



Eviction in Vermont: A Closer Look

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Why did we do this study?



- No available reliable measure
- Eviction is a significant problem for everyone:
 - Tenants: Loss of their homes, harder-to-house, lose income, negative health outcomes.
 - Landlords: Lost rent, court costs, attorney fees, time.
 - Vermont's costs:
 - Court administration: LL/tenant is 31% of cases
 - Shelters, GA housing: \$5+ million/year
 - Medical & mental health: Medicaid costs reduced \$1183 per person per year in AHS study, June 2015.
 - Education: Homeless children have 2x rate of learning disabilities and 3X rate of behavioral problems.
- ***No one wins when tenants are evicted.***
- With this data, can we come up with new solutions?

Some basic data on evictions in Vermont



	2013	2014	2015	2016	2017
Addison	57	63	65	49	53
Bennington	124	134	160	150	141
Caledonia	67	89	80	97	98
Chittenden	343	377	379	365	375
Essex	6	7	3	11	7
Franklin	124	145	181	150	164
Grand Isle	8	15	13	16	6
Lamoille	66	47	40	35	53
Orange	53	60	58	42	69
Orleans	46	52	50	35	55
Rutland	284	280	268	255	253
Washington	155	159	160	166	178
Windham	161	162	178	164	154
Windsor	184	201	172	155	176
TOTAL	1678	1791	1807	1690	1782

Findings



- **Types of tenancies in eviction cases:**
 - No subsidy (and not mobile home park): 85.9%
 - Subsidy: 13.2%
 - Mobile home park: 0.9%
- **Reason for eviction:**
 - Nonpayment is the sole basis in 70% of cases
- **Median arrearage in nonpayment cases: \$2000**
 - 90% of the cases are for \$5000 or less.
- **75% of cases resulted in eviction.**
- **Most landlords have lawyers; most tenants do not.**

Recommendation One: Pay Arrearages



- Increase HOP “homelessness prevention” funding
 - Of \$7 million in HOP funding, only \$367K for rent arrears.
- Ensure funding is consistent to meet need statewide
 - Availability of rental arrears funding capped at 3 months, and varies by HOP-funded organization and county.
- Increase per-household grant amounts – use \$ amount rather than # of months of rent
 - Federal ESG cap is 6 months; HOP uses 3 months; counties may opt to cap at 1.5 months or less.
- Increase eligibility flexibility
 - Cut-off currently at 30% AMI (\$21,500 for HH of 4), with 10% up to 50% AMI
- Offer grant/loan opportunities
 - For higher AMI HHs, offer treasury offset.

Costs to “Cure” Nonpayment Cases



Cap on Grant Amount	% of Cases Resolved Without Court Filing	Estimated Vermont-Wide Cost
\$1,000	21%	\$246,000
\$2,000	42%	\$783,000
\$3,000	58%	\$1,494,000
\$4,000	66%	\$1,947,000

Does Paying Arrearages Actually Save Money?



- GA Reallocation Theory – Housing is Cheaper than Homelessness
 - FY 2018: 43,167 bednights paid for by GA at average cost of \$75.85/night = \$3.274 million.
 - Evictions ranked 4th and 5th as the stated bases for homelessness
 - If 1/4 of GA bednights were avoided, savings = \$818,554.
- HOP Reallocation Theory – It's Cheaper to Keep People Housed
 - Only 33% of HHs exiting HOP-funded emergency shelter exit to stable permanent housing
 - Only 37% of homeless HHs receiving case management are stabilized in permanent housing within 90 days.
 - Only 57% of HHs receiving rapid rehousing assistance are stably housed 90 days following assistance

Recommendation Two: Making Arrearage Funding Work Long-Term



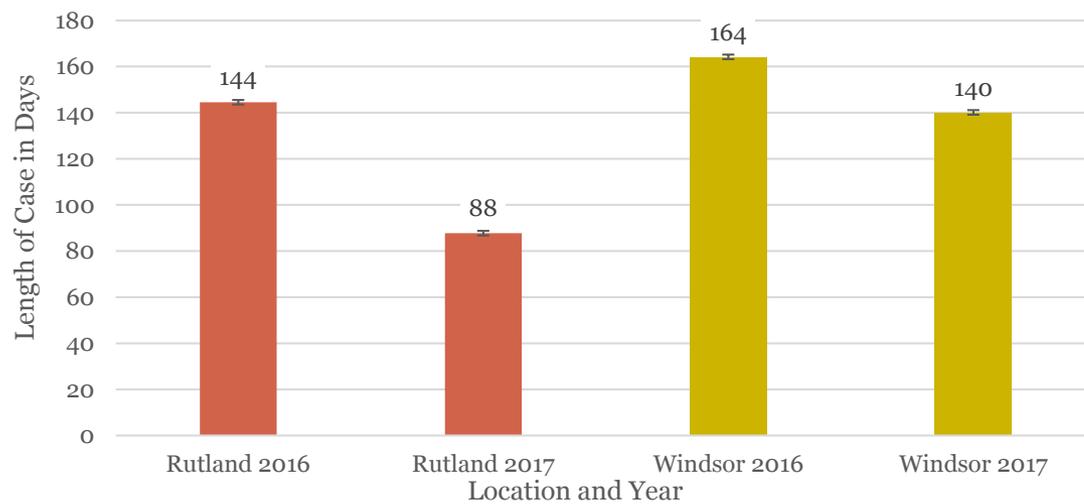
- HOP results:
 - 84% of HHs are stabilized upon receipt of grant, but only 58% remain stably housed at least 90 days following assistance
- Financial management tools to increase stability
 - Vendor payments of Reach Up
 - Increase availability of representative payees
 - Banking opportunities for “unbankable” Vermonters – CDCU access, no/low fee mobile banking
 - One-time budget assistance with a case manager
 - Savings match programs for HHs below 50% AMI
- Rights & responsibilities webinar

Recommendation Three: Limited Representation for Rent Escrow



- Improve access to justice for tenants & expedite resolution of cases
- “Lawyer-for-the-day” clinics exist in: Chittenden, Rutland, Addison, Washington Counties
- Explore creation of additional rent escrow clinics staffed by VLA, LSSL, and pro/low bono attorneys.

Mean Length of Eviction Cases in Days
Rutland and Windsor Counties, Vermont



Recommendation Four: Landlord Incentives



- Tax benefit for landlords:
 - Offer residential tax rate to LLs renting units at or below FMR
 - Extra incentives for LLs offering units for tenants with RRH rental assistance, VRS.
 - Encourage repayment agreements and extending tenancies to allow tenants to pay back their LLs
- Landlord liaison programs: Model after successful HOP-funded program (e.g., HPC in Rutland).