

HOUSING VERMONT EVICTION PREVENTION INITIATIVE

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Building possibilities.

EPI BASICS

- Examines evictions and negative exits over a 12 month period (2017).
- Data is based on evictions and “negative exits” as defined as residents who receive a summons/complaint and subsequently leave the unit.
- Seeks to:
 - Identify common “precipitating factors”
 - Examine demographic similarities
 - Compare to 2016 data
- Not intended to be a generalized method for defining or predicting evictions.
- GOALS:
 - Indicate potential eviction risk, and intervention needs
 - Facilitate proactive thinking and planning
 - Continue gathering data annually to monitor trends

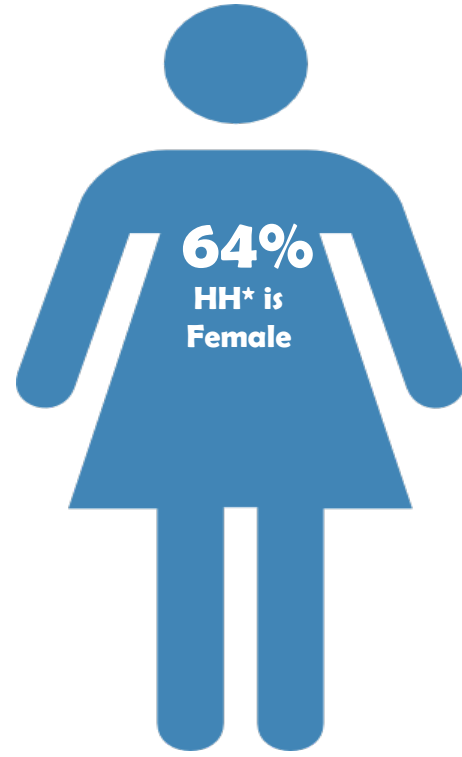
DEMOGRAPHICS

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Single Parents
20%

Median Income
\$16,474

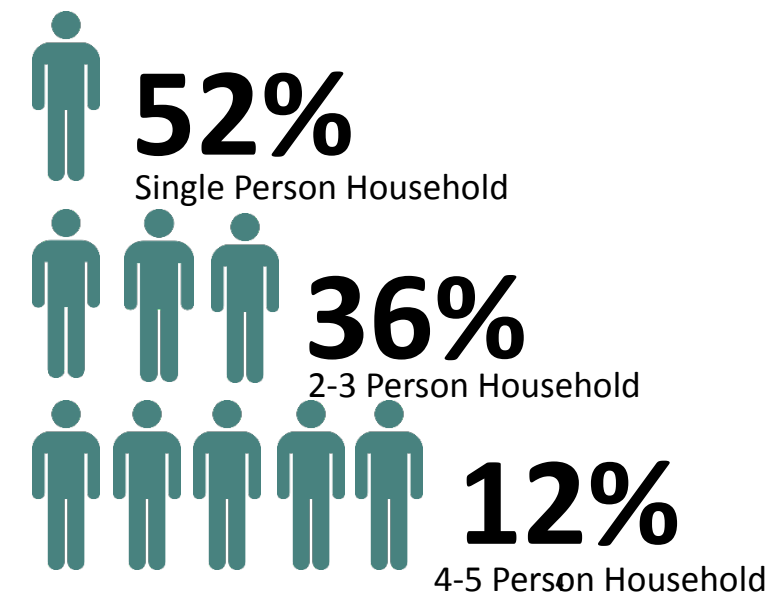
Average Tenancy
48
Months



Average Age (2016)
51

General HVT Population

74% HH self identified as
White
5% **African American**
3% **Asian**
7% **Other**
11% **Declined/Refused**



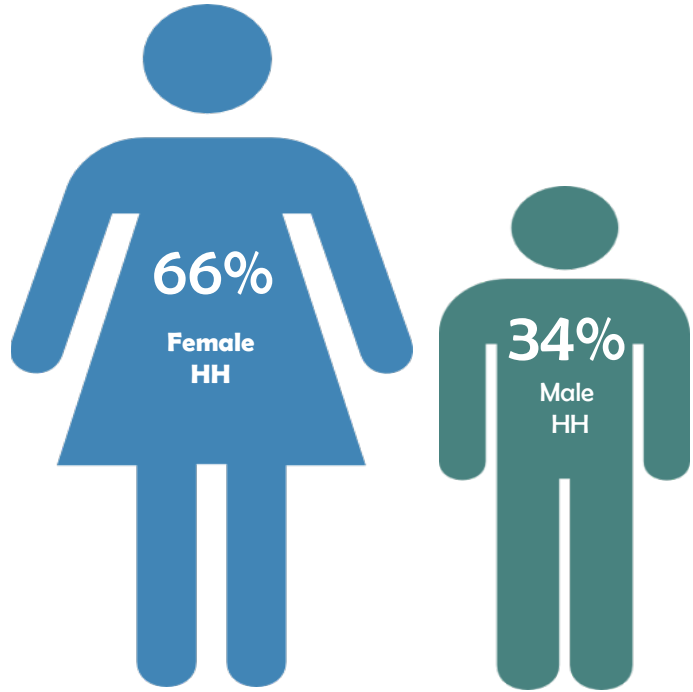
*Head of Household

67 Evictions/Negative Exits out of
3,013* Units
or **2.2%**

Single
Parents
34%

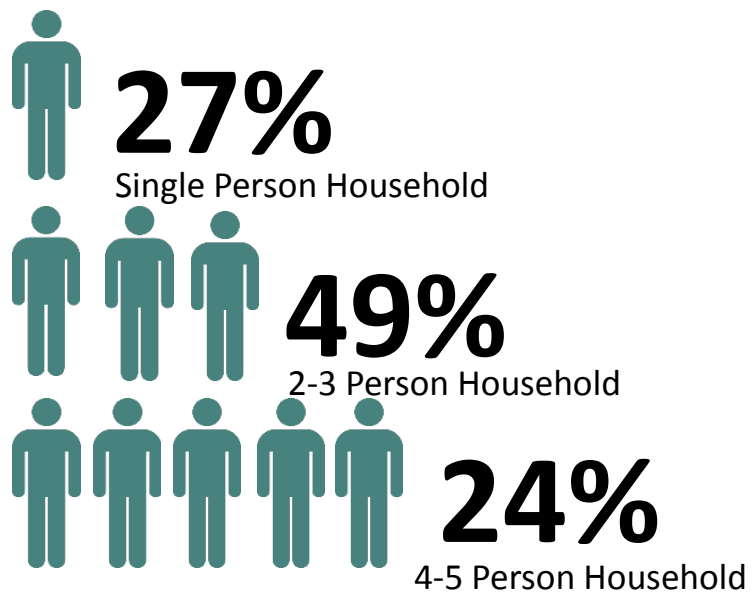
Median Income
\$25,480

Average Tenancy
99
Months



82% HH self identified as
White
6% **African American**
12% **Declined/Refused**

40% HH* Aged
24-33
Average Age
37



*Housing Vermont had 3,379 total units but received eviction data for 3,013 units

GENERAL POPULATION VS. NEGATIVE EXITS

	General Population	Negative Exits
Gender	64% Female HH	66% Female HH
Average Age	51 (2016)	37 (2017)
Median Income	\$16,474	\$25,480
Average Tenancy	48 months	99 months
Single Parent	21%	34%
1 Person Household	52%	27%
2 – 3 Person Household	36%	49%
4+ Person Household	12%	24%
White HH	74%	82%
Non-White HH	15%	6%
Declined	11%	12%

