



# Housing Our Future

HOUSING INSTABILITY AND EVICTIONS IN THE WAKE OF  
THE COVID-19 CRISIS

August 2020

Thanks to our sponsors:



J.P.Morgan





Peg Moertl

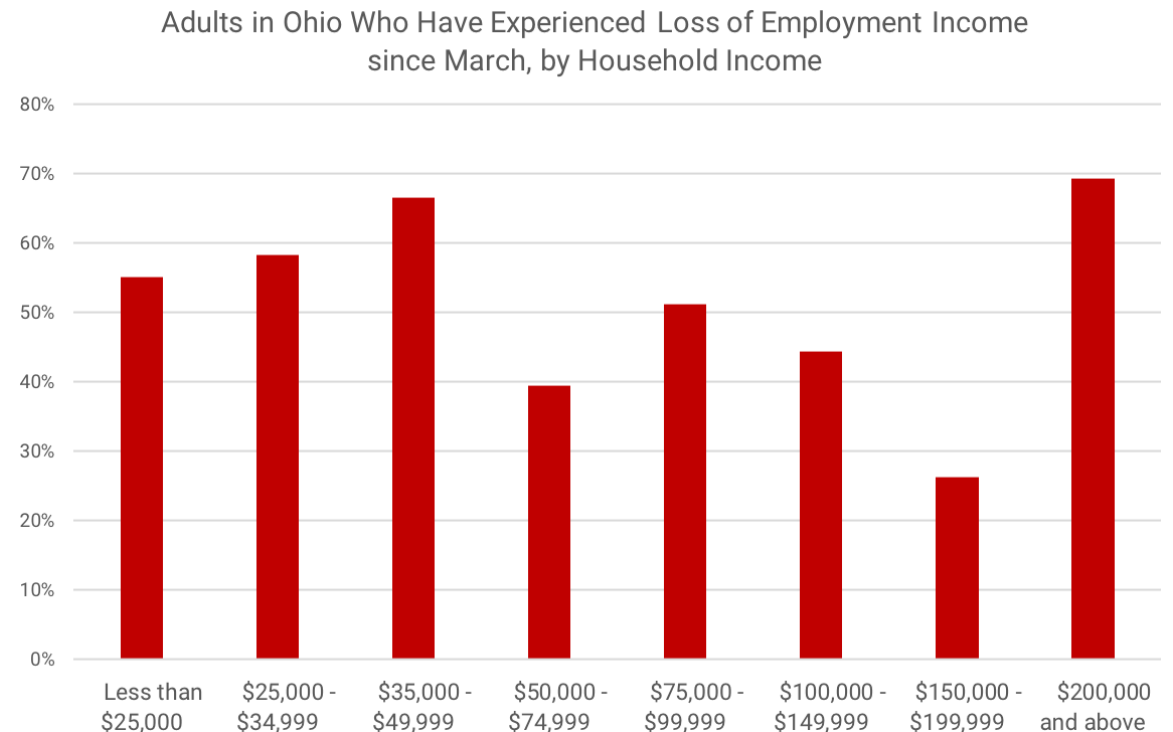
President and CEO of the Ohio Capital Corporation for Housing

Photo: Ohio Capital Corporation for Housing

# Existing Conditions

## COVID-19 is exacerbating economic instability.

- Since March, **50%** Ohioans over the age of 18 experienced a loss of employment income, or had a household member who did
- About **35%** expected a loss of income in the next four weeks for themselves or a household member
- Those with **very low** household incomes (<\$50,000) and those with **high** incomes (>\$200,000) were most likely to experience a loss of employment income
- Whites were less likely than other groups to experience an employment income loss (32%, compared to 44%+ for Blacks, Asians, and Latino/as)

