

**HOUSING
CRISIS
RESEARCH
COLLABORATIVE**

YEAR 2 RESEARCH
FINDINGS
SUMMARY

DECEMBER 2022

CORE RESEARCH PARTNERS

The Collaborative is led by the following research institutions:

- The **Urban Institute** produces timely data and analysis that help advance opportunity, dismantle structural racism, and achieve economic mobility for everyone. From C-suite executives to community activists, we are a trusted source for facts and evidence that have the power to improve the well-being of people and places and move our society toward greater equity.
- **NYU Furman Center for Real Estate and Urban Policy** advances research and debate on housing, neighborhoods, and urban policy. Established in 1995, it is a joint center of the New York University School of Law and the Robert F. Wagner Graduate School of Public Service. Its mission is to conduct objective academic and empirical research, promote frank and productive discussions, present essential data and analysis, and train the next generation of urban policy leaders.
- The **Harvard Joint Center for Housing Studies** advances understanding of housing issues and informs policy. Through its research, education, and public outreach programs, the center helps leaders in government, business, and the civic sectors make decisions that effectively address the needs of cities and communities. Through graduate and executive courses, as well as fellowships and internship opportunities, the center also trains and inspires the next generation of housing leaders.
- The **Turner Center for Housing Innovation at the University of California, Berkeley** formulates bold strategies to house families from all walks of life in vibrant, sustainable, and affordable homes and communities. Our work provides timely analysis and data-driven research to support policy and innovation for policymakers, practitioners, and advocates in addressing with urgency the multiple, layered crises of housing affordability, entrenched inequities, and climate change.



YEAR 1 AND YEAR 2 OF HCRC RESEARCH

The Housing Crisis Research Collaborative was launched in October 2020 to solicit and respond to the most pressing questions policymakers and practitioners have faced throughout the pandemic.

During **Year 1** of the collaborative, researchers addressed questions around what forms of rental assistance and eviction prevention showed the most promise, how renters were responding to financial stress, how landlords were responding to arrears, and which regulatory and legislative fixes were the most effective.

Year 2 of our work, encompassing the calendar year 2022, addresses follow-up questions from year 1 projects, the use and availability of federal funding sources at the local level, supply-side trends, eviction diversion and prevention after the Emergency Rental Assistance program (ERA), as well as lessons learned from pandemic programs implemented over the past two and a half years.





YEAR I PROJECTS OVERVIEW

LEARNING IN REAL TIME



How are renters faring in this crisis?
How many people are behind and by how much?

[Rent Payments in a Pandemic: Analysis of Affordable Housing in New York City](#)

[Paying the Rent in a Pandemic: Recent Trends in Rent Payments Among Affordable Housing Tenants in California](#)

What are key aspects of successful rental assistance programs?

[Learning from Emergency Rental Assistance Programs: Lessons from Fifteen Case Studies](#)

[Public Housing Programs Could Benefit from Greater Flexibility](#)

[Pandemic Rental Assistance Funding Strengthened the Renter Safety Net](#)

[Falling Through the Cracks? The Distribution of ERAP Spending in New York State](#)

[An Uneven Housing Safety Net: Disparities in the Disbursement of Emergency Rental Assistance and the Role of Local Institutional Capacity](#)

What are renters (and landlords) doing absent emergency rental assistance (ERA)?

[Renters' Responses to Financial Stress During the Pandemic](#)

[Making the Rent: Household Spending Strategies During The COVID-19 Pandemic](#)

[How Are Landlords Faring During the COVID-19 Pandemic? Evidence from a National Cross-Site Survey](#)

[The Impact of COVID-19 on Small Rental Property Management: Insights from a Chicago Case Study](#)

[The Impact of the Pandemic on Landlords: Evidence from Two National Surveys](#)

What other solutions are there in addition to ERA and how well are those working?