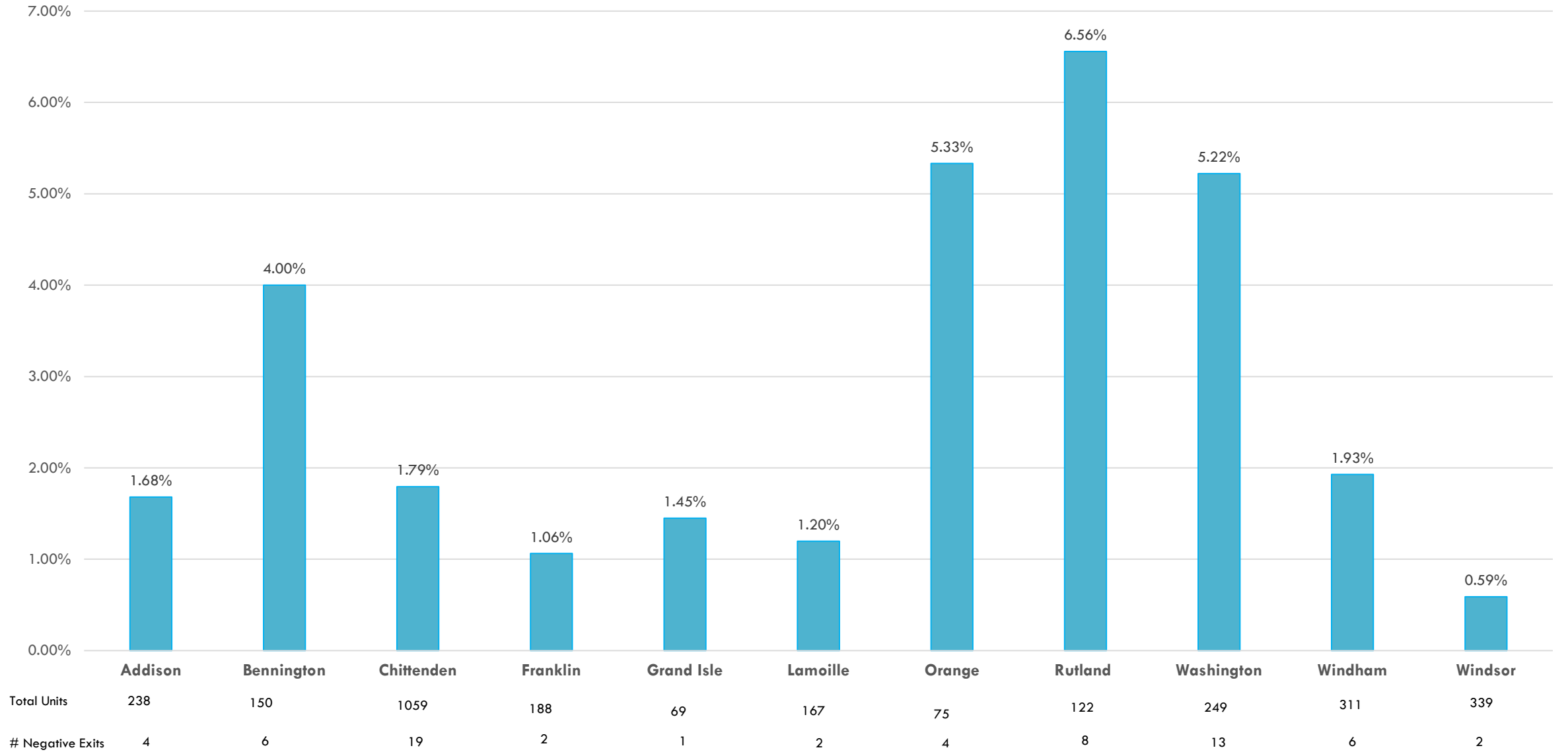
2016 NEGATIVE EXITS VS 2017 NEGATIVE EXITS

	2016	2017
Gender	73% Female HH	66% Female HH
Average	32	37
Median Income	\$14,966	\$25,480
Average Tenancy	51 months	99 months
Single Parent	49%	34%
1 Person Household	20%	27%
2 – 3 Person Household	70%	49%
4+ Person Household	10%	24%
White HH	67%	82%
Non-White HH	6%	6%
Declined	27%	12%

HOW DO WE COMPARE?

- **Princeton's Eviction Lab** calculated VT to have 39 evictions statewide and a 0.09% eviction rate.
 - The Eviction Lab cautions “This state’s estimated eviction/filing rate is too low” and likely is not accurate.
- A study conducted by Apartment List concluded metropolitan areas with the top 10 eviction rates ranged from 6.1% to 4.8% and to lowest 10 eviction rates ranged from 2.4% to 1.2%
- An affordable housing developer in **New Hampshire & Maine** reported a **1.56%** eviction rate (from 2,200 units) in 2016.
- **Redfin Real Estate** colleague estimates an eviction rate of **2-4%** by metro area (does not include informal evictions which could double this number) in 2016.
- **2015 American Housing Survey**, **7.5%** of individuals who moved, reported having to do so because they were ‘forced’ to.

