

Eviction in Richmond: Pathways, Services and Next Steps

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Introduction

Since the 2018 study by Princeton University revealed that Richmond has the second-highest eviction rate of all major cities in the United States, local organizations and leaders have been joining efforts to resolve the eviction crisis and target root causes to the issue (evictionlab.org). Eviction has a disproportionate impact on youth, as families with children are more likely to be evicted than other types of renters (Bernet et al., 2015; Desmond & Gershenson, 2017). Eviction and its accompanying housing instability also have acute consequences for children’s physical and mental health, development, and cognitive performance. Having a previous eviction makes finding quality affordable housing challenging, which is compounded by the difficulty that already exists for families with children of finding affordable housing (Desmond & Gershenson, 2017; Reina & Winter, 2018). Households facing eviction make decisions in distress and often flood into poorer quality neighborhoods, in turn perpetuating neighborhood inequality and instability at both the household and community levels and decreasing children’s opportunities for upward mobility (Chetty et al., 2018; DeLuca et al., 2019; Desmond & Gershenson, 2017). As a result, having services to address both immediate needs during an eviction proceeding and to find stable, affordable housing in the long term is critical to helping households recover from evictions.

In Richmond, where service providers – including social services and legal services providers – have been on the frontlines of eviction for more than a decade, there have been ongoing efforts including pro bono legal services, emergency rental assistance and utility assistance. Yet after the 2018 report, there has been greater support for tenant-based assistance. In October 2018, the Virginia Poverty Law Center partnered with the Legal Aid Society and initiated the Eviction Helpline to help tenants understand their rights regarding the eviction process. However, the coordination, quantity and quality of services remains an ongoing challenge.

Using interviews with individuals who called the Eviction Helpline in 2019, this brief investigates the ways the available services are used by individuals in crisis. We start by discussing the pathways these residents take to eviction then discuss the services they used through the process. This brief ends by discussing potential alternatives to the current structure used based on interviews and national best practices. Based on the interviews, we have been able to find patterns in the eviction process that are shared that help contribute to our larger understanding of what evictions look like within our community.

Methods

This brief relies on interviews with residents who have called the Virginia Poverty Law Center’s Eviction Helpline (1-866-NoEvict) after its fall 2018 launch and agreed to be contacted by the RVA Eviction Lab. A total of 270 callers contacted the Eviction Helpline in 2019 and agreed to be contacted by VCU. Out of (270) calls, VCU contacted 204 and we have collected approximately 48 interviews. Most of the callers were families who had already had their court date and were in the process of being evicted – though only three who had been to court had an attorney. While accounting for missing data, Tables 1 and 2 show some of the characteristics of the callers. Families represented of the bulk of those facing eviction.





Of the 48 callers we interviewed, 22 individuals had children. Out of the total (204) that were contacted, our data shows that 124 had children. More than two thirds of the 151 women who called identified as being Black and 18% identified as white. Out of the women that we interviewed, 60% were Black and 25% were white. These patterns further support Desmond’s finding that black females are disproportionately evicted in comparison to white females.

Table 1: Gender of the Callers

	Total Contacted Callers	Interviewed Callers
Male	51	15
Female	151	33

Table 2: Race and Ethnicity of the Callers

	Total Contacted Callers	Interviewed Callers
Black	134	26
White	42	13
Hispanic	10	1
Other	7	4

Pathways to Eviction

The general pattern of events that appear to lead to evictions are summarized in Table 3 below. We utilized the qualitative nature of the interviews to attempt to capture a full story of how evictions may occur in the Richmond community. Overall, loss of income and change in property management appear to be major contributors to the eviction process.

