

Human Services Chamber of Hamilton County



# How Evictions Contribute to Poverty in Cincinnati

Equity, Inclusion, Youth and the Arts Committee

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# The Problem

*Families have watched their incomes stagnate, or even fall, while their housing costs have soared."*

Matthew Desmond, author of  
*Evicted*





## Evictions in Hamilton County

- 11,957 Court Filings in 2016
- 2017 ApartmentList Survey:
  - ❖ Cincinnati Metro #10 in Nation for Number of Evictions
- # of Illegal Evictions not known

# The Eviction Process

## Process Takes Around One Month



- **Step 1- Notice:** tenant must leave within 3 days or eviction complaint may be filed.
- **Step 2- Complaint**
- **Step 3- Hearing** (within 16-19 days after complaint)
- **Step 4- Eviction**
  - Tenant set out 7-10 days after judgment entered.



# Causes of Eviction

*"If we want families to move out of poverty and create better lives for themselves and their children, we should start by ensuring that everyone has a decent and stable place to call home."*

Housing Affordability in Hamilton County,  
February 2017. LISC and Community  
Building Institute.



- Low Income Families Spend a High % of their Income on Housing
- Lack of Affordable Housing
- Neighborhood Gentrification
- Lack of Legal Counsel



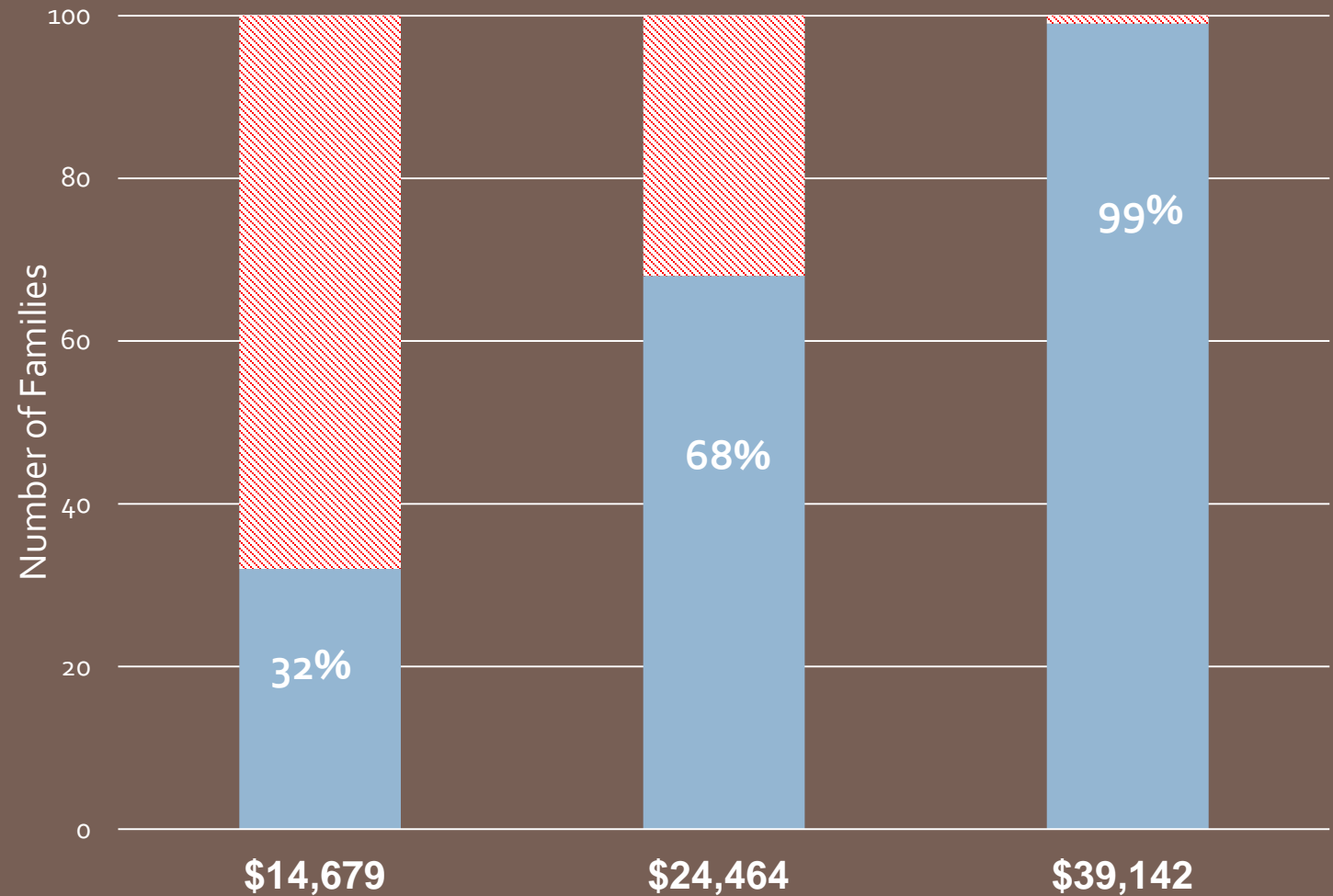
## Low Income Families Spend High % of Income on Housing