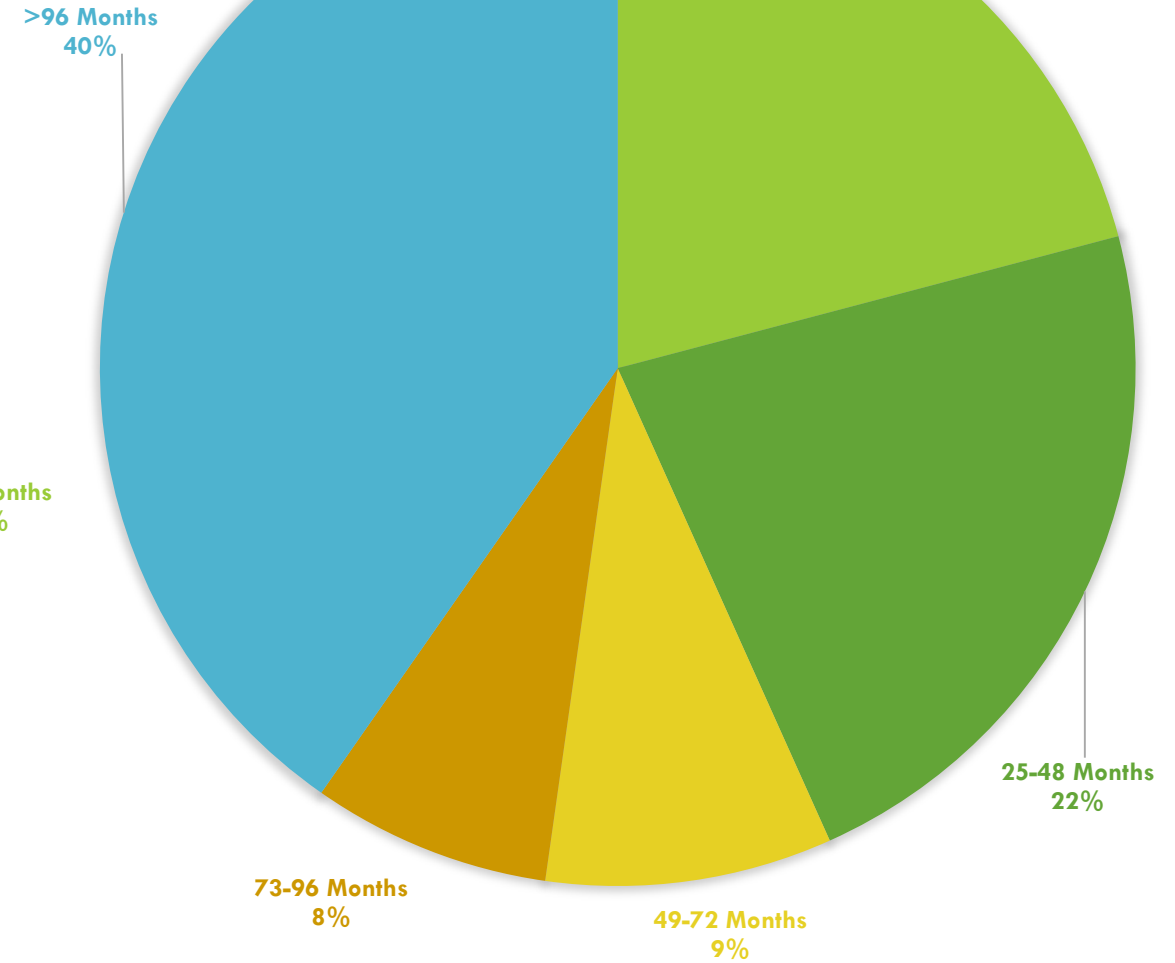
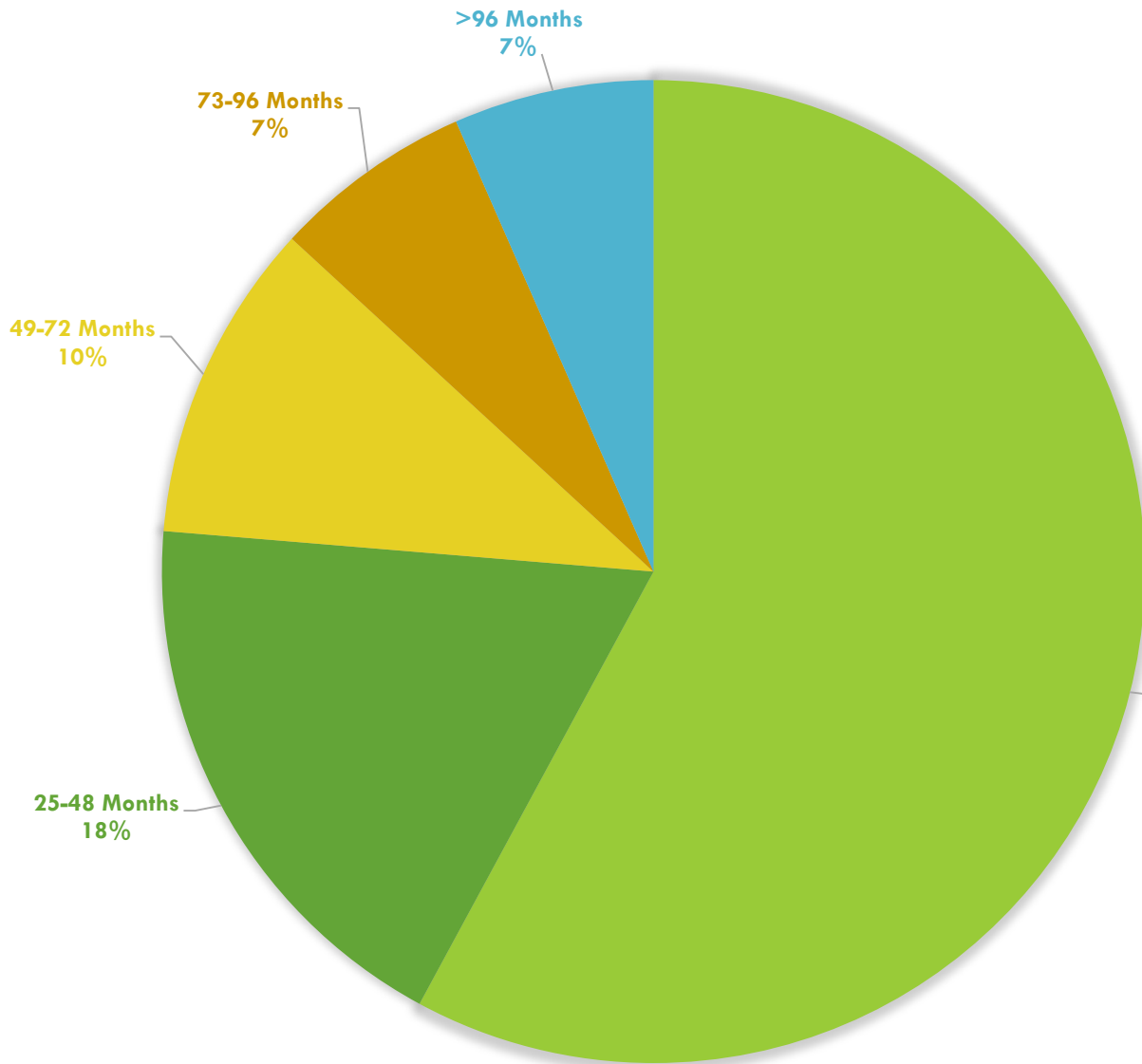
NEGATIVE EXITS AS PERCENTAGE OF TOTAL UNITS



2016

LENGTH OF TENANCY (MONTHS)

2017



*Data calculated from move-in & move-out dates as listed on VHFA Web Compliance Property Occupancy and Demographics Report

LENGTH OF TENANCY

- New resident orientation still important in 2017 but is it as important as continuous resident engagement?

Number Months	2016	2017
1 – 24	58%	21%
25 – 48	18%	22%
49 – 72	10%	9%
73 – 96	7%	8%
96+	7%	40%

