



The Virginia Eviction Reduction Pilot Program: Final Report on Phase 1

September 26, 2022

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About the RVA Eviction Lab

Created in August 2018, the RVA Eviction Lab is a community responsive data institute with a primary mission of collecting, analyzing and disseminating data and research that will:

- Inform policy-making that will support stable housing for low- and moderate-income households;
- Facilitate shared knowledge production about community needs and opportunities; and
- Support efforts of communities most impacted by housing instability to research and advocate for themselves.

We use two primary approaches to advance these goals. First, we provide data analysis and written reports to decision-makers, policy advocates and government agency staff about eviction-related trends, policies and structural bases. Second, we engage with community-based organizations to provide community-relevant research and data that can be used for knowledge-building and action.



Executive Summary

In the Fall of 2020, the Virginia Department of Housing and Community Development released a request for proposals for the Virginia Eviction Reduction Pilot (VERP) Program. Intended to inform post-crisis eviction prevention, VERP 1.0 relied on community-serving organizations - both government and non-profit - to develop context-responsive assistance that stabilized households and reduced eviction rates across the Commonwealth. DHCD selected four organizations for VERP 1.0 in both urban and rural areas across Virginia. The organizations used their funds to support 1,353 households to pay critical bills that impacted their budgets, including transportation-related costs such as car repairs, utility bills and medical bills. These organizations also made critical connections to organizations that addressed a range of needs, including job training and substance abuse assistance. These programs worked as part of the larger ecosystem of emergency rent assistance and tenant protections that were critical to housing stability during the pandemic.

Housing instability through formal or informal evictions has long term implications for education, mental and physical health and employment outcomes. Additionally, evictions can follow a tenant far into the future as new landlords often will not rent to someone with an eviction history. This means families often move to poorer quality housing or become unhoused.

Since a 2018 report by the Princeton Eviction lab documenting Virginia's persistently high eviction rates, advocates, organizers, service providers, and state and local government staff have been working toward solutions. The Virginia Department of Housing and Community Development (DHCD) created an Eviction Prevention Division to develop policy and practice that would reduce eviction statewide at the end of 2019. Beginning in March of 2020, as the COVID-19 pandemic paused court proceedings and the US Congress passed rental assistance, DHCD shifted their focus to addressing the immediate crisis through the Rent Relief Program (RRP). VERP played a critical role in providing support beyond rent for Virginia families.

In 2021, the RVA Eviction Lab was commissioned to evaluate the program's effectiveness. The VERP program served 1,353 households - more than half of which included children - across the four regions between June 2021 and June 2022. This report finds that overall the program helped families who needed support to address short-term crises that placed their housing in jeopardy. Specifically we found:

- Eviction filings and judgements were significantly lower between 2019 and 2021 in ZIP codes where a VERP program was active and the presence of a VERP program was the most influential factor in lowering filings and judgements, after accounting for demographic and housing characteristics;
- Nearly all families paid more than 30% of their means for housing, meaning their budgets were precarious;
- The flexibility of VERP to respond to program participant needs was a critical component in the success of the program;
- The program facilitated significant capacity building by grantees; and
- VERP was limited by the larger economic, housing market and legal barriers that, ultimately, made many tenants unstable.

As the various pandemic era state and federal programs and protections conclude, and without addressing the long-standing problems in housing that existed prior to the pandemic, the success of VERP in stabilizing families will be jeopardized and future iterations of VERP will be constrained in effectiveness.



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Introduction

Stable housing is a critical part of healthy child development, stable employment, mental and physical health, and community stability. Evictions, whether formal through the courts, or informal through rent increases, non-renewal of a lease or verbal request, threaten the stability of households across the Commonwealth. Families with children - particularly those headed by single Black women - are most at risk of eviction. In fact, neighborhood racial composition is the strongest predictor of neighborhood eviction rates - beyond income, property value or rent burden.

Before the start of the pandemic, Virginia faced an eviction crisis that was well-documented - initially in 2018 with the publication of the Princeton Eviction Lab data in the New York Times, and since then through reports from nonprofit organizations and state and local agencies across the Commonwealth. In 2019, the Department of Housing and Community Development formed the Eviction Prevention Division to begin to address root causes of eviction. However, in 2020, the COVID-19 pandemic forced an emergency response to keep tenants housed and landlords paid.

In 2021, DHCD, through an allocation from the Virginia General Assembly, created the Virginia Eviction Reduction Pilot (VERP) Program to begin to develop a post-pandemic eviction response. Through a competitive application process, DHCD selected four grantees who developed programs focused on systems change, rather than emergency social service support. The RVA Eviction Lab was commissioned to evaluate the first round of the program (VERP 1.0) to inform future work and understand the opportunities for future policy.

The VERP program served 1,353 households, over half of which included children, across the four regions between April 2021 and June 2022. Program participants were predominantly Black, and predominately female. This report finds that overall, the program as it has evolved, served families who needed support to address short-term crises. Specifically:

- Nearly all families paid more than 30% of their means for housing, meaning their budgets were precarious;
- VERP contributed to the reduction of evictions in the zip codes where grantees served;
- The flexibility of VERP to respond to program participant needs was a critical component in the success of the program
- The program facilitated significant capacity building by grantees; and
- VERP was limited by the larger economic, housing market and legal barriers that, ultimately, made many tenants unstable.



Eviction's Roots and Implications

Far from being a “hidden housing problem” today, there has been significant attention on the prevalence, impact and tools to address eviction. Housing instability caused by eviction - formal through the courts or informal through non-renewals of leases or dramatic rent increases - has critical employment, education and health impacts for all households and particularly those with children¹. The impacts include homelessness, mental and physical health declines, and interruptions to school and work², which can be intergenerational³.

Further, low-income households often decide their next steps in the midst of crisis during eviction, exacerbating the impact of housing discrimination, ongoing housing scarcity and evictions on the tenant record, shunt these households into increasingly poor-quality housing and neighborhoods⁴. A past, court-ordered eviction can prevent access to housing for years into the future. This can be worse for families with poor credit⁵ or a felony conviction⁶. Unfortunately, moving before an eviction may not prevent future rejections. In instances without formal eviction, a lack of good reference from previous landlords can impact the ability to secure housing⁷.

The impacts of eviction are most particularly felt by women, particularly women of color, and children. In fact, single Black mothers are the population at greater risk for eviction and housing insecurity⁸. Controlling for factors such as median household income, median rent and rent burden, neighborhood racial composition was the strongest predictor of neighborhood eviction rate⁹.

¹ Matthew Desmond and Carl Gershenson, “Who Gets Evicted? Assessing Individual, Neighborhood, and Network Factors,” *Social Science Research* 62 (February 2017): 362–77, <https://doi.org/10.1016/j.ssresearch.2016.08.017>.

² Maureen Crane and Anthony M Warnes, “Evictions and Prolonged Homelessness,” *Housing Studies* 15, no. 5 (September 2000): 757–73; Matthew Desmond and Rachel Tolbert Kimbro, “Eviction’s Fallout: Housing, Hardship, and Health,” *Social Forces* 94, no. 1 (September 2015): 295–324; Megan E. Hatch and Jinhee Yun, “Losing Your Home Is Bad for Your Health: Short- and Medium-Term Health Effects of Eviction on Young Adults,” *Housing Policy Debate* 31, no. 3–5 (September 3, 2021): 469–89, <https://doi.org/10.1080/10511482.2020.1812690>.

³ Mindy Fullilove, “Root Shock: The Consequences of African American Dispossession,” *Journal of Urban Health : Bulletin of the New York Academy of Medicine* 78 (April 1, 2001): 72–80, <https://doi.org/10.1093/jurban/78.1.72>.

⁴ Stefanie DeLuca, Philip M.E. Garboden, and Peter Rosenblatt, “Segregating Shelter: How Housing Policies Shape the Residential Locations of Low-Income Minority Families,” *Annals of the American Academy of Political and Social Science* 647, no. 1 (2013): 268–99; Matthew Desmond, Carl Gershenson, and Barbara Kiviat, “Forced Relocation and Residential Instability among Urban Renters,” *Social Service Review* 89, no. 2 (June 2015): 227–62, <https://doi.org/10.1086/681091>.

⁵ Ivis García and Keuntae Kim, “‘Many of Us Have Been Previously Evicted’: Exploring the Relationship Between Homelessness and Evictions Among Families Participating in the Rapid Rehousing Program in Salt Lake County, Utah,” *Housing Policy Debate* 31, no. 3–5 (September 3, 2021): 582–600, <https://doi.org/10.1080/10511482.2020.1828988>.

⁶ Brielle Bryan, “Housing Instability Following Felony Conviction and Incarceration: Disentangling Being Marked from Being Locked Up,” *Journal of Quantitative Criminology*, June 25, 2022, <https://doi.org/10.1007/s10940-022-09550-z>.

⁷ Matthew Desmond, *Evicted: Poverty and Profit in the American City*, 1st ed. (New York: Crown, 2016); Desmond; T Fleming et al., “Housing in Crisis: A Qualitative Study of the Sociolegal Contexts of Residential Evictions in Vancouver’s Downtown Eastside,” *International Journal of Drug Policy* 71, September (2019): 169–77.

⁸ Matthew Desmond, “Eviction and the Reproduction of Urban Poverty,” *American Journal of Sociology* 118, no. 1 (2012): 88–133; Chester Hartman and David Robinson, “Evictions: The Hidden Housing Problem,” *Housing Policy Debate* 14, no. 4 (January 1, 2003): 461–501, <https://doi.org/10.1080/10511482.2003.9521483>.

⁹ Benjamin F Teresa, “The Geography of Eviction in Richmond: Beyond Poverty” (RVA Eviction Lab, 2018), https://ram-pages.us/rvaevictionlab/wp-content/uploads/sites/33937/2020/02/RVAEL_Geographies-of-Eviction.pdf; Deena Greenberg, Carl Gershenson, and Matthew Desmond, “Discrimination in Evictions: Empirical Evidence and Legal Challenges,” *Harvard Civil Rights* 51 (2016): 44.



Moreover, research has shown a clear link between housing insecurity and intimate partner violence, particularly for women who experience “a network of interlocking systems of racialized, classed, and gendered oppression that contribute to the “feminization of homelessness”¹⁰. Examples of this include conditions like low pay, unpaid caregiving, lack of affordable housing, discrimination, a weak safety net, punitive welfare and public housing policies, alongside intimate partner violence¹¹. Further, for some youth, familial conflict and instability has shaped an interaction with Child Protective Services through childhood and sometimes during adolescence¹². Specifically, childhood maltreatment reports have been linked to eviction rates, suggesting that mitigating eviction can improve child outcomes¹³.

Most formal evictions are immediately triggered by non-payment or underpayment of rent. While this can be a chronic problem of underemployment, often it is due to an external budget shock such as job loss or reduction of hours¹⁴, or unexpected medical, transportation, or housing related expense¹⁵. However, in most states landlords can decide not to renew a lease, regardless of whether the tenant is in good standing for rent, putting stability at risk for tenants who are not in crisis. These challenges are compounded by a tight rental housing market¹⁶.

¹⁰ Heather E. Bullock et al., “An Intersectional Analysis of the Feminization of Homelessness and Mothers’ Housing Pre-carity,” *Journal of Social Issues* 76, no. 4 (2020): 835–58, <https://doi.org/10.1111/josi.12406>.

¹¹ Charlene K. Baker et al., “Domestic Violence, Housing Instability, and Homelessness: A Review of Housing Policies and Program Practices for Meeting the Needs of Survivors,” *Aggression and Violent Behavior* 15, no. 6 (November 2010): 430–39, <https://doi.org/10.1016/j.avb.2010.07.005>.

¹² Amy Dworsky and Mark E. Courtney, “Homelessness and the Transition from Foster Care to Adulthood,” *Child Welfare* 88, no. 4 (2009): 23–56; Naomi Nichols, “Nobody ‘Signs Out of Care.’ Exploring Institutional Links Between Child Protection Services & Homelessness,” in *Youth Homelessness in Canada*, by Stephen Gaetz et al. (Toronto: Canadian Homelessness Research Network, 2013), 510; Naomi Nichols, *Youth Work: An Institutional Ethnography of Youth Homelessness*. (Toronto, ON: The University of Toronto Press., 2014); Jeff Karabanow, *Being Young and Homeless: Understanding How Youth Enter and Exit Street Life* (New York, NY: Peter Lang Publishing, 2004); Kathy Lemon Osterling and Alice M. Hines, “Mentoring Adolescent Foster Youth: Promoting Resilience during Developmental Transitions,” *Child & Family Social Work* 11 (August 2006): 242–53; Elizabeth W. Lindsey and Fasih U. Ahmed, “The North Carolina Independent Living Program: A Comparison of Outcomes for Participants and Nonparticipants,” *Children and Youth Services Review* 21, no. 5 (May 1999): 389–412, [https://doi.org/10.1016/S0190-7409\(99\)00028-6](https://doi.org/10.1016/S0190-7409(99)00028-6); G. P. Mallon, “After Care, Then Where? Outcomes of an Independent Living Program,” *Child Welfare* 77, no. 1 (February 1998): 61–78; Phillip Mendes and Badal Moslehuddin, “From Dependence to Interdependence: Towards Better Outcomes for Young People Leaving State Care,” *Child Abuse Review* 15 (March 1, 2006): 110–26, <https://doi.org/10.1002/car.932>; “Blueprint for Fundamental Change to Ontario’s Child Welfare System: Final Report of the Youth Leaving Care Working Group | Ontario.ca,” accessed August 23, 2022, <https://www.ontario.ca/document/blueprint-fundamental-change-ontarios-child-welfare-system-final-report-youth-leaving-care-working>.