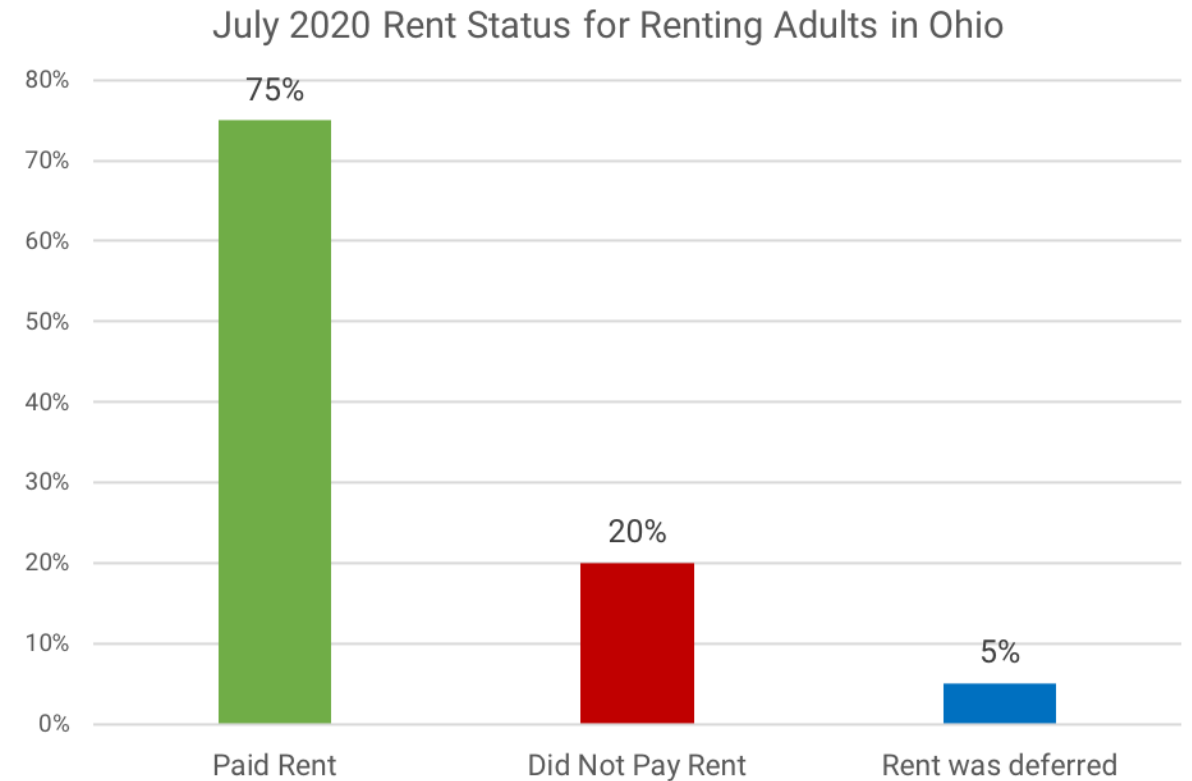


Household Pulse Survey Data, US Census Bureau

# Existing Conditions

## COVID-19 is exacerbating housing instability.

- 20% of adult renters in Ohio **did not pay rent** in July
- Black renters were more likely to miss rent (34%) compared to Whites (16%) or Latino/as (17%)
- Those with only a high school education were more likely to miss rent (32%) compared to those with some college (11%) or a college degree (17%)

