:

- Capacity Building (i.e. coordination with stakeholders, initiatives and partnerships)
- Case management
- Housing counseling
- Landlord outreach and negotiation (i.e. mediation services)
- Programmatic staff

<sup>29</sup> Virginia Eviction Reduction Pilot (VERP) 2.0 Program Guidelines and Application Instructions 2022. (2021). DHCD. Retrieved from <https://www.dhcd.virginia.gov/sites/default/files/Docx/verp/verp-program-guidelines.pdf>

#### *Diversion Activities*

Funds may be used for eviction diversion activities to support households that have received an unlawful detainer. Eligible expenses include:

- Court Navigation
- Legal Expenses (legal advice, representation and other services)
- Mediation services
- Programmatic staff
- Transportation to court
- Connection to Virginia Rent Relief Program

#### *Outreach and Engagement*

Funds may be used for outreach and engagement activities. Each grantee will work with its local VERP Advisory Committee to develop an Outreach and Engagement Plan that ensures households at higher risk of eviction are made aware of their local VERP initiative. Eligible expenses include:

- Advertisement fees (i.e. advertisements in non-English publications, advertisements with high circulation amount, Communities of Color, printing, etc.)
- Outreach and engagement activities
- Programmatic staff
- Travel (i.e. mileage reimbursement for outreach activities)

#### *Court Navigator Pilot Program*

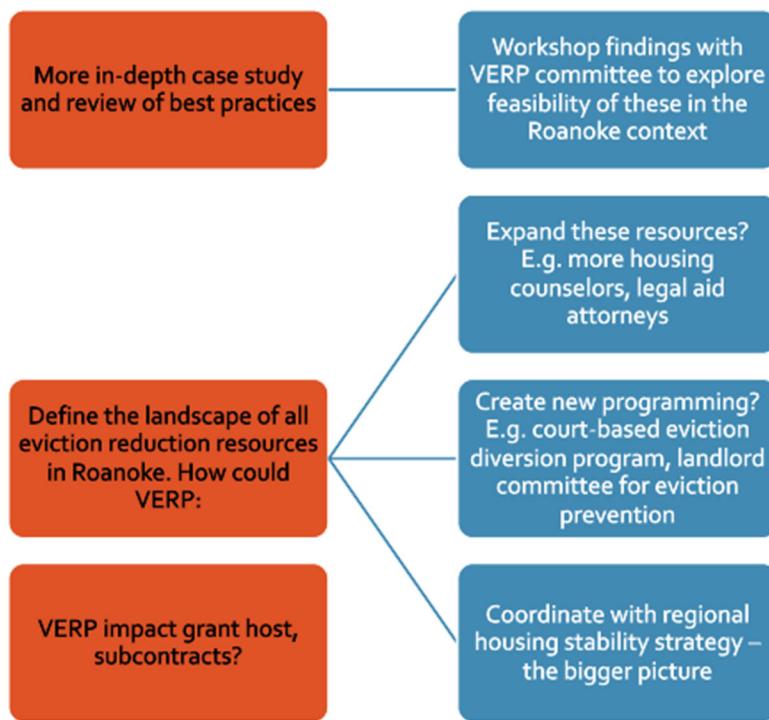
As part of their VERP grant award, grantees will be able to pilot a court navigator program, the purpose of which is to increase communication between judges and eviction prevention and diversion staff, assist tenants with navigating the court system, inform tenants about other resources, inform tenants about their legal rights and encourage mediation between tenants and landlords. Navigators do not provide legal advice, but provide one-on-one assistance to self-represented tenants and make referrals to other sources of assistance as necessary. Court Navigator Programs should include on-site staff at courthouses to assist tenants.

Examples of potential court navigator activities include, but are not limited to:

- Helping tenants navigate the eviction process (i.e. what to expect in a case)
- Referring tenants to other sources of assistance (i.e. legal aid lawyers, domestic violence services, social services)
- Helping tenants complete court forms
- Assisting tenants in getting to court and providing emotional support
- Providing services either in-person or remotely as needed (i.e. phone, email, hotline, live chat, website,)

It is expected that grantees applying for the Court Navigator Program set-aside will have *existing* partnerships with courts and legal aid providers through Memorandum of Understandings (MOUs) prior to submitting their VERP application.