Table 3: Pathways to Eviction

Potential Contributors to Evictions	
Unexpected Expense	
Late Fees	
Job Loss	
Medical Issues	
Low Wage Employment	
Change in Property Management	
Housing Quality	

Many of the residents interviewed cited budget shocks – including a job loss, unexpected medical bill or a reduction in hours – as one of the primary drivers of eviction. Although unexpected job loss was prevalent, more often than not, community members held multiple jobs and were still unable to cover their rent. Many were paying high percentages of their incomes for rent and had little cushion to weather storms such as medical bills. Inadequate funding paired with an unexpected expense led to a



spiral of housing insecurity that posed cascading challenges, including late fees, utility shut-offs and ultimately, eviction. Several interviewees specifically cited a decision between paying rent or paying critical bills such as electricity. One explained that in a month when she could not pay both, she chose to pay the power bill because she did not want her family could live without lights.

Another critical pathway to eviction was a change in the management of a buildings. Once new management takes over a property, interviewees reported that they establish new leases and disregard previous agreements. Many reported new background checks that result in a lease termination of a non-renewal. Tenants who were not directly evicted reported being bullied by new management to pressure them to leave. The changed relationship between tenants and the previous management company can disrupt the cycle of trust that previously existed leaving tenants feeling vulnerable and unprotected. This was particularly challenging for residents with Housing Choice Vouchers. One interview felt that the new management monitored her apartment and anytime she had a guest, management considered it a violation of the lease and called the police. She felt as if she was a target because she has a voucher, and feared eviction because she knew it would result in the loss of her voucher.

Poor housing conditions were frequently cited as an ongoing challenge residents faced before an eviction proceeding. Interviewees reported collapsed ceilings, rodents, mold, and poor plumbing. When tenants raised their concerns, management either did not respond or threatened to evict them. Several tenants reported making improvements after their landlords did address health and safety concerns. Tenants who withheld their rent due to those conditions are usually given an eviction notice, and most tenants are aware that simply bringing up the conditions of their home would lead to a possible eviction. In Virginia, poor housing conditions are not a justifiable reason for withholding rent. Tenants who wish to withhold rent must go to the court, file a Tenant's Assertion, and pay rent into escrow to avoid legal eviction proceedings (Code of Virginia 55-248.25 & 55-248.27 as cited in Central Virginia Legal Aid Society).

Available Resources

Based on the responses of the tenant calls, we have summarized where people stated they received assistance in Table 4. The majority of the assistance comes from churches and smaller non-profits. Interviewees explained that when they reached to more known or larger organizations, they were often turned away or unable to receive assistance. Several interviewees explained that no one answered the phone or, if there was an opportunity to leave a message, they never received a call back.



Table 4: List of Resources Reported by Callers



Legal Assistance	Huntington Williams	Virginia Poverty Law Center	Central Virginia Legal Aid			
Rent Assistance	FISH	Homeward	St. Edwards	Northside of Richmond Baptist	St. Elizabeth Catholic Church	Ebenezer Portsmouth Church
Utilities	River Road Baptist Church					
Electricity	Chesterfield Department of Social Serviced					
Apartment Searches	Department of Social Services	Jump Start University	HOME			

The non-profit, ACTS, works in cooperation with more than 60 area congregations and other partner organizations throughout Richmond and the surrounding counties that refer families and individuals who are in financial need. Churches who participate in ACTS, refer the individuals to ACTS where they speak to central intake. They are staffed with case managers who contact each referral, arrange a meeting with eligible clients, and provide financial counseling in addition to the emergency funds. In 2019, ACTS received 1409 referrals and financially assisted 350 households comprising 858 people including 365 who were under the age of 18. In addition, ACTS was able to offer 971 additional households other more appropriate resources to address their individual needs (actsrva.org). ACTS has documented on their website that they are actively looking for more partner organizations. Utilizing ACTS and their model may be a critical component in creating a centralized emergency assistance model for the city of Richmond and making appropriate referrals that guarantee response for those seeking emergency funds.

Challenges to Accessing Resources

Tenants interviewed found the available resources to be disconnected from other organizations who serve similar purposes, the process for obtaining them is not transparent, and there are often barriers that prevent the resources from being utilized by the community.