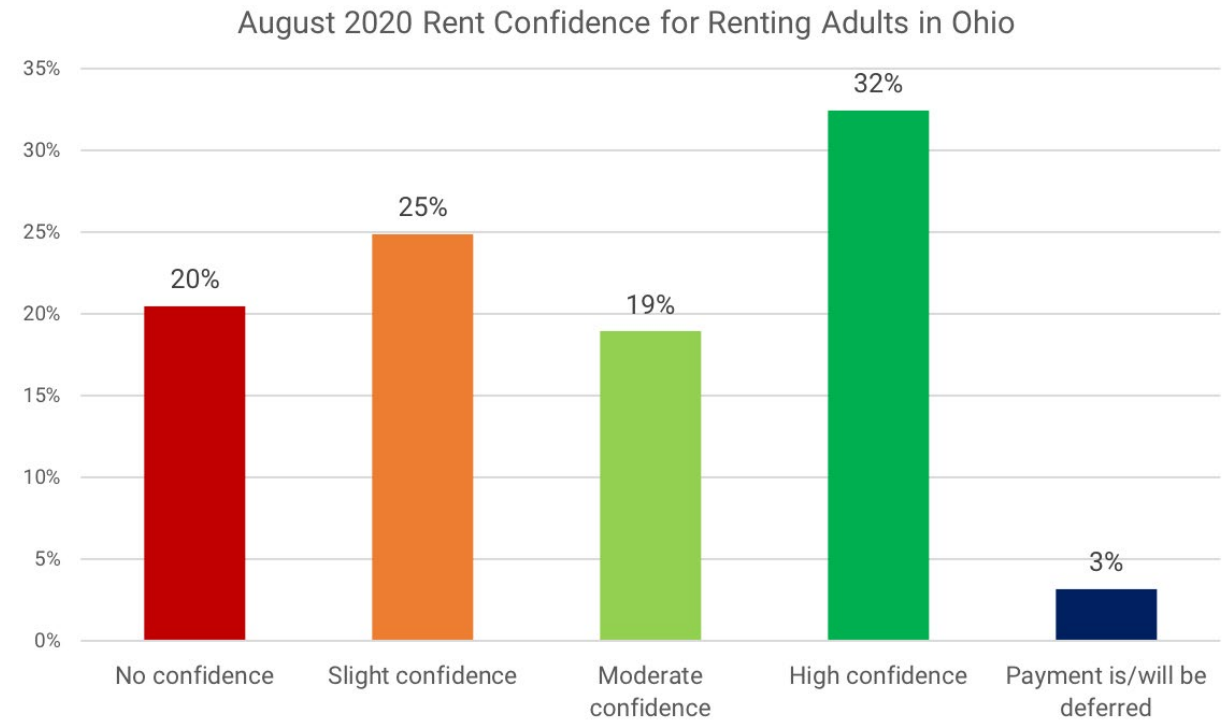


Household Pulse Survey Data, US Census Bureau

# Existing Conditions

## COVID-19 is exacerbating housing instability.

- In mid-July, 20% of Ohio renters had **no confidence** that they would be able to pay rent in August, and another 25% had only **slight confidence**.
- Those with **children** in their household missed rent 26% of the time, compared to only 17% of those in households with no children
- Generally, the lower a renter's household income, the more likely they were to have missed rent



Household Pulse Survey Data, US Census Bureau



# OHIO STATE-WIDE INITIATIVES

## ☐ COVID-19 Response Bill

### ❖ Unemployment:

- 10.9% in June, 24.3% for adults who cannot afford monthly housing cost, MHI is 18th lowest in US.
- The Bill eliminates the work search requirement, one-week waiting period, benefits can be mutualized across employers.

### ❖ Housing:

- On April 1st, Governor DeWine signed an executive order to provide mortgage and rent assistance for small businesses.
- No action on residential mortgages, deferred to federal support.

### ❖ Cares Act

- 120-day moratorium on evictions for federally subsidized apartments ended on 7/25. Extra \$600/wk UI benefit ended at the end of July.



# KENTUCKY STATE-WIDE INITIATIVES

## ☐ COVID-19 Response Efforts

### ❖ Unemployment:

- 4.3% in June, 26.3% for adults who cannot afford monthly housing cost, MHI is 7th lowest in US.

### ❖ Housing:

- On March 25, Gov. Andy Beshear issued a statewide moratorium on evictions that lasted through July, may be extended to October.

### ❖ Cares Act:

- 120-day moratorium on evictions for federally subsidized apartments ended on 7/25. Extra \$600 a week UI benefit ended at the end of July.



# What is OCCH doing to help?

## ❑ Resident Impact Emergency Fund

### ❖ Funding:

- Committed \$1M, raised 800K from investors to provide COVID-19 relief for residents.

### ❖ Support:

- Provides funding to nonprofit partners at the forefront of COVID-19 relief
- Provides direct rent relief to OCCH-invested properties (16) at \$0.85 on the \$1 to offset COVID-19 related non-payments

### ❖ Committed:

- Approx. a Quarter Million







**John Schrider**

Director of the Legal Aid Society of Southwest Ohio

# Eviction in Hamilton County, Ohio

## Pre-Pandemic

**12,439** residential evictions were filed in Hamilton County from 2014-2017.

**8.7%** eviction filing rate of renter occupied units is well above the national average (6.3%).

**88.2%** of landlords had legal representation in Hamilton County,  
**97.5%** of tenants did not.

"You are being asked to leave the premises": A Study of Eviction in Cincinnati and Hamilton County, Ohio, 2014-2017; Elaina Johns-Wolfe, M.A.; Department of Sociology, University of Cincinnati

# Eviction in Hamilton County, Ohio

## **Pre-Pandemic**

Most evictions in Hamilton County are filed because the tenant is behind on the rent payment.

Predominantly Black neighborhoods are those with the highest eviction filing rates, while neighborhoods with few Black residents experience very few evictions.

“You are being asked to leave the premises”: A Study of Eviction in Cincinnati and Hamilton County, Ohio, 2014-2017; Elaina Johns-Wolfe, M.A.; Department of Sociology, University of Cincinnati

# Eviction in Hamilton County, Ohio

## **Summer 2020**

Evictions restarted in June after being on hold in the spring.

The August 8<sup>th</sup> U.S. Executive Order does not expand protections previously enacted by the CARES Act. The moratorium on evictions in federally assisted housing ended at the end of July.

The order does not stop evictions moving forward and does not provide emergency rental assistance funding.