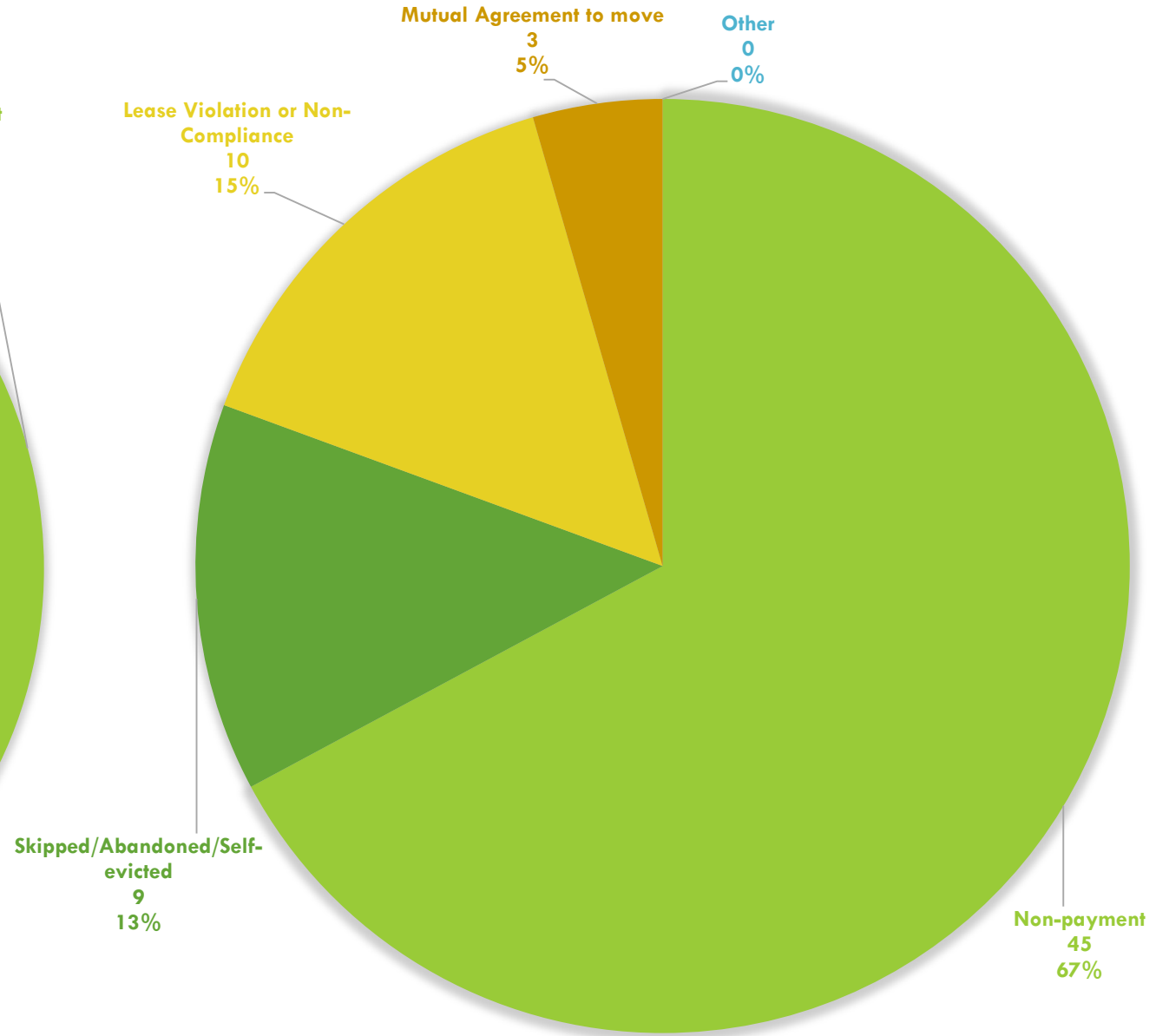
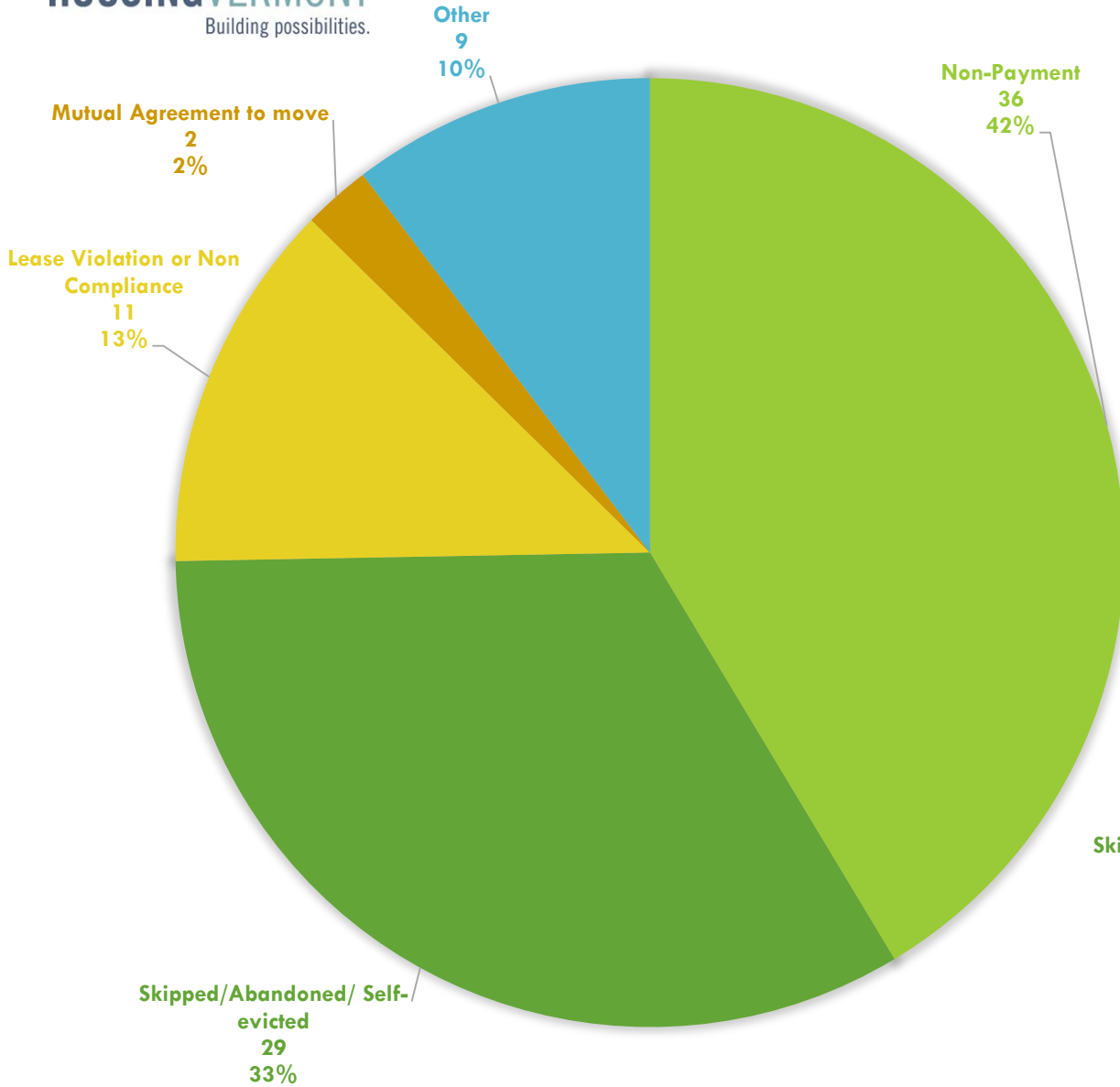
CAUSES

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2016

MANAGER DOCUMENTED CAUSE OF EVICTION

2017



*Data calculated from Property Management move-out designations

SUMMARY — MANAGER DOCUMENTED CAUSE

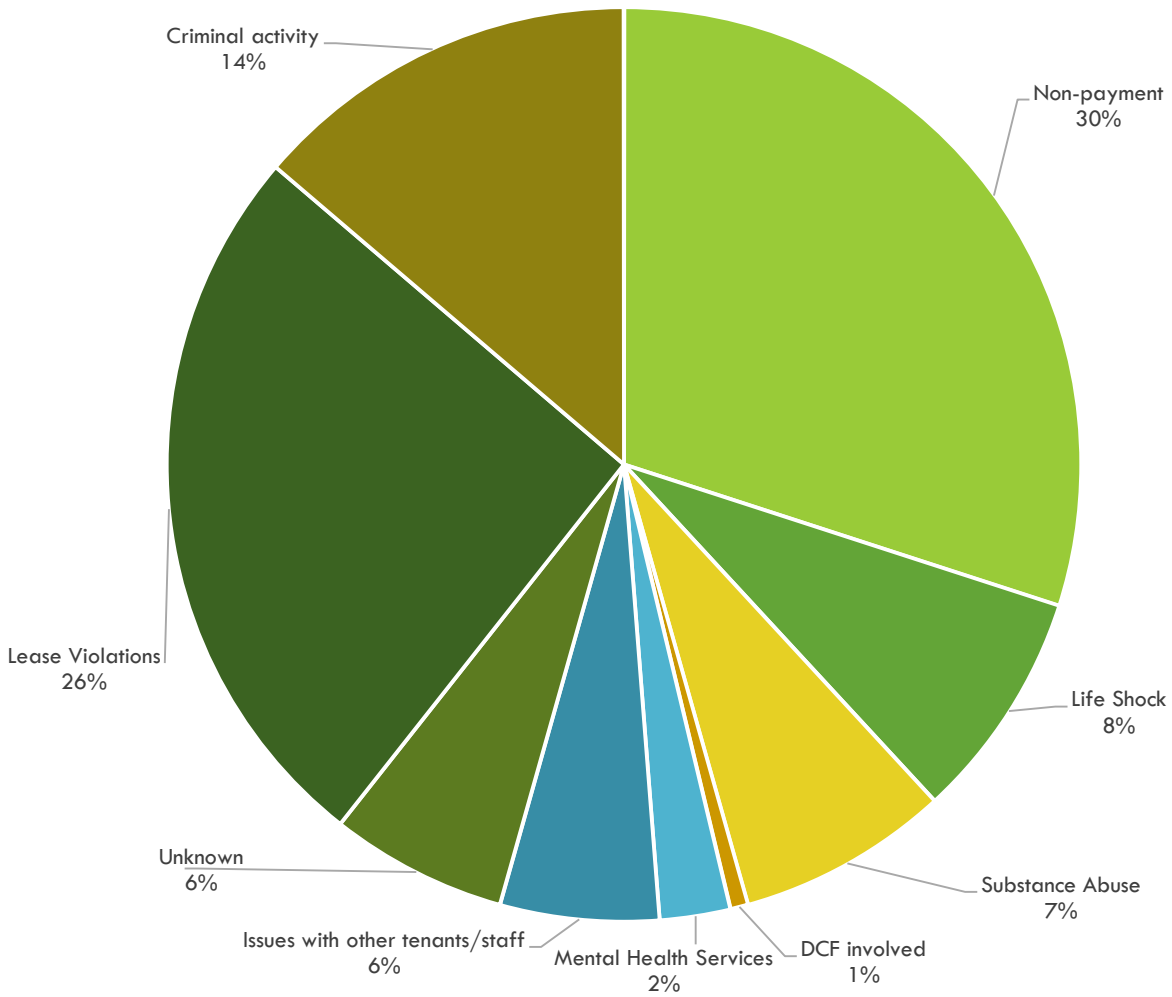
	2016	2017
Non-payment	41%	67%
Skipped / Abandoned / Self – evicted	33%	13%
Lease Violation or Non-Compliance	13%	15%
Mutual Agreement to Move	2%	5%
Other	10%	0%

