

Statewide Eviction Landscape

Presentation to Senate Interim Committee on Housing and Development

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Data compiled from Oregon Judicial Department public files, from the OHCS State of the State Housing Report, and from the Joint Center for Housing Studies at Harvard University.

Data visualization provided by the Evicted in Oregon team led by Dr. Lisa Bates at the Toulan School of Urban Studies and Planning at Portland State University.

Additional data visualization by Becky Straus, Emily Rena-Dozier and the OLC Eviction Defense Project



Some Context: State Affordability Data

Taken from OHCS [State of the State's Housing](#) Report



The past decades saw rapid population growth (55% faster than the national average between 2003 and 2023) and housing underproduction, causing significant housing shortages, exacerbated by the pandemic.



Oregon has a huge gap in affordable rental units: For every unit affordable to an extremely low-income household, there are 4.2 households competing for that housing.



Extreme shortages can lead to “reverse filtering.” Research by the FHFA indicates that during the pandemic, west coast cities experienced reverse filtering. This means that previously affordable units were bid up by higher-income households, increasing their cost due to heightened competition.

State Affordability Data, Continued

- While Oregonians have experienced wage gains, rent increases have largely eroded those gains over the last five years, with more than 50 cents of every new dollar earned going to rent hikes.
- Oregon now has the 6th most expensive housing cost index in the nation.
- More than 1/2 of all renters in Oregon experience a housing cost burden, and 1 in 4 households have rents that cost more than 50% of their income.
- Rent burdens disproportionately affect certain groups in Oregon, such as BIPOC communities, seniors, people with disabilities, and women.



National Affordability Data Echoes Oregon Data

Joint Center for Housing
Studies at Harvard University

- The number of cost-burdened renter households reached an all-time national high in 2023.
- Renter wages have not kept pace with rents. The median income for renter households rose 19 percent between 2019 and 2023, while rents rose 29 percent.
- Cost burdens for lower-income renters remain the most severe, but notably, burdens among middle-income households are also spiking.
- Burden rates remain disproportionately high for lower-income renters of color, and these households are at greater risk of eviction.
- The nation continues to lose low-rent units even as the population of financially vulnerable households grows.

2023 and 2024 Key Legislative Actions to Limit Eviction and Prevent Homelessness

HB 2001 (Sections 54-66) – Eviction Procedural Reform (*effective 3/29/23*)

- 10-Day Notice prior to termination for nonpayment. Notice and court paperwork to include information in multiple languages about where to find rent assistance and advice;
- Payment, if provided before judgment, will result in dismissal. Payment from rent assistance provider may not be refused;
- Default judgment procedural reforms;
- Eviction court procedure timelines amended, to ensure Tenant has time to seek advice and assistance;
- Expungement of qualifying FED judgments is automated.

Statewide Homelessness Prevention and Rent Assistance Investments

- **2023 HB 5019** - Early Investment Package, \$33.6 million
- **2023 SB 5511** - \$55 million for balance of the biennium
- **2024 SB 1530** - \$34 million additional investment

High Level Data Regarding Court-Filed Eviction Cases

Source: Oregon Law Center analysis of Oregon Judicial Department publicly available eviction court data

	2019 Pre-Pandemic	Jan 21 – June 21 Moratorium on Nonpayment Filings	July 21 – Sept 22 Various forms of Pandemic-Related Limitations on Non-Payment Filings	Oct 22 – Mar 23 Safe Harbor Protections Expired	April 23 – Sept 24 Eviction Prodecural Reform (HB 2001)	October 2024
	Monthly Average	Monthly Average	Monthly Average	Monthly Average	Monthly Average	Monthly Filing
Total Filings	1,556	377	1,380	2050	2,013	2,602
% of Filings for Nonpayment	Unsure	Not allowed	65%	87%	85%	88%

**Note that eviction filing numbers are the tip of the iceberg in measuring displacement. [Studies](#) indicate that approximately 2-5x the # of people who face formal eviction filings are displaced through informal evictions.*

January 2023

No protections in place

Outcomes

% Default 20% (392/1984)

% Dismissal 28% (546/1984)

% Negotiated

Moveout 23% (466/1984)

Sept 2024

HB 2001 in effect

Outcomes

% Default 12% (287/2395)

% Dismissal 52% (1245/2395)

% Negotiated

Moveout 12% (287/2395)

SNAPSHOT OUTCOME DATA COMPARISON

Since passage of HB 2001, dismissals have almost doubled, while default judgments against tenants and negotiated move-outs have been cut in half. More tenants are able to access advice and rent assistance in time to retain their housing.