- Landlords can file eviction cases and have them heard promptly.
- Landlords can evict tenants for nonpayment of rent – even if the reason they cannot pay is related to the Covid-19 Pandemic.

# Emergency Rental Assistance Funds

Tenants who have been served with a Notice to Leave the Premises and cannot pay rent due to the Covid-19 Pandemic may be eligible for rental assistance. Contact the following agencies for rental assistance:

- Hamilton County Community Action Agency  
(513)569-1840 option #4 | [epa@cincy-caa.org](mailto:epa@cincy-caa.org)
- Talbert House  
(513)338-8596  
<https://www.talberthouse.org/media/about/Talbert%20House%20Hamilton%20County%20Rent%20and%20Utility%20Relief%20Program%20-%20JULY%202020.pdf>
- Freestore Foodbank  
(513)482-4500 | (513)241-1064

Legal Aid Society, August 2020



**Tom Carroll**  
Village Manager of the Village of Silverton



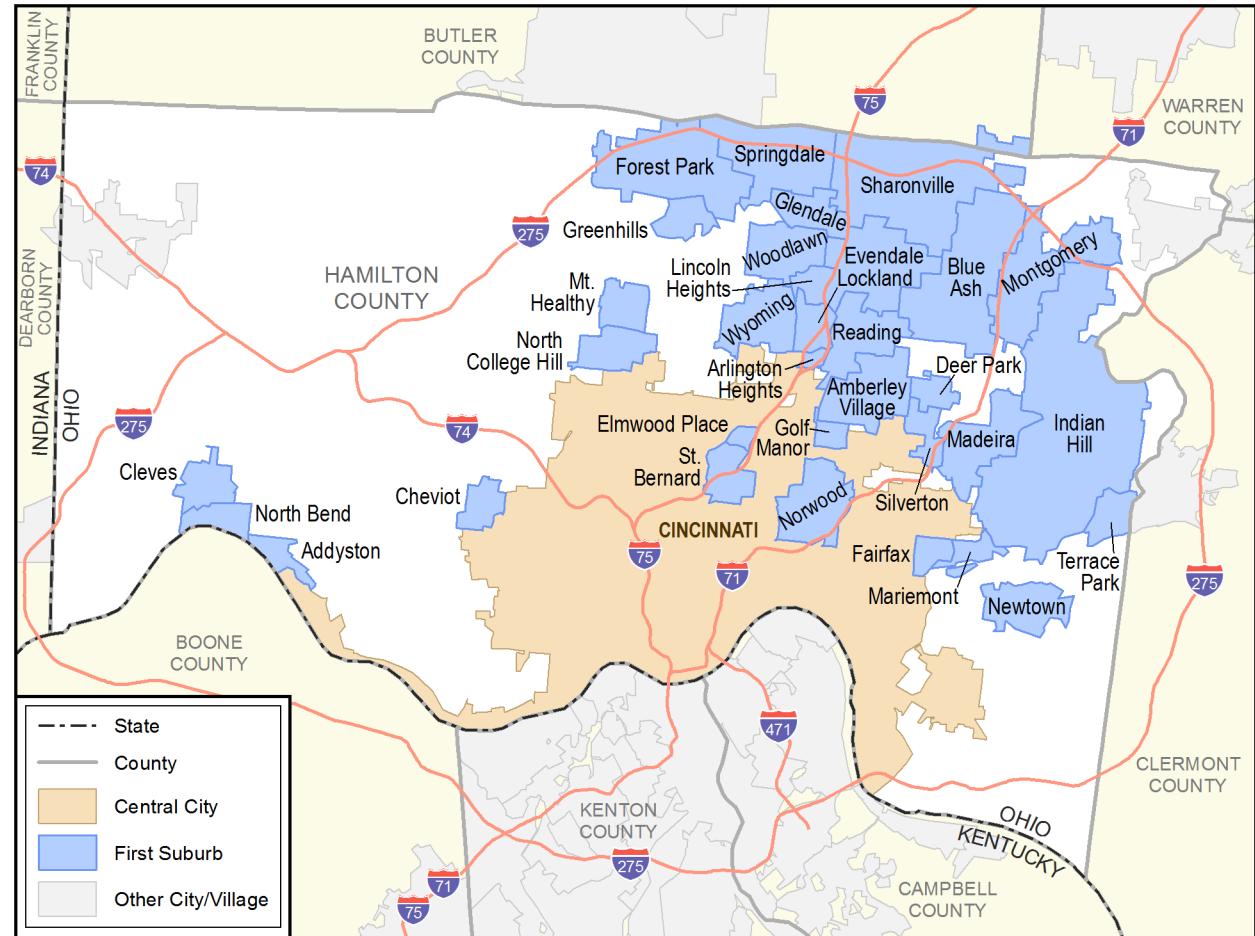
# Contours of Evictions in Hamilton County First Suburbs

