

STOP EVICTIONS



HARRIS COUNTY EVICTION PREVENTION PROGRAM

EVALUATION AND ASSESSMENT OF PRECINCT 7 PILOT

Second Preliminary Report

June 30, 2020

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Table of Contents

Acknowledgments.....	i
Preface.....	3
HOUSING CRISIS	8
Introduction.....	15
Evictions in Texas.....	19
Eviction for Failure to Pay Rent	19
Need for Intervention.....	27
The PILOT	44
Housing Market for Precinct 7.....	47
Housing Stability Risk Factors	49
Evaluating the PILOT.....	58
ASSESSMENT AND EVALUATION	69
PILOT Strengths	70
PILOT Weaknesses.....	71
DID THE PILOT REACH ITS GOALS?.....	72
CONCLUSION.....	74
EPILOGUE	74

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Hon. Jeremy Brown
Justice of the Peace, Pct 7 Place 1

It has been my honor to serve the people of Harris County, Texas, as Justice of the Peace for Precinct 7 Place 1 since November 16, 2018. My role as a judge is to uphold the law and to be fair and impartial; however, as a member of the broader community, I recognize those things that need to be improved, mainly related to issues that come in the courtroom, and to serve as a change agent to address problems that come before the bench before they enter the courthouse. Driven by these fundamental goals, it was not long before I recognized the severe threat of housing instability for many in the community who face evictions, commonly for non-payment of rent.

From my experience, many of the people I saw in Court are for eviction were single mother heads of households with school-aged children. Many struggled with low income and demanding jobs that did not provide enough income to pay for all the family's needs, food, medical care, clothing, and shelter. It was essential to work with community stakeholders to figure out better systems to keep people out of the Courthouse and remain in their house. From that vision, this Eviction Protection Program (EPP) was born, nurtured, and in 2019, formally launched as part of my effort to serve my community as an agent for change.

With a little help from COVID-19 initiatives, the first year of the EPP has resulted in a significant improvement in the delivery of services to reduce evictions. However, the initiatives from the pandemic will soon be over, leaving behind the reality of renewed eviction efforts. The problem and the multiple negative consequences that result from the problem will remain, and I believe through this initiative can and will be overcome.

I am delighted to acknowledge the extraordinary work of the people of Harris County Human Services Department. They have been firmly committed to assisting people in need, to the Coalition for Homeless advocates, they make change happen every day, to the Urban Research and Resource Center at Texas Southern University for providing the scholarship that enhances this program, for the landlords, tenants, attorneys, service providers, and the community-at-large for lifting their voices to help. I especially thank the Harris County Judge and Commissioners for their support.

Respectfully yours,

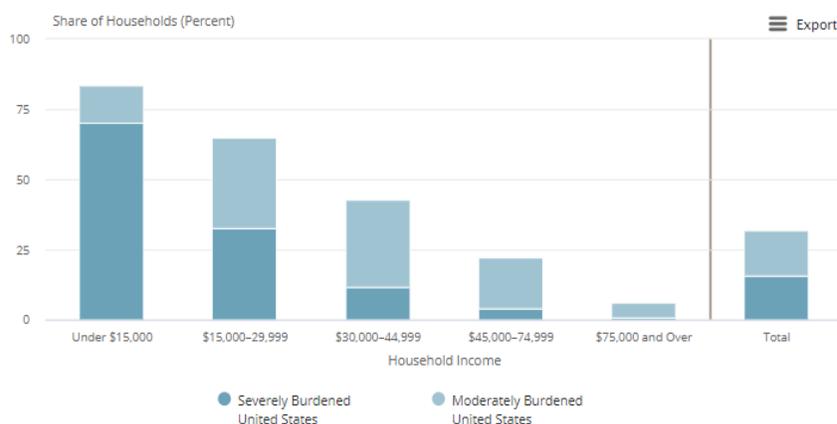
Hon. Jeremy Brown

Eviction Prevention Project

An overview of housing challenges in America

There is a housing crisis in the United States that has escalated over the last several decades, and conditions continue to worsen. In the 1950s, Americans paid about a third of their income for housing costs. By 2017, 39 million households could not afford their housing with most lower income households spending more than half their income for housing.¹

MOST LOWER-INCOME HOUSEHOLDS PAY MORE THAN HALF THEIR INCOME FOR HOUSING



Source: Harvard Joint Center for Housing Studies www.jchs.harvard.edu

As the cost of housing continues to increase, affordable housing becomes increasingly more difficult to find. Instead of buying a home, many Americans are forced to rent, but as rents climb, affordable rental units have become scarce for extremely low-income renters. As of 2018, 11 million Americans were classified as extremely low-income renters, but only 7.4 million units were considered affordable to them.² In other words, nearly one out of every three extremely low-income renters are either in a unit that they must struggle to pay for or be without a home altogether.

According to the National Low Income Housing Coalition, this shortage of affordable housing becomes an excess as the household income increases. Even for renters considered to be low-income there is a surplus of housing affordable to them; the rental housing shortage is exclusive to very low-income families and extremely low-income families.³ This shortage is compounded

¹ Joint Center for Housing Studies, Harvard University, *The State of The Nation's Housing 2019*, retrieved from <https://www.jchs.harvard.edu/state-nations-housing-2019>

² Aurand, A. (2019). *The Gap: A Shortage of Affordable Homes*. NLIHC. Retrieved from https://reports.nlihc.org/sites/default/files/gap/Gap-Report_2019.pdf

³Id.



by the fact that higher income renters have the option of renting the units that are affordable to the extremely low-income renters, leaving even less affordable housing that is available to the extremely low-income renters. Consequently, these Americans are often forced to rent units that they cannot afford.

When people find themselves in housing that they can barely afford, they usually end up in a situation where they have no savings and are one emergency away from foreclosure or eviction. Often these people have dutifully paid their mortgage/rent each month until a unique event happens—such as a head of the household losing their job, a car breaking down, or a child needing medical care—that causes them to fall behind. Forced to find new housing, these Americans will usually move to housing that is either more expensive due to availability or in worse conditions.⁴ While the housing crisis impacts homeowners and renters alike, renters have suffered the most in recent years. Since the foreclosure crisis that peaked in 2012, foreclosure rates have declined at a substantially greater rate than eviction rates.⁵ According to a study by the Nation Equity Atlas:

[Renters] spend \$1.5 trillion per year after paying for rent and utilities, contributing billions to local economies across the country. . . . If no renter households paid more than 30 percent of income on rent, they would have an extra \$124 billion to put back into . . . [paying] for the basics like healthcare, child care, transportation or food. This \$124 billion in renters' pockets averages out to roughly \$6,200 per rent-burdened household.⁶

Although efficiently dealing with the eviction crisis is a daunting task, it would not only benefit those in need but the economy as a whole.

Considering how much of an impact renters have on the national economy, it's imprudent that the global consensus is that there is a lack of eviction data available.⁷ Fortunately, many organizations have recognized this deficiency and begun compiling and maintaining more comprehensive eviction data.

⁴ Raghuvver, T. (2018, September 12). Kansas City Eviction Research Highlights the Need for Bold Municipal Solutions. Retrieved from <https://howhousingmatters.org/articles/kansas-city-eviction-research-highlights-need-bold-municipal-solutions/>.

⁵ Eviction Lab. (2018, May 11). National Estimates: Eviction in America. Retrieved from <https://evictionlab.org/national-estimates/> and see Pradhan, A. (2018, July 25). The Foreclosure Rate Is Now Back to Pre-Crisis Levels. Retrieved from <https://www.corelogic.com/blog/2018/07/the-foreclosure-rate-is-now-back-to-pre-crisis-levels.aspx>.

⁶ Ross, A. (2017, September 19). Here's What U.S. Cities Gain If Housing Is Affordable. Retrieved from <https://nextcity.org/daily/entry/affordable-housing-renter-protests-renter-week-of-action-2017>.