- Cincinnati metro #2 among nation's most expensive rental markets based on rent to income ratio. (HomeUnion)
  - Rent to income ratio = 49%
- Affordable housing = housing available at within 30% of household income.
- 44K extremely low income households in Hamilton County (76%) spend more than 30% of their household income on housing.



# Low Income Families Spend High % of Income on Housing

Units Available within 30% of Income  
per 100 households in Urban Hamilton County

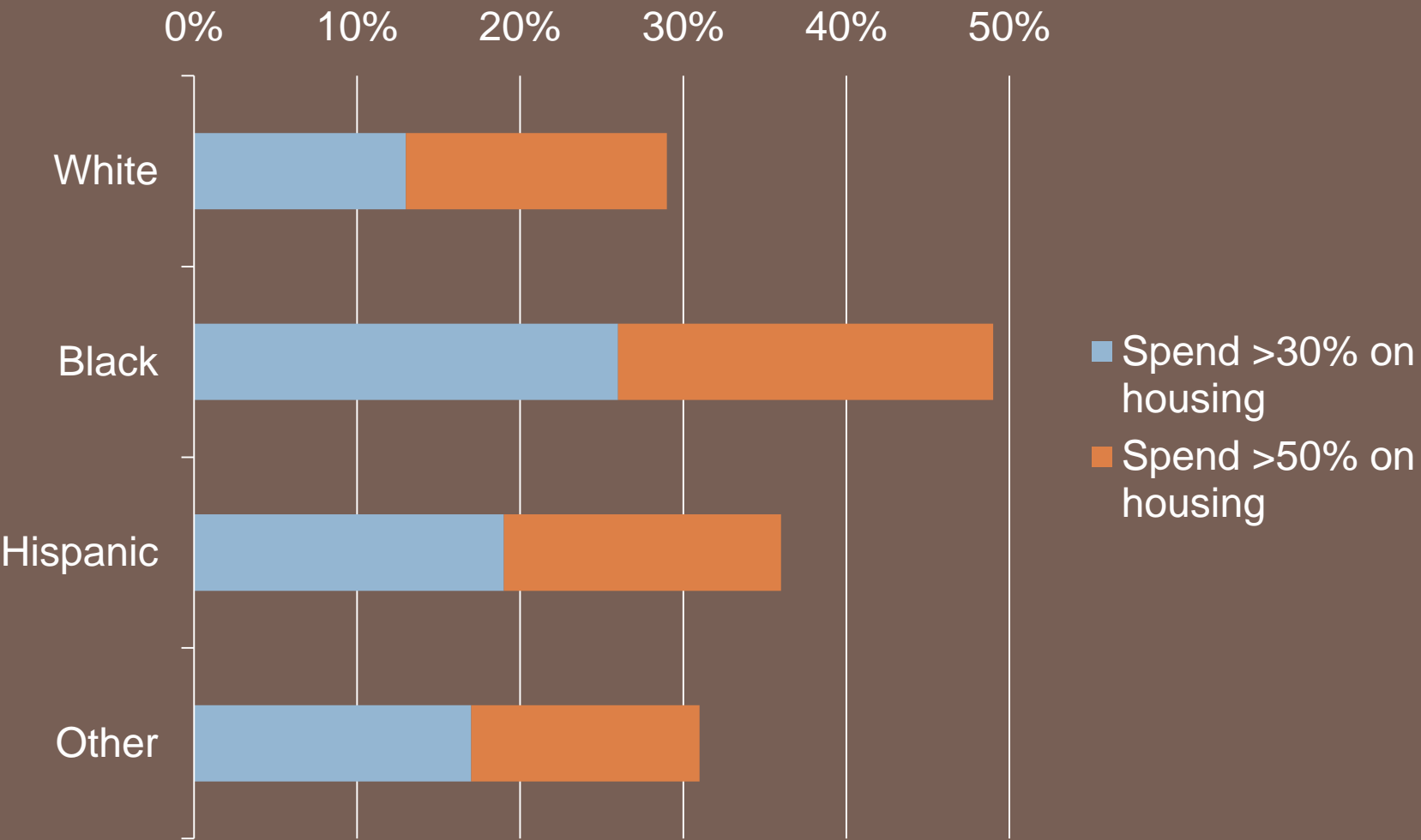


Credit: [Housing Affordability in Hamilton County](#), LISC and  
Community Building Institute

Household Income Threshold



# Percentage of Households that Spend More Than 30% of Income on Housing by Race/Ethnicity



Black Hamilton County households are disproportionately affected by housing cost burden, with nearly half spending more than 30% of their income on housing, compared to 35% of households overall.



Households with limited budgets may get evicted when they cannot pay their rent. Many are one misfortune or emergency away from eviction.



# Lack of Affordable Housing



25,000-unit gap in available and affordable housing in Urban Hamilton County for households making \$14,678K or less (30% of median income).



## Lack of Legal Counsel

90% of landlords have representation in court, while only 10% of tenants get representation.





## Who is Most Affected by Evictions?

### Black women are most affected by evictions

- Low wages (as compared to men in black neighborhoods)
- Children cause landlords to come under increased regulatory scrutiny (lead testing, other unsafe conditions).
- Overcrowded children may create noise, deface property.
- Calls to police to report domestic violence could lead to eviction if male abuser is not on the lease.





## Who is Most Affected by Evictions?



*"Poor black men are locked up while poor black women are locked out."*

Matthew Desmond,  
Author of *Evicted*



## Why Does Eviction Matter?

- Evicted persons are 15% more likely to be laid off their job.
- With eviction on record, difficult to get alternate quality housing.
- Higher rates of depression and suicide
- Ineligible for public housing benefits.
- Loss of household possessions.
- Homelessness

Eviction is a cause, not just a condition,  
of poverty

# Impact of Eviction on Children



- Homelessness
  - 25% of 7,000 homeless persons in Cincinnati are children.