**Figure 26. Elements for a Strategic Planning Process for a VERP Impact Grant**



A VERP Impact Grant proposal should include a strategic planning process to coordinate VERP funding within the regional ecosystem of resources already available (Fig. 26). Strategic planning should include review of successful models in other localities to see what strategies might work for the Roanoke regional context. Similarly, an evaluation process should be established to track short and long-term outcomes to determine which elements are most effective and to monitor eviction and housing stability trends over time. Stakeholders and grantors (e.g., DHCD) may also want to know the return on investment of a VERP program, which will depend on a systematic and longitudinal database tracking costs and benefits for various program elements. HMIS data and court eviction data may provide some of the needed information. The VERP guidelines indicate that many of the recommendations identified above by stakeholders can be addressed by the pilot, including coordination with a court-based eviction diversion program if one exists, data collection and program evaluation, outreach, etc. VERP programming should also avoid duplication with existing resources, requiring an integrated, systematic approach to coordination of resources to meet service needs along the continuum of housing stability.

As seen above, VERP implementation grants can provide communities with the resources to offer housing financial assistance, stabilization support services, and prevention and diversion activities. Other supporting activities that can be undertaken with grant resources include developing a local advisory committee, outreach and engagement, data collection and evaluation. VERP encourages use of a “Collective Impact” framework where partners develop a common agenda and shared measurement system, engage in mutually reinforcing activities and continuous communication, and identify a backbone support organization to coordinate the work and act as fiscal agent. For direct financial assistance, it is expected that VERP grantees will prioritize and target rental assistance to those who are ineligible for rental assistance under the Virginia Rent Relief Program (RRP). VERP funding can only be used to serve individuals whose incomes are at 80% Area Median Income (AMI) or below.

While the direct services and financial assistance available through a program like VERP would be very helpful in reducing evictions, this program does not directly affect the underlying causes of most evictions, housing unaffordability and cost burdened renter households. Those important issues can be addressed through additional long-term policy and programmatic investments advocated for by VERP partners through the collective impact framework.

There have already been several changes to policy with positive impacts on evictions, for example, the extension of the 5-day pay-or-quit notice to 14 days. A VERP coalition could leverage its collective impact approach to advocate for improved policies to encourage the development of more affordable housing, to increase the number of subsidized units available in the market, or to increase the wages of low-income workers. Policies could be legislative in nature or they could be administrative (such as streamlining eligibility requirements) or judicial (such as changing confusing communications that sometimes mislead defendants into not showing up for their court date). Attention could also be given to policies or programs that mitigate harms if evictions do happen, such as programs to rapidly rehouse displaced households into housing more in line with their household income, or policies that remove evictions from individual's records so that past evictions do not contribute to future housing instability. These illustrative examples show the need for comprehensive strategic planning to address overall housing instability using a variety of levers for change at different points of intervention (Table 18). One new program, VERP, cannot be expected to address all aspects of the continuing eviction crisis.

**Table 18. Where VERP Addresses Points and Levers for Systems Change**

Points of Change	Levers for Change						
	Policy (Advocacy)			Programs (New/Improved)			Infrastructure/Capacity
	Admin.	Legis.	Judicial	Education	Services	Resources	
Prevention (Housing)							Common Agenda
Prevention (Income)							Shared Measurement (Data)
Intervention (Individual)				VERP			Mutually Reinforcing Activities
Intervention (Landlord)							Continuous Communication
Mitigation/Reaction							Backbone Support

## Appendix A: Top Evicting Landlords

The following landlords/plaintiffs accounted for almost half of evictions in Roanoke City in 2019.