⁷ Gudrais, E. (2014). Disrupted Lives: Sociologist Matthew Desmond studies eviction and the lives of America's poor. Harvard Magazine. Retrieved from <https://harvardmagazine.com/2014/01/disrupted-lives>; Housing & Homelessness Branch Human Resources & Social Development Canada. (2006). Policy Discussion Paper on Eviction and Homelessness: Stakeholder Perspectives on a Role for Human Resources & Social Development Canada. Retrieved from

https://homelesshub.ca/sites/default/files/attachments/policy_discussion_paper_on_eviction_and_homlessness.pdf; and Raghuvver, Id. n 4



Several factors have been found to correlate with eviction, such as a large household size, job loss, neighborhood eviction rates, and—most significantly—race.⁸

The factor of race affecting eviction rates runs deep in our country’s roots; disparity among races is rampant throughout American institutions. According to the Minneapolis Health Department, “[the] correlation between the neighborhood percentages of cost-burdened households and residents of color is ... quite high at 73%”.⁹ In one report, the researchers found that even when holding the factor of income constant, black and Latinx families were evicted at higher rates than whites.¹⁰ Moreover, renters of color are more likely to be evicted even at the same income levels as whites, extremely low-income renters are especially at risk of being evicted.

In addition to the eviction itself, people who are evicted from their homes face other dire consequences from the eviction.

“One in two recently evicted mothers reports multiple symptoms of clinical depression, double the rate of similar mothers who were not forced from their homes. Even after years pass, evicted mothers are less happy, energetic, and optimistic than their peers. When several patients committed suicide in the days leading up to their eviction, a group of psychiatrists published a letter in *Psychiatric Services*, identifying eviction as a “significant precursor of suicide.” The letter emphasized that none of the patients were facing homelessness, leading the psychiatrists to attribute the suicides to eviction itself. “Eviction must be considered a traumatic rejection,” they wrote, “a denial of one’s most basic human needs, and an exquisitely shameful experience.” Suicides attributed to evictions and foreclosures doubled between 2005 and 2010, years when housing costs soared.”¹¹

Eviction is a national crisis and Harris County is taking on the challenge to address it locally. Various Harris County departments and organizations joined Judge Brown in launching the *Eviction Prevention Program PILOT* in order to prevent evictions in Harris County. Working alongside the judge and The Harris County Community Services Department (CSD), the working group consists of The Way Home and the Coalition for the Homeless, the Pilot aims to prevent evictions and consequentially homelessness. Overall, the Texas eviction rate, as reported, is lower than the national average; but in Harris County, the eviction rate is higher than the national

⁸ Raghuvver, Id. n. 4; Desmond, M., & Gershenson, C. (2017). Who gets evicted? Assessing individual, neighborhood, and network factors. *Social Science Research*, 62, 362–377. doi: 10.1016/j.ssresearch.2016.08.017; Desmond, M., & Shollenberger, T. (2015). Forced Displacement From Rental Housing: Prevalence and Neighborhood Consequences. *Demography*, 52(5), 1751–1772. doi: 10.1007/s13524-015-0419-9

⁹ Minneapolis Health Department. (2017). Cost-burdened Households by Neighborhood. Retrieved from <http://www.minneapolismn.gov/www/groups/public/@health/documents/webcontent/wcmssp-205771.pdf>

¹⁰ Raghuvver, Id. n. 4.

¹¹ Matthew Desmond, *Evicted: Poverty and Profit in the American City*, Broadway Books, NY, ISBN 978-0-553-44745-3, 2017



average.¹² Harris County has a very different minorities-to-white ratio than the rest of the country, being about 2:1 in Harris County and 1:3 nationally.¹³

The *Eviction Prevention Program's Pilot* aims to aid its most vulnerable population of renters who are identified as persons/families with extremely low-income and chronically at risk persons/families residing in Precinct 7, Harris County, Texas. Judge Brown and his Precinct 7 court leads the initiative, so much of the focus will be on that geographically defined community. Although the program hopes to offer guidance and effective methods for preventing evictions across all of Harris County, its current priority is to identify those in imminent need of assistance in Precinct 7 and determine what factors led to their current circumstance. The Program is designed to connect qualified clients to available homelessness prevention funds and to prevent eviction by identifying barriers to the client's housing stability and providing referrals to community resources. In order to better understand what works and what doesn't in preventing evictions, the program hopes to gather data throughout the pilot program to determine what factors lead to eviction in Harris County Justice of the Peace Precinct 7.

This report discusses the State of Housing and Evictions, particularly in Harris County, Texas, then evaluates and accesses the PILOT's goals in order to determine how well it did during its first year to solving the problems identified.

In addition to reporting the rates of eviction in Harris County, the Center will seek the following data:

1. A profile of the community and eviction statistics will be compiled that includes the demographic characteristics, household characteristics and a housing market analysis
2. Whether the eviction was formal or informal, and where the affected residents moved to after eviction
3. A housing needs assessment consisting of the existing needs, challenges to affordability in the industry, projected needs in industry to meet the current needs, and input from tenants as to what they need and are willing to do to avoid eviction

Finally, the report identifies those policies and initiatives that had a positive effect on eliminating eviction during the Pilot project and attempts to ascertain whether long term benefits could be projected. This report is only Part I of the overall study. After reviewing the collected data in Part I of the study, additional research will be conducted in part II of the study to address areas that include:

1. Eviction: what is it, when and where is it employed, who is impacted, why Harris County should be concerned, and the status of affordable housing options in Harris County
2. The best practices for eviction relief considering the existing interventions, as well as the effectiveness and feasibility of existing and developing interventions

¹²Eviction Lab. (2016). Eviction Map & Data. Retrieved October 3, 2019, from <https://evictionlab.org/map/#/2016?geography=states> which reports that the data from Texas is incomplete and similarly the data from Harris County may not completely reflect all eviction numbers. See Jeff Reichman, Why Houston Should Care About Evictions, January Advisors, March 15, 2020, retrieved from <https://www.januaryadvisors.com/why-houston-should-care-about-evictions/>

¹³ Eviction Lab supra n 12 and see U.S. Census Bureau QuickFacts: United States. (2018, July 1). Retrieved from <https://www.census.gov/quickfacts/fact/table/US/PST045218>. Figures that correlate with the studies previously mentioned.



3. Policies affecting production of affordable units
4. The most productive strategies for housing stability including programs, practices and policies that should be maintained in the Precinct 7 courthouse
5. How best to replicate eviction strategies throughout Harris County.

Part II is slated to get underway by the fall 2020.



HOUSING CRISIS

Article 25 of the Universal Declaration of Human Rights¹⁴ recognizes the right to housing as part of the right to an adequate standard of living. It states, in pertinent part, that:

*“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, **housing** and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”*¹⁵ [emphasis added]

Human rights are moral principles that are protected as natural rights. They are rights so fundamental to life that inherently attach to personhood.¹⁶

Notwithstanding its vote favoring the adoption of the United Nations declaration of housing as an inherent human right, the United States has not supported any international move to make the right to adequate housing enforceable. Moreover, the United States Constitution does not provide a right to housing.¹⁷ However, through various federal acts, the United States apparently recognizes the state’s obligation to ensure that its citizens do have adequate housing. The Housing Acts of 1934, 1937 and 1949 embrace the right to adequate housing.¹⁸ Adequate housing is commonly defined as providing adequate privacy, space and security, lighting and ventilation, basic infrastructure and affordability.¹⁹

Affordability has been a part of the United States housing standards since the 1960s, when it began to provide housing opportunity to families ensuring that rental rates in government-owned housing were capped at 30% of family income.²⁰

¹⁴ In 1948, The Universal Declaration of Human Rights (UDHR) was adopted by the United Nations General Assembly. The United States was one of the 48 countries that voted in favor of the Declaration.

¹⁵ Id.

¹⁶ See United Nations Human Rights, Office of the High Commissioner, What are human rights? Retrieved from <https://europe.ohchr.org/EN/Issues/Pages/WhatareHumanRights.aspx>

¹⁷ *Lindsey v. Normet*, 405 U.S. 56 (1972), the US Supreme Court held that the Constitution provides no “guarantee of access to dwellings of a particular quality.”