[Housing Counseling to Support Renters in Crisis](#)

[Eviction Prevention and Diversion Programs: Early Lessons from the Pandemic](#)

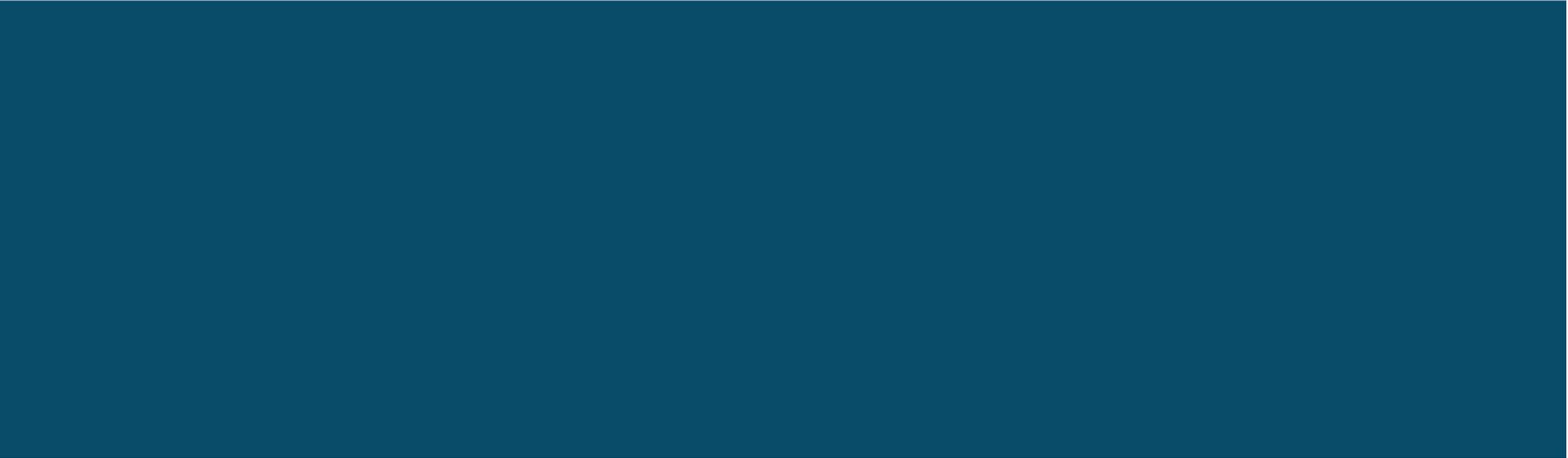
[Rent Payments in Affordable Housing During the Pandemic: The Role of Rental Subsidies and the Safety Net](#)

[Evaluating Oregon's Safe Harbor Eviction Diversion](#)



YEAR 2 PROJECTS (PUBLISHED)

USING WHAT WE LEARNED TO INFORM USES OF FEDERAL RESOURCES & DECIDE WHAT TO KEEP



Follow-Up Questions from Year I

Components of Local Organizational Infrastructure Most Helpful for ERA Delivery

Eviction Practices Across Subsidized Housing in New York State: A Case Study

What should we keep from pandemic programs?

Evaluating Outcomes of Two Community Organization-Led Eviction Prevention and Diversion Programs in PA

Eviction Prevention Through Hawai'i's Tenant-Landlord Mediation Program

Learning from pandemic era eviction response measures in Detroit to shape the future of eviction prevention and diversion

In what ways can federal funding sources and programs support renters?

Using COVID-19 Relief Resources to End Homelessness

How do we understand and influence supply-side trends?