Landlords Accounting for almost half of Roanoke Evictions		
Eviction Count Group	Landlords/Plaintiffs	Number of Evictions
1 - Greater than 100	RRHA - CITY OF ROANOKE REDEVELOPMENT AND HOUSING	217
1 - Greater than 100	TERRACE APARTMENTS	151
1 - Greater than 100	R & L PROPERTIES	103
2- 50 to 100	MG APARTMENTS	84
2- 50 to 100	FRONTIER APARTMENTS ACQUISITIONS	82
2- 50 to 100	WESTWIND APARTMENTS	82
2- 50 to 100	NORTHRIDGE ACQUISITIONS	69
2- 50 to 100	SHENANDOAH VILLAGE APTS	66
2- 50 to 100	SOUTHWOOD REALTY CO	62
2- 50 to 100	FERNCLIFF NORTH & SOUTH	56
2- 50 to 100	MCE RESIDENTIAL	55
2- 50 to 100	HICKORY WOODS APARTMENTS	54
2- 50 to 100	ARIA WEST CREEK	52
2- 50 to 100	M & W PROPERTIES	52
2- 50 to 100	DEARING PROPERTY MANAGEMENT	51
3 - 25 to 49	SRC VIRGINIA INC	47
3 - 25 to 49	GALT PROPERTIES	45
3 - 25 to 49	EDGEHILL ESTATES APTS	43
3 - 25 to 49	SALEM VIEW ACQUISITIONS	43
3 - 25 to 49	THE GRANDIN AGENCY	40
3 - 25 to 49	ROANOKE ASSOCIATES	39
3 - 25 to 49	CFR BEC	39
3 - 25 to 49	DEARING, NANCY	38
3 - 25 to 49	MCLEOD FOUNDATION INC	38
3 - 25 to 49	DOWNTOWN HOLDINGS	36
3 - 25 to 49	HOMETOWN HOLDINGS	34
3 - 25 to 49	TOWERS APTS	33
3 - 25 to 49	MACHER PROPERTIES	31
3 - 25 to 49	GLADE CREEK STATION	30
3 - 25 to 49	ARD PROPERTIES	29
3 - 25 to 49	WOODRIDGE APARTMENTS	27

## Appendix B: Additional Resources

### **Achieving Housing Stability with Eviction Diversion Programs: A Guide to Best Practices during COVID and Beyond (2020)**

*Regional Housing Legal Services*

This white paper presents several of the legal elements that can improve eviction prevention and diversion outcomes through examination of several case studies around the country.

<https://rhl.org/wp-content/uploads/Achieving-Housing-Stability-with-Eviction-Diversion-Programs-during-COVID-and-Beyond.pdf>

### **The Anti-Eviction Mapping Project: Global eviction mapping and oral repository.**

“The maps on this site are an emergency response project to present COVID-19 eviction data, housing justice action info, and tenant testimonies. This map is by the Anti-Eviction Mapping Project, a data-visualization, data analysis, and storytelling collective with chapters primarily in the San Francisco Bay Area, Los Angeles, and New York as well as collaborators worldwide. We hope that this map will amplify the needs of tenants, and will support the efforts of organizers.”

<https://covid19.antievictionmap.com/tenant-protections>

### **CDC Eviction Moratorium Devastates the Rental Housing Industry: Join the Lawsuit (2021)**

*National Apartment Association*

“Apartment owners have an opportunity to attempt to recover business losses attributed to the unlawful CDC eviction moratorium. The National Apartment Association has filed a lawsuit against the federal government seeking compensation for the financial damages suffered under the CDC order.”

<https://www.nahq.org/CDC-eviction-moratorium-lawsuit>

### **Comprehensive Step-by-Step Guide for People At Risk of Eviction**

*United States Interagency Council on Homelessness*

Fact Sheet: How to Prevent Evictions.

FAQ About Emergency Rental Assistance.

Tool for Renters and Landlords for Emergency Assistance.

<https://www.usich.gov/tools-for-action/at-risk-of-eviction-help-is-available/>

### **Designing for Housing Stability: Best Practices for Court-Based and Court-Adjacent Eviction and/or Diversion Programs (2021)**

*Harvard Negotiation & Mediation Clinical Program*

This research report, based on engagement with 320 stakeholders from multiple sectors, “asked how courts and communities can design interventions that help prevent and divert evictions. Data shows that investment in eviction diversion is both urgent and widely supported. Moreover, it’s doable: informal efforts are widespread, suggesting that the networks and resources are in place to easily formalize and expand eviction prevention programs across the United States.”