¹³ Lindsey Rose Bullinger and Kelley Fong, “Evictions and Neighborhood Child Maltreatment Reports,” *Housing Policy Debate* 31, no. 3–5 (September 3, 2021): 490–515, <https://doi.org/10.1080/10511482.2020.1822902>.

¹⁴ Matthew Desmond and Carl Gershenson, “Who Gets Evicted? Assessing Individual, Neighborhood, and Network Factors,” *Social Science Research* 62 (February 2017): 362–77, <https://doi.org/10.1016/j.ssresearch.2016.08.017>.

¹⁵ Benjamin F. Teresa & Kathryn L. Howell (2020): *Eviction and Segmented Housing Markets in Richmond, Virginia*, *Housing Policy Debate*, DOI: 10.1080/10511482.2020.1839937

¹⁶ Desmond, *Evicted: Poverty and Profit in the American City*; Ivis García, “Human Ecology and Its Influence in Urban Theory and Housing Policy in the United States,” *Urban Science* 3, no. 2 (June 2019): 56, <https://doi.org/10.3390/urbansci3020056>; Hartman and Robinson, “Evictions”; Tom Slater, “Missing Marcuse: On Gentrification and Displace-



However, states and localities across the country are innovating to prevent eviction, improve long-term stability, and address the root causes. These include tenant-based rental assistance, tenant legal support, and expanded access to affordable housing.

Tenant-Based Rental Assistance

Shallow Voucher Programs: In Philadelphia, the shallow rent program¹⁷ provides rent assistance for tenants living in affordable housing communities who are rent burdened (i.e., spending more than 30% of their income on rent). In Washington, DC, the DC Flex Program provides a shallow subsidy to households with an employed member. The funding, administered through bank accounts at local banks, can only be used for rent and has flexibility to be used when it is needed and saved when program participants do not need it. The program has been found to reduce rent burden, reduce the impact of income instability and allow tenants the freedom to budget for needed expenses¹⁸.

Community-based Rental Housing Counseling: Many tenants have little or no knowledge of their rights as a tenant or know if procedure has been followed. Thus, it is difficult to create a legal defense, know when and if to pay back rent and whom to call for additional assistance. Community-based rental housing counseling that includes rights and requirements of landlords, procedures for notification, payment and contestation of unlawful detainers and information about support services to address emergency rental assistance and long term rental assistance would give tenants a point of contact that could connect them to services, help them understand their rights in housing and help to negotiate with landlords and other providers.

Tenant Legal Support

Expansion of Legal Counsel: Research has consistently shown that tenants with legal representation in court are more likely to have a case dismissed or decided in their favor¹⁹. A handful of localities, including Toledo, OH, New York City, Philadelphia, PA, and Louisville, KY, have granted tenants a right to counsel in eviction cases. Expansion of tenant legal representation in the City of Richmond through philanthropic and state support has increased the percentage of

ment,” City 13, no. 2–3 (June 1, 2009): 292–311, <https://doi.org/10.1080/13604810902982250>; Susanne Soederberg, “The Rental Housing Question: Exploitation, Eviction and Erasures,” *Geoforum* 89 (February 2018): 114–23, <https://doi.org/10.1016/j.geoforum.2017.01.007>.

¹⁷Philadelphia Housing Development Corporation. (2021). Shallow rent program: Top suggestions for rental services. <https://www.onlinerentaly.com/shallow-rent-program>.

¹⁸Leopold, Josh, Mychel Cohen, Kassie Scott, Maria Alva, Natnael Mammo, Namita Mody, Ryan T Moore, and Sam Quinney. 2021. “DC Flexible Rent Subsidy Program: Findings from the Program’s First Year.” Washington, DC: US Department of Housing and Urban Development. <https://www.huduser.gov/portal/publications/DC-Flexible-Rent-2020.html>.

¹⁹Cassandra Wolos Pattanayak, D. James Greiner, and Jonathan Hennessy, “The Limits of Unbundled Legal Assistance: A Randomized Study in a Massachusetts District Court and Prospects for the Future,” accessed August 23, 2022, <https://harvardlawreview.org/2013/02/the-limits-of-unbundled-legal-assistance-a-randomized-study-in-a-massachusetts-district-court-and-prospects-for-the-future/>.



tenants with attorneys from less than 1% between 2015 and 2019 to 10% in 2020, translating to improved outcomes from tenants. Legal advice and guidance during the eviction process can make a major difference in the judgment decision. In New York, the introduction of the right to counsel led to 84% of those represented remaining in their homes.

Eviction Diversion Programs: Eviction Diversion Programs, like the one created by the collaboration of the City of Richmond, Housing Opportunities Made Equal (HOME), and the greater Richmond Bar Foundation in 2019, work to mediate between tenants and landlords as well as develop payment plans that would prevent an eviction judgement. This was followed by a state pilot in Richmond, Hampton Roads, Danville and Petersburg. EDP programs are now a national best practice and can be found across many cities in the United States in some form. Eviction Diversion has been explicitly recommended by the Biden Administration as a critical practice.

Late Fee Limitations: Landlords often outline in the rental agreement potential late fees which are added to the amount owed when tenants fail to pay rent by the due date. Many states have limitations or maximums on the amount that landlords can charge as late fees so as not to further burden financially unstable renters. Examples of this exist across the country, including in Maine and North Carolina, where landlords cannot charge more than 4 or 5% of the monthly rent as late penalties. Virginia's late fees are capped at 10% in the private market, but they could be reduced in loan agreements for state funds.

Eviction Records: Some states have begun programs which make it simpler for individuals with eviction histories to have their records expunged, cleared, or limited for public information. Many landlords use databases which contain information about credit, criminal, and eviction histories to screen prospective tenants. Future landlords are less likely to approve prospective tenants if they have a history or evictions or outstanding debts to previous landlords. In the past few years, jurisdictions across the country have passed laws to seal or allow for the expungement of eviction records.

Just Cause Evictions: A just cause or good cause ordinance or law is a measure to protect tenants from eviction. Just cause policies effectively offer a lease-compliant tenant an automatic lease renewal, which can significantly reduce evictions and substantially improve long term housing stability. Just cause eviction ordinances delineate legal reasons for which a landlord can evict a tenant, such as failure to pay rent, breach of the rental contract, or removal of the property from the rental market. Owners of Low Income Housing Tax Credit buildings are required by federal law to have a just cause for non-renewal of the lease. The inclusion of a lease rider similar to those found in Washington State would give tenants the assurance that if they follow the terms of their lease, they will be able to stay in their housing.



Expanding Access to Safe and Affordable Housing

Rental Registration/Licensing: Requirements that any landlord renting in a jurisdiction register every unit or building they intend to rent are common throughout the country. Requirements for registration can be as simple as recording the address and landlord contact information, but many registration ordinances require additional measures, usually related to code enforcement and environmental standards. Roanoke has a rental inspections program that sets regulations and designated areas (Rental Inspection Districts) and requires rental units to pass an inspection at least once every four years. Buildings containing residential rental units within one of the Rental Inspection Districts must pass an inspection to ensure that units are in compliance with the Virginia Maintenance Code. (<https://www.roanokeva.gov/263/Rental-InspectionProgram>).

Housing Trust Fund: Across Virginia, almost half of all renter households are housing cost burdened, meaning that they pay more than 30% of their incomes for housing, and the Commonwealth has only 39 homes for everyone 100 people earning less than 30% of Area Median Income. The Commonwealth has a statewide housing trust fund, but historically, the funding levels have been too small to address the need for deeply affordable housing. Jurisdictions across the country have increased the levels of funding through dedicated funding sources, bond issues or through a legislated minimum funding amount. This allows the state agencies to better plan, improve strategic deployment of funds and to reach deeper affordability levels when layered with sources such as the Low Income Housing Tax Credit.

Cash-for-Covenants Programs: Support existing owners of market affordable (unsubsidized affordable housing) through grants to their buildings in exchange for an affordability covenant on the property that assures tenants will not be displaced. Similar programs, such as Washington, DC's Small Buildings Program, provides grants to small building owners who need support to improve their properties and keep them affordable. To qualify, the owners must house tenants earning less than 120% of Area Median Income and agree to a five year affordability covenant on the property.



The Origins of Virginia's Eviction Response

In 2018, the New York Times reported that five of the nation's highest rates of evictions in large cities were in Virginia. More importantly, these rates had been sustained through nearly two decades of employment, housing market and other economic shifts. Richmond, with the second highest eviction rate of large cities in the US had a rate of approximately 11 percent, more than double the state's average and more than four times the national average. In the next two years, advocates, service providers, organizers and lawmakers worked on solutions to improve renter stability. Specifically, the Virginia Poverty Law Center instituted an Eviction Helpline, organizers conducted "know your rights" outreach in communities, and nonprofits of all types joined together to create the Campaign to Reduce Eviction (CARE). CARE successfully advocated for policy solutions, including increased funding for affordable housing and the requirement for a written lease. Further, in 2019, funding was set aside for the creation of an eviction prevention division at the Virginia Department of Housing and Community Development, which was launched in 2020.

In 2019, the City of Richmond, in partnership with the nonprofit Housing Opportunities Made Equal (HOME), and the Greater Richmond Bar Foundation created the Eviction Diversion Program. The program worked in the courthouse to mediate between tenants and landlords and developing payment plans that would prevent an eviction judgment and keep tenants in their homes. This was followed by a state pilot in Richmond, Hampton Roads, Danville, and Petersburg at the same time.

Equal Justice Works, a national nonprofit focused on providing support for public service and justice in the law, supported six law fellows and two organizers at three legal service organizations in Richmond. As part of the Housing Justice Program, these fellows work directly with tenants – both in the courthouse and in the community – to provide representation, tenant education on rights and conduct legal research. In August 2020, Governor Northam announced a partnership with Ikea to offer \$4million (\$2m from Ikea and \$2m from the Commonwealth) in grants to legal services providers working with tenants facing eviction. This funding would support the hire of 20 additional attorneys across the Commonwealth.

Covid-19 and Eviction Response

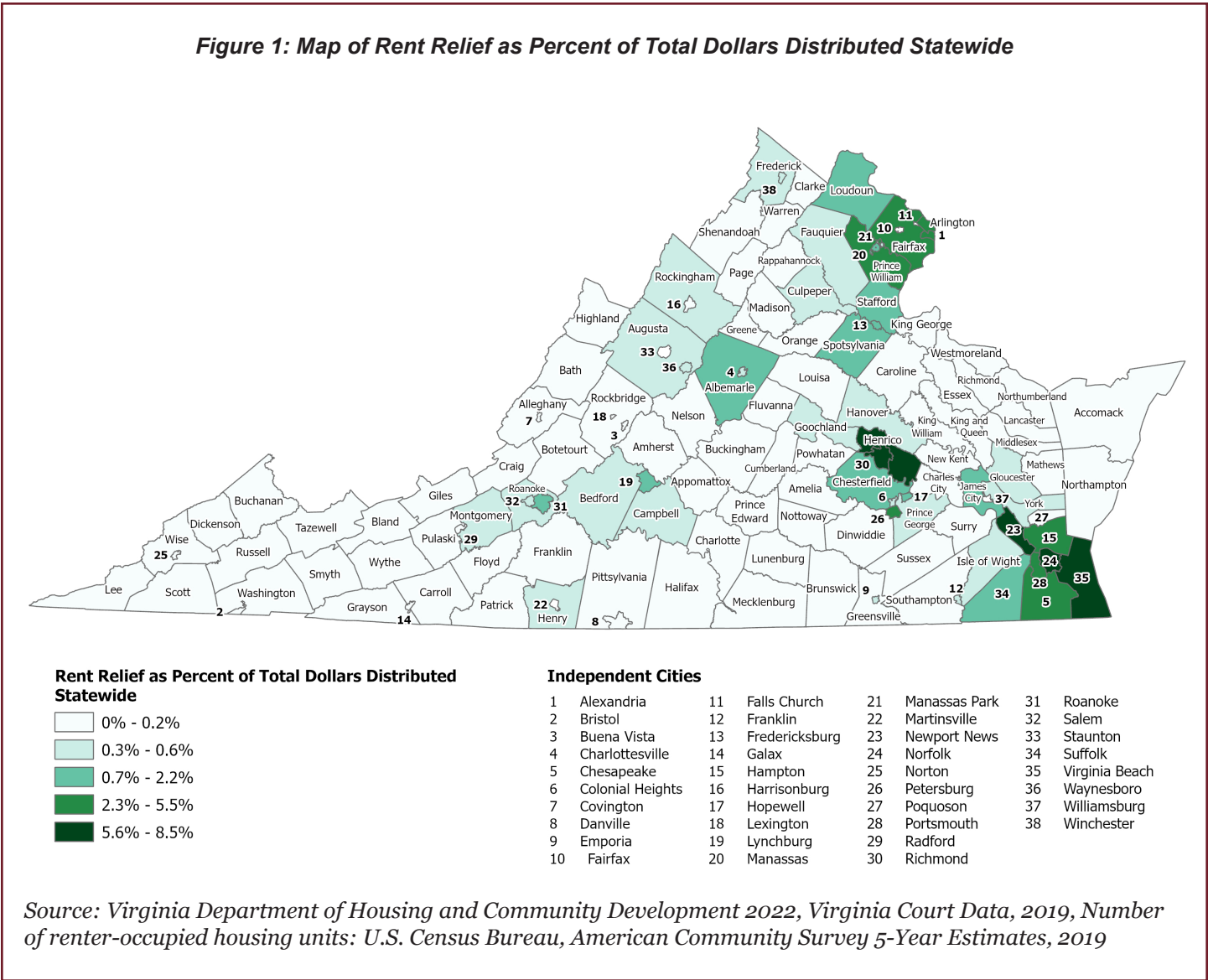
In March 2020, as the impact of COVID-19 was felt across the country, former Governor Northam issued a statewide moratorium on evictions. The moratorium, initiated March 16, suspended all non-emergency evictions through June 29. This was the first of several federal and state moratoria that would protect tenants from eviction during the pandemic. However, these moratoria were also supported through the early development of a statewide rent relief program to pay arrears and future rent of tenants impacted by COVID-19. The Virginia General Assembly passed tenant protections that extended until June 30, 2022, and which prevented landlords from evicting tenants without first applying for rent relief.