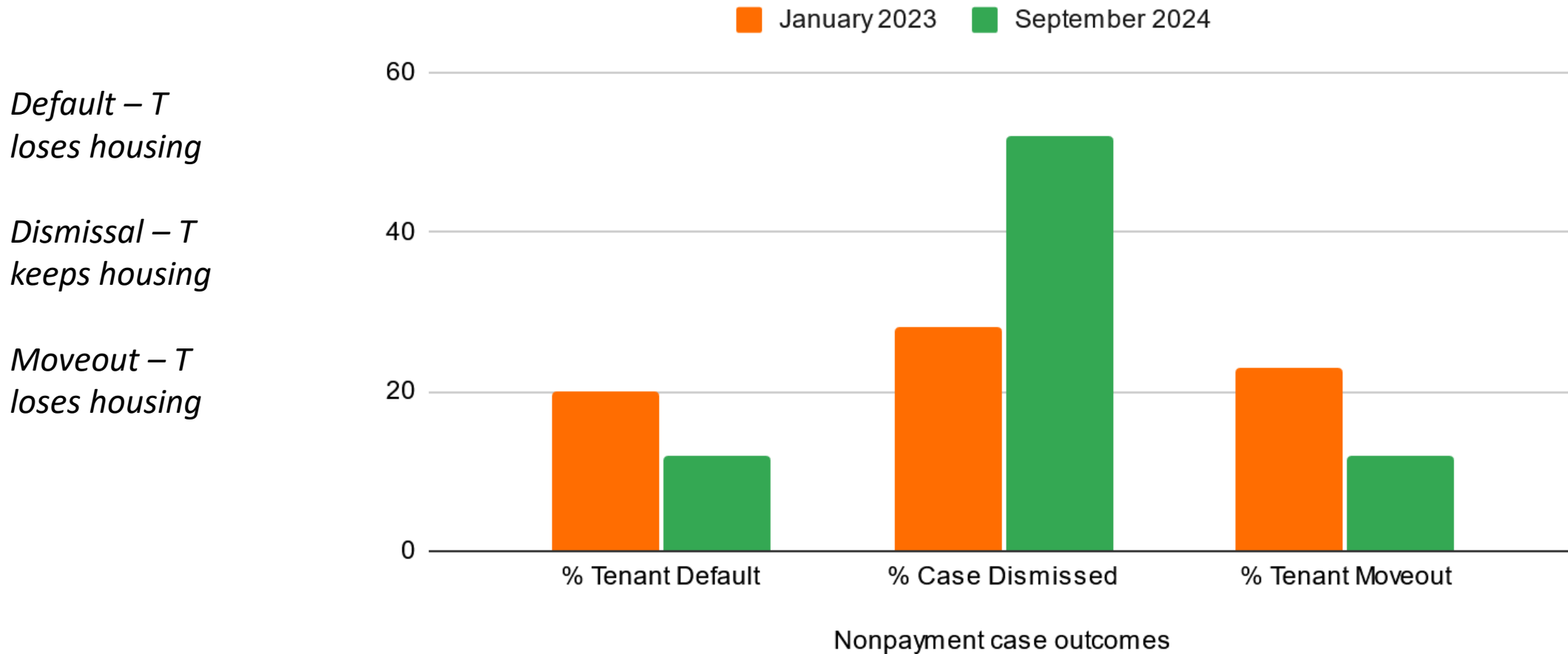
*Default – T
loses housing*

*Dismissal – T
keeps housing*

*Moveout – T
loses housing*

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Nonpayment Case Outcomes



Outcome Data is Good, But There Is Reason for Grave Concern

GOOD NEWS

- The procedural protections in place are providing Tenants a chance to seek and receive rent assistance and legal assistance in time to make payment, avoid displacement and retain housing.

And CONCERN

- *The affordability crisis continues to grow, and with it the need for rent assistance.*
- *Eviction filing rates are on the rise again – the last 9 months have seen an average of more than 2,200 filings a month, with a spike in October of 2,602 filings.*
- *At current levels of need, we can expect continued spikes in homelessness and displacement without adequate prevention resources. Support for the Governor's Budget eviction and homelessness prevention package is a high priority for advocates.*



Using October as a Snapshot

- 2,602 Eviction filings in October
- 88% for nonpayment = 2,301 filings for nonpayment
- Average amount of rent owed as identified in court paperwork = \$2,443 per case
 - *These records only reflect the need as captured by court records – many tenants seek assistance before court proceedings are filed.*
 - *While rent continues to accrue after a case is filed, most rent assistance providers pay some amount of forward rent as well as past-due rent.*

Evictions,
displacements,
and
homelessness
are systemic.

State policies
can create better
systems.

Housing cost burden is the highest predictor of eviction and homelessness. For every \$100 increase in rents in a community, there is a 9% increase in homelessness.

New research confirms prior studies showing that evictions result in increased homelessness and hospital visits, and reduces earnings, consumption, and access to credit.

These same studies show that long-term impacts of eviction are increased indebtedness, poor credit scores, poor health outcomes, and homelessness.

Black and Brown Oregonians and families with children are at greater risk of home loss and homelessness.

Evictions and affordability challenges continue to pose the greatest risks to Black and Brown renters.

In Oregon, Black women face eviction filings at more than twice the rate of white renters, and the presence of a child in the home is an eviction risk indicator.

Households of color and with children are at greater risk of homelessness after displacement. Oregon has the highest rate of youth homelessness in the nation.

Moving Forward, We Must Continue to Focus on Prevention

Prevention is cheaper than re-housing efforts, and saves households from immense and generational trauma.



We must increase housing supply, AND recognize that supply will take years to balance out.



In the meantime, we must act to stabilize rents, prevent displacement, and support and fund-to-scale humane and effective emergency response.