<https://hnmcplaw.harvard.edu/designing-for-housing-stability/>

### **Emerging Best Practices for COVID-19 Emergency Rental Assistance Programs (2020)**

*Aspen Institute*

US rental assistance best practices guide. Shows funding, design, and administrative challenges that slow payments and unnecessarily burdened landlords and tenants. Forecast- challenges are likely to increase.

<https://www.aspeninstitute.org/wp-content/uploads/2020/12/Aspen-CEDP-Rental-Assistance-Presentation.pdf>

### **Eviction Diversion Diagnostic Tool**

*National Center for State Courts*

<https://ncsc.app.law/eviction-diversion-court-diagnostic-tool>

This tool provides guidance and example materials for jurisdictions to determine what level of eviction diversion they want to support: Full, Medium, or Light.

“Full - A full eviction diversion model adds a mandatory case management/pre-trial status hearing to the beginning of each case. During this hearing, the judicial officer reviews the case for appropriate jurisdiction (including service of process, notice and any required attachments to the complaint); and then, the court refers the case directly to eviction diversion (ideally partnering with a case facilitator, civil legal aid provider, housing counselor and/or mediator). In this model, the court should also postpone issuing a final judgment for all non-payment of rent cases for a certain number of days (typically between 45 and 90) to allow the parties to be screened for eligibility and receive applicable rental assistance funding.

Medium - In a medium eviction diversion model, the court provides for eviction diversion through a general administrative order and no court hearing. Parties may be referred to a court-based or court-adjacent eviction diversion program, depending on other desired characteristics. The court should also postpone the issuing of a final judgment for all non-payment of rent cases for a certain number of days (typically between 45 and 90) to allow parties to be screened for eligibility and receive applicable rental assistance funding.

Light - Diversion light describes a model where a court issues a temporary general administrative order that requires landlords and/or tenants (in at least non-payment of rent cases) to apply for rental assistance and submit an affidavit of compliance before filing an eviction case or before issuing final judgment. The diversion light model uses the same temporary general administrative order to postpone any new and/or pending eviction cases for a certain number of days (typically between 45 and 90) to allow parties to be screened for eligibility and receive applicable rental assistance funding” (NCSC, 2021, n.p.).

### **Eviction Diversion: Preventing Eviction Before Going to Court (2021)**

Garnham, J. P., *The Eviction Lab*

Eviction Diversion Tools - legal aid, mediation or other resources that address the problem of paying past rent and securing housing in transition to avoid homelessness.

Retrieved from: <https://evictionlab.org/eviction-diversion/>

### **The Eviction Lab**

*Princeton University*

A comprehensive data and research platform exploring national eviction trends with data dating back to

2000 onward. Provides articles, maps, data analysis, and resources for communities to better understand and address eviction.

<https://evictionlab.org/>

### **Eviction Prevention and Stability Toolkit**

*HUD*

“Building on innovative practices from Public Housing Agencies (PHAs) and existing HUD guidance, this toolkit offers information and resources to PHAs and Housing Choice Voucher (HCV) landlords on ways to stabilize families during and after COVID-19.” The toolkit includes several attachments, such as fact sheets and informational brochures for tenants.

[https://www.hud.gov/sites/dfiles/PIH/documents/Eviction\\_Prevention\\_Stability\\_Toolkit\\_Summary\\_Sheet.pdf](https://www.hud.gov/sites/dfiles/PIH/documents/Eviction_Prevention_Stability_Toolkit_Summary_Sheet.pdf)

### **Eviction Prevention Programming (EPP): Best Practices Review (February 2015)**

*NeighborWorks America*

Programming addressing the underlying challenges that drive nonpayment of rent. Addressing specifically the resident services that are most successful and cost efficient.

[https://www.neighborworks.org/Media-Center/Research/Eviction-Prevention-Programming-\(EPP\)-Best-Practices-Review-Feb-2015](https://www.neighborworks.org/Media-Center/Research/Eviction-Prevention-Programming-(EPP)-Best-Practices-Review-Feb-2015)

### **Federal Strategic Plan to Prevent and End Homelessness**

*United States Interagency Council on Homelessness*

“This document is a framework to summarize the extensive public comment, and federal workgroup deliberations on ideas and suggestions proposed during the development of the Federal Strategic Plan to Prevent and End Homelessness.”