August 27, 2020



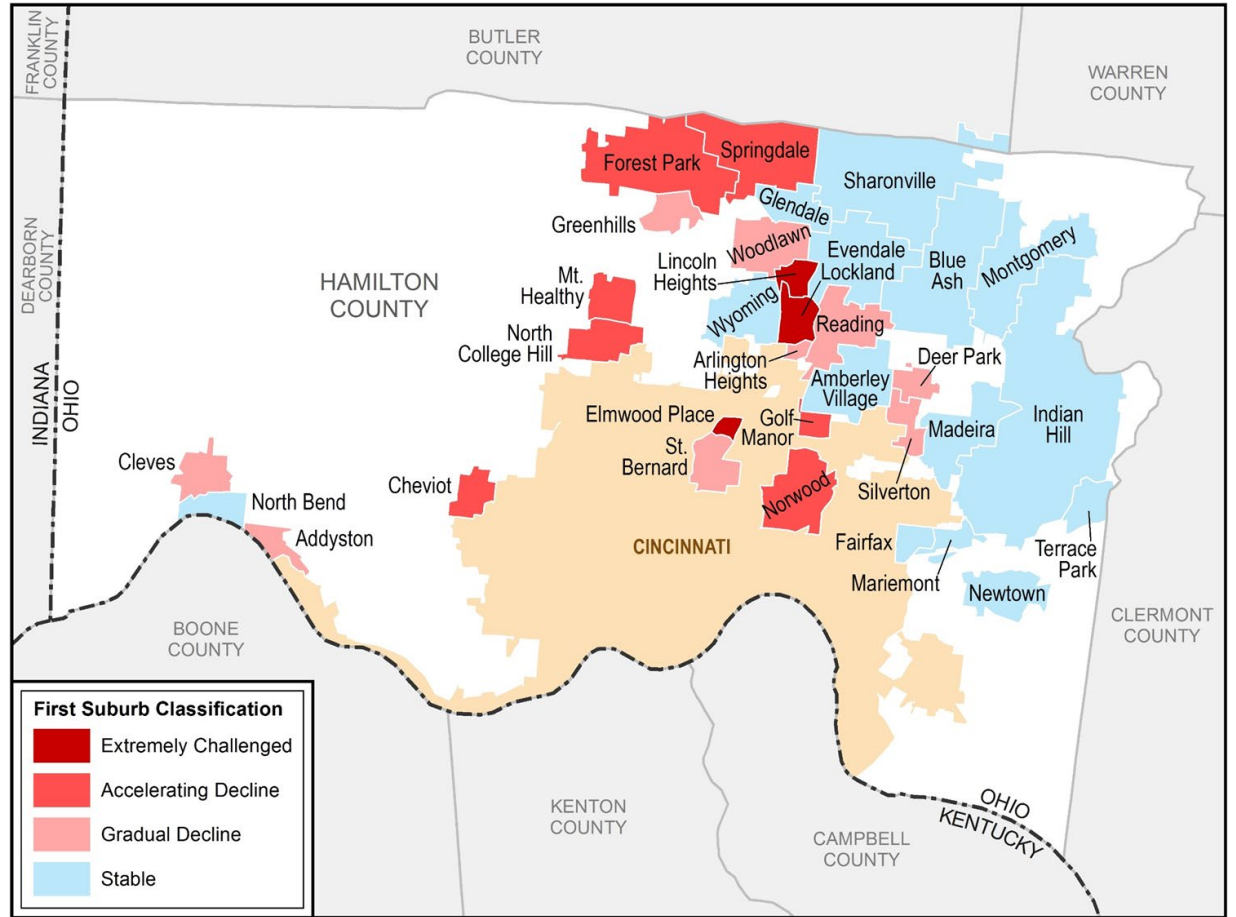
# Hamilton County's First Suburbs

**ICMA**  
INTERNATIONAL CITY/COUNTY  
MANAGEMENT ASSOCIATION

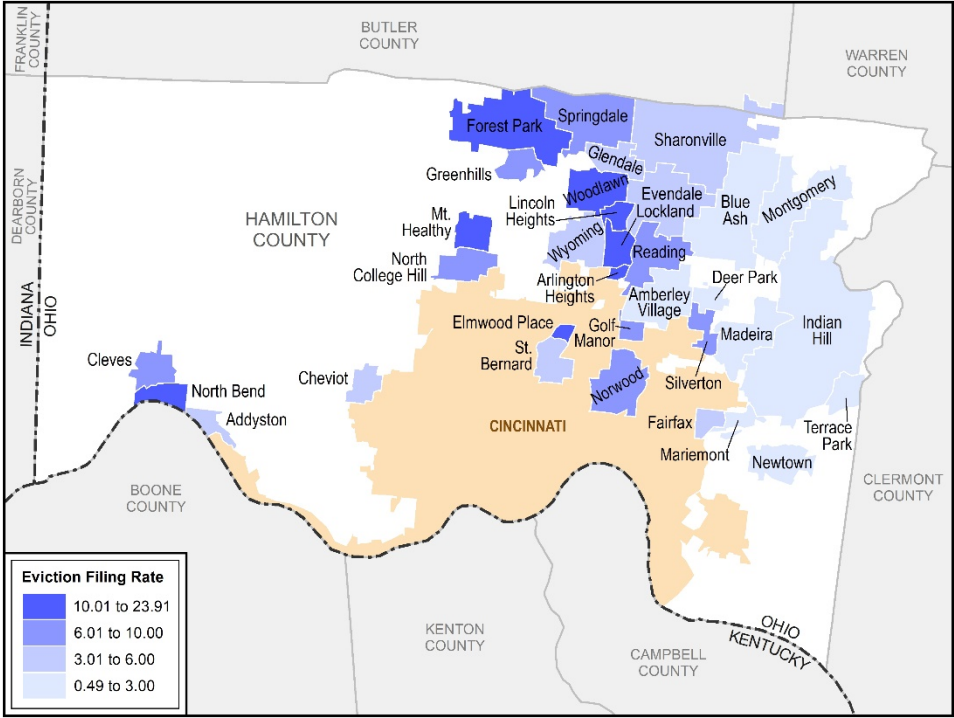




Community	Tax Base	Total Population	Poverty	Total
Lincoln Heights	-30	-15	-40	-85
Elmwood Place	-30	-15	-30	-75
Lockland	-20	-15	-30	-65
Golf Manor	-30	-8	-20	-58
Cheviot	-20	-8	-20	-48
Addyston	-20	-15	-12	-47
Springdale	-30	5	-20	-45
Mt. Healthy	-20	-12	-12	-44
Arlington Heights	-20	-15	-8	-43
Norwood	-8	-12	-20	-40
Greenhills	-20	-12	-8	-40
North College Hill	-20	-8	-12	-40
St. Bernard	-12	-12	-8	-32
Forest Park	-20	0	-12	-32
Silverton	-8	-12	-8	-28
Reading	-12	-8	-8	-28
Glendale	-8	-8	5	-11
Deer Park	0	-5	-5	-10
Newtown	-8	5	-5	-8
Fairfax	10	-12	-5	-7
Woodlawn	0	5	-12	-7
Sharonville	0	5	-12	-7
Evendale	0	-8	5	-3
Indian Hill	-12	5	5	-2
Terrace Park	0	5	0	5
Cleves	10	5	-5	10
Amberley Village	0	5	5	10
North Bend	10	5	-5	10
Madeira	10	0	5	15
Blue Ash	10	10	0	20
Mariemont	10	5	5	20
Montgomery	10	5	5	20
Wyoming	10	5	5	20