... BUT WHY?

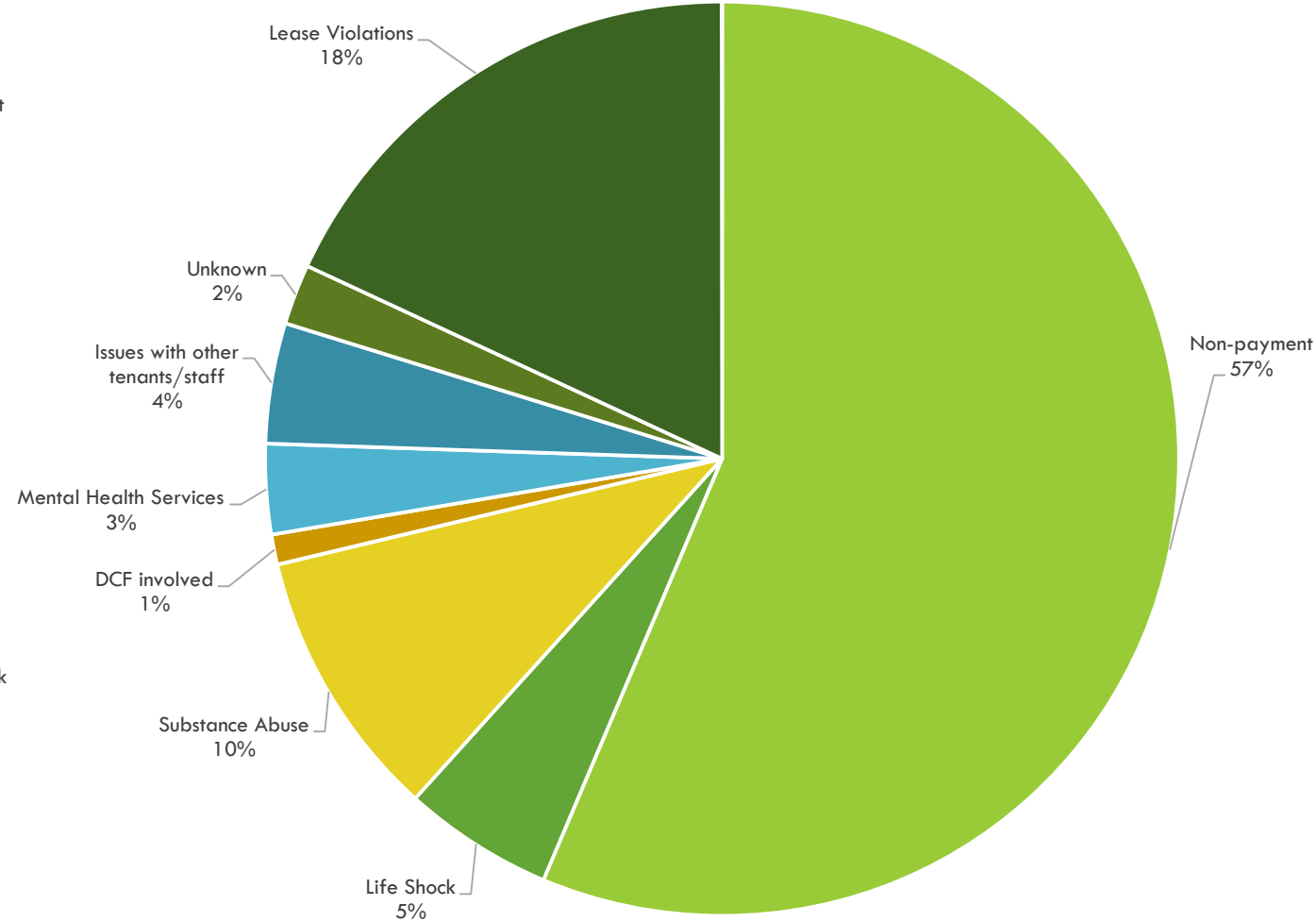
- Why did so many tenants not pay their rent? Why did tenants abandon their home? Why did tenants violate their lease to the point of eviction?
- **“Precipitating factors”** events that combine or lead up to an eviction or negative exit.
- Are there “low hanging fruit” here? I.e. precipitating factors that are easier to address?

PRECIPITATING FACTORS

2016



2017



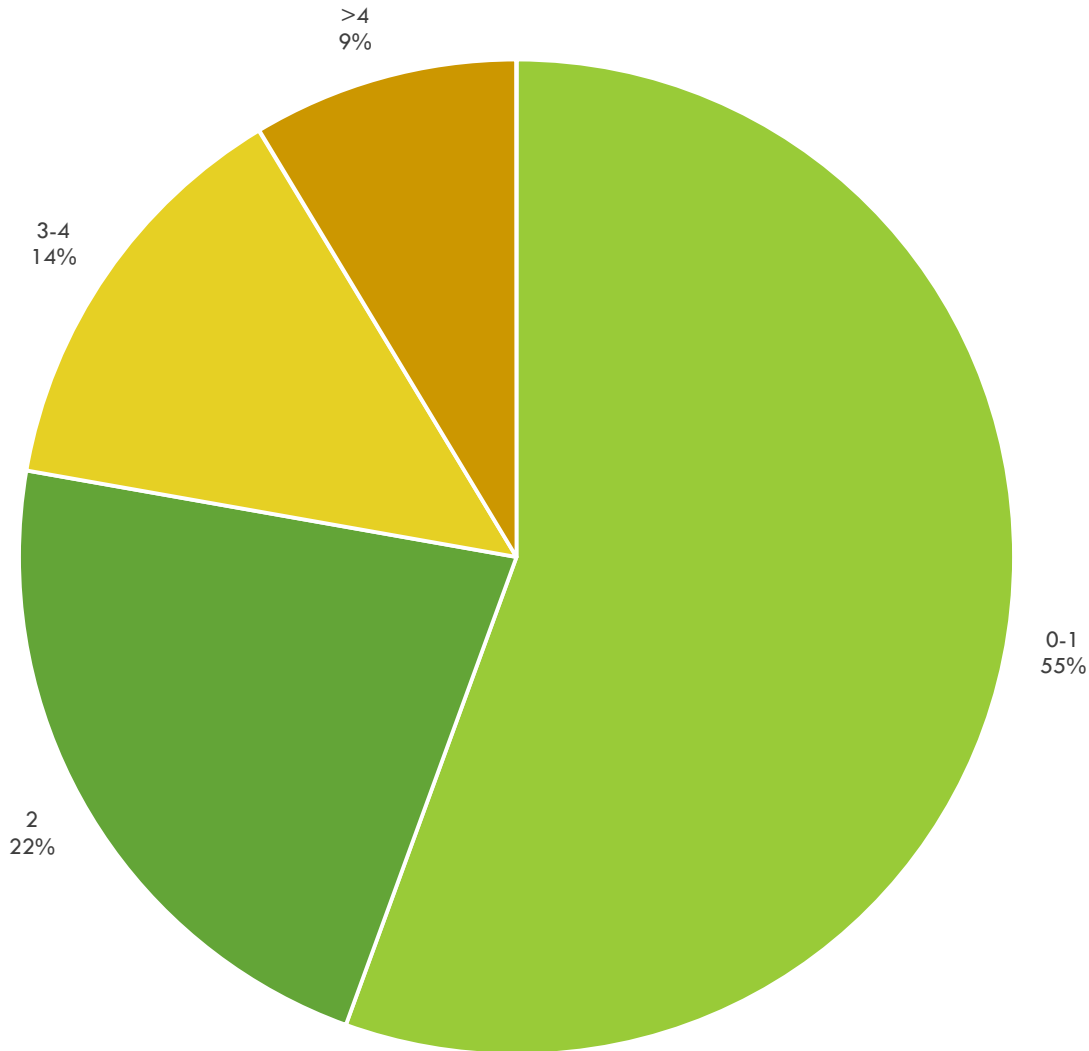
*Data calculated from individual conversations with Property Managers