¹⁸ While these acts fail to provide a right to housing they have served to stimulate growth of the housing market, increase the availability of housing, provide subsidies to assist families with the cost of housing and eliminating slums and substandard housing requiring that housing meet certain minimum housing quality standards and declaring that people have a right to a safe, decent and sanitary residence. Additionally, the Housing Acts of 1949, 1968, 1974 and 1990 state an aspirational goal of “a decent home and a suitable living environment for every American family”.

¹⁹ Commission on Economic, Social and Cultural Rights, General Comment 4, The right to adequate housing, Art. 11(1) (Sixth Session), U.N. Doc. E/1992/23, annex III at 114 (1991)

²⁰ Charles L. Edson., *Affordable Housing: An Intimate History*, in the *Legal Guide to Affordable Housing 4* (Tim Iglesias & Rochelle E. Lento eds., 2011) and ref. Anil Kalhan, Elisabeth Wickeri, *Advancing the Right to housing in the United States: Using International Law as a Foundation*, A Report by the International Human Rights Committee of the New York City Bar Association retrieved from <https://www2.nycbar.org/pdf/report/uploads/20072632-AdvancingtheRighttoHousingIHR2122016final.pdf> (February 2016)



Homes that are affordable are a necessary and tangible asset for any adult or family to survive and thrive, but there are not enough of them to go around.²¹ The shortage of affordable housing supply has a bleak future as estimates are that there will be a need for 4.6 million new apartments by 2030.²² This shortage of housing inventory coupled with construction labor shortage, high land costs and low to no government incentives fuels the affordable housing crisis.²³

“It’s not a housing crisis. It’s a housing catastrophe.”

—Larry Gross, Coalition for Economic Survival

The NAHB/Wells Fargo Housing Opportunity Index is a report that shows the share of homes sold in an identified area that would have been affordable to a family earning the local median income, based on standard mortgage underwriting criteria.²⁴ The historical reports show that the peak of housing affordability was reached in 2012 when 78% of new and existing home sales in America were affordable for a typical family based on their incomes and current interest rates. By the third quarter of 2018, that score of 78 had plummeted to 56, meaning only 56% of home sales were affordable.²⁵ NAHB’s 2019 index shows that the level has risen to 63% and by end of the first quarter 2020 was at 61.3%.²⁶

According to a report by the Joint Centers, rents have been on a remarkable uptrend. Between 2012 and 2017, the number of units renting for \$1,000 or more in real terms shot up by 5.0 million, while the number of low-cost units renting for under \$600 fell by 3.1 million. Meanwhile, the supply of units with rents in the \$600–999 range also declined, but by a more modest 450,000, marking a sharp departure from the preceding five-year period, when the number of units in all three segments grew by 1.2–1.8 million.²⁷ The decline in low-cost units brought their share of the national rental stock down from 33 percent in 2012 to just 25 percent in 2017, with decreases in all 50 states and Washington, DC.²⁸

Commonly, people rent during the period that they save for down payments to purchase a home. As rents escalate, the increasingly tight rental market seriously impacts homeownership prospects. Since most Americans’ wealth is largely impacted by homeownership, without that opportunity the economic impact on society trends negatively.

²¹ Eddie Lorin, How you Can Help Fix America’s Affordable Housing Crisis (And Earn Returns in the Process), Forbes, <https://www.forbes.com/sites/forbesrealestatecouncil/2018/04/16/how-you-can-help-fix-americas-affordable-housing-crisis-and-earn-returns-in-the-process/#2a3456503228>

²² Id.

²³ Brenda Richardson, America’s housing Affordability Crisis Only Getting Worse, Forbes, <https://www.forbes.com/sites/brendarichardson/2019/01/31/americas-housing-affordability-crisis-only-getting-worse/#530c25f0104b> (Jan 31, 2019)

²⁴ NAHB/Wells Fargo Housing Opportunity Index Report, retrieved from https://ycharts.com/indicators/reports/nahb_wells_fargo_housing_opportunity_index

²⁵ Id. at https://ycharts.com/indicators/nahb_wells_fargo_national_housing_opportunity_index

²⁶ Id. and see Housing Opportunity Index retrieved at <https://www.nahb.org/News%20and%20Economics/Housing%20Economics/Indices/Housing%20Opportunity%20Index>

²⁷ America’s Rental Housing 2020, Joint Center for housing Studies of Harvard University

²⁸ Id.



Nationwide, there are just 35 affordable and available rental homes for every 100 extremely low-income families—those who either live in poverty or earn less than 30 percent of the median income in their area. It's a problem in every major city and in every state. Nationally, nearly half of renters spend more than 30 percent of their income on housing.

In 1960, only about a quarter of renters spent more than 30 percent of their income on housing. In 1970, a 300,000-unit surplus of affordable rental homes meant that nearly every American could find a place to live. Today, there's a deficit of more than 7.2 million rental homes inexpensive enough for the lowest-income people to afford, and nearly 554,000 Americans are homeless on any given night.²⁹

A Frontline documentary reported that the number of Americans who are struggling with paying rent is escalating with about 2.5 million people in the United States being evicted. Adding to the availability challenge is that fewer units are being developed while the public cost rises.³⁰ In other words, the American public is paying more for affordable housing creation while receiving far less units.³¹

The Housing Crisis in Texas

Texas is the second largest state in the United States with an area of 268,581 square miles.³² It is larger than France and twice as large as Germany or Japan. It is also the fastest growing state in the United States.³³ Texas cities are experiencing an immigration of more than 500 people every day, adding more than 3.8 million new residents since 2010. Harris County's increase was more than 600,000 people between 2010 and 2018.³⁴

According to the Eviction lab maintained at Princeton University, there were 36,502,680 renter occupied households in 2016. For that same year, there were almost 898,479 evictions, representing an eviction rate of 2.34%. The data for Texas is incomplete but reports a 2.17% eviction rate with 75,431 evictions. Harris County reports a 2.46% eviction rate with 17,749 evictions and representing 23.5% of the total evictions in the state.³⁵

²⁹ Bryce Covert, The Deep, Uniquely American Roots of Our Affordable-Housing Crisis, *The Nation*, retrieved from <https://www.thenation.com/article/archive/give-us-shelter/> June 18-25, 2018 chronicling the persistent national resistance to affordable housing manifested through public policies to derail providing and maintaining affordable housing especially for the poor

³⁰ The Affordable Housing Crisis: More Demand, Less Supply, An Investigator report in collaboration with national Public Radio, 2017 retrieved from <https://www.pbs.org/wgbh/frontline/article/in-americas-affordable-housing-crisis-more-demand-but-less-supply/>

³¹ *Id.*

³² List of US states by size, retrieved from <https://state.1keydata.com/states-by-size.php>

³³ Chris Tomlinson, Middle-class Texans are facing a Housing Crisis:Here's what's standing in their way, *Houston Chronicle* retrieved from <https://www.houstonchronicle.com/business/columnists/tomlinson/article/Developers-need-help-with-affordable-housing-15026288.php> (February 10, 2020)

³⁴ Calculation based on U S Census numbers during the period 2010-2018; see e.g. Harris County Community Profile Section 3 2000-2010 and see e.g. Danica Lloyd, Data: How Jersey Village, neighboring cities grew in Harris County from 2010-2019, *Community Impact Newspaper* retrieved from <https://communityimpact.com/houston/cy-fair/data-reference/2020/05/26/data-how-jersey-village-neighboring-cities-grew-in-harris-county-from-2010-19/>

³⁵ Eviction lab, *supra* n. and see n.12 caveat regarding accuracy and completeness of published data



Like states across the country, Texas is burdened by an affordable housing crisis.³⁶ The reasons for this burgeoning new crisis of affordability lies in certain factors, income, job locations, and car ownership to name a few.³⁷

What's new to the Texas crisis is not affordability itself because that has long been a problem in Texas for its lower and lowest income persons. What's different is that the affordability crisis is affecting middle-class residents in the state.³⁸

High rents in Texas make it more difficult for renters to save enough money to buy a home. "You're already having trouble just making your daily ends meet, Forget about trying to save for a 20 percent down payment on a \$300,000 home. There's just no way."