Hamilton County First Suburb	Total Population <sup>1</sup>	% Black <sup>1</sup>	% Families in poverty <sup>1</sup>	Eviction Filing Rate, 2014-17 <sup>2</sup>
Terrace Park	2,350	0.1%	3.6%	0.49
Indian Hill	5,876	1.4%	1.8%	0.71
Montgomery	10,663	2.8%	1.8%	1.18
Madeira	9,091	1.4%	1.0%	1.72
Newtown	2,658	5.3%	5.6%	2.21
Deer Park	5,688	5.4%	3.0%	2.45
Amberley	3,780	10.3%	1.6%	2.5
Mariemont	3,429	1.3%	3.3%	2.69
Blue Ash	12,150	7.8%	1.6%	2.93
Fairfax	1,707	5.7%	7.6%	3.14
Sharonville	11,348	9.7%	8.4%	3.63
St. Bernard	4,355	16.4%	10.9%	3.71
Evendale	2,859	3.9%	1.8%	3.85
Glendale	2,228	15.0%	4.4%	4.67
Wyoming	8,535	14.1%	1.8%	4.94
Addyston	1,040	5.7%	14.6	5.13
Cheviot	8,318	11.5%	16.6%	5.8
Greenhills	3,596	14.4%	6.5%	6.21
<b>UNITED STATES</b>				<b>6.3</b>
Golf Manor	3,549	60.4%	18.7%	6.56
Norwood	19,796	10.3%	11.9%	6.6
Silverton	4,767	59.2%	13.3%	7.61
Springdale	11,228	34.9%	12.5%	8.16
Reading	10,286	9.8%	5.5%	8.17
Cleves	3394	0.4%	11.8%	8.7
<b>HAMILTON COUNTY</b>				<b>8.7</b>
North College Hill	9,307	53.5%	15.1%	9.94
Lincoln Heights	3,337	87.7%	45.7%	10.18
Lockland	3,459	31.9%	30.5%	10.71
Arlington Heights	903	27.1%	13.4%	10.88
Woodlawn	3,319	53.8%	9.7%	11.31
Forest Park	18,703	59.5%	13.1%	12.97
Elmwood Place	1,907	20.5%	35.3%	14.86
Mount Healthy	6,076	38.4%	10.0%	18.82
North Bend	843	1.4%	7.4%	23.91



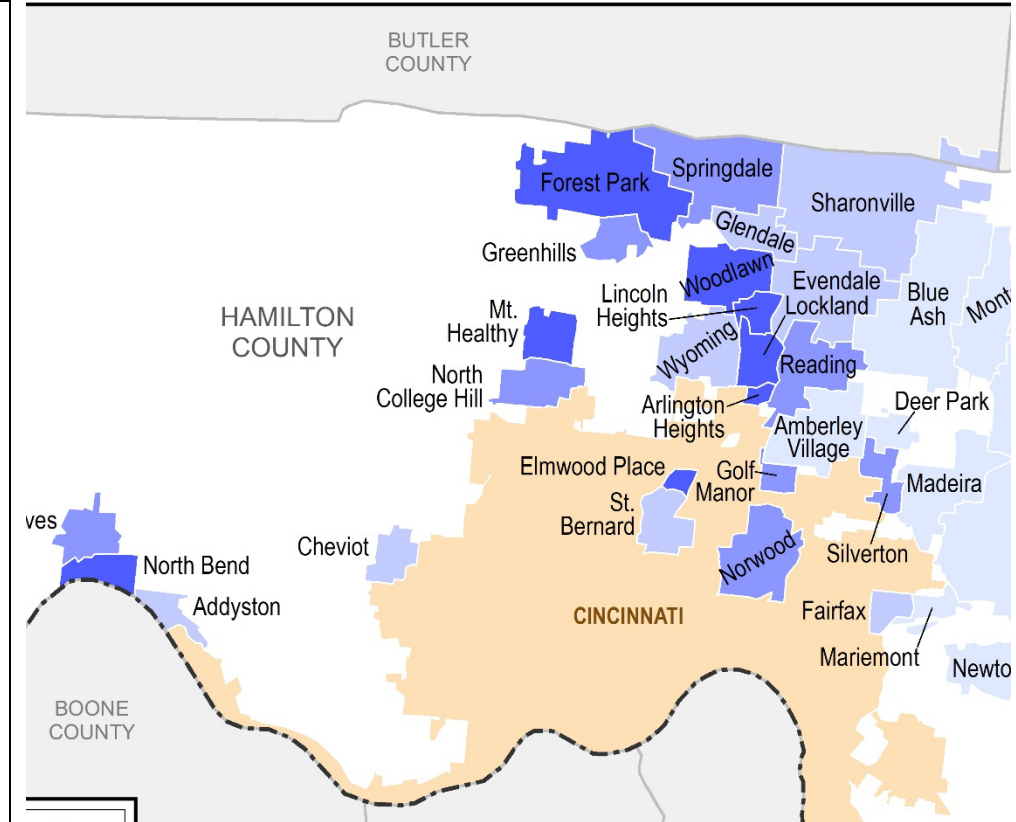
Source: Hamilton County Clerk of Courts

Data Collected by Elaina Wolfe-Johns of UMSL

Map by Doug Lockhart

Notes: <sup>1</sup> 2018 American Community Survey 5-year estimates; <sup>2</sup> Mean number of evictions per 100 renter-occupied units

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## Table 3: Calculated Dollar Amounts of Rent Owe For Silverton Eviction Cases, 2014-2017