SUMMARY

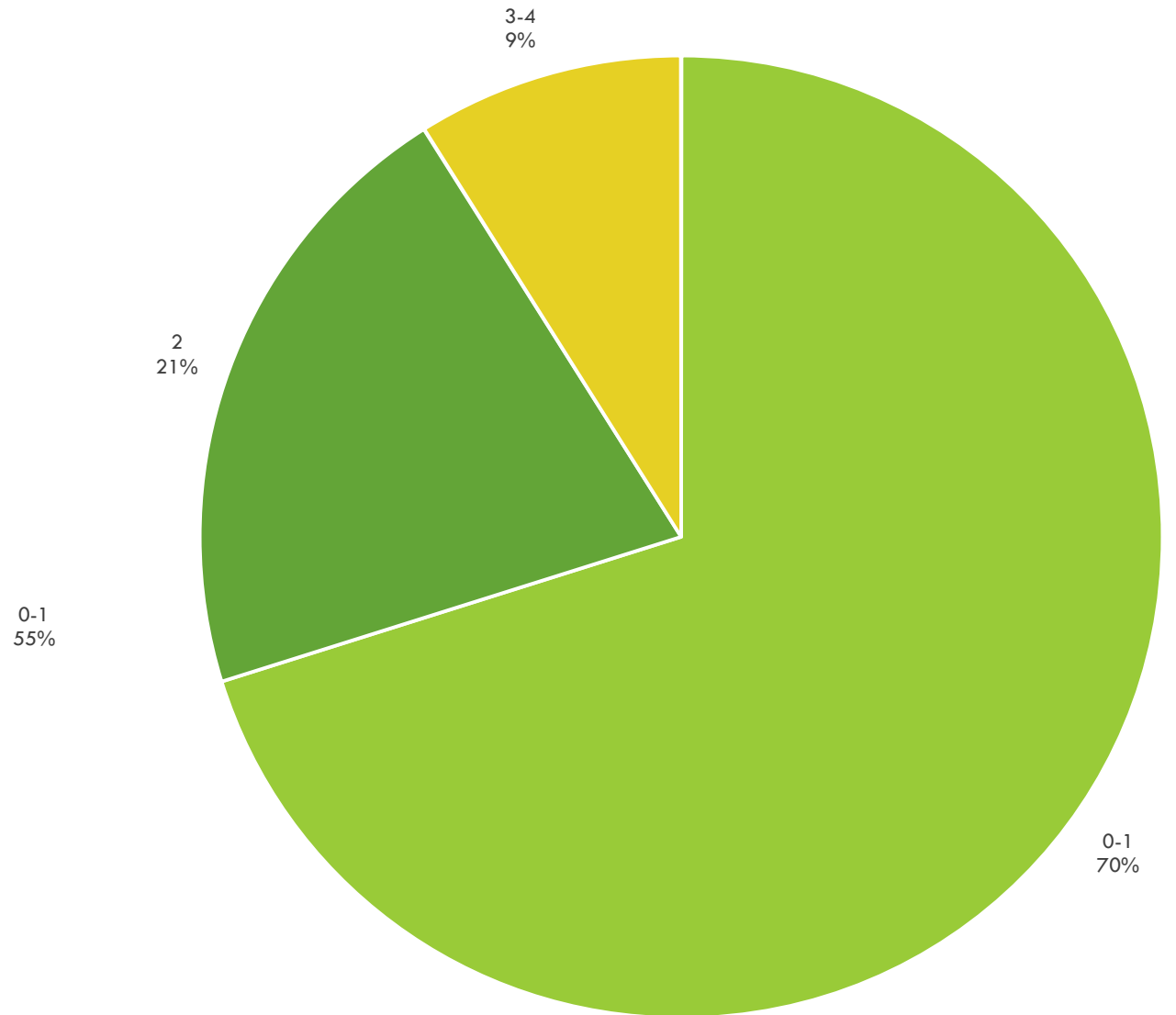
Precipitating Factor	2016	2017
Non-payment	30%	57%
Life Shock	8%	5%
Substance Abuse	7%	10%
DCF involved	1%	1%
Mental Health Services	2%	3%
Issues with other tenants/staff	6%	4%
Unknown	6%	2%
Criminal activity	14%	0%
Lease Violation	26%	18%

Number of precipitating factors at play

2016



2017



SUMMARY

- 70% one precipitating factor
- Of those with one precipitation factor 78% were non-payment
- High of 4 precipitating factors in 2017 compared to 7 in 2016