Tenants have noted that they call multiple numbers only to be referred to another organization that either refers them to yet another organization, find that the organization has no available funds, or that they are ineligible. Individuals who are facing eviction are already in vulnerable positions and complex, inefficient systems create greater frustration. Having a transparent centralized resource would: foster a collaborative environment between organizations with similar purposes, create clear pathways for assistance that allows a community member to be guaranteed support and access to funding, a centralized system to track who is entering the system and aid in outcome evaluation, and a streamline funding source where potential grants can concentrated and avoid organizations competing for funding.





When reaching out for resources, residents found that the eligibility criteria block them from acquiring the resources they need.

Requirements often include income to be significantly low or that the individuals are already homeless. The resources tend to be saved for families and do not include singles, or they have specific criteria that block them from the funding (i.e only for individuals on substance abuse). There has been a unanimous voice that the resources available do not serve them and a concern that they are being cycled through a system that will keep them in poverty. The eligibility criteria of who can participate will need to be altered to accommodate a preventative approach as oppose to a reactive one. Individuals who have called the eviction helpline have stated that they feel they “have to have lost it all” before they receive assistance, or they have to make a salary that is extremely low to qualify. In addition, improving the clarity for documentation would support a more transparent process. Documents could include current utility bills, rent, salary within the household, number of individuals in the household, additional funding, and any other documentation that supports their story. VHDA has a Borrower’s Assistance Package where homeowners who are experiencing financial difficulties can potentially lower their mortgages by submitting documents such as pay stubs, utility statements and bank statements (vhda.com). The same principle can apply to emergency financial assistance programs in which people’s current circumstance are considered to qualify for help.

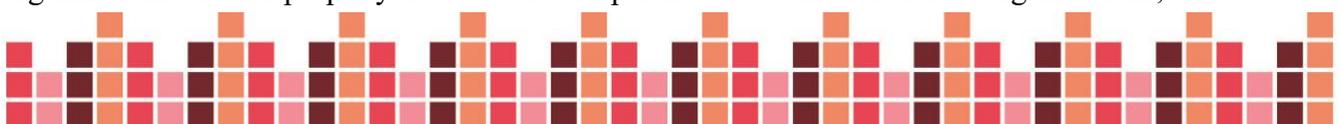
Recommendations based on Models and Gaps

Chicago, New York, and Roanoke have established promising programs that suggest how centralized emergency services for vulnerable tenants can be effective.

For people without a safety net of social and financial resources, a shock, such as medical expenses not covered by insurance, can be the first step in a downward spiral toward homelessness and poverty (Evans et al, 2016). In their study, they evaluated the effectiveness and cost of a program in Chicago that provides temporary financial assistance with the aim of enabling individuals to stay in their homes and out of homeless shelters. They find that one-time payments of up to \$1500 reduce the likelihood of individuals entering a shelter by 76%. They concluded that the estimated economic benefits exceed the estimated costs, with both psychic and physical benefits.

Some homelessness prevention programs offer a variety of services, including services like emergency financial assistance and full legal assistance, as well as additional services such as case management, trainings, or treatment programs. Homebase, for example, is a New York City prevention program that connects families with legal assistance, short term financial assistance, public benefits, family and landlord mediation, and mental health and substance abuse treatment, depending on each family’s unique needs. There is strong evidence that comprehensive prevention programs can be effective in preventing homelessness among families at risk of losing their housing. One quasi-experimental study and one randomized evaluation of Homebase found that the comprehensive prevention services reduced number of days spent in shelters (J-PAL 2019).

Roanoke established the Blue Ridge Continuum of Care that promotes community-wide planning and commitment to the goal of ending homelessness. The model comprises of local state and federal programs, nonprofit organizations, mental health programs, and local governments all coordinated by an efficient system-wide response within the Roanoke region. All participating organizations are required to utilize the Homeless Management Information System (HMIS) which is required for organizations receiving state or HUD funds. Utilizing a central database that is shared among all participating organizations ensures properly tracked services per individual from different organizations, effective



case management, and reduced burden of overlapped services and data collection. The database is customized per provider’s needs for data reporting and organizations that share same reporting measures can utilize the same data collection.