Year	Cases	Under \$500		\$500-\$999		\$1,000 to \$1,499		\$1,500 to \$1,999		\$2,000 to \$2,499		\$2,500 to \$2,999		\$3,000 or more	
2014	94	10	10.64%	41	43.62%	17	18.09%	2	2.13%	5	5.32%	6	6.38%	13	13.83%
2015	76	11	14.47%	24	31.58%	23	30.26%	8	10.53%	5	6.58%	0	0.00%	5	6.58%
2016	40	5	12.50%	18	45.00%	5	12.50%	0	0.00%	3	7.50%	4	10.00%	5	12.50%
2017	55	6	9.09%	18	32.73%	14	25.45%	2	3.64%	8	14.55%	2	3.64%	6	10.91%
<b>Total</b>	265	31	11.68%	101	38.23%	59	21.58%	12	8.49%	21	8.49%	12	5.00%	29	10.96%

*Source: Hamilton County Clerk of Courts*

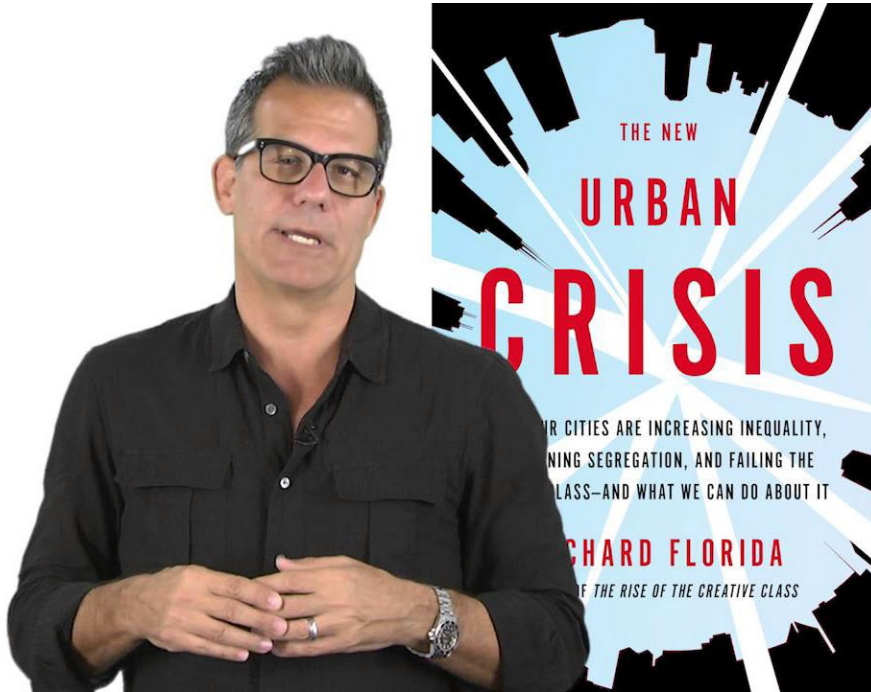
*Data Collected by Deirdre Carroll, Research Assistant with PSPM*

**Table 4: Calculated Number of Months of Rent Owe  
For Silverton Eviction Cases, 2014-2017**

<b>Year</b>	<b>Cases</b>	<b>&lt;1</b>		<b>1-1.99</b>		<b>2-2.99</b>		<b>3-3.99</b>		<b>4-4.99</b>		<b>5-5.99</b>		<b>6+</b>	
<b>2014</b>	87	7	8.05%	43	49.43%	12	13.79%	5	5.75%	4	4.60%	5	5.75%	11	13.83%
<b>2015</b>	71	2	2.82%	33	46.48%	22	30.99%	6	8.45%	4	5.63%	1	1.41%	3	6.58%
<b>2016</b>	40	2	5.00%	19	47.50%	7	17.50%	1	2.50%	3	7.50%	3	7.50%	5	12.50%
<b>2017</b>	52	5	9.62%	23	44.23%	10	19.23%	2	3.58%	3	5.77%	4	7.69%	5	10.91%
<b>Total</b>	250		6.37%	118	46.91%	51	20.38%	14	5.14%	14	5.88%	13	5.59%	24	9.75%

*Source: Hamilton County Clerk of Courts*

*Data Collected by Deirdre Carroll, Research Assistant with PSPM*



*“One thing is certain: if we do nothing, today’s urban crisis will only worsen and deepen. The gap between the winners of winner-take-all urbanism and the rest will widen....Our suburbs will grow poorer, more economically distressed, and more unequal.”*

-Richard Florida, 2017  
*(emphasis added)*



Jena' Bradley

Manager, Community Impact of the United Way of Greater Cincinnati