# of Precipitating Factors	2016	2017
0-1	55%	70%
2	22%	21%
3-4	14%	9%
>4	9%	0%

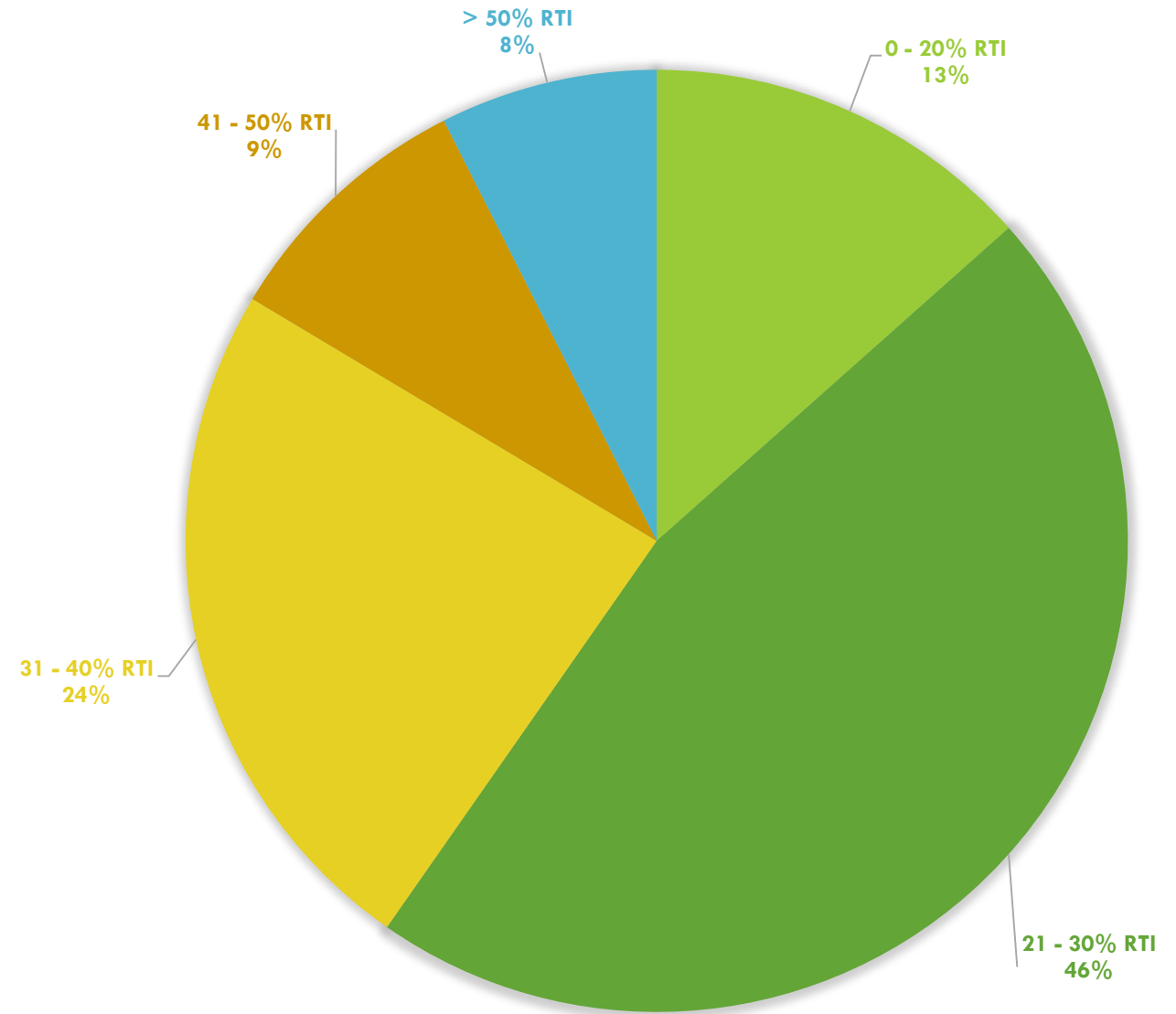
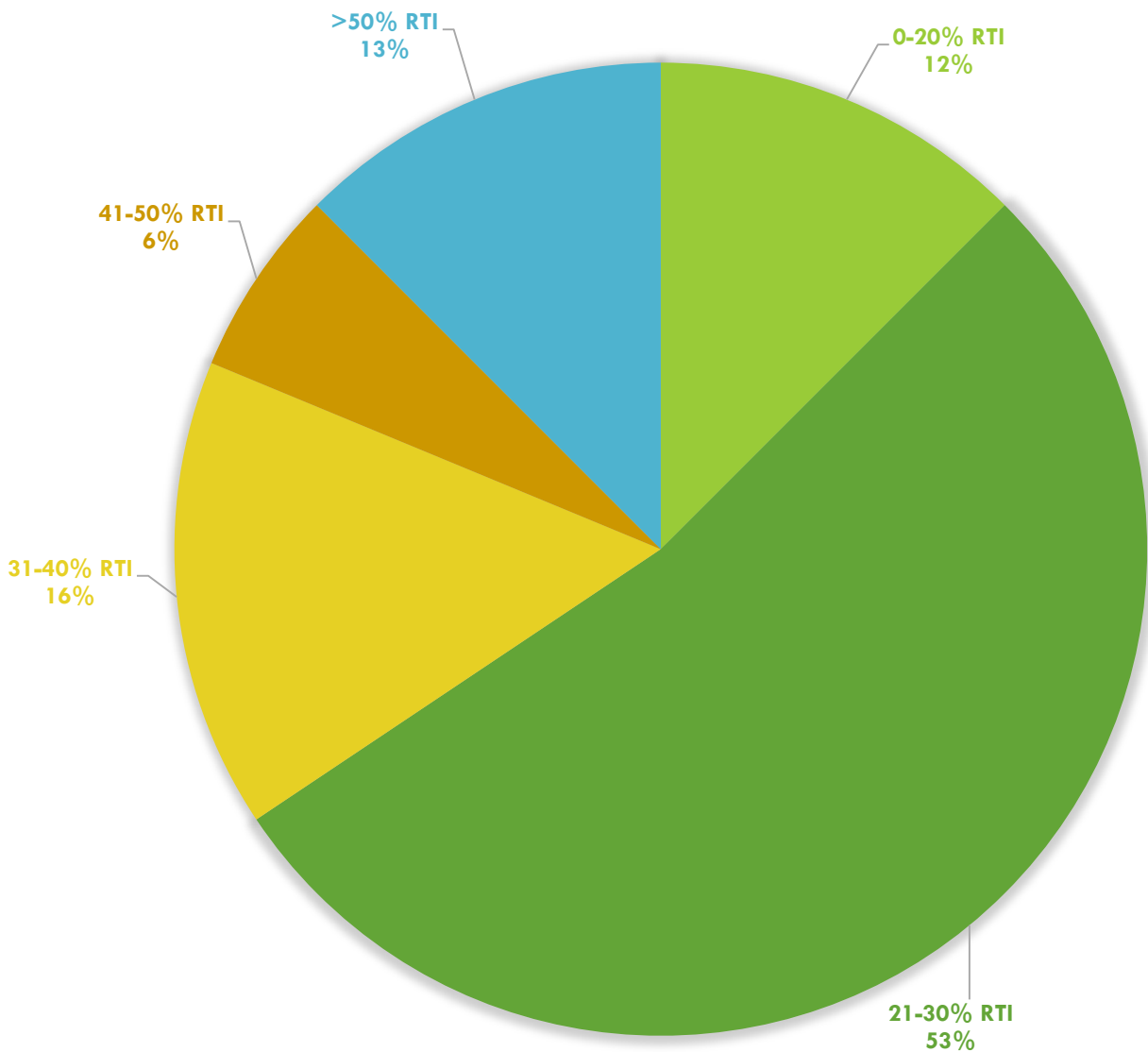
FINANCES

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2016

Rent-to-Income (RTI) Ratio

2017



*Data calculated based on income & rent listed on VHFA Web Compliance Property Occupancy and Demographics Report