[https://www.usich.gov/resources/uploads/asset\\_library/USICHWhatWeLearned.pdf](https://www.usich.gov/resources/uploads/asset_library/USICHWhatWeLearned.pdf)

### **Homeless System Response: Strategies for Eviction Prevention**

*HUD Exchange*

“This document is intended to help communities quickly identify strategies to prevent evictions and keep people connected to stable housing whenever possible. Connecting households at risk of housing instability with problem-solving tools and other mainstream anti-poverty programs will increase their stability and safety while decreasing the likelihood they will have to enter the homeless system in the future. Targeted financial assistance can effectively and efficiently assist populations at the greatest risk for homelessness due to evictions. Community partnerships can strengthen universal and targeted eviction prevention programs, improve overall system performance, and help identify and reach out to marginalized groups.”

<https://files.hudexchange.info/resources/documents/COVID-19-Homeless-System-Response-Strategies-for-Eviction-Prevention.pdf>

### **Neighborhoods with Highest Eviction Filing Rates have Lowest Levels of COVID-19 Vaccination (2021)**

Jin, O. et al., *The Eviction Lab*

There is a documented pattern of higher eviction filing rates in neighborhoods with lower vaccination rates in every jurisdiction with available data. COVID-19 vaccines are not reaching those in high-eviction neighborhoods. Findings suggest that those most at risk of being evicted are still at high risk of

contracting and transmitting COVID-19.

<https://evictionlab.org/filing-and-vaccination-rates/>

### **One-strike 2.0: How local governments are distorting flawed federal eviction law (2018)**

Ramsey, K. V. *UCLA Law Review*, 65(5)

“In recent years, local governments across the country have passed crime-free housing ordinances (CHOs) for private-market rental properties. These ordinances increase the risk of eviction for many tenants by requiring or encouraging private-market landlords to evict tenants for low-level criminal activity, sometimes even a single arrest. CHOs are based on a federal law known as the one-strike policy, which has been applied to public housing tenants since 1988 and upheld by the U.S. Supreme Court in 2002. Unlike the one-strike policy, which applies only to federal public housing tenants, CHOs put an unprecedented number of private-market tenants across the country at significant risk of eviction and its attendant consequences, including homelessness, neighborhood instability, and higher incidences of poverty. This Article examines CHOs as an outgrowth of the federal one-strike policy, and it argues that they are significantly more harmful to tenants than the one-strike policy has been. The Article identifies serious legal issues raised by CHOs and suggests that, before adopting or enforcing CHOs, municipalities should consider these legal problems in conjunction with the crime problem that CHOs purport to address and the other problems that CHOs can create. This more complete calculus weakens the case for crime-free housing ordinances in rental housing.”

<https://www.uclalawreview.org/one-strike-2-0-how-local-governments-are-distorting-a-flawed-federal-eviction-law/>

### **Preliminary Analysis: 11 months of the CDC Moratorium (2021)**

Rangel, J. et al., *The Eviction Lab*

“Analysis reveals that moratorium protections helped reduce the threat of displacement but did nothing to address underlying racial and gender disparities in eviction rates, nor the concentration of eviction in hard-hit neighborhoods.”

<https://evictionlab.org/eleven-months-cdc/>

### **Protections for Renters in Federally-Subsidized Housing**

*Consumer Financial Protection Bureau*

Guidance on the 30-day notice and rights and protections for renters in federally-subsidized housing under the CARES Act.

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/federally-subsidized/>

### **Robust Eviction Data Can Keep Cities from “Designing Policy in the Dark” (2018)**

Peiffer, E., *The Eviction Lab*

Report suggests that eviction data can help cities implement better policies for staving off eviction. Spotlights evictions provides a platform for conversations about housing affordability, particularly between residents, city departments and elected representatives.

<https://housingmatters.urban.org/feature/robust-eviction-data-can-keep-cities-designing-policy-dark>

### **RVA Eviction Lab: The Human Cost of Eviction**

*Virginia Commonwealth University*

The RVA Eviction Lab is a comprehensive repository of eviction data in the state of Virginia. With research findings, datasets, and community resources for residents, the site also tracks the progressive nature of evictions throughout the state in quarterly reports.

<https://rampages.us/rvaevictionlab/>

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