Texas Tribune article quoting Charlie Duncan, research director at Texas Low Income Housing Information Service.

Using data analysis conducted by the Texas Tribune, startling truths emerge. Across Texas, for example, renters pay a greater percent of their family income to housing than homebuyers. Communities of color tend to have lower average incomes and spend a bigger percentage of their income on housing. Texas affordable renters are also being pushed out of their homes by gentrification where commonly more affluent and usually white residents purchase homes in the urban, downtown centers, driving housing prices up and beyond the reach of its prior low income residents. Moreover, the data shows that communities where the residents spent 30% or below of their incomes for housing were generally higher income communities, with an average household income at least double the typical Texas household income. For example when the researchers looked at Houston, the city appeared to have three of the state's most affordable neighborhoods for renters—but they were only affordable for people who may much more than the \$54,727 typical Texas household income.³⁹

A study conducted by the National Low Income Housing Coalition reports an extreme shortage of rental homes affordable to extremely low income households in Texas, and those who are paying rent are spending more than half their income on housing.⁴⁰ One of the significant results of high cost rentals is that the families must sacrifice other necessities like healthy food and healthcare to afford the rent. This makes them vulnerable to housing instability and subjects them to higher likelihood of eviction. According to the report, there is a shortage of 594,631 affordable rental homes available to the extremely low income renters in Texas.

³⁶ Brandon Formby, Darla Cameron and Chris Essig, As Texas grows, an affordable housing crisis looms. Here are six things to know, The Texas Tribune, October 5, 2018.

³⁷ Id.

³⁸ Id.

³⁹ Id. reporting that the three most renter friendly communities appeared to be Bellaire (where the median household income is more than \$169,000; West University Place and South Hampton where the typical household income is \$174,000 and The Energy Corridor where the typical household incomes is more than \$168,000.

⁴⁰2019 Texas Housing Profile, National Low Income Housing Coalition, retrieved from https://nlihc.org/sites/default/files/SHP_TX.pdf finding that while the housing shortage in Texas is about 600,000 homes, nationally that gap is more than 7.2 million. Overall, no state had an adequate amount of affordable housing.



Aside from the shortage of affordable rental units in Texas, the analysis also found that those renting – or trying to rent – in Texas have financial hurdles on top of a diminished stock. Three-quarters of the 843,000 households with extremely low-incomes in Texas had severe cost burdens – meaning they spend more than half of their household income on rent. Houston had the lowest per-capita rate of available affordable housing at only 19 affordable rental units were available for every 100 extremely low-income renters.⁴¹ The national rate is 37.

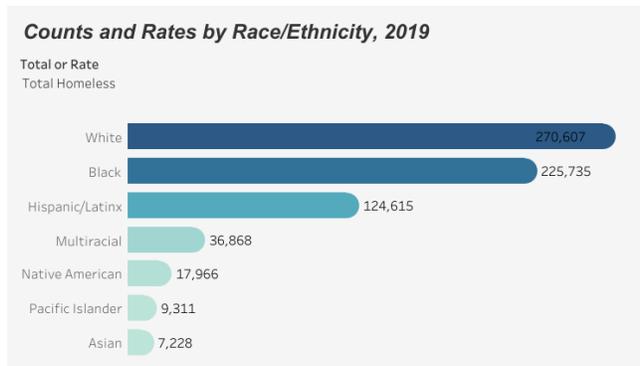
Some housing advocates believe that significant federal investment in housing vouchers and the National Housing Trust Fund could close that gap. Both programs, however, have been targets of the Trump administration’s budget, which continues Congress’ drastic funding reductions for housing vouchers and may lead to complete dissolution of the National Housing Trust Fund.⁴²

Consequences of inadequate housing

Homelessness is one of the biggest fall-outs from the lack of affordable housing, some of which is exacerbated by the numbers of evictions. The lack of adequate housing also inhibits the realization of the rights to health and well-being, education, and clean water and sanitation. There are other consequences that impact the affected families that include and cause other social problems like job loss, poverty, hunger, social isolation, inequality, drug abuse, and voting where the exercise of a right to vote requires proof of residency.⁴³

Homelessness

Seventeen out of every 10,000 people in America experienced homelessness on a single night in January 2019. Totalling 567,715 people, they represent a cross section of America. Seventy (70) of the homeless people are individuals and 1 in 2 of them are unsheltered while the remaining 30% are people in families with children.⁴⁴ In Texas, about 25, 848 people experience homelessness (9 out of 10,000). In the greater Harris County area, 6.5 of every 10,000 people in the general population experience homelessness.⁴⁵



⁴¹ Id., reporting that other major Texas cities faced similar crises. For example in Dallas, there were 20 affordable rental units available for every 100 extremely low-income renters; in Austin, 21 affordable rental units were available for every 100 extremely low-income renters and in San Antonio, 31 affordable rental units were available for every 100 extremely low-income renters.

⁴² Fifty states and Washington DC awarded housing trust funds assistance to 161 projects assisting almost 2,000 units. Texas has 4 assisted projects and 50 units funded by the trust. Source: Supplemental Update to Getting Started, NLIHC’s Report, updated November, 2019 retrieved from <https://nlihc.org/explore-issues/projects-campaigns/national-housing-trust-fund>

⁴³ Nat’l Coal. For The Homeless Voting Rights: Registration Manual: You Don’t Need A Home To Vote (2012), retrieved from http://www.nationalhomeless.org/projects/vote/Manual_2012.pdf: in all fifty states, voters no longer must reside in a “traditional dwelling.”

⁴⁴ State of Homelessness: 2020 Edition, retrieved from <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-2020/>

⁴⁵ The Greater Harris County area includes Houston, Pasadena, Conroe, and Ft. Bend, Montgomery counties.