Figure 1 uses the data from tenant interviews to address the gaps in the access to receiving emergency financial assistance, specifically responding to the need to increase collaboration among organizations and streamline eligibility criteria to enter services. By using the feedback of impacted communities, this model addresses resident concerns in the context of existing best practices.

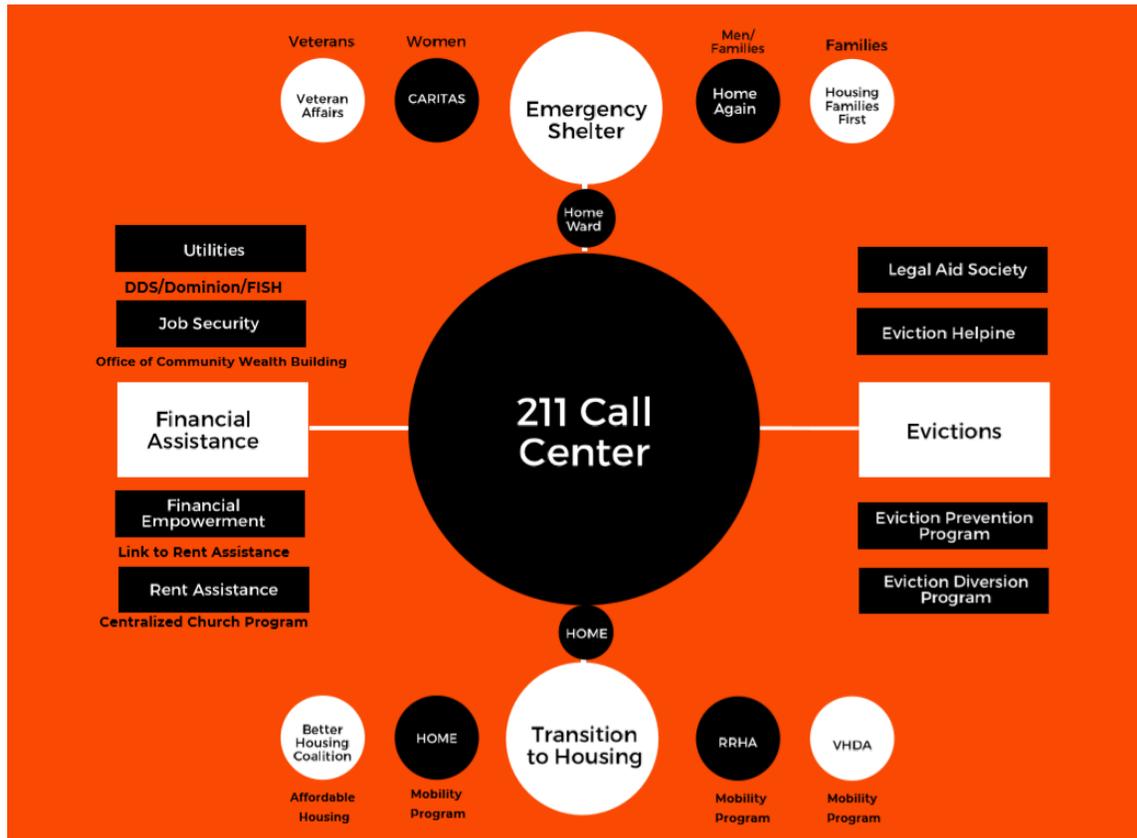


Figure 1: Aspirational Model of Centralized Resources

The model has a centralized one-stop-call center at which a trained staff member would connect with relevant organizations who can assist the caller. This approach prevents residents from having to call or visit multiple organizations while facing a critical threat to their family’s housing. Outcomes that are specific to our community will need to be outlined in order to determine the most appropriate approach to resolving the eviction crisis. If we implement a central intake model, we could aim to measure a reduction inquiry for assistance related to evictions.





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