As Congress-created programs to prevent COVID-19 related eviction and pay rent arrears for the millions of families out of work passed, the programs Virginia created prior to the pandemic served as critical pieces of policy infrastructure that allowed for a rapid and consistent response. Attorneys were



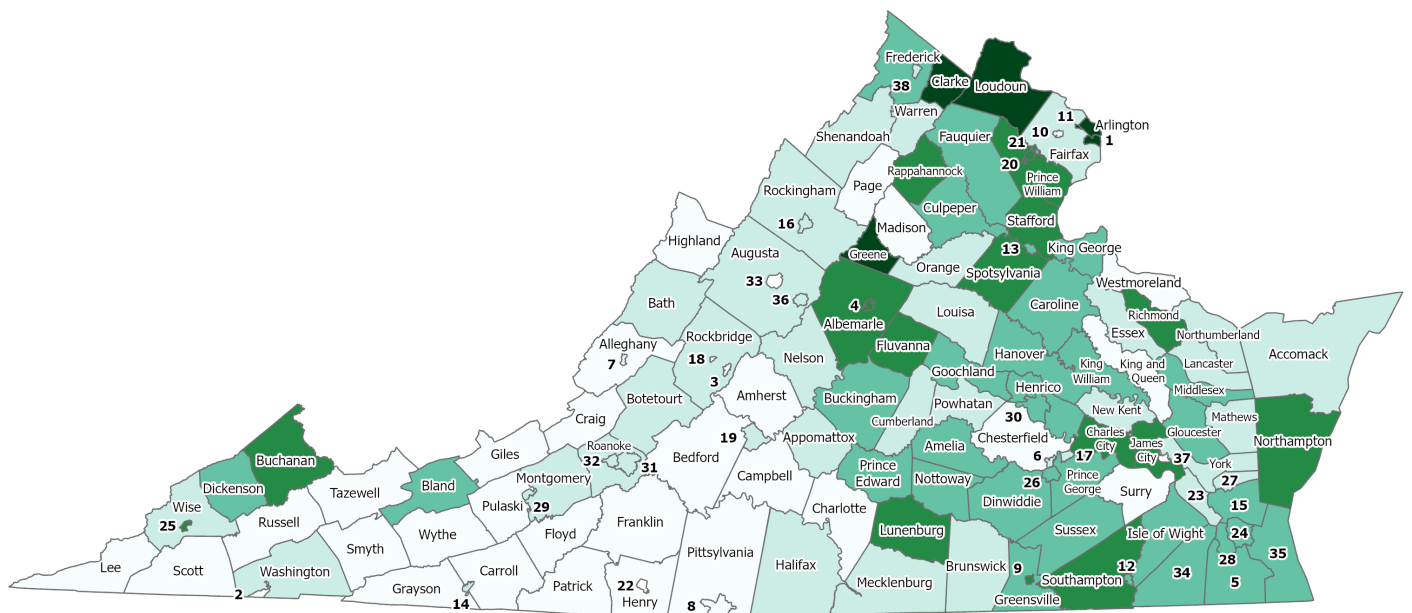
in the courthouse to ensure that tenants covered under the CARES Act were not evicted. Further, housing organizers could proactively engage with tenants where they lived to let them know about the moratoria, CDC protections and rent relief funding. At the same time, DHCD was ready to implement the Virginia Rent Relief Program (RRP), a system to disperse more than \$1.1 billion in rent relief across the Commonwealth¹.

¹ National Low Income Housing Coalition ERA1 Spending by State Program (October 25, 2021) https://docs.google.com/spreadsheets/d/1RnHX7Ld7KJ_jgj8Sk52xjCygYRETwU-OthOGE3uduHM/edit#gid=1432075608

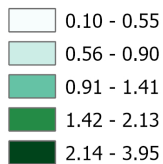


With the exception of two jurisdictions, Chesterfield County and Fairfax County, rental assistance was distributed through a state-managed portal, rather than through a specific local allocation. When looking at the share of total statewide rental assistance distributed under RRP (Figure 1), the largest shares of assistance went to communities in the Richmond and Hampton Roads regions, which is consistent with the disproportionate share of evictions in these regions before the pandemic, indicating significant need. However, as illustrated in Figure 2, measuring the ratio of the share of rental assistance to the percent of statewide evictions in 2019 provides a way to compare the how much assistance was received to the pre-pandemic evictions in a jurisdiction.

Figure 2: Ratio of the Percent of Total RRP Dollars Statewide to the Share of total Evictions in 2019



Ratio of Percent of Total Rent Relief Dollars Distributed Statewide to Percent of Total Evictions Statewide



Independent Cities

1 Alexandria	11 Falls Church	21 Manassas Park	31 Roanoke
2 Bristol	12 Franklin	22 Martinsville	32 Salem
3 Buena Vista	13 Fredericksburg	23 Newport News	33 Staunton
4 Charlottesville	14 Galax	24 Norfolk	34 Suffolk
5 Chesapeake	15 Hampton	25 Norton	35 Virginia Beach
6 Colonial Heights	16 Harrisonburg	26 Petersburg	36 Waynesboro
7 Covington	17 Hopewell	27 Poquoson	37 Williamsburg
8 Danville	18 Lexington	28 Portsmouth	38 Winchester
9 Emporia	19 Lynchburg	29 Radford	
10 Fairfax	20 Manassas	30 Richmond	

Source: Virginia Department of Housing and Community Development 2022, Virginia Court Data, 2019, Number of renter-occupied housing units: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2019

Note: The Rent Relief Program (RRP) includes funds from Coronavirus Relief Fund (CRF), Housing Trust Fund (HTF), and Emergency Rental Assistance (ERA).



Figure 2 highlights regions receiving assistance relative to their 2019 eviction levels that the share of rental assistance alone does not. Specifically, a larger ratio indicates that a jurisdiction is receiving relatively more assistance compared to its share of the eviction problem in 2019. A ratio around one would suggest that a jurisdiction is receiving amounts of assistance roughly similar to its share of evictions. And a ratio below one may indicate that it is receiving relatively less assistance than its pre-pandemic eviction share might suggest it would. These ratios have different implications in different regions. For example, in Northern Virginia, relatively higher median rents in the region would translate to a high dollar need to ensure that rents were paid, and therefore a larger ratio shaded in the map. In southwest Virginia and other rural areas of the state, their shares of total assistance is not large (Figure 1), but when compared to their share of 2019 evictions, these regions stand out (Figure 2). One explanation is that in these areas housing precarity is more invisible, resulting from informal evictions and poor housing conditions, rather than unlawful detainers and writs of possession, as has been illustrated through interviews. That means that there is more need for rental assistance in rural areas than eviction court records alone demonstrate. In short, RRP may be a window into informal evictions in rural communities. Finally, the impact of proactive outreach on the part of service providers, organizers and others to ensure tenant and landlords have access to support may account for regional differences in rent relief. This requires further study to better understand the reasons for these differences, but that is outside the scope of this report.

Envisioning a Post-Pandemic Eviction Response

In 2020, the legislature allocated \$3.3 million for DHCD to create the Virginia Eviction Reduction Pilot Program (VERP). The program was envisioned to develop locally grounded approaches for eviction prevention across the Commonwealth. The primary goals of the program are to reduce eviction filings and judgements, and to reduce housing instability for low-income renter households. This was done through a focus on prevention and diversion, including short term financial assistance, case management, and assisting negotiation of terms with landlords to keep the tenants in place and ensure the rent arrears were paid. To maximize the opportunities to learn from local organizations, the program allowed significant flexibility in the approaches organizations could take. DHCD selected four sites for the program, Family Crisis Support Services (Norton); the United Way of the Virginia Peninsula; the City of Norfolk; and Housing Opportunities Made Equal (HOME) (Richmond).



VERP Grantee Program Overview

Family Crisis Supportive Services: The City of Norton, Wise, Scott, and Lee Counties

Family Crisis Supportive Services (FCSS) is a non-profit organization working to assist victims of intimate partner violence (IPV) and homelessness in the south-westernmost corner of the state bordering Tennessee and Kentucky; the goal of FCSS generally is to provide care and support of victims as they escape, recover, and attempt to make permanent change in their lives. Additionally, FCSS operates in a sparsely populated^[1] and highly rural part of Virginia. The counties are predominately white^[2] and very low to extremely low income;^[3] these factors alter the face of housing insecurity, and rural eviction and homelessness is under-reported and difficult to compare against more well-known urban contexts (U.S. GAO, 2010). With this background context, VERP funding is being used to address the specific needs of the Scott, Lee, Wise, and Norton Counties that are often overlooked¹.

Program Goals

Goal 1: Provide case management and financial assistance to families and individuals facing eviction to ensure stable, affordable housing critical to the success of IPV victims

Goal 2: Provide eviction prevention services for rural communities that may experience significant informal evictions not accounted for in available eviction data

United Way of the Virginia Peninsula: The City of Newport News, Gloucester County, Hampton, James City County, Mathews, New Kent County, Newport News, Poquoson, Williamsburg, and York County

The United Way of the Virginia Peninsula (UWVP) partners with several local relief organizations to provide aid to the nine counties and independent cities within the peninsula region. Their service area includes a mixture of rural and urban contexts. As previously stated, the United Way approach uses networks of care to connect community to nonprofits and businesses across a wide spectrum of social services; this places VERP rollout and evolution within a unique decentralized structure, where partner agencies must be considered as primary care providers and UWVP as the managing organization. This structural approach is in contrast to other organizations' more centralized management, and comparing the way VERP is implemented across organizations can provide helpful data when revising systems and procedural strategies.

Program Goals

Goal 1: Reduce evictions by creating and bolstering a robust and sustainable network of diverse and coordinated community resources that provide housing financial assistance, stabilization supportive services, case management, and other wraparound services to prevent evictions and extend housing stability for vulnerable populations

Goal 2: Strategically target residents at a higher risk of eviction by prioritizing Hampton and Newport News residents, those who have previously experienced homelessness, eviction, and/or other loss of housing, and consider other groups and factors that increase a household's likelihood of further housing insecurity

¹[1] Population stat: Total population of the service region is 87,459 (2019 ACS 5-Year Estimates U.S. Census Data)

²[2] Over 90% of the population is reported as white-only (2019 ACS 5-Year Estimates U.S. Census Data)

³[3] These terms are defined through HUD as being 50% of the State's Median Income (very low) to 30% (extremely low)



City of Norfolk, Department of Neighborhood Services: The City of Norfolk

Norfolk has the largest population of all VERP 1.0 sites, as well as one of the highest eviction rates in the state. The City of Norfolk Neighborhood Services and Human Services Departments coordinated to implement VERP 1.0 in the city, using their framework from the Homeless Action Response Team (H.A.R.T). This approach brings family services workers into the aid process, who work to strengthen and stabilize families who are experiencing homelessness or at risk of homelessness with a variety of services and expertise, including Child Protective Services. The holistic approach taken by Norfolk addresses the compounding problems of eviction and its use of VERP will help quantify the long-lasting effects upon families.

Program Goals

Goal 1: Quantify the ancillary needs of those facing housing crisis, including legal support in the courts, the relationship between unemployment aid and rental payments, and child services. Use VERP to provide support participants with needs beyond rental payments (i.e. utilities) and to collect data on these missing pieces in the eviction story.

Goal 2: Improving outreach and increasing aid to those without families, including the elderly, disabled, and single people or college students affected by COVID. Additionally, work on improving support for tenants navigating systems to receive aid, which is often an overwhelming process for people.

Housing Opportunities Made Equal: The City of Richmond

HOME, founded in 1971 to fight discrimination in housing access in Richmond, also works with other funders and city partners to offer varying forms of aid to disenfranchised renting households including rent payments, financial management classes and credit repair, legal defense and court information, daycare services, and mobility counseling. Evaluations of previous outcomes for individuals receiving eviction diversion support showed how emergency interventions have been successful in keeping people housed, especially those most heavily impacted, and where these interventions could be further improved to address the underlying sources of instability that remain unresolved. With their background experience and program structure, VERP funding is being used to further test and consider additional resiliency programs and ways to increase awareness of HOME's offerings, and their work with landlords could be particularly helpful when thinking ahead to future systems strategies.

