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WORKING TOGETHER FOR JUSTICE

Preventing Evictions: A little money goes a long way

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Evictions in Vermont

| | 2015 | 2016 | 2017 | 2018 | 2019 |
|-------------------|------|------|------|------|------|
| Addison | 65 | 49 | 53 | 77 | 66 |
| Bennington | 160 | 150 | 141 | 142 | 129 |
| Caledonia | 80 | 97 | 98 | 102 | 72 |
| Chittenden | 379 | 365 | 375 | 334 | 386 |
| Essex | 3 | 11 | 7 | 7 | 8 |
| Franklin | 181 | 150 | 164 | 156 | 164 |
| Grand Isle | 13 | 16 | 6 | 5 | 7 |
| Lamoille | 40 | 35 | 53 | 49 | 44 |
| Orange | 58 | 42 | 69 | 50 | 64 |
| Orleans | 50 | 35 | 55 | 74 | 60 |
| Rutland | 268 | 255 | 253 | 264 | 266 |
| Washington | 160 | 166 | 178 | 180 | 152 |
| Windham | 178 | 164 | 154 | 149 | 173 |
| Windsor | 172 | 155 | 176 | 156 | 155 |

Summary of Findings from *Eviction in Vermont: A Closer Look*

- Why are Vermonters evicted?
 - 70% of cases are based solely on nonpayment
- How much do tenants owe when they are sued for eviction?
 - Median: \$2000
 - 90% of cases are for \$5000 or less
- How do tenants fare?
 - In counties without legal clinics, 75% of cases resulted in eviction
 - Where no clinic exists, most landlords have lawyers, and most tenants do not.

Costs to “Cure” Nonpayment Cases

Redemption: Ending an eviction action by paying all rent due and the costs of suit (curing).

- Rental arrearage payments through HOP are currently budgeted at around \$400,000/year.
- How much would it cost to prevent more evictions with rental assistance?

| Cap on Grant | % of Cases Resolved | Estimated Statewide Cost |
|--------------|---------------------|--------------------------|
| \$1000 | 21% | \$246,000 |
| \$2,000 | 42% | \$783,000 |
| \$3,000 | 58% | \$1,494,000 |
| \$4,000 | 66% | \$1,947,000 |

An Experiment: Eviction Prevention Demonstration Project

- Eviction prevention clinic in Franklin County, started October 15, 2019
 - Limited representation offered to 100% of tenants in nonpayment eviction cases
 - Extensive pre-hearing negotiations
 - Funding for rental arrears, referrals for weatherization, payment plans
- More flexibility in HOP rental arrears
 - Match program for up to 3 months of rental assistance
 - Can exceed 30% AMI

An Experiment: Eviction Prevention Demonstration Project

- Length of tenancies: More than 50% of the evictions are happening within the first year. Longest: 20+ years.
- Who is doing the evicting?
 - 89% private landlords (average rent: \$978), 7% subsidized, 4% MHPs
- Why are landlords filing for eviction?
 - Only nonpayment, 92%; sale of property, 4%; unpaid utilities, 4%.
- How much was owed?
 - At notice: \$1884; at complaint: \$2372
- 67% stabilized in place



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- Most cases settle with limited court intervention

An Experiment: Eviction Prevention Demonstration Project

- Why was rent not paid?
 - Job loss
 - Emergency expenses, e.g., vehicle repairs, new glasses
 - Unpaid leave from work to care for sick children
 - General lack of affordability
- How do we resolve the cases?
 - Repayment plans
 - HOP rental arrears + lump sum payments
 - Reduced arrearages to reflect habitability problems
 - All defective conditions documented by inspectors
 - Exploring combining weatherization assistance program with investments in habitability by the landlord.

