

The background of the slide features a warm, orange-toned photograph of a wooden surface. A magnifying glass is positioned in the upper left, and a heart-shaped cutout is visible in the lower right. A dark horizontal bar spans the bottom of the image, containing the title and date. A solid yellow rectangle is located in the bottom right corner.

Fairfax Eviction Prevention

July 15, 2020

Fiscal Impact of Evictions

Quantitative Costs:

Court and Associated Costs:

Sheriff cost to administer an unlawful detainer (It is estimated that City of Richmond Sheriff's office administers 2,688 unlawful detainers annually equaling \$370,944.)	\$138 ¹
Attorney fees	~\$196
Filing and Servicing Fees for Writ of Possession	\$56

Moving Expenses (for 5 rooms of furniture²) \$1,500

Potential Job Loss/Missed Work:

Tenants must miss work for court as well as to search for new housing and moving. There is no research which indicates the average time that a tenant will miss work due to court nor for housing search and move. However, it can be reasonably be assumed that this would account for a minimum of two full days of lost wages. It's estimated 8 hours work at median wage (\$19.13³) for 2 days equals:

	\$306.08
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Potential Loss of Subsidies Including Housing Assistance, Food Stamps, Medicaid Benefits:

Estimated average monthly SNAP benefit for a family of 4	\$465 ⁴
Estimated Medicaid spending per enrollee (full or partial benefit for one month)	\$576 ⁵
Estimated loss of housing subsidy. Through the housing choice voucher program, HUD pays up to 70% of the rent for voucher households: Median gross rent = (\$942 times 0.70) = \$659.40. This is not simply a onetime loss but rather a financial loss that will negatively impact the tenant for years to come.	\$659.40

Security Deposit:

This would typically include the loss of existing security deposit as well as the deposit necessary to secure new housing. The Median gross rent in Richmond is \$942. Thus, the loss and replacement cost can be reasonably estimated to approximate \$1,884 per eviction.⁶

	\$1,884
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Loss of Rental Income:

Landlords typically lose between 2-3 months' rent during the eviction process: average of 2.5 months times \$942 (median gross rent) equals:

	\$2,355
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Additional Costs of Evictions Resulting in Entrance to the Homelessness System

Due to the availability of existing data, the cost of an eviction resulting in entrance into the homelessness system is somewhat easier to quantify. Homeward conducts a homeless Point in Time (PIT) count across the greater Richmond region two times per year. The most recent PIT count for which data is available occurred in the summer of 2018. This PIT found that 26.7% (n=104) of people indicated that they had been evicted in the past three years. Of those, 40.4% indicated that the eviction resulted in them living in an unsheltered location, 26% with family and friends, 14.4% in a hotel/motel, 12.5% in a shelter, 4.8% in their own housing, and 1.9% in an institution.

Permanent Supportive Housing Cost	\$15,209⁸
Rapid Rehousing Cost	\$3,005⁹
National Average Shelter Cost (per stay per family)	\$16,829¹⁰
Transportation Provided Through McKinney-Vento Act (estimated to be \$60 per student per day plus mileage)	\$60

Eviction Timeline

1. Notice for non-payment of rent (5-day notice, 30-day notice CARES ACT)
2. Summons for Unlawful Detainer filed by Landlord
 - Can be served by the Sheriff's Office
3. Court
 - First Return (60 Day continuance)
 - Trial (Dismissed - Judgment for money entered and/or judgment for possession entered)
 - 10-day appeal period
4. Writ of Eviction
 - Requested by landlord
 - Must be issued within 180 days of judgment
 - Sheriff has 30 days to execute the writ from the date of issuance
 - Tenant minimum of 72 hours notice prior to the scheduled eviction.



Stages for assistance

01

Pre-Court

- Provide resource information sheet and LSNV information with the service of the Summons for Unlawful Detainer by Sheriff's Office
- Community Outreach

02

Court

- Request the Court provide resource information sheet and LSNV information at the return for tenants who appear

03

Post-Court

- Sheriff provides the list of evictions
- FFX contacts tenants on the list who are in their system
- Mail information about assistance
- Referrals to LSNV

Request for assistance



County

Rental assistance

Contact landlord for repayment options



LSNV

Assess legal defenses

Contact landlord for repayment options

No execution of Writ – proposal

- No execution of writ when there is a health and safety risk
- Conduct interview of the household
- Take the temperatures of the tenants in the unit.
 - If any tenant's temperature read 100.4 degrees Fahrenheit or above, the writ will not be executed
- Ask whether the tenants in the unit has experienced COVID-19 symptoms in the last 14 days, has been in close contact with someone who has shown signs or symptoms of COVID-19 in the last 14 days or has been in close contact with anyone who has tested positive for COVID-19 in the past 14 days
 - If the tenant responds affirmatively to the inquiries above, the writ will not be executed

Landlords



How to bring landlords to the table?



Incentives

Tax credits
Other incentives
BOS



Chicago Housing Pledge

Chicago Housing Pledge

- Housing Lenders
- Lenders affirm they may provide the following for eligible mortgage borrowers on a case-by case basis and consistent with applicable guidelines who demonstrate a significant financial impact from the COVID-19 pandemic:
 - Grace Period for Mortgage Payments: Offer deferred payments with repayment terms that avoid immediate repayment at the end of the deferral period.
 - Suspension of Foreclosures: Provide relief from foreclosure filings until May 31, 2020.
 - Neutral Reporting to Credit Agencies: No reporting late payments to credit reporting agencies, consistent with applicable guidelines, for residential borrowers taking advantage of COVID-19-related relief, provided that loans that were delinquent prior to the deferral will continue to be reported as delinquent.
 - No Late Fees for Missed Payments: Provide relief from mortgage-related late fees.
- Landlords
- Landlords affirm they may provide one or more of the following for eligible renters on a caseby-case basis who demonstrate a significant financial impact from the COVID-19 pandemic:
 - Grace Period for Rent Payments: Offer deferred payments with repayment terms that avoid immediate repayment at the end of the deferral period.
 - Written Repayment Plans: Permit renters with a missed rent payment to amortize the repayments over time.
 - No Late Fees for Missed Payments: Provide relief from rent-related late fees.

Next Steps