Program Goals

Goal 1: Determine gaps in service criteria and looking beyond the immediate financial needs from the pandemic crisis towards long-term development of new mobility programs and community partnerships (like with the Office of Community Wealth Building)

Goal 2: Working with landlords to determine future candidates for aid and to build better communication between tenants, landlords, and HOME so the burden of locating aid is not solely on tenants.



Research Methodology

This report includes an evaluation of the success of the Virginia Eviction Reduction Pilot Program at stabilizing households and ultimately, reducing housing instability. To do this, we relied on four primary data sources:

- Program data from grantees and the Virginia Department of Housing and Community Development;
- Zip code level eviction records from the courts, demographic data from the US Census, and affordable housing data from the National Low Income Housing Coalition;
- Online surveys¹ and one-on-one interviews with program participants; and
- Pre- and post-program interviews with program staff at the grantee organizations.

We used program data to develop a profile of program participants that would help us to understand the gaps between the need and services. These data were analyzed descriptively and geographically. We used statistical analysis of zip-code level eviction data from Virginia courts to understand eviction rates of communities with a VERP program compared with those without it (details of these methods are in Appendix A). We held several demographic indicators constant, including median income, median rent, race, existing affordable housing programs, among others, to measure the impact of the VERP program. Interview and survey data were used to better understand how VERP worked and where the gaps are at both the program and households levels. Survey and interview data were coded to determine common themes across and within contexts. All interviewee names have been withheld to protect the privacy of those who participated in the program.

¹ Survey data is only available for three out of the four sites due to the unavailability of email contact information from the fourth site.



Study Findings

Who Did VERP Serve?

According to intake data collected by all four VERP partner organizations, the VERP program served 1,353 households across the four regions between April 2021 and June 2022. Applicants represented all age groups, with ages ranging from 18 to 83. As shown in Figure 4, 691 of those households included children. An array of household structures were represented, including households composed of single individuals, couples with children, single-parent households, roommates, and parents with adult children. Figure 3 shows that over 97% of households were moderately cost burdened - meaning they spent over 30% of their means on rent - or severely cost-burdened - meaning they spent over 50% of their means on rent. The majority of applicants identified as female (62.7%), and the majority of participants (66.6%) identified as Black.

Table 1 illustrates the demography of the four regions. In South-West Virginia, Family Crisis Support Services served 608 individuals among 312 households. Just over 64% of participants were female, and over 93% of applicants identified themselves as white, reflecting the demographic composition of the region (Appendix A). In the Richmond-region, Housing Opportunities Made Equal served 483 individuals among 213 households. In a ratio similar to that of FCSS, nearly 60% of participants were female. However, an 86.6% majority of applicants identified themselves as Black. Gender identity data was missing for the majority of participants in the City of Norfolk, which served 788 individuals in 276 households through the VERP program, but racial demographic data revealed that an 88.4% majority of participants identified as Black in this region. In the Virginia peninsula region, where the United Way served 1,331 individuals among 552 households, over 62% of participants identified as female, and over 82% of participants identified as Black. The Black majority amongst VERP participants in the later three regions is significantly higher than the Black population as a whole in those regions (Appendix A).

Based on the breakdown of demographics by program, we can conclude that the overall female majority (calculated for the three regions for which gender identity data was available) among participants does generally reflect the demographics of each program. We can also conclude that because FCSS was the only program where a majority of participants identified as white, the overall racial demographics underestimate the white majority in South-West Virginia, while also underestimating the Black majority among the other three programs.

Table 1: Demographics of Participants Served by VERP 1.0

Organization:	FCSS	HOME	Norfolk	UWVP
Number of Households Served	312	213	276	552
Number of Individuals Served	608	483	788	1,331
% Female	64.6%	59.8%	<i>data not reported</i>	62.8%
% Male	35.2%	40.2%	<i>data not reported</i>	37.0%
% White	93.8%	6.3%	5.7%	8.5%
% Black	4.3%	86.6%	88.4%	82.5%
% Native Hawaiian/Pacific Islander	0	0.4%	1.4%	0.5%
% Asian	1.0%	0	0.3%	0
% American Indian/Native Alaskan	0.3%	1.8%	0	0
% Mixed-Race	0.8%	1.4%	2.0%	3.2%



Figure 3: Cost-Burdened VERP Participant Households by Organization

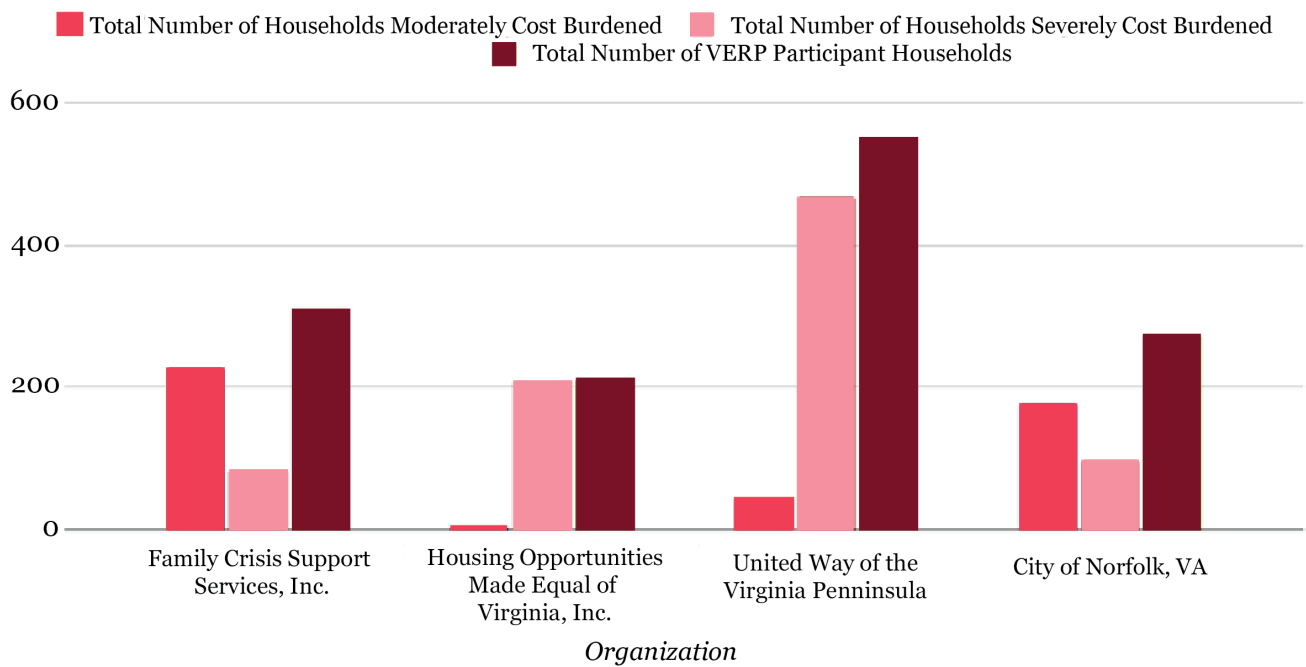
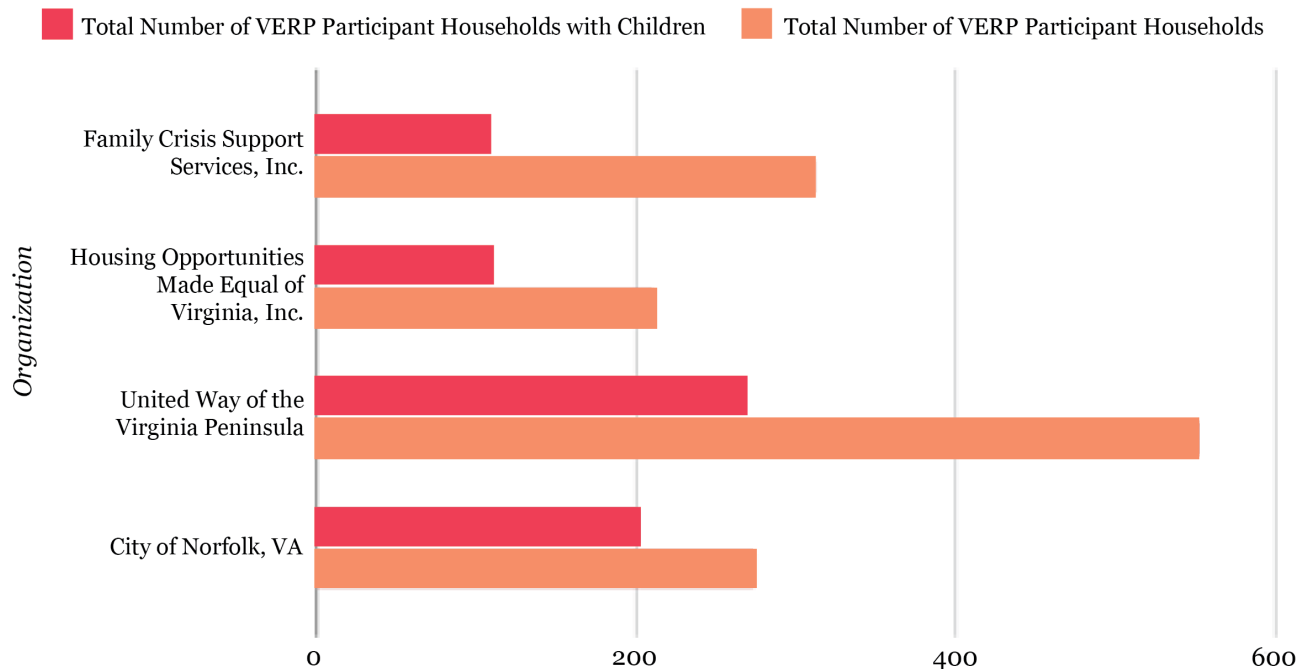


Figure 4: VERP Participant Households with Children



Did VERP Reduce Evictions?

We use two statistical analyses to measure the impact of VERP programs on eviction filings and judgments. In these analyses, we compare the difference in eviction filings, serial filings¹, and judgments between two periods of time. We use 2019 as a normal, pre-pandemic “baseline” year and compare that to the VERP 1.0 period of June 2021 to March 2022 (hereafter we refer to this period as the 2021 data). First, comparing Virginia ZIP codes that have an active VERP program to those that do not provides a high-level picture about whether VERP has a measurable and statistically significant impact on filings and judgements. Eviction filings, serial filings, and judgements all decreased more between 2019 and 2021 in ZIP codes that have a VERP 1.0 program than in ZIP codes without VERP. Additionally, VERP made the most impact in the reduction of serial filings, followed by filings, and then judgements. Overall, this indicates that evictions and judgements decreased more between 2019 and 2021 in ZIP codes with VERP programs.

Additional analysis examines what factors are actually impacting eviction filings and judgments, going beyond simply identifying the difference between ZIP codes with and without VERP. This analysis assesses the impact of VERP and other factors known to influence eviction, such as demographic and housing characteristics, on filings, serial filings, and eviction judgements. This analysis describes the overall power of these factors to explain the observed differences in eviction activity between ZIP codes with and without VERP, as well as their individual impact on filings and judgements. For filings, serial filings, and judgements, the presence of a VERP program was the most influential factor and was consistently associated with decreasing filings and judgements, after taking into account demographic and housing characteristics in the ZIP codes. While the analysis explains only about one-third of the difference in filings and judgements between ZIP codes, it does indicate that the presence of a VERP program in a ZIP code is the most important factor in lowering evictions and judgements, holding demographic and property characteristics constant.

This analysis is consistent with the responses from program participants. Of more than 100 surveyed households, we found that 90 percent were still in the home from which they applied when they were surveyed. At the same time, 71 percent of respondents explained that they continued to have household financial challenges after assistance. Interviews conducted after the program ended suggest that there were some larger issues related to employment, childcare, housing conditions, and, indeed, the non-renewal of leases that may create long term threats to stability.

¹ Serial filings are defined as more than one eviction filing for the same defendant/tenant in the same unit within one calendar year. Serial filings are associated with larger landlords and their unique business practices. See Immergluck, D., Ernsthausen, J., Earl, S., & Powell, A. (2020). Evictions, large owners, and serial filings: Findings from Atlanta. *Housing Studies*, 35(5), 903-924.



What Worked?

Overall program participants and grantee staff reported appreciation for VERP. While the funding was positive as a support, it was the structure of the program more specifically that allowed for: intentionality and innovation within the local program, capacity building of nonprofit organizations, and the filling of gaps not covered by other sources of funding. The most common reason surveyed program participants sought assistance was for utility payments. However, rent assistance continued to be an outsized need for those who participated in longer interviews.

Further, the program's recognition of the importance of local knowledge about the needs, pathways to housing instability and partnerships was a critical component of the program's success. The space for innovation, though a double-edged sword for many participants who hoped for stronger parameters early in the program, was ultimately a positive opportunity to build capacity and understand how to best serve clients.

Capacity Building

An unintentional implication of the approach of VERP was that grantees were able to build capacity with the flexibility and continuation of funding. Typically, organizations are funded to do specific work for a fixed term with particular outputs through governments and philanthropic grants. However, VERP has offered significant technical support, space for creativity and revision and time to learn.