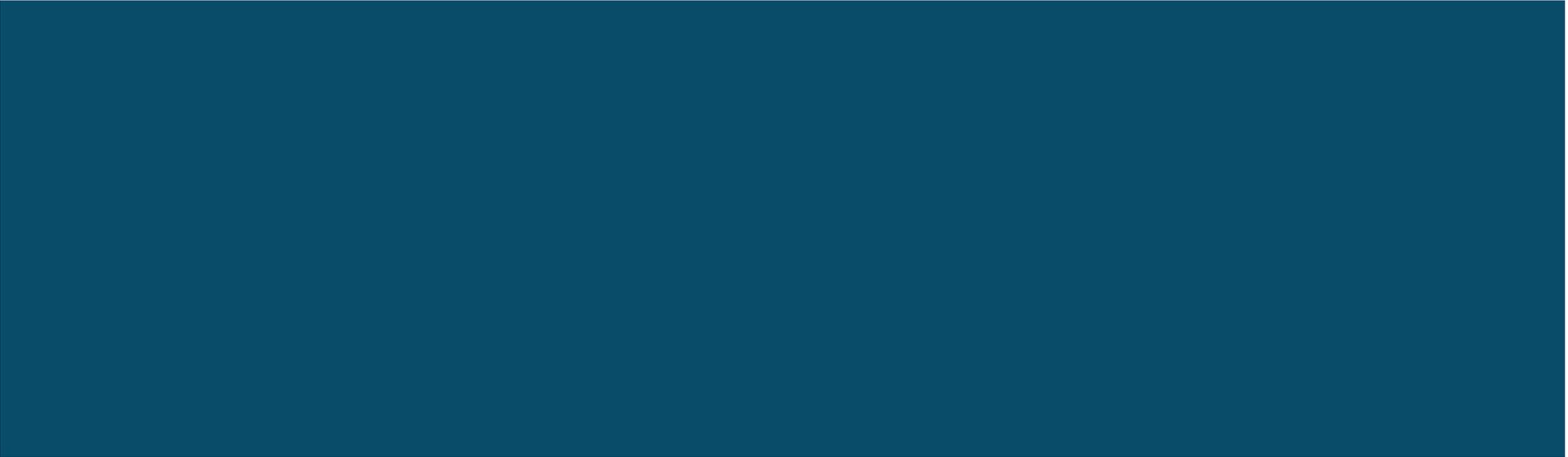
Homing In: What Types of Municipalities Are Adding Residential Units, And Which Are Mounting Barriers to Housing Growth?

YEAR 2 RESEARCH PROJECTS

<u>Using COVID-19 Relief Resources to End Homelessness</u>	August 11, 2022	Urban Institute	Samantha Batko, Pear Morares, Amy Rogin
<u>Addressing the Eviction Crisis: An Evaluation of Two Court-Based Eviction Diversion Programs in Pennsylvania</u>	September 30, 2022	Housing Alliance of Pennsylvania	Housing Alliance of Pennsylvania
<u>Homing in: What Types of Municipalities are Adding Residential Units, and Which are Mounting Barriers to Housing</u>	October 6, 2022	Urban Institute	Yonah Freemark
<u>Building Local Institutional Capacity: Lessons Learned from the Emergency Rental Assistant Program</u>	October 7, 2022	Turner Center for Housing Innovation	Elizabeth Kneebone
<u>Eviction Prevention Through Hawai'i's Tenant-Landlord Mediation Program</u>	October 12, 2022	Hawai'i Appleseed Center for Law and Economic Justice	Ray Kong, Kenna StormoGipson, Abbey Seitz, Gavin Thornton
<u>A Public Health Crisis, Not a Property Dispute: Learning from COVID-19 Eviction Response Measures in Detroit</u>	November 14, 2022	University of Michigan's Poverty Solutions	Alexa Eilenberg and Kaitlin Brantley Research Assistance: Laura Meyer
<u>Eviction Practices Across Subsidized Housing in New York State: A Case Study</u>		NYUFurman Center	Ingrid Gould Ellen, Ellie Lochhead, and Katherine O'Regan



YEAR 2 RESEARCH FINDINGS



What are key aspects of successful rental assistance programs?