- May be uprooted from schools, affecting school performance.
- Likely to experience trauma/health impacts.
- More likely to become involved in violence.







# Solutions

- Rental Assistance
- Legal Assistance
- Pay to Stay legislation
- Just Cause legislation
- Legislation Governing Landlords' Treatment of Tenants' Personal Property During Evictions
- Investments in New affordable housing

# Rental Assistance

- Provides short-term rent payments that prevent tenants from defaulting on their lease.
- Prevents families from entering the downward cycle of poverty.
- More cost-effective for society.



# Rental Assistance



- Charitable organizations are sometimes able to provide limited assistance, including:
  - Our Daily Bread
  - St. Vincent DePaul
  - Christ Church Cathedral
  - Salvation Army
  - Mercy Neighborhood Ministries
  - Interfaith Hospitality Network
- 7,632 calls to 211 for rental assistance in 2017.
- Resources are not enough to meet demand.



# Legal Assistance

- Low income tenants have no right to attorney in eviction cases.
- Tenants with attorneys are far less likely to be evicted.
- Legal Aid Society provides legal representation or advice



# What Other Cities Are Doing To Prevent Evictions:



## **Philadelphia: Eviction Prevention Project**

- Provides legal and financial services to those at risk of losing their home, whether or not they are actually facing eviction.

## **New York City : Right To Counsel program.**

- Will provide all tenants who are 200% below the federal poverty line and facing eviction with legal counsel by 2022. NYC is the first city in the nation to provide this program.

# Legal Protections

## Successful legislation in other cities and states :



- Pay to Stay legislation
  - Allows tenant to remain if s/he pays all back-rent owed before eviction judgment is entered.
- Just Cause legislation
  - Prevents landlord from evicting the tenant except for certain reasons, i.e. non-payment of rent, property damage, creating a nuisance.
- Legislation Governing Landlords' Treatment of Tenants' Personal Property During Evictions
- Strengthened Penalties for Retaliatory Evictions



# Invest in Affordable Housing

- Find new funding sources for Affordable Housing Trust Fund.
- Incentivize developers to build affordable housing.
- Protect existing affordable housing.





Thank you for allowing us to present.