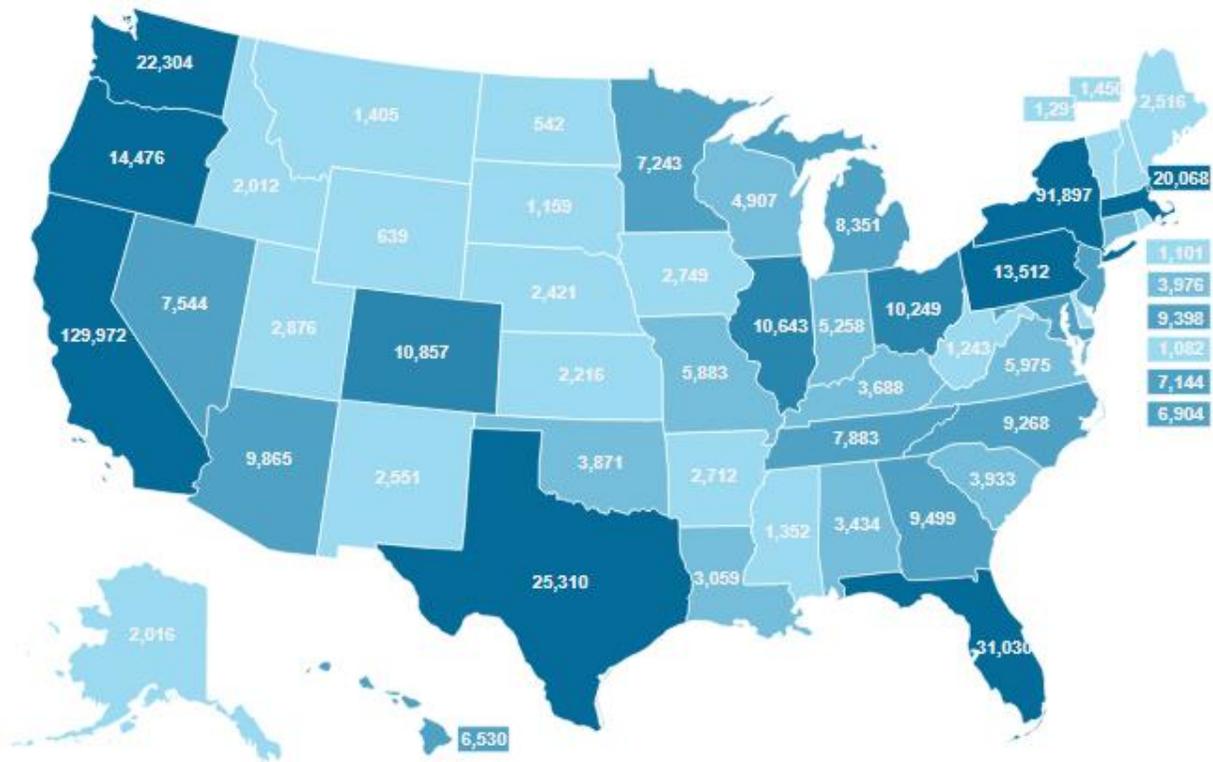


Chronically homeless individuals are disabled and have experienced long-term and/or repeated episodes of homelessness. They are currently 17 percent of the population. Veterans are 7 percent of people experiencing homelessness and unaccompanied youth represent 6 percent of the population. Youth are a particularly vulnerable group consisting of those under 25 years old.⁴⁶

“...whatever we care about — whatever is our issue that keeps us up at night — a lack of affordable housing is going to be somewhere at the center of it.”

Princeton University sociology professor, McArthur Genius grant recipient and author Matthew Desmond in an interview with Habitat for Humanity

Total Homeless Population by State - 2018



⁴⁶ Id.



Helping Others

IN THEIR
GREAT TIME
OF NEED



Introduction

“A castaway in the sea was going down for the third time when he caught sight of a passing ship. Gathering his last strength, he waved frantically and called for help. Someone on board peered at him scornfully and shouted back, “Get a boat!”
— Daniel Quinn, *Beyond Civilization: Humanity’s Next Great Adventure*

A Life Raft Instead of a Rebuke

In November, 2018, the Honorable Jeremy Brown was sworn into office as Justice of the Peace for its Precinct 7, Position 1 court. Within the early months after his election, Judge Brown recognized the serious problem of eviction that faced too many of his constituents, and he set out to address the problem. He approached the leadership of the Harris County Community Services in order to identify the reasons for the high rates of eviction and to come up with meaningful ways to address and solve the problem. Those meetings with HCCS were followed by outreach to community stakeholders, including landlords, tenants, service providers, courts, funders and academics. Ultimately, there was consensus to launch a PILOT eviction prevention program with the goal of preventing evictions in the target location of precinct seven. Begun in August 2019, the PILOT embraced existing prevention programs with the goal to expand the programs to include strategic collaboration from the various interests. The PILOT took two important strategies in an effort to increase its likelihood for success. First it relies on landlord participation through landlord referrals and second, it provides a method for retracting some of the multiple problems that handicapped the existing program like lengthy delays and inadequate resources.

This report reviews this new initiative and evaluates the eviction prevention project PILOT and assesses its strengths and weaknesses of its first year in operation, August 2019—August 2020.

The PILOT working group identified Barbara Poppe Associates (Poppe) as an outside consultant to provide strategic structure and programmatic guidelines for the project. Poppe’s extensive background in housing and evictions was called upon to shepherd the PILOT in a way that it would be sustainable for the long term with measureable short term successes. Poppe advised the working group on various national eviction related issues and resolutions. The Poppe consultants also managed the local charettes that were conducted December 3 and 4, 2019 to elicit input from the stakeholders to ensure that all community voices were heard on the topic as it evolves to making recommendations for policy considerations as well as overall project adjustments.

The Urban Research and Resource Center (URRC) at Texas Southern University (TSU) was brought in to lead the project evaluation/assessment process. This team will conduct extensive national, statewide and local research on the topic generally and on the Harris County experience specifically using graduate student researchers led by L. Anthony Johnson, who has served as the research consultant for the Barbara Jordan Institute at TSU and Professor Marcia Johnson all under the general direction of Dr. Michael Adams.

Methodology

This research team collected data and evidence required to produce a meaningful assessment of the project in context of the historical eviction outcomes for the precinct and after the PILOT



interventions. Using scholarly and experiential research, the team will evaluate the program in light of the Project's expressed desired goals as defined by the working group which are:

1. Avoid eviction
2. Avoid the swelling ranks of post eviction homelessness
3. Encourage family stability and sustainability
4. Leave tenants in good standing and
5. Retain tenancy in their homes thus avoiding placement in shelters and other temporary housing.

The team employed a mixed method research approach that integrated quantitative and qualitative components of the research. We preferred the mixed method because the problem the PILOT sought to address is so complex that we would not be able to effectively address or evaluate it using either a quantitative or qualitative study. The issue of eviction was framed by national and statewide data as well as local experience in order to establish base line performance measures against which the PILOT was measured. The team comprehensively identified the geographically limited PILOT in the context of the greater society and the multiple influences over the issue. This methodology helped us meet four primary objectives:

- 1) To Integrate qualitative and quantitative methods to achieve the best possible approach to assessing such a complex societal problem;
- 2) To generate qualitative and quantitative data to produce a clear and deeper understanding of the problem the PILOT faced;
- 3) To allow the researchers greater certainty in inferences, conclusions and statements that formulated the team's findings; and
- 4) To provide a robust research product by using the strengths from one research model to offset methodological shortcomings from the other, thus producing more reliable research, assessments and evaluations.

The research was led, not by the question presented, but by the goal sought: The elimination of evictions through the microscopic lens of the 7th precinct in Harris County, Texas.

The evidence and data we collected will be useful to policy and statistical analysts who can draw evidence-based conclusions for enacting and implementing strategic policies and practices.

One of the primary elements of the Pilot is community engagement. The Center worked closely with the team to help ensure the full engagement of the various stakeholders. We participated in the working group's monthly project updates as well as all community outreach meetings to determine what their decisions were and what they were based upon to help accurately and fully evaluate and assess the PILOT. We also considered and assessed the working group's process to maximize its input in order to reach positive outcomes.

Goals, Objectives, and Deliverables

The Center's goal was to work actively with the working group, the academic community and communities of interest to ensure accuracy and comprehensive research. Working with the appropriate stakeholders the Center worked to compile available data in an effort to ensure the best



possible evidence-based evaluations/assessments, especially recognizing that much eviction data is not maintained sufficiently to completely address PILOT competencies in a way that connects conditions and occurrences clearly to one or more causes.

Deliverables

The Center was charged to:

1. Compile data throughout the course of its work;
2. Provide copies of data it compiles to working group members as requested;
3. Participate in working group meetings, charrettes and stakeholder meetings as part of its on-going data and evidence collection and in effort to establish baselines to support its evaluations/assessments;
4. Present a mid-year preliminary report on March 1, 2020; and
5. Present a final report on June 30, 2020.

With the submission of this report, all deliverables were timely met.

Special Circumstances Impacting the PILOT:

COVID-19 significantly impacted the study and evaluation of the project. We expect that the pandemic is exacerbating the housing crisis in America and throughout the world. We also recognize that the national, state and local eviction moratoriums have directly impacted our review of the PILOT's effects and effectiveness. It is too soon to determine its ultimate impacts. Thus, this report more directly represents a baseline—the state of evictions before the pandemic began. This report does present some early considerations about the influence of the pandemic on the County's vulnerable at-risk population.

A second circumstance that impacted the PILOT was that it commenced two months later than initially contemplated (October 2019 instead of August 2019).