[An analysis of the insights from 41 stakeholder interviews](#) (a mix of local government staffers and nonprofits/intermediaries) further investigated the **capacity-based considerations** that shaped the delivery of ERAP from year 1. The insights and lessons that emerged from interviewee perspectives include the following:

- The existing capacity of local governments and the types of potential partners present in a community determined the **extent to which—and how—jurisdictions used partners to help deploy ERAP** (e.g., whether jurisdictions partially or fully sub-granted assistance dollars to local partners; whether partners helped with outreach, application assistance, and/or funds disbursement)
- The magnitude of resources deployed through ERA **helped extend capacity**, at least temporarily, through:
 - **Strategic staffing:** e.g., hiring temporary staff; shifting existing staffing models
 - **Leveraging collaboration:** building on existing partnerships and forging new ones
 - **Strengthening technological infrastructure:** e.g., adapting to online/mobile interfaces; building collaborative backend data systems
- **Lessons** for future emergency response efforts include then need to provide:
 - Clearer **guidance** and **minimize burdensome requirements**
 - More **robust channels of communications** for troubleshooting and for compliance questions
 - **Off-the-shelf products** to improve efficiencies and compliance (e.g., application templates as funding becomes available to saved time on the front end, pre-approved technology solutions)
 - **Sufficient administrative funding** and **technical assistance** for capacity building

What is the landscape of evictions in New York State's and New York City's subsidized properties?

An analysis of subsidized properties (New York State (NYS) and New York City) and eviction data from NYS Office of Court Administration from 2016 to the present found:

- **Eviction filing rates are much higher in public housing than in other types of subsidized housing**, while execution rates and amount of back rent sought are much low
 - **Suggests that eviction filings are a rent collection strategy** used by Public Housing Authorities (PHAs)
 - Large variation across PHAs within the same state means PHAs adopt different policies to address back rent
- In NYC, **eviction filing rates...**

... in public housing are nearly 3x higher than unsubsidized, multifamily developments

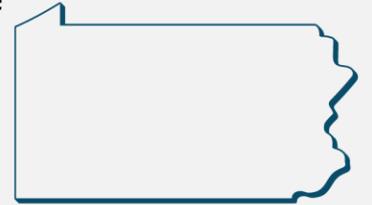
... are lower in Section 8 buildings than public housing properties despite housing similar tenants and using similar rent structures to that of public housing... suggests filing rates *could* be lower in public housing

... vary considerably across individual properties within PHA, suggesting **sizable managerial discretion** even within a PHA

What did we learn from eviction diversion and prevention programs?

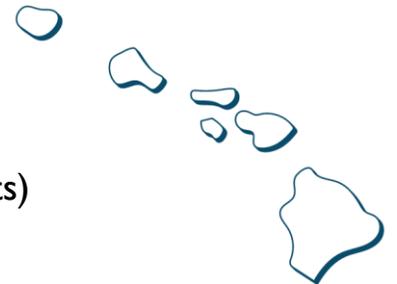
An evaluation of court records and interviews with stakeholders (tenants, program administrators, and judges) from [two Pennsylvania eviction diversion programs](#) found:

- Interviewees often reported that...
 - **Open communication between parties** (tenants, landlords, judge, etc.) and clear points of contact was critical to the success of both programs
 - **Connection to available resources**, like disability assistance, enabled parts of the program to be more effective
 - **Rental assistance is a key component**, but needs clearer and quicker navigation and timing
- An analysis of court records revealed that under the presence of diversion programs there were...
 - **Reduced judgments** against the tenants
 - **Reduced** orders of possession
 - Increased likeliness of case **continuances and tenant legal representation**



[An examination of temporary measures](#) (rent relief programs, pre-litigation mediation program or Act 57) Hawai'i enacted during the COVID-19 pandemic found:

- Around **87 percent** of the Act 57 cases resulted in settlement, compared to **47 and 52 percent** pre-COVID and during COVID summary possession mediations respectively
- Around **85 percent** of Act 57 cases resulted in the tenant remaining in their home, compared to **11 and 20 percent** in the pre-COVID and during COVID summary possession settlements respectively
- These outcomes suggest...
 - Availability of rental relief (in combination with pre-litigation mediation) is key to ensure housing stability
 - To ensure tenant's comfort and confidence, include an **option for mediation by video conference**
 - **Hold mediation prior to litigation** to increase likelihood of tenants remaining place (reduce pressure on tenants)
 - Account and enable adequate timing to mediate



What did we learn from eviction diversion and prevention programs?

[A sample of eviction records from Detroit from March 2020 to July 2022](#), analyzed by case, found a **decrease in eviction filings from landlords during the pandemic, but an increase since the lapse of state and local moratoria**, up to 75% of the pre-pandemic level.

- Eviction filings increased by **70 percent** after the COVID-19 Emergency Rental Assistant (CERA) program began
- **9 in 10** eviction filings during the pandemic involved properties operated unlawfully by landlords
- **Landlords were 4x more likely than tenants to have legal counsel**
- The primary cause of tenant evictions during the pandemic was default judgments, with **83 percent never having their day in court** (1/4 of all closed cases)

COVID-19 eviction response measures reduced the scale of Detroit's eviction crisis. To monitor evictions, decisionmakers should...

Collect and evaluate eviction data to track and respond to evictions and related interventions

Automatically seal eviction records



What did we learn from eviction diversion and prevention programs?

To prevent evictions, decisionmakers should...

Enforce rental codes (e.g., refuse to accept eviction filings from landlords who are unlawfully operating)

Establish **protections against no-cause evictions** at the state level can lower eviction filings and displacement

Make the **right to counsel a reality** (through ordinances and other related measures)

Focus efforts to **reduce default judgments**

Ban winter and school-year evictions

Establish an **eviction diversion program (EDP)**

In what ways can federal funding sources and programs support renters?

An [evaluation of interviews with resource decision-makers from eight sites](#) on **how communities braided funding sources** (e.g., Emergency Solutions Grants, Federal Emergency Management Agency, and Community Development Block Grant) across the United States to **end homelessness** found:

- Jurisdictions used four primary strategies:
 - **Deconcentrating shelters and creating noncongregate shelter opportunities**
 - **Increasing outreach and providing hygiene materials** and facilities to people in unsheltered locations
 - **Exiting people to permanent housing**
 - **Preventing people from entering homelessness** through **homelessness diversion** and **emergency rental assistance**

Challenges: staffing and capacity, effectively and efficiently braiding multiple resources, navigating grant timelines, tightened rental market, and sustainability of programming

- Three policy recommendations...
 - I. **Ease and lengthen expenditure timelines** to allow communities more flexible programming and planning
 - II. Increase **clarity and flexibility on how organizations can braid and use funding** depending on eligibility
 - III. **Improve coordination between different funding sources** to relieve the administrative burden on service providers

How do we understand and influence supply-side trends?

[A large sample of national data on housing units and housing permits by municipality](#), analyzed from 2000-2020, found that municipalities with lower housing growth (and fewer dwellings permitted) shared the following characteristics:

Lower home values

Residents with lower incomes

Less education attainment

More moderate ideological views (compared to more liberal and more conservative)

- **Local housing growth varies**
 - **High-cost municipalities in the most expensive metropolitan areas, have the highest demand** for development:
 - 70% of municipalities within strong local and metropolitan real-estate markets added significantly less than their fair share of housing units
 - These municipalities hoarded resources by blocking housing, likely through local zoning policies
 - There is an **uneven distribution of housing construction** within the US metropolitan areas, **parallel to the inequitable distribution of resource between communities** with few new units in the most impoverished locales.
 - This research may help states, federal government, and other entities identify how well the spatial distribution of the housing market's growth aligns with regional interest in new housing