SUMMARY

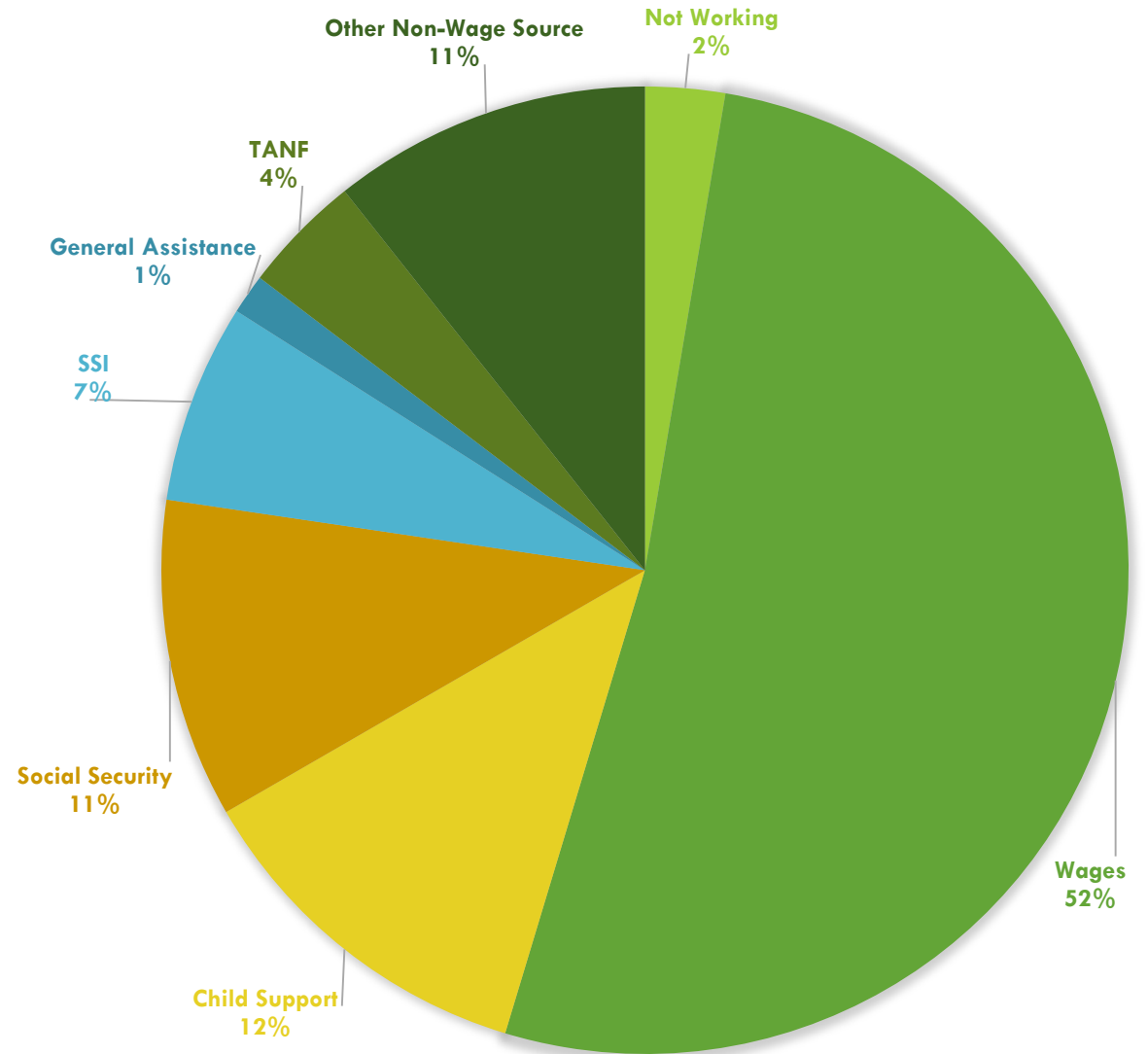
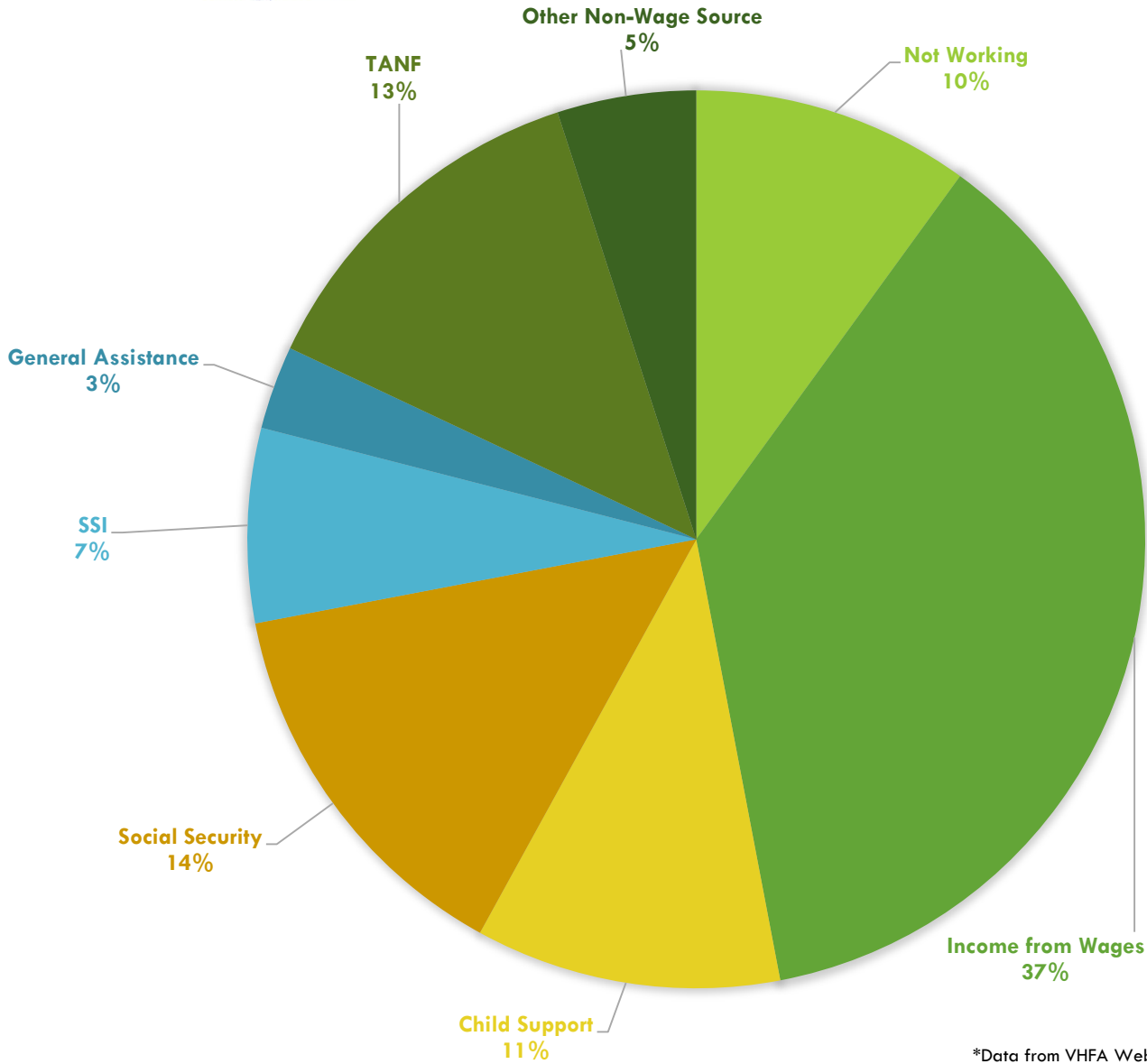
- Majority of our evicted/negative exit tenants were not rent burdened
- With higher median income fewer received subsidy than 2016

	2016	2017
0 – 30% RTI	65%	59%
Received Subsidy	59%	40%

2016

SOURCE OF INCOME

2017



*Data from VHFA Web Compliance individual TIC Reports.

COMPARISONS

2016 VS 2017

WAGE EARNERS VS NON-WAGE EARNERS

Income Source	2016	2017
Wage Earning	37%	52%
TANF Recipients	13%	4%
Other Non-Wage Source	5%	11%
Not Working	10%	2%

Income Source (2017 only)	Wage	Non-Wage
Median Income	\$28,499	\$12,636
Rent Burdened (RTI > 30%)	41%	26%
Single Parent	31%	28%
Average Age	34	42
Average Tenancy (Months)	96 (8 yrs)	104 (8.7 yrs)

ANNUAL INCOME & THE VT ECONOMY

- 66% - Residents with income unable to keep up with the economy
 - 34% - Residents with no income changes during tenancy
 - 18% - Resident with income loss during tenancy
 - 13% - Residents with income gain during tenancy but less than cost of living

Economic Changes	% Change
Cost of Living change 2009 – 2017 (National)	14.3%
Median Gross Rent change 2009 – 2016 (Vermont)	16.9%

REFERENCES

American Institute for Economic Research. (2018). Cost of Living Calculator. Retrieved from <https://www.aier.org/cost-living-calculator>

Desmond, Matthew. *Evicted: Poverty and Profit in the American City*. New York: Broadway, 2016. Print.

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Vermont Housing Finance Agency. (2018). Community Profiles: Median Gross Rent. Retrieved from <http://www.housingdata.org/profile/rental-housing-costs/median-gross-rent>

THANK YOU

Andrew Brown, MPA

HV Connections Program Manager

Andrew@hvt.org

(802)861-3861