Evictions in Texas

Before a landlord can evict a tenant, the tenancy must be terminated in accordance with Texas law, specifically the Texas Property Code.⁴⁷ The landlord is required to give the tenant a written notice to vacate and if the tenant does not move out after receiving this notice, then the landlord may file a lawsuit to evict.⁴⁸

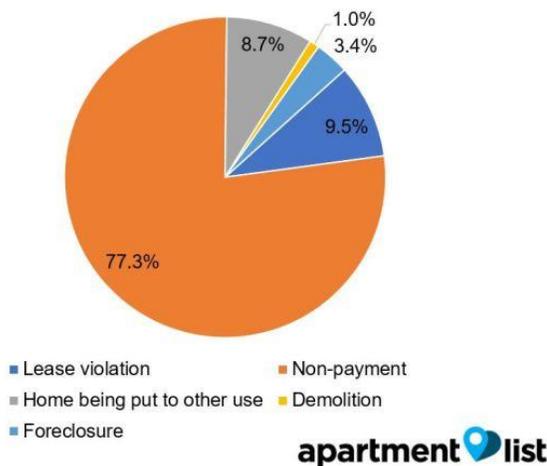
Tenancies may be terminated for cause, like non-payment of rent or lease violations or for no cause when stipulated in the lease agreement.⁴⁹ The terms of the tenancy direct the landlord's eviction actions. For example, where there is a month-to-month tenancy, the landlord is required to give the tenant 30 days written notice to vacate.⁵⁰ On the other hand, if a tenant continues to reside in the dwelling after the tenancy has expired, then the landlord is only required to provide the tenant a three-day notice to vacate before instituting eviction proceedings.⁵¹

Tenants who refuse to leave the premises after ordered to vacate by the court may be forcibly removed only by an appropriate law officer after receiving authorization from the court to remove the person and their possessions.

Eviction for Failure to Pay Rent

Most evictions are due to non-payment of rent

What was the primary reason for threatened eviction?



⁴⁷ Texas Property Code

⁴⁸ Beth Dillman, The Eviction Process in Texas: Rules for landlords and Property Managers retrieved from <https://www.nolo.com/legal-encyclopedia/the-eviction-process-texas-rules-landlords-property-managers.html>

⁴⁹ Tex. Prop. Code Ann. § 24.005.

⁵⁰ Tex. Prop. Code Ann. § 91.001.

⁵¹ Tex. Prop. Code Ann. § 24.005.



Harris County	
2016	
48.49	2.46%
Evictions per Day	Eviction Rate <i>i</i>
Evictions	17,749
Eviction Filing Rate <i>i</i>	4.91%
Eviction Filings	35,430
Census Demographics	
Population	4,356,362
% Renter-Occupied Hous...	45.07%
Poverty Rate	14.91%
Median Gross Rent	\$906
Median Household Income	\$54,457
Median Property Value	\$137,800
Rent Burden	29.7%
Black	18.47%
White	31.68%
Hispanic/Latinx	41.56%
Asian	6.53%
American Indian/Alaska ...	0.18%
Native Hawaiian/Pacific ...	0.06%
Multiple Races	1.31%
Other Races	0.22%

Texas	
2016	
206.1	2.17%
Evictions per Day	Eviction Rate <i>i</i>
Evictions	75,431
Eviction Filing Rate <i>i</i>	4.77%
Eviction Filings	165,708
Census Demographics	
Population	26,538,614
% Renter-Occupied Hous...	37.77%
Poverty Rate	13.45%
Median Gross Rent	\$882
Median Household Income	\$53,207
Median Property Value	\$136,000
Rent Burden	29.3%
Black	11.57%
White	43.84%
Hispanic/Latinx	38.42%
Asian	4.19%
American Indian/Alaska ...	0.25%
Native Hawaiian/Pacific ...	0.07%
Multiple Races	1.53%
Other Races	0.13%

Source: Eviction Lab⁵²

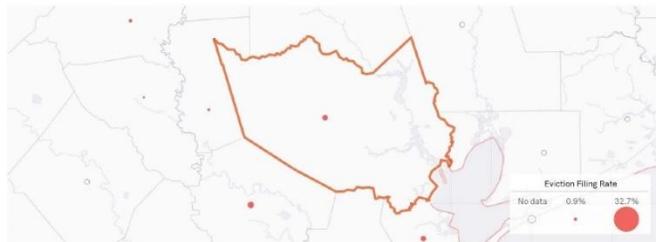
The State of Evictions in Harris County

Despite the increased nationwide attention to eviction rates, their causes and need for eradication, it remains difficult to find complete answers about many aspects of the eviction crisis. Harris

⁵² Latest Report 2016 retrieved from <https://evictionlab.org/map/#/2016?geography=states&bounds=-158.172,5.893,-44.648,64.651&type=er&locations=48,-99.348,31.491>



County has identified meaningful questions that need to be answered to strengthen its interventions successes.



HARRIS COUNTY EXPERIENCED 35,430 EVICTION FILINGS IN 2016

- Number of evictions per day: **48.49**
- Eviction Filing Rate: **4.91%** ⓘ



TEXAS EXPERIENCED 165,708 EVICTION FILINGS IN 2016

- Number of evictions per day: **206.1**
- Eviction Filing Rate: **4.77%** ⓘ

* An eviction filing rate is the number of eviction filings per 100 renter-occupied households
 ⓘ Eviction/filing rate is too low.
 ● Eviction/filing rate in the top 1%.
 Please see our FAQ section to better these issues <https://evictionlab.org/help-faq/>

homelessness prevention program and the County ESG homelessness prevention program. The TVC and EFSP grants are reserved for people who live within Harris County limits and who have an income below 80% of the Area Median Income (AMI). Households earning less than 80% of the AMI are considered low-income households, very low-income households earn less than 50% of the AMI and extremely low-income households earn less than 30% of the AMI.⁵⁶

The City and County grants are available to qualified persons who live within the City or county limits, respectively who earn less than 30% of AMI.

What is the cost of eviction, and how does it compare with the cost of prevention?

Where do families go after being evicted?

Who are the most common evictors in each city, and what would bring them to the table for solutions?

The answers to these questions, among countless others, can improve policy solutions for all aspects of formal and informal eviction.⁵³

The existing Eviction Intervention program – Pre Pilot

The Harris County Community Services Department provides rental assistance to qualified tenants through four rental assistance homeless prevention grant funds. Those funds are the Veteran’s Emergency Assistance program (TVC)⁵⁴, the Emergency Food and Shelter Program (EFSP)⁵⁵ FEMA program, the City Emergency Solutions Grant (ESG)

⁵³ See generally Robust Eviction data Can keep Cities from “Designing Policy in the Dark”, Housing matters, an Urban Institute Initiative, August 15, 2018 retrieved from <https://housingmatters.urban.org/feature/robust-eviction-data-can-keep-cities-designing-policy-dark>

⁵⁴ The Texas Veterans Commission (TVC) Fund for Veterans’ Assistance (FVA) grant program awards reimbursement grants to eligible charitable organizations, local government agencies, and Veterans Service Organizations that provide direct services to Texas Veterans and their families.

⁵⁵ The Emergency Food and Shelter Program is a federally-funded program administered by the Federal Emergency Management Agency (FEMA) EFSP as authorized by the McKinney-Vento Homeless Assistance Act of 1987 (PL 100-77)

⁵⁶ These limits established by D-HUD



Even though these programs exist, many people who would likely qualify never get to participate or even apply because of limited personnel and the limited time the case workers generally have to gather the required supporting documents and provide the funds. This is especially true of the ESG and TVC grants that require the tenant have already received a 3-days vacate (or disconnect) notice to qualify for assistance.