Moving from Crisis to Sustainability

Grantees all explained the ways their programs evolved from dealing with immediate needs and crisis. As one program manager explained, "I don't know how much they were true partners in the framework, the clients, from the, 'Oh, I'm getting financial assistance,' versus, 'I'm understanding all of the services that you're giving me.' And so then [...] it was such a demand. And for many, their lights were about to be cut off, they were about to be evicted. We just had to work on getting the money out the door." However, particularly through VERP 1.0, grantees had the flexibility to innovate as they learned. Another program manager explained,

I think for VERP 1.0 speaking, we've really tried to stay within the main context of what they wanted, which was to help people that were at risk of eviction with rental arrearages, maybe an advanced rent payment, if needed, and with the utilities. And we just kept it very basic. But VERP 2.0, with the guidance that they provided, has really given us an opportunity to shape what we could do and create that systemic change that we're looking for, knowing the parameters that we have to work within. That's been really great for this go round. They are very communicative. If you ever need them for anything, they're there. If you email, you say, "Hey, we'd like to meet." They'll meet with you. From that perspective that's been since VERP 1.0, it just continues along.

Several program managers pointed to the ability to move from crisis (dealing with immediate needs) to innovation, including thinking about how to prioritize, how to conduct outreach, and how to best stabilize families.



For example, in two programs located in communities where public housing is at risk of demolition, program managers consider the impact of being evicted by thinking about the long term implications: no current housing, no future voucher at the time of the community's demolition and therefore no possibility of returning to public housing. Others consider the presence of children or other high risk group in their decisions about assistance. One program manager explained, "people just aren't making enough money to stay housed where they are, and providing one time assistance doesn't fix that... but if we can help them keep their subsidized housing, if we can help them keep their voucher, that's where the prioritization comes in."

Conversely, having a voucher or public housing was also seen as a strength in that it meant that families were more likely to be able to stabilize their housing after assistance. This was also the case for those who were employed already. The focus on families that can be stabilized through VERP funding highlights challenges to be discussed later in the report, but program managers saw this as a critical part of working with the larger goals of the program. As another program manager explained, "we want to make sure about the piece of how do we create the systems change and what does that look like? And so unfortunately that means there are going to be individuals that we can't help. And that hurts us, but we can't because we only have so many resources in so much capacity."

Internal Staffing

The grantees started VERP with a range of existing programs and experiences. Some were primarily social service organizations focused on immediate family needs, while others worked on wrap around family stability, proactive outreach or broad-based partnership approaches. VERP supported organizational needs. As one program manager explained, "So when we first started 1.0 we didn't have exact forms, we were just trying to wing it. Working with DHCD we developed forms. And so now we have an eligibility form that we actually laminated every time someone calls in, we go through the risk factors with them and we know immediately whether they qualify, which has really simplified the program." This type of formalization also extended to intake data systems which allowed the grantees to do better case management and referrals to their partner organizations.

In some cases, grantees used VERP to hire staff who could focus on bigger picture thinking, outreach approach, serve more clients and build networks among other organizations. A grantee talked about the opportunity to hire staff and have an office in a more remote location to serve families. She explained that previously, they were meeting clients in restaurants and parking lots to have documents signed. Other organizations have been able to hire specific outreach staff to get out in the community or a staff member who can build partnerships and strategically plan for the future of the program.

Building networks and partnerships

By having staff to plan and get out into the community, VERP grantees reimagined outreach in ways that responded to the community. One grantee explained, "We also did not have a large number of people that reached out to us. Again, everybody had been talking about the eviction tsunami, this flood that was going to come, and it did not. And so we were thinking, well, if people aren't reaching out to us in the numbers that we anticipated, that we probably need to revisit how we get to the indi-



viduals.”

While many clients heard about the program through word of mouth from council members, their churches and even a hairdresser, staff from the four pilot organizations expanded their outreach by going door to door, setting up in affordable housing communities, leaving cards at local businesses and talking to property managers. This was an important shift from the start of the program where some grantees often used VERP as a gap-filler for those who called them. A grantee explained,

We serve as the single point of entry for financial assistance and for those who need wraparound services. But if you are already at a food bank, if you're already at a church, if you're already at a training class, how do we ensure that those folks that you're engaged with already have what it takes to get you into the system of support? And so that's what that outreach position looks like.

This shift in approach has been critical as many of the organizations shift to court navigation programs in the future. Because VERP was not meant to be a one-stop-shop for all needs, grantees have built partnerships with other agencies to connect with potential VERP participants.

As one program participant explained, “ I’m in a [job training] program [...] One of the presentations that they were providing for us was, [VERP Grantee] wanted to come and help some of the people get their credit established, and all the benefits of being in the HOME program...They reach out to certain people, and so I took the opportunity and seized that moment.”

Flexibility of Funding

VERP was designed to address budget instability that can lead to missed or short rent payments. Because it originated during the COVID-19 pandemic, it was often paired with the state’s Rent Relief Program (RRP). One of the primary issues families face is the need for transportation, and because most Virginia communities do not have strong public transportation, families are often car-dependent. A vehicle breakdown can prevent someone from getting to work and an unexpected repair takes money from rent or other necessities. VERP grantees relied on VERP funds to solve transportation problems since few if any other funding could cover such an expense. Summing up the problem, one program participant explained,

And I've never ever thought that I would be dealing with the situation of, can I find a place to stay? But I was so grateful to work because they helped me keep my car and kept me going [...] I understand there's people thinking, "Oh, it's got to pay directly to the rent or directly to utilities," but the reality is, if we can't get to work to make that money, then we're not going to be able pay those things either. And that was my whole livelihood. My car supports me being able to help my family, being able to help my mom, my daughter, get me to work, do the side work. [...] So, I was so, so very grateful that they were able to help me do that. And I haven't had to experience that loss, and I didn't experience an eviction due to my car needing the repairs it needed.



Transportation was just one of the ways the flexible funding source supported ongoing stability for families. One program manager explained the interlocking challenges they are helping clients address,

There's not a good transit system here and a lot of people don't have transportation, and it's because a rock flies up, bust their windshield without work. We could not offer to repair things. So helping people sustain where they are is really what VERP is about and that's truly what we're using it for. The prevention money that we get does not allow us to help someone with transportation but VERP does. And it allows us to help people get back into school so they can get a better job. So that's really the big issues that we're dealing with, is still transportation and getting people educated, getting them trained for jobs. They couldn't afford childcare so they didn't work.

Other programs were able to pay for a month in a hotel to prevent a family becoming unhoused entirely while they searched for housing. This flexibility not only prevented eviction in the first place but helped families get back on their feet after eviction.

The Virginia Eviction Reduction Pilot Program has been successful at reducing evictions, improving housing stability and supporting capacity growth of local service providers. VERP grantees were able to work on reducing the impacts of budget shocks such as childcare and transportation. Further, in combination with the Rent Relief Program, those we interviewed were also able to successfully transition between living situations without being forced into unsafe housing situations. As the program evolved and grantees began to prioritize those who could be stabilized, VERP has become a program that can help families, who are otherwise stably housed, weather short storms.



Ongoing Challenges

Through interviews with staff and program participants, what emerged was the reality that eviction prevention and systems change is bigger than what VERP can achieve alone. The program was highly successful at stabilizing a wide range of families, especially when paired with rent relief. The strategic shift by grantees to focus on households that need a small amount of one-time or infrequent assistance addresses one group of families facing housing instability: those who have the means - through stable employment, housing choice voucher, public housing placement or other benefit - to be housing stable.

Unfortunately, VERP grantees also found that this left a large population that could not be served. Through interviews and surveys, we find, at multiple scales, there were limitations to systems change. These roadblocks to reaching all who are vulnerable to housing instability are becoming more pressing as COVID-related assistance programs conclude. By design, VERP is limited in scale and scope and it is not intended to be a replacement for rent assistance. Families continue to be in crisis both due the pandemic and the larger rental housing crisis in Virginia.

Conditions for Success

Although VERP was intended to solve a more systemic problem, it was introduced in the midst of the COVID-19 public health emergency. This meant that, while the need was great, there were significant supports for tenants facing eviction at the state and federal levels. These included the state's Rent Relief Program, the federal CARES Act, which allowed forbearance on federal mortgages to prevent tenant evictions, and laws requiring landlords to apply for rent relief before evicting a tenant. This kept evictions down to less than a quarter of pre-COVID levels. For many families it was a critical lifeline,

So I was able to use my limited resources to get some other needs met while the main things were being covered, so to put me in a better place for self-sufficiency. But [...] now I'm not able to work at all, so I don't even really know ... It's going to be tight for me once my rental assistance stops in September - will be my last month. I honestly could use it another couple of months, but I think they only do the three months at a time.

However, as one program staff member explained,

Now those cases are coming back to court and there's no legal recourse other than to continue with possession to the landlord. So we're already there. And then one, RRP is gone. That's no longer going to be the case. And then those other statutes that are going to be lifted at the end of June, I'm terrified, literally terrified about what's going to happen come July one. And we're already seeing signs of it now. And VERP is just not enough, it's only one tool on the tool belt.

Since the end of the Rent Relief Program, one program manager said, "90% of our calls are now about rental assistance; our volume has increased significantly, and the amounts are often too high for our



community to support in such short notice.” The inability for the community to absorb the need was a common refrain as partner organizations also ended their distribution of funds for expenses such as utilities and rent due to the challenge of reporting requirements, decreases in available funding and a desire to move away from emergency assistance as an organization.

Economic Barriers:

“You have to have financial stability in order to have your housing stability.”

All VERP grantees discussed their financial counseling approaches as a mechanism for building long term family stability, but they also all outlined the challenge one program manager explained thus,

We’ve been working with them through the counseling piece and saying, what do we need to do to bring in more income? Because we can rearrange your budget as much as you can, but you are still going to be in the negative. So what do we do to bring in more income? Because the possibility of you moving is going to be slim about right now. And so for some, they’ve gone, they’ve gotten their part-time job. But for others, they’re like, I’m already working two part-time jobs. I don’t know if I could... I can’t work another one.

These challenges pre-dated the COVID-19 pandemic as incomes did not match rising rents in many of the service areas.

Explaining the multiple overlapping challenges families face in stabilizing their housing, one mom who participated in the program explained,

[the program staff member] tried to help me budget and everything. But just looking at it on paper, I don’t think I could have enough jobs to afford everything. [...] if it’s in my budget, I have to leave it there because I don’t have any other family. We don’t have moms that we can call and ask them to go pick the kids up from practice or anything. It doesn’t work like that. So if we have to do things a certain way, we just have to. It comes from living in a car. When you’ve been homeless before, real homeless, not staying with somebody, real in the car, homeless, some things you have to relent on because there’s no other way.

Other program participants pointed to outsized costs for childcare that mean one parent may be working primarily to pay for childcare.



Housing Market Barriers

“Everybody’s going to have to move out now because they renovated each apartment. So I don’t know what I’m going to do now.”

Two consistent and interrelated housing market challenges remain an ongoing threat to housing stability: housing conditions and the availability of affordable housing. Some residents who were met with poor housing conditions tried to remediate for their health or safety, but in many cases they were not reimbursed, threatening their stability. Other tenants had to move because the conditions were uninhabitable. At the same time, other tenants faced a diminishing number of options at higher costs, and still others were displaced due to rising rents. While outside the purview of VERP, these external issues put the long term success of VERP at risk.

Housing Conditions

Poor housing conditions - particularly in market-affordable housing, or housing that is affordable to low- and moderate-income households without a subsidy - is part of the affordable housing crisis that predates the COVID-19 pandemic. Poor conditions in the market-affordable sector is historically and structurally how unsubsidized housing becomes affordable to low- and moderate-income renters. Rents are lower because the stock is degraded and less desirable. The only recourse a tenant has for poor conditions is to go to the courthouse and pay into an escrow account, instead of paying the landlord. Many tenants do not know their rights or do not have time to get to the courthouse - which is only open during work hours. Instead, many either move preemptively or do repairs themselves. One VERP participant explained,

They wasn’t fixing anything. They wouldn’t do any maintenance issues. They said they was short-handed. It was just always something. So I’ve been there since 2021, and I’ve been having the same issue since 2021 and it never got fixed. [...] I started getting cleaning stuff to do it myself. I’m getting the paint to do the paint walls and all that stuff. It didn’t matter to them. I was just trying to make my living space, my space, while I was there. But, it just didn’t work.

Other tenants reported ongoing issues, and whether they had paid into escrow or continued to pay rent for poor conditions, the landlord ultimately filed evictions.

Unfortunately, housing quality is also beyond the scope and scale of VERP. As one program manager explained when asked about ongoing housing conditions issues in her community,

I have a situation with a girl who is in permanent supportive housing right now. And she knows a lady that has a house that she would like to move into, but the electricity is not up to code. They turned it off now it’s not grandfathered in and so they would have to do about \$2,000 worth of work on this house. And I was like, I can’t do that. I could pay the deposit and all that, but I can’t pay for that repair. So I don’t know that VERP would ever be able to help, if they



| *could, that would be awesome.*

However, home repair for rental housing requires significant legal infrastructure as well as protections for the tenants living in the housing. Instead, it is a symptom of a larger challenge in the housing market.

Housing Affordability and Availability

Although affordability is primarily discussed in urban areas such as Richmond or Northern Virginia, program participants and grantees reported rising rents and reduced availability in all VERP service areas, particularly for low-income families. Several program managers highlighted the increasing rents as both a barrier for tenants in search of housing, as well as a driver of instability for existing tenants. As a grantee said, “there is not a lot that’s in place to help our clients for any type of longer term stability with their rent, leases, and because when it’s up, it’s up and the landlord does not have to tell you why they’re not renewing or anything like that.” Regardless of whether a tenant has paid the rent, landlords have no legal obligation to renew leases, effectively evicting tenants at the end of their lease terms. For example, one VERP participant explained, “I was very, very ill. Could barely hold my head up. I got a 30-day notice for my landlord. [...] It wasn’t an eviction notice. It was [the] end of a month to monthly. [...] So it wasn’t like you didn’t pay your bills. It was ‘we’re renovating your building and you have no choice, but to go’.” This meant that, while VERP prevented evictions, the larger housing market made housing unstable.

At the same time, across the Commonwealth, eviction filings are on the rise. Program managers and participants are seeing this first hand. A program manager, expressing a common sentiment across all grantees said, “Landlords are just beginning to evict people left and right. They’re frustrated that they had to file for RRP. So now when the lease is up, they’re just choosing to not renew it.”

This has drastic implications for tenants who hope to rent elsewhere as an eviction is typically grounds for the denial of a rental application. One tenant expressed anxiety about trying to compete in the market, regardless of whether they could pay arrearages “So if these people tell me that they won’t renew this lease and I’ve got to go back out into the market, how is that going to look when I have a \$3,000 judgment on me that I can’t pay? And even still, if I do pay it, who’s to say that these untrustworthy people are going to have this judgment taken off of me so that I can compete?”

While it is clear that VERP cannot solve the larger structural challenges that face low- and moderate-income tenants, these realities cut into the program’s goals of systems change and long term sustainability for families and overall eviction reduction. One tenant, whose building had been sold, put it simply, “Now I’m almost back to where I started at” because the new owners are not interested in working with the government programs. For VERP to build long term family housing stability, it must be sustained and paired with longer term affordable housing production and tenant protection goals.



Conclusions

The Virginia Eviction Reduction Pilot (VERP) Program was developed to be a post-pandemic response to eviction that would address the root causes of eviction. The goal was to move from a crisis approach to a systems approach. We found that, among families and grantee staff we interviewed, VERP was effective at keeping families in their homes. The program did this by addressing some of the immediate drivers of housing instability: external budget shocks, including utility payments, car repairs, transit fares, childcare costs and educational expenses. These forms of assistance - particularly when paired with the Commonwealth's Rent Relief Program - kept families stable through the pandemic. What was particularly notable was the flexibility of the funding to support costs such as car repairs that cannot be funded through federal grants. Moreover, these funds helped to support service providers to act more strategically. This capacity building looked different based on the individual grantee, but all pointed to the support offered through the Department of Housing and Community Development staff.

At the same time, without ongoing rental assistance and tenant protections, the future scope for the program will necessarily be narrow, addressing the needs of those who can be stabilized with a small amount of assistance. However, addressing these small needs of this group represents a critical part of homelessness prevention in the long term. Previous research suggests that one relatively small external budget shock can create ongoing waves from which it is difficult to recover. However, this also means there continue to be few resources available for those who are further down the path. More importantly, while VERP can stabilize this group in the short term, the quality, affordability and availability of housing, as well as the limited right to long term tenancy are a threat to both the success of the program and the well-being of families in the Commonwealth.

It is critical to think about the broader issues surrounding affordable housing, tenancy and employment to ensure that VERP is as successful as it possibly can be.



Appendix A: Regional Context

Table 2: Demographics of Counties within FCSS's Service Area, Eviction Rate by County Pre-COVID

Jurisdiction	Total Population	Gender	Race and Ethnicity	Renting Households	Eviction Rate Average (2015-19)
Norton City	3,981	M-46.8% F-53.2%	89.7% White 5.9% Black 3.8% Latino	49.90%	3.09% (included in Wise County)
Wise	38,486	M- 52.4% F- 47.6%	92.1% White 5.5% Black 1.2% Hispanic	33%	3.09%
Lee	23,423	M-52.1% F-47.9%	94.5% White 3.7% Black 2.0% Latino	29.20%	2.12%
Scott	21,566	M-52.1% F-47.9%	97.6% White 0.9% Black 1.5% Latino	22.60%	1.71%

Source: U.S. Census 2019 ACS 5-Year Estimates, County Court Level Evictions

Table 3: Demographics of Counties within UWVP's Service Area, Eviction Rate by County Pre-COVID

Jurisdiction	Total Population	Gender	Race and Ethnicity	Renting Households	Eviction Rate Average (2015-19)
Newport News	179,225	M-48.2 F-51.8	48.1% White 41.4% Black 9.4% Latino	51.20%	16%
Gloucester	37,222	M- 48.8 F- 51.2	87.9% White 9.0% Black 3.6% Latino	21.80%	4%
Hampton	135,041	M- 48.2 F- 51.8	41.1% White 49.9% Black 5.8% Latino	44.30%	14%
James City	74,916	M- 48.2 F- 51.8	80.4% White 13.1% Black 5.8% Latino	23.60%	5%
Matthews	8,788	M- 49.9 F- 50.1	87.8% White 8.8% Black 2.5% Latino	15.00%	4%
Poquoson	12,090	M- 49.8 F- 50.2	93.9% White 1.1% Black 2.5% Asian 2.8% Latino	18.60%	5% (Included in York)
Williamsburg	14,927	M- 46.4 F- 53.6	73.4% White 15.0% Black 6.5% Asian 7.1% Latino	50.70%	5% (Included in James City)
York	68,280	M- 48.0 F- 52.0	72.6% White 15.1% Black 5.9% Asian 6.9% Latino	28.70%	5%

Source: U.S. Census 2019 ACS 5-Year Estimates, County Court Level Evictions

Table 4: Demographics in the City of Norfolk, Eviction Rate by County Pre-COVID

Jurisdiction	Total Population	Gender	Race and Ethnicity	Renting Households	Eviction Rate Average (2015-19)
Norfolk	244,601	M- 52.2 F- 47.8	47.0% White 41.1% Black 3.7% Asian 8.0% Latino	56.60%	10%

Source: U.S. Census 2019 ACS 5-Year Estimates, County Court Level Evictions

Table 4: Demographics in the City of Richmond, Eviction Rate by County Pre-COVID

Jurisdiction	Total Population	Gender	Race and Ethnicity	Renting Households	Eviction Rate Average (2015-19)
Richmond	230,436	M- 47.7 F- 52.3	44.6% White 45.2% Black 7.3% Latino	57.40%	14.50%

Source: U.S. Census 2019 ACS 5-Year Estimates, County Court Level Evictions



Appendix B: VERP Quantitative Analysis and Findings - Introduction

The data set contains a total of 1,214 cases of ZIP code zones in Virginia. Among them, 383 are considered invalid cases because they do not have any reported rental units. The remaining 831 cases used in the study include 133 ZIP code zones that have the VERP program (hereinafter VERP) in place while 689 of them do not.

B1. Methodology

Three dependent variables were created to assess the impact of VERP at the ZIP code level in Virginia, based on the number of filings, serial filings, and evictions in 2019 and the period from June 2021 to March 2022 (hereinafter referred to as 2021 data). The study conducted a series of analysis outline below:

1. Independent Samples t-test – it compares the difference of filings, serial filings, and evictions between ZIP code zones with VERP and the ones without. The t-test results would provide a high-level picture of VERP with regard to whether it made a difference in reducing filings, serial filings, and evictions.
2. Multiple Regression (all cases) – it examines the influence of independent variables, including VERP, on the dependent variables of filings, serial filings, and evictions. In specific, multiple regression would shed light on the overall explanatory power of the independent variables as well as their individual impacts on the dependent variables.
3. Multiple Regression (two subgroups of cases) – the valid cases are classified into two subgroups based on their 2019 eviction rates (number of evictions in 2019 divided by number of rental units) using the Natural Breaks method. Comparing the multiple regression results of the two subgroups would provide further insight regarding the impacts of independent variables on the dependent variables of filings, serial filings, and evictions.

Analysis findings are summarized in Sections 2, 3, and 4 while the SPSS output tables are provided in the appendices. Where applicable, findings are considered statistically significant if the resulting significance level is less than 0.05 (i.e., $p < 0.05$).

B2. Operationalization of Dependent Variables

The dependent variables were operationalized through three steps describe next.

1. Normalization – the number of filings, serial filings, and evictions were divided by the number of rental units. The normalized values are essentially the rates of filings, serial filings, and evictions in 2019 and 2021.
2. Standardization – due to the vast difference of the normalized values between 2019 and 2021, they were further converted to standardized scores (i.e., z-scores) so that comparison can be made on a standard deviation basis.
3. Difference (i.e., change from 2019 to 2021) – the 2019 standardized scores of filings, serial filings, and evictions were subtracted from the respective 2021 standardized scores. Negative differences indicate a decrease of filings, serial filings, and evictions from 2019 to 2021. On the other hand, positive differences indicate an increase of filings, serial filings, and evictions from 2019 to 2021.

The resulting dependent variables are denoted and described as follows.

- ZN_Filings_difference – the difference of standardized scores of normalized values of filings between 2019 to 2021.
- ZN_Serial_Filings_difference – the difference of standardized scores of normalized values of serial filings between 2019 to 2021.
- ZN_Evictions_difference – the difference of standardized scores of normalized values of evictions between 2019 to 2021.

B3. Independent Variables

This study initially considered 15 independent variables but dropped the median household income variable due to its high collinearity with the other independent variables. The 14 independent variables utilized in the study are listed below.

- VERP1 (i.e., the presence or absence of VERP program)
- Percent households that are families with children
- Percent female-headed households with children
- Percent Black or African American
- *Median household income
- Percent families at or below poverty level
- Percent households paying >30% on rent
- Median gross rent
- Median property value (owner-occupied)
- Unemployment rate
- Percent with bachelor's degree
- Percent rental households
- Median year structure built
- Pct_Subsidized_Units (i.e., percent of rental units with subsidies)
- Pct_Voucher_Units (i.e., percent of vouchers on rental units)

Appendix C: VERP Quantitative Analysis and Findings - Independent Samples t-test

Independent samples t-tests were performed on ZN_Filings_difference, ZN_Serial_Filings_difference, and ZN_Evictions_difference between ZIP code zones with VERP and the ones without. As shown in the SPSS output tables in Appendix A, the t-test results are all statistically significant and the key findings are:

- ZIP code zones with VERP had less filings, serial filings, and evictions than ZIP code zones without VERP.
- VERP made a greater difference in the reduction of serial filings (mean = -0.5263), followed by filings (mean = -0.4552), then evictions (mean = -0.4512).

Appendix D: VERP Quantitative Analysis and Findings - Multiple Regression (all cases)

Three regression models were constructed to examine the impacts of independent variables on ZN_Filings_difference, ZN_Serial_Filings_difference, and ZN_Evictions_difference. All three regression models are statistically significant. Analysis findings are summarized in the subsections below while the associate SPSS output tables are available in Appendix H.

D1. ZN_Filings_difference

The independent variables explained 35.4% (Adjusted R² = 0.354) of the variance in ZN_Filings_difference. Among the independent variables that are statistically significant in the regression model, the following seven contributed to the reduction of filings. They are sorted in descending order by their influences on ZN_Filings_difference.

- VERP1 (beta = -0.267)
- Percent Black or African American (beta = -0.244)
- Pct_Subsidized_Units (beta = -0.169)
- Percent female-headed households with children (beta = -0.149)
- Median gross rent (beta = -0.141)
- Percent households paying >30% on rent (beta = -0.116)
- Percent rental households (beta = -0.085)

It should be noted that “Percent families at or below poverty level” (beta = 0.171) is the only statistically significant independent variable that led to an increase of filings.

D2. ZN_Serial_Filings_difference

The independent variables explained 17.2% (Adjusted R² = 0.172) of the variance in ZN_Serial_Filings_difference. Among the independent variables that are statistically significant in the regression model, the following three contributed to the reduction of serial filings. They are sorted in descending order by their influences on ZN_Serial_Filings_difference.

- VERP1 (beta = -0.28)
- Percent Black or African American (beta = -0.179)
- Pct_Subsidized_Units (beta = -0.098)

On the other hand, the following two statistically significant independent variables led to an increase of serial filings.

- Percent families at or below poverty level (beta = 0.153)
- Unemployment rate (beta = 0.111)

D3. ZN_Evictions_difference

The independent variables explained 33.2% (Adjusted R² = 0.332) of the variance in ZN_Evictions_difference. Among the independent variables that are statistically significant in the regression model, the following five contributed to the reduction of evictions. They are sorted in descending order by their influences on ZN_Evictions_difference.

- Percent Black or African American (beta = -0.316)
- VERP1 (beta = -0.181)
- Pct_Subsidized_Units (beta = -0.142)

- Percent female-headed households with children (beta = -0.125)
- Percent households paying >30% on rent (beta = -0.098)
- On the other hand, the following two statistically significant independent variables led to an increase of evictions.
- Median property value (owner-occupied) (beta = 0.164)
- Median year structure built (beta = 0.086)

Appendix E: VERP Quantitative Analysis and Findings - Multiple Regression (two subgroups of cases)

In order to further investigate the impacts of independent variables on dependent variables, ZIP code zones were classified into two subgroups based on their 2019 eviction rates (number of evictions in 2019 divided by number of rental units). The classification was done using the Natural Breaks method which optimizes classification by minimizing the within-group difference while maximizing the between-group difference. The resulting subgroups are referred to as the “low eviction rate” and “high eviction rate” groups.