HUD Area Median Income Limits

Household Size

% Area Median Income (AMI)	1	2	3	4	5	6	7	8
30% AMI	\$15,050	\$17,200	\$19,350	\$21,450	\$23,200	\$24,900	\$26,600	\$28,350
50% AMI	\$25,050	\$28,600	\$32,200	\$35,750	\$38,650	\$41,500	\$44,350	\$47,200
60% AMI	\$30,060	\$34,320	\$38,640	\$42,900	\$46,380	\$49,800	\$53,220	\$56,640
80% AMI	\$40,050	\$45,800	\$51,500	\$57,200	\$61,800	\$66,400	\$70,950	\$75,550
Median Income (100% AMI)	\$50,050	\$57,200	\$64,350	\$71,500	\$77,200	\$82,950	\$88,650	\$94,400

Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area

Last Updated: 6/5/17

Identifying and Managing the Need

Harris County gets on average, 126 calls per day from people needing assistance. The department has one staff person to answer the calls and conduct the preliminary screening. If the caller passes the initial screening, (s)he is referred to one of two intake officers who determine whether the caller qualifies and under which program.

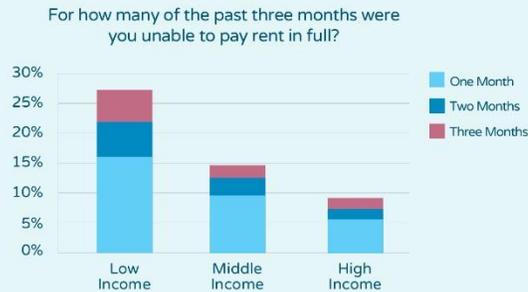
A qualified applicant is then sent to one of four case managers for resolution. The case manager reviews the facts of the case, ensures that all required documentation is in the file and determines which of the four funding sources could be used to provide rental payments to avoid eviction.

If all 126 callers qualified and were assigned to a case worker, it would mean that each case worker would be required to schedule more than 80 appointments daily; a physical and emotional impossibility. Even if only half of the callers qualified, it would require each case worker to interview a little over 15 people each day. Therefore, once the appointments schedule is full for the day, the call center is shut down and the routine continues the next day and the day after that.⁵⁷

⁵⁷ This information provided by HCD employees during on site visit to the department offices located at 9418 Jensen, Houston, Texas on December 19, 2019. Additional information shows that 211 health and human services calls report more than 500,000 calls per year but these calls include calls not directly related to housing or needed rental assistance



Nearly 1 in 5 renters were unable to pay their rent in full within the past 3 months, with low-income renters struggling most



Sources: AL 2017 Renter Survey; Census; AL calculations.

apartment list RENTONOMICS

It is likely that the actual need for assistance exceeds the number of people who are turned away from the call center (the estimate of this number is 2600 a month conservatively).

Data shows that Houston, which hails itself as the most diverse city in America, is extremely segregated by race. The communities with the highest at risk of eviction are also the poorest Houston communities with median household income in these areas of \$20,000 or less and are majority African American. Those communities are:

1. the Greater Fifth Ward;
2. the community in third ward that is bounded by Scott Street to the east, Blodgett to the south, East Alabama to the north and the Columbia Tap to the west;
3. Northside between Aldine Bender Road (south), Hardy Toll Road (west), Texas 8 Beltway Frontage (north) and Interstate 69 (west); and
4. the community of Sunnyside in South Houston.

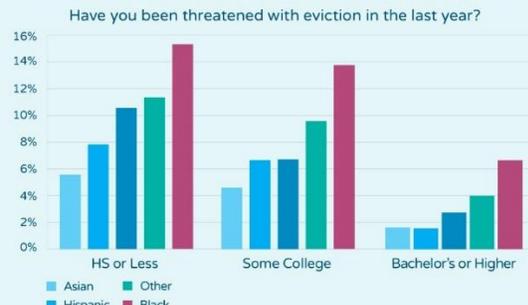
Evictions are most prevalent in metros across the South and Midwest, many of which have high poverty rates, and are still recovering from high levels of foreclosure during the housing market collapse



Sources: AL 2017 Renter Survey; Census; AL calculations.

apartment list RENTONOMICS

Black households face the highest risk of eviction, even when controlling for education



Sources: AL 2017 Renter Survey; Census; AL calculations.

apartment list RENTONOMICS

Areas with the highest median household income at over \$100,000 are:

1. Cypress
2. Cinco Ranch, Pecan Grove Sugarland and Sienna Plantation communities
3. Area just west of Texas Medical Center Area and see A large arrow, stretching just south of Addicks horizontally through Piney Point, through River Oaks, culminating in the

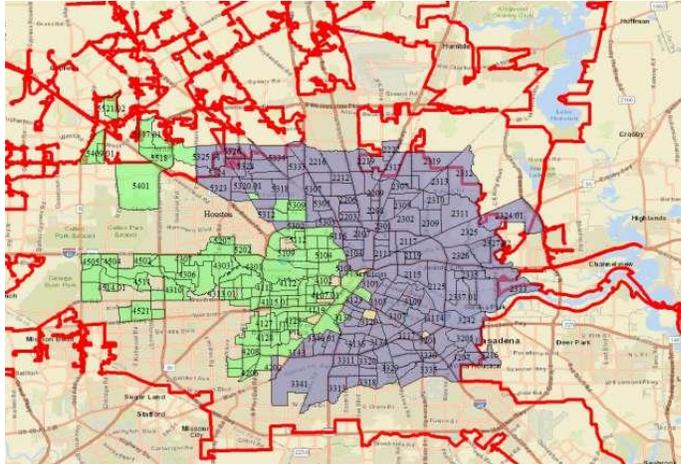


crosspoint of I-10 and 59. A jut north, and a jut south, and voila: a green arrow, housing Houston's wealthiest.⁵⁸

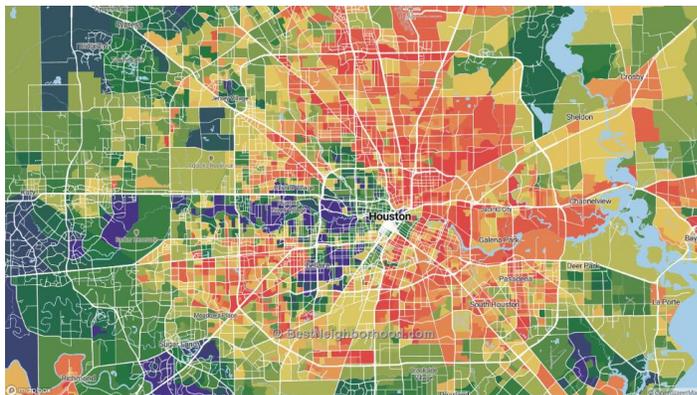
4. Another area that appears could be clear lake city area⁵⁹

Visually, the geographic regions that show the income polarity of the Greater Houston community is represented by areas that make up the arrow (green) and poorer areas that make up the horseshoe (purple).

The Highest and Lowest Income Areas in Houston, Texas



While Arrow Houston (green) has higher housing costs with quality amenities, the myriad (often minority) communities that make up Horseshoe Houston (purple) often face food deserts, air pollution, lack of government services, a history of redlining/displacement.⁶⁰



61



⁵⁸ Vasey Michel, New Mapping Tool Helps Illustrate Just How Segregated Houston's Income Remains, Houston Press, February 13, 2013, retrieved from <https://www.houstonpress.com/news/new-mapping-tool-helps-illustrate-just-how-segregated-houstons-income-remains-6715464>