Three pairs of regression models were constructed to examine the impacts of independent variables on ZN_Filings_difference, ZN_Serial_Filings_difference, and ZN_Evictions_difference. Each dependent variable was studied by comparing the regression results of the “low eviction rate” and “high eviction rate” groups. All regression models are statistically significant but the independent variables performed better in the “high eviction rate” group than the “low eviction rate” group. In other words, the independent variables were able to account for more variance in the dependent variables in the “high eviction rate” group.

The subgroup analysis findings are summarized in the subsections below while the associate SPSS output tables are available in Appendix I. GIS mapping of the two subgroups and VERP availability are provided in Appendix J.

E1. ZN_Filings_difference

The independent variables explained 17.6% (Adjusted R² = 0.176) of the variance in ZN_Filings_difference in the “low eviction rate” group, and 21.6% (Adjusted R² = 0.216) in the “high eviction rate” group.

E1.1. ZN_Filings_difference – “low eviction rate” group

Among the independent variables that are statistically significant in the regression model of the “low eviction rate” group, the following ones contributed to the reduction of filings. They are sorted in descending order by their influences on ZN_Filings_difference.

- Pct_Subsidized_Units (beta = -0.212)
- VERP1 (beta = -0.149)
- Percent rental households (beta = -0.137)
- Percent households paying >30% on rent (beta = -0.12)

On the other hand, the following two statistically significant independent variables led to an increase of filings in the “low eviction rate” group.

- Pct_Voucher_Units (beta = 0.17)
- Percent families at or below poverty level (beta = 0.119)

E1.2. ZN_Filings_difference – “high eviction rate” group

VERP1 (beta = -0.271) is the only statistically significant independent variable in the regression model and it contributed to the reduction of filings in the “high eviction rate” group.

E2. ZN_Serial_Filings_difference

The independent variables explained only 4.1% (Adjusted R² = 0.041) of the variance in ZN_Serial_Filings_difference in the “low eviction rate” group, but their explanatory power jumped to 28.3% (Adjusted R² = 0.283) in the “high eviction rate” group.

E2.1. ZN_Serial_Filings_difference – “low eviction rate” group

There is only one statistically significant independent variable, unemployment rate (beta = 0.157), in the regression model of the “low eviction rate” group. It led to an increase of serial filings.

E2.2. ZN_Serial_Filings_difference – “high eviction rate” group

On the side of “high eviction rate” group, VERP1 (beta = -0.357) is the only statistically significant independent variable in the regression model and it contributed to the reduction of serial filings.

E3. ZN_Evictions_difference

The independent variables explained only 9.8% (Adjusted R² = 0.098) of the variance in ZN_Evictions_difference in the “low eviction rate” group, and 13.8% (Adjusted R² = 0.138) in the “high eviction rate” group.

E3.1. ZN_Evictions_difference – “low eviction rate” group

In the “low eviction rate” group, the only statistically significant independent variable that contributed to the reduction of evictions is Pct_Subsidized_Units (beta = -0.252). On the other hand, there are two statistically significant independent variables that led to an increase of evictions in this group: median property value (owner-occupied) (beta = 0.249) and Pct_Voucher_Units (beta = 0.201).

E3.2. ZN_Evictions_difference – “high eviction rate” group

As to the “high eviction rate” group, percent Black or African American (beta = -0.314) is the only statistically significant independent variable that contributed to the reduction of evictions. Unemployment rate (beta = 0.272), on the other hand, is the only statistically significant independent variables that led to an increase of evictions in the “high eviction rate” group.

Appendix F: VERP Quantitative Analysis and Findings - SPSS Independent Samples t-test

F1. ZN_Fillings_difference

Group Statistics

	VERP1	N	Mean	Std. Deviation	Std. Error Mean
ZN_Filings_difference	0	698	.086742	1.1499076	.0435246
	1	133	-.455232	1.1868174	.1029101

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference
ZN_Filings_difference	Equal variances assumed	21.682	<.001	4.956	829	<.001	<.001	.5419744	.1093588
	Equal variances not assumed			4.850	182.342	<.001	<.001	.5419744	.1117358

F2. ZN_Serial_Fillings_difference

Group Statistics

	VERP1	N	Mean	Std. Deviation	Std. Error Mean
ZN_Serial_Filings_difference	0	698	.100287	.7892920	.0298751
	1	133	-.526320	2.0930635	.1814916

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference
ZN_Serial_Filings_difference	Equal variances assumed	101.243	<.001	5.993	829	<.001	<.001	.6266068	.1045604
	Equal variances not assumed			3.407	139.231	<.001	<.001	.6266068	.1839340

F3. ZN_Evictions_difference

Group Statistics

	VERP1	N	Mean	Std. Deviation	Std. Error Mean
ZN_Evictions_difference	0	698	.085983	1.3349186	.0505274
	1	133	-.451249	1.2560391	.1089124

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference
						One-Sided p	Two-Sided p		
ZN_Evictions_difference	Equal variances assumed	15.307	<.001	4.293	829	<.001	<.001	.5372315	.1251410
	Equal variances not assumed			4.475	193.240	<.001	<.001	.5372315	.1200622

Appendix G: VERP Quantitative Analysis and Findings - SPSS Multiple Regression (all cases)

G1. ZN_Fillings_difference

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.606 ^a	.368	.354	.5693562

a. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent Black or African American, Percent rental households, Median property value (owner-occupied), Median year structure built, Pct_Subsidized_Units, Percent families at or below poverty level, Percent female-headed households with children, Percent with bachelor's degree, Median gross rent

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	120.583	14	8.613	26.570	<.001 ^b
	Residual	207.467	640	.324		
	Total	328.050	654			

a. Dependent Variable: ZN_Fillings_difference

b. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent Black or African American, Percent rental households, Median property value (owner-occupied), Median year structure built, Pct_Subsidized_Units, Percent families at or below poverty level, Percent female-headed households with children, Percent with bachelor's degree, Median gross rent

Model		Unstandardized Coefficients		Coefficients Beta	t	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
1	(Constant)	-2.243	4.778		-.470	.639		
	VERP1	-.500	.065	-.267	-7.666	<.001	.813	1.229
	Percent households that are families with children	.000	.003	.003	.070	.944	.509	1.966
	Percent female-headed households with children	-.028	.009	-.149	-3.330	<.001	.493	2.030
	Percent Black or African American	-.010	.002	-.244	-6.282	<.001	.653	1.532
	Percent families at or below poverty level	.017	.004	.171	3.966	<.001	.530	1.887
	Percent households paying >30% on rent	-.006	.002	-.116	-3.311	<.001	.810	1.234
	Median gross rent	.000	.000	-.141	-2.142	.033	.229	4.363
	Median property value (owner-occupied)	3.828E-7	.000	.089	1.301	.194	.211	4.736
	Unemployment rate	.006	.007	.027	.782	.434	.846	1.182
	Percent with bachelor's degree	-.002	.004	-.026	-.453	.651	.294	3.402
	Percent rental households	-.004	.002	-.085	-2.143	.033	.622	1.608
	Median year structure built	.001	.002	.024	.609	.543	.658	1.521
	Pct_Subsidized_Units	-.011	.002	-.169	-4.272	<.001	.630	1.588

G2. ZN_Serial_Fillings_difference

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.435 ^a	.189	.172	.9955175

a. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent Black or African American, Percent rental households, Median property value (owner-occupied), Median year structure built, Pct_Subsidized_Units, Percent families at or below poverty level, Percent female-headed households with children, Percent with bachelor's degree, Median gross rent

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	148.131	14	10.581	10.676	<.001 ^b
	Residual	634.275	640	.991		
	Total	782.406	654			

a. Dependent Variable: ZN_Serial_Fillings_difference

b. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent Black or African American, Percent rental households, Median property value (owner-occupied), Median year structure built, Pct_Subsidized_Units, Percent families at or below poverty level, Percent female-headed households with children, Percent with bachelor's degree, Median gross rent

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	12.019	8.354		1.439	.151		
	VERP1	-.809	.114	-.280	-7.090	<.001	.813	1.229
	Percent households that are families with children	-.001	.006	-.010	-.200	.842	.509	1.966
	Percent female-headed households with children	-.028	.015	-.094	-1.852	.064	.493	2.030
	Percent Black or African American	-.011	.003	-.179	-4.058	<.001	.653	1.532
	Percent families at or below poverty level	.023	.007	.153	3.121	.002	.530	1.887
	Percent households paying >30% on rent	-.004	.003	-.055	-1.382	.168	.810	1.234
	Median gross rent	8.730E-5	.000	.038	.507	.612	.229	4.363
	Median property value (owner-occupied)	-3.402E-7	.000	-.051	-.662	.508	.211	4.736
	Unemployment rate	.036	.012	.111	2.869	.004	.846	1.182
	Percent with bachelor's degree	-.001	.008	-.007	-.113	.910	.294	3.402
	Percent rental households	-.004	.003	-.055	-1.219	.223	.622	1.608
	Median year structure built	-.006	.004	-.061	-1.389	.165	.658	1.521
	Pct_Subsidized_Units	-.009	.004	-.098	-2.196	.028	.630	1.588
	Pct_Voucher_Units	.003	.008	.014	.339	.735	.701	1.426

a. Dependent Variable: ZN_Serial_Fillings_difference

G3. ZN_Evictions_difference

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.588 ^a	.346	.332	.6433845

a. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent Black or African American, Percent rental households, Median property value (owner-occupied), Median year structure built, Pct_Subsidized_Units, Percent families at or below poverty level, Percent female-headed households with children, Percent with bachelor's degree, Median gross rent

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	140.160	14	10.011	24.185	<.001 ^b
	Residual	264.924	640	.414		
	Total	405.084	654			

a. Dependent Variable: ZN_Evictions_difference

b. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent Black or African American, Percent rental households, Median property value (owner-occupied), Median year structure built, Pct_Subsidized_Units, Percent families at or below poverty level, Percent female-headed households with children, Percent with bachelor's degree, Median gross rent

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-11.238	5.399		-2.082	.038		
	VERP1	-.377	.074	-.181	-5.113	<.001	.813	1.229
	Percent households that are families with children	-.002	.004	-.019	-.424	.672	.509	1.966
	Percent female-headed households with children	-.026	.010	-.125	-2.743	.006	.493	2.030
	Percent Black or African American	-.015	.002	-.316	-7.992	<.001	.653	1.532
	Percent families at or below poverty level	.009	.005	.082	1.868	.062	.530	1.887
	Percent households paying >30% on rent	-.005	.002	-.098	-2.768	.006	.810	1.234
	Median gross rent	.000	.000	-.122	-1.834	.067	.229	4.363
	Median property value (owner-occupied)	7.848E-7	.000	.164	2.361	.019	.211	4.736
	Unemployment rate	.006	.008	.025	.708	.479	.846	1.182
	Percent with bachelor's degree	-.001	.005	-.007	-.116	.908	.294	3.402
	Percent rental households	.000	.002	-.003	-.068	.946	.622	1.608
	Median year structure built	.006	.003	.086	2.188	.029	.658	1.521
	Pct_Subsidized_Units	-.010	.003	-.142	-3.520	<.001	.630	1.588
	Pct_Voucher_Units	.000	.005	.003	.078	.938	.701	1.426

a. Dependent Variable: ZN_Evictions_difference

Appendix H: VERP Quantitative Analysis and Findings - SPSS Multiple Regression (two subgroups of cases)

H1. ZN_Fillings_difference

Model Summary

Groups2_Evictions_2019	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Low Eviction Rate	1	.444 ^a	.197	.176	.3982904
High Eviction Rate	1	.581 ^b	.338	.216	.8880118

- a. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent rental households, Percent Black or African American, Pct_Subsidized_Units, Percent families at or below poverty level, Median year structure built, Percent female-headed households with children, Median property value (owner-occupied), Percent with bachelor's degree, Median gross rent
- b. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, VERP1, Unemployment rate, Percent households paying >30% on rent, Median property value (owner-occupied), Percent families at or below poverty level, Pct_Subsidized_Units, Median year structure built, Percent Black or African American, Median gross rent, Percent with bachelor's degree, Percent rental households, Percent female-headed households with children

ANOVA^a

Groups2_Evictions_2019	Model		Sum of Squares	df	Mean Square	F	Sig.
Low Eviction Rate	1	Regression	21.362	14	1.526	9.618	<.001 ^b
		Residual	87.091	549	.159		
		Total	108.452	563			
High Eviction Rate	1	Regression	30.608	14	2.186	2.772	.002 ^c
		Residual	59.931	76	.789		
		Total	90.539	90			

- a. Dependent Variable: ZN_Filings_difference
- b. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent rental households, Percent Black or African American, Pct_Subsidized_Units, Percent families at or below poverty level, Median year structure built, Percent female-headed households with children, Median property value (owner-occupied), Percent with bachelor's degree, Median gross rent
- c. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, VERP1, Unemployment rate, Percent households paying >30% on rent, Median property value (owner-occupied), Percent families at or below poverty level, Pct_Subsidized_Units, Median year structure built, Percent Black or African American, Median gross rent, Percent with bachelor's degree, Percent rental households, Percent female-headed households with children

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Groups2_Evictions_2019	Model	B	Std. Error	Beta		
Low Eviction Rate	1	(Constant)	4.241	3.699	1.147	.252
		VERP1	-.196	.055	-.149	<.001
		Percent households that are families with children	.000	.002	-.010	.853
		Percent female-headed households with children	-.009	.007	-.062	.194
		Percent Black or African American	-.002	.001	-.073	.092
		Percent families at or below poverty level	.007	.003	.119	.022
		Percent households paying >30% on rent	-.004	.001	-.120	.004
		Median gross rent	.000	.000	-.116	.157
		Median property value (owner-occupied)	1.813E-7	.000	.072	.402
		Unemployment rate	.004	.005	.032	.437
		Percent with bachelor's degree	-.004	.003	-.088	.222
		Percent rental households	-.004	.001	-.137	.002
		Median year structure built	-.002	.002	-.046	.313
		Pct_Subsidized_Units	-.009	.002	-.212	<.001
		Pct_Voucher_Units	.015	.004	.170	<.001
High Eviction Rate	1	(Constant)	-9.445	23.549	-.401	.689
		VERP1	-.544	.235	-.271	.023
		Percent households that are families with children	.032	.024	.237	.194
		Percent female-headed households with children	-.075	.046	-.361	.111
		Percent Black or African American	-.006	.007	-.121	.418
		Percent families at or below poverty level	.019	.021	.137	.366
		Percent households paying >30% on rent	-.002	.009	-.032	.791
		Median gross rent	-.001	.001	-.250	.105
		Median property value (owner-occupied)	-2.135E-7	.000	-.014	.933
		Unemployment rate	.068	.046	.181	.145
		Percent with bachelor's degree	-.006	.027	-.036	.814
		Percent rental households	.001	.011	.011	.950
		Median year structure built	.005	.012	.064	.695
		Pct_Subsidized_Units	-.013	.011	-.192	.235
		Pct_Voucher_Units	.023	.019	.158	.223

a. Dependent Variable: ZN Filings difference

H2. ZN_Serial_Fillings_difference

Model Summary

Groups2_Evictions_2019	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Low Eviction Rate	1	.255 ^a	.065	.041	.7289222
High Eviction Rate	1	.628 ^b	.394	.283	1.7467457

a. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent rental households, Percent Black or African American, Pct_Subsidized_Units, Percent families at or below poverty level, Median year structure built, Percent female-headed households with children, Median property value (owner-occupied), Percent with bachelor's degree, Median gross rent

b. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, VERP1, Unemployment rate, Percent households paying >30% on rent, Median property value (owner-occupied), Percent families at or below poverty level, Pct_Subsidized_Units, Median year structure built, Percent Black or African American, Median gross rent, Percent with bachelor's degree, Percent rental households, Percent female-headed households with children

ANOVA^a

Groups2_Evictions_2019	Model		Sum of Squares	df	Mean Square	F	Sig.
Low Eviction Rate	1	Regression	20.368	14	1.455	2.738	<.001 ^b
		Residual	291.699	549	.531		
		Total	312.067	563			
High Eviction Rate	1	Regression	150.967	14	10.783	3.534	<.001 ^c
		Residual	231.885	76	3.051		
		Total	382.852	90			

a. Dependent Variable: ZN_Serial_Filings_difference

b. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent rental households, Percent Black or African American, Pct_Subsidized_Units, Percent families at or below poverty level, Median year structure built, Percent female-headed households with children, Median property value (owner-occupied), Percent with bachelor's degree, Median gross rent

c. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, VERP1, Unemployment rate, Percent households paying >30% on rent, Median property value (owner-occupied), Percent families at or below poverty level, Pct_Subsidized_Units, Median year structure built, Percent Black or African American, Median gross rent, Percent with bachelor's degree, Percent rental households, Percent female-headed households with children

Coefficients^a

Groups2_Evictions_2019	Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
Low Eviction Rate	1	(Constant)	13.533	6.770		1.999	.046
		VERP1	-.149	.101	-.067	-1.466	.143
		Percent households that are families with children	-.004	.004	-.048	-.830	.407
		Percent female-headed households with children	.004	.012	.018	.355	.723
		Percent Black or African American	-.001	.002	-.021	-.442	.659
		Percent families at or below poverty level	.002	.006	.020	.364	.716
		Percent households paying >30% on rent	-.001	.002	-.027	-.602	.547
		Median gross rent	8.011E-5	.000	.054	.611	.542
		Median property value (owner-occupied)	-2.249E-7	.000	-.053	-.569	.570
		Unemployment rate	.034	.010	.157	3.551	<.001
		Percent with bachelor's degree	-.004	.006	-.057	-.731	.465
		Percent rental households	-.003	.002	-.054	-1.115	.265
		Median year structure built	-.007	.003	-.097	-1.961	.050
		Pct_Subsidized_Units	-.005	.003	-.073	-1.519	.129
		Pct_Voucher_Units	.002	.007	.012	.245	.807
High Eviction Rate	1	(Constant)	42.079	46.322		.908	.367
		VERP1	-1.472	.463	-.357	-3.180	.002
		Percent households that are families with children	.048	.048	.175	1.010	.316
		Percent female-headed households with children	-.162	.091	-.380	-1.775	.080
		Percent Black or African American	-.018	.014	-.188	-1.329	.188
		Percent families at or below poverty level	.080	.042	.278	1.926	.058
		Percent households paying >30% on rent	-.019	.018	-.120	-1.038	.302
		Median gross rent	-2.519E-5	.001	-.003	-.018	.985
		Median property value (owner-occupied)	6.101E-7	.000	.019	.122	.903
		Unemployment rate	.150	.091	.194	1.652	.103
		Percent with bachelor's degree	-.052	.053	-.140	-.970	.335
		Percent rental households	-.004	.021	-.036	-.210	.834
		Median year structure built	-.021	.023	-.140	-.905	.368
		Pct_Subsidized_Units	.003	.021	.025	.160	.873
		Pct_Voucher_Units	.014	.037	.048	.391	.697

a. Dependent Variable: ZN_Serial_Filings_difference

H3. ZN_Evictions_difference

Model Summary

Groups2_Evictions_2019	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Low Eviction Rate	1	.347 ^a	.121	.098	.4008889
High Eviction Rate	1	.521 ^b	.272	.138	.8323636

- a. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent rental households, Percent Black or African American, Pct_Subsidized_Units, Percent families at or below poverty level, Median year structure built, Percent female-headed households with children, Median property value (owner-occupied), Percent with bachelor's degree, Median gross rent
- b. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, VERP1, Unemployment rate, Percent households paying >30% on rent, Median property value (owner-occupied), Percent families at or below poverty level, Pct_Subsidized_Units, Median year structure built, Percent Black or African American, Median gross rent, Percent with bachelor's degree, Percent rental households, Percent female-headed households with children

ANOVA^a

Groups2_Evictions_2019	Model		Sum of Squares	df	Mean Square	F	Sig.
Low Eviction Rate	1	Regression	12.113	14	.865	5.384	<.001 ^b
		Residual	88.231	549	.161		
		Total	100.344	563			
High Eviction Rate	1	Regression	19.667	14	1.405	2.028	.026 ^c
		Residual	52.655	76	.693		
		Total	72.322	90			

- a. Dependent Variable: ZN_Evictions_difference
- b. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, Percent households paying >30% on rent, Unemployment rate, VERP1, Percent rental households, Percent Black or African American, Pct_Subsidized_Units, Percent families at or below poverty level, Median year structure built, Percent female-headed households with children, Median property value (owner-occupied), Percent with bachelor's degree, Median gross rent
- c. Predictors: (Constant), Pct_Voucher_Units, Percent households that are families with children, VERP1, Unemployment rate, Percent households paying >30% on rent, Median property value (owner-occupied), Percent families at or below poverty level, Pct_Subsidized_Units, Median year structure built, Percent Black or African American, Median gross rent, Percent with bachelor's degree, Percent rental households, Percent female-headed households with children

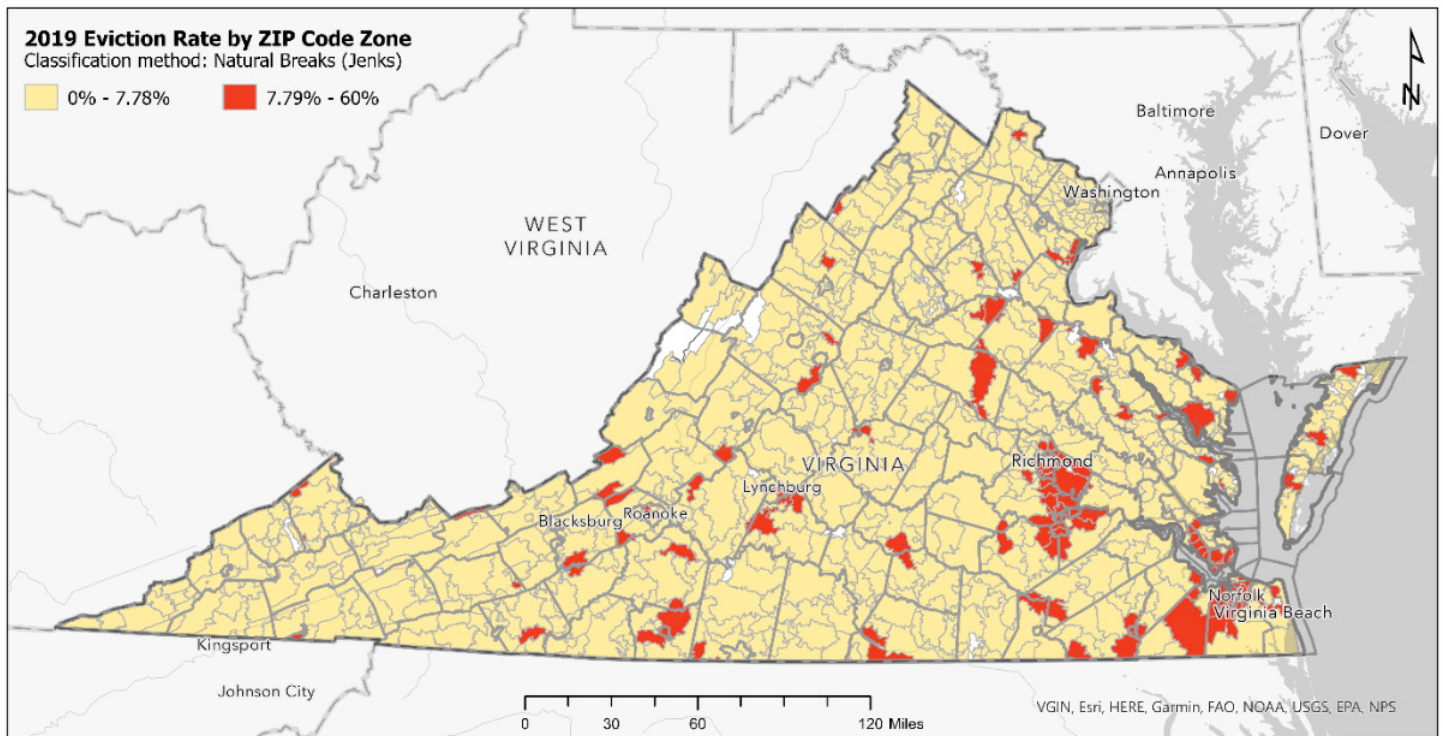
Coefficients^a

Groups2_Evictions_2019	Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
Low Eviction Rate	1	(Constant)	.210	3.723		.057	.955
		VERP1	-.080	.056	-.064	-1.440	.151
		Percent households that are families with children	.000	.002	-.007	-.125	.901
		Percent female-headed households with children	-.009	.007	-.066	-1.323	.186
		Percent Black or African American	-.003	.001	-.086	-1.896	.058
		Percent families at or below poverty level	.004	.003	.059	1.091	.276
		Percent households paying >30% on rent	-.002	.001	-.068	-1.576	.116
		Median gross rent	-8.217E-5	.000	-.098	-1.139	.255
		Median property value (owner-occupied)	6.042E-7	.000	.249	2.779	.006
		Unemployment rate	.001	.005	.004	.097	.923
		Percent with bachelor's degree	-.004	.003	-.085	-1.120	.263
		Percent rental households	.000	.001	-.005	-.097	.923
		Median year structure built	4.181E-5	.002	.001	.022	.982
		Pct_Subsidized_Units	-.010	.002	-.252	-5.407	<.001
		Pct_Voucher_Units	.017	.004	.201	4.417	<.001
High Eviction Rate	1	(Constant)	-19.920	22.073		-.902	.370
		VERP1	-.254	.221	-.142	-1.153	.253
		Percent households that are families with children	.020	.023	.163	.860	.393
		Percent female-headed households with children	-.029	.043	-.158	-.675	.502
		Percent Black or African American	-.013	.007	-.314	-2.019	.047
		Percent families at or below poverty level	-.016	.020	-.126	-.799	.427
		Percent households paying >30% on rent	-.005	.008	-.082	-.646	.520
		Median gross rent	.000	.001	-.109	-.682	.497
		Median property value (owner-occupied)	-2.516E-6	.000	-.184	-1.054	.295
		Unemployment rate	.092	.043	.272	2.112	.038
		Percent with bachelor's degree	.033	.025	.204	1.291	.201
		Percent rental households	.002	.010	.046	.244	.808
		Median year structure built	.010	.011	.145	.852	.397
		Pct_Subsidized_Units	-.008	.010	-.129	-.767	.445
		Pct_Voucher_Units	.028	.018	.214	1.585	.117

a. Dependent Variable: ZN_Evictions_difference

Appendix I: VERP Quantitative Analysis and Findings - GIS Mapping

I1. Spatial Distribution of ZIP Code Zones with “Low” and “High” Eviction Rates



I2. Availability of VERP by ZIP Code Zone