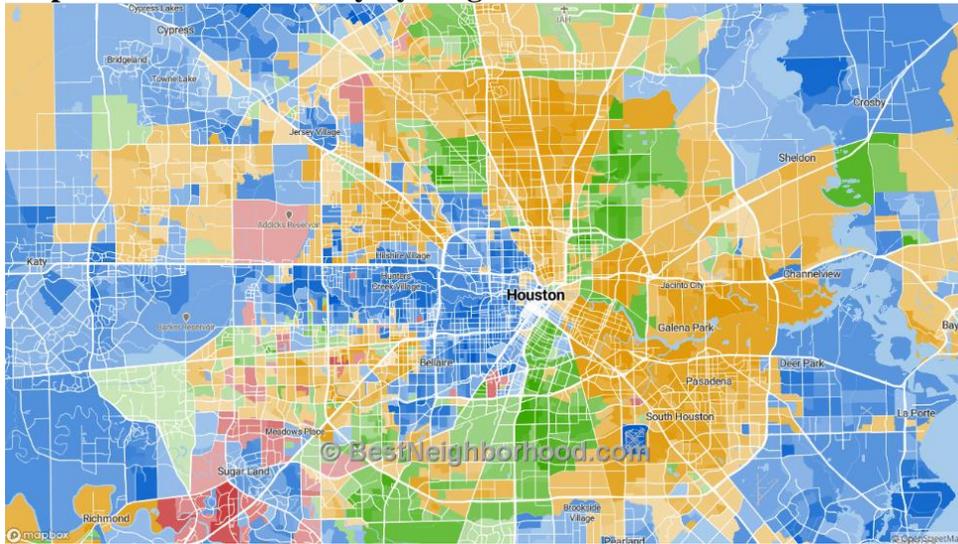
⁵⁹ Rich Blocks Poor Blocks, Interactive Maps, retrieved from <https://www.richblockspoorblocks.com/>

⁶⁰ Irene Vazquez, Where is Houston Affordable, Houston Chronicle, via OffCite, August 13, 2018, retrieved from <https://www.houstonchronicle.com/local/gray-matters/article/houston-affordability-housing-income-inequality-13147230.php>

⁶¹ The Highest and Lowest Income Areas in Houston, TX, <https://bestneighborhood.com/household-income-houston-tx/>



Map of Race and Ethnicity by Neighborhood in Houston



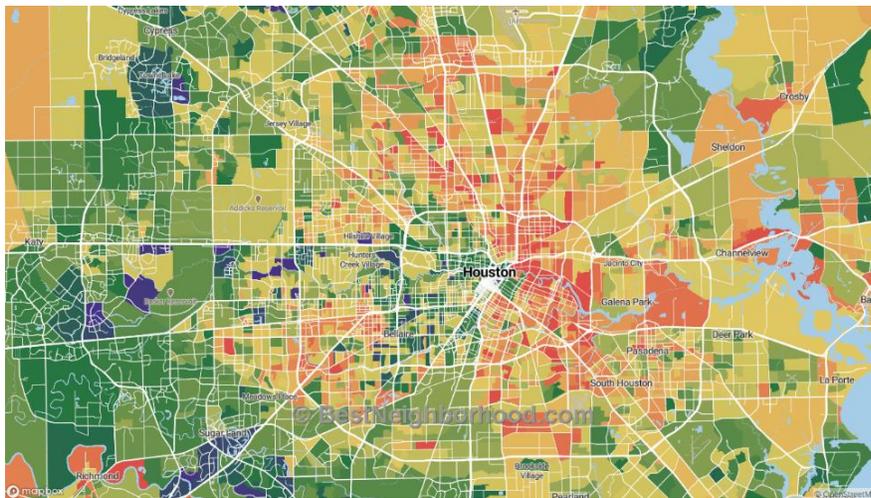
62

Race Key



Rent Prices in Houston

63



Rental Price Key



⁶² The Best Neighborhoods in Houston, TX by Home Value retrieved from <https://bestneighborhood.com/best-neighborhoods-houston-tx/>
also see Race and Ethnicity in Houston, TX retrieved from <https://statisticalatlas.com/place/Texas/Houston/Race-and-Ethnicity>

⁶³ The Best Neighborhoods in Houston, TX by rental cost retrieved from <https://bestneighborhood.com/rent-cost-houston-tx/>



TYPES OF PREVENTION



PRIMARY

SECONDARY

TERTIARY



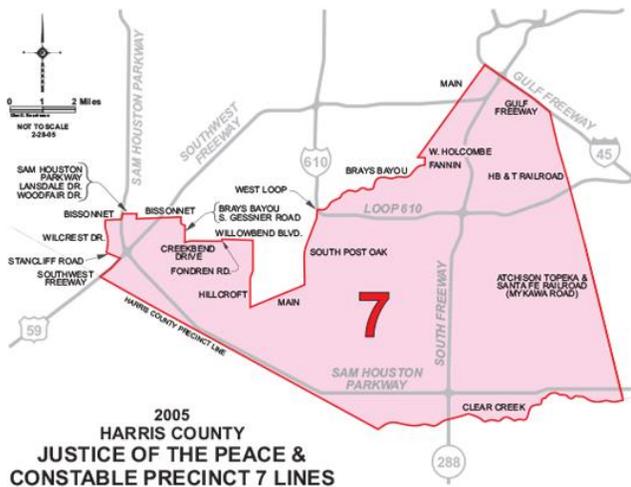
The Pilot: Need for Intervention

The Apartment List reports that in 2017, in the United States, 20% of renters were unable to pay their rent in full. For 2020 post COVID-19 contrast to 2019 pre COVID-19 rents, 31% of renters were unable to pay their rent in April 2020 compared to 18% during the same period in 2019.⁶⁴ By May, 2020, 12.3% of renters paid all or a portion of their rent, originally attributed to the stimulus checks that were received in mid-April. The June 13, 2020 payments declined slightly to 11% of apartment households made a full or partial rent payment.⁶⁵

It is unclear what the precise impact the COVID-19 effect has on these numbers but the ultimate effect is expected to be significant. Other COVID-19 related consequences will most assuredly impact housing availability and affordability. According to the United States Census Bureau, Texas has experienced a 48.1% loss in employment income and a 52.9% loss in employment income in the Harris County area including Houston, The Woodlands and Sugarland.⁶⁶

About the PILOT

The PILOT program is instituted on a trial basis and is limited to the Justice of the Peace Precinct 7, Place 1 court.



The PILOT has five goals:

1. Avoid eviction
2. Avoid the swelling ranks of post eviction homelessness
3. Encourage family stability and sustainability
4. Leave tenants in good standing and
5. Retain tenancy in their homes thus avoiding placement in shelters and other temporary housing.

The PILOT program differs from the existing program in two essential ways.

First, it is a landlord initiated process. Landlords who are renting to tenants who cannot afford to pay their rent, refer the tenant to the Harris County through a designated email address. These referrals receive priority status because since the landlord is making the referral, the prospect that

⁶⁴ Matt Frankel, CFP, here's How Many People Didn't Pay Rent in April, April 22, 2020, retrieved from <https://www.fool.com/millionaires/real-estate-market/articles/heres-how-many-people-didnt-pay-rent-in-april/>

⁶⁵ National Multifamily Housing Council (NMHC) rent payment Tracker retrieved from <https://www.nmhc.org/research-insight/nmhc-rent-payment-tracker/>

⁶⁶ Household Pulse Survey, U.S. Census Bureau retrieved from https://www.census.gov/data-tools/demo/hhp/#/?s_metro=26420&mapAreaSelector=msa



a landlord will not permit the tenant to pay and stay is averted. In these cases then, the time from referral to funding is generally between 7-10 days.

Second, the PILOT is part of the court’s eviction prevention efforts. Court personnel including volunteers help the tenant to navigate the systems and get other needed interventions in an effort to help the family stabilize so that future interventions are less needed and homelessness avoided.

Moreover, tenants who successfully participate in the PILOT, will not have an eviction on their records nor will they be charged late payment fees, in addition they will circumvent call center delays, reduce time for gathering information along with having a participating landlord who is willing to accept the rent and allow the tenant to remain on the property.

In 2018, over 68,000 evictions were filed in Harris County, Texas.

In 2019 the judgements recorded in the preliminary round of eviction hearings in Harris County were as follows:

Agreed Judgment (OCA)	200	0%
All Other Dispositions (OCA)	10175	17%
All Other Dispositions Except Dismissal (OCA)	326	1%
Appeal Filed	1789	3%
Default Judgment (OCA)	22917	39%
Dismissed for Want of Prosecution (OCA)	1092	2%
Final Judgment	1	0%
Judgment Set Aside	29	0%
Non-suited or Dismissed by Plaintiff (OCA)	15114	25%
Transfer Case (OCA)	4	0%
Trial by Jury (OCA)	20	0%
Trial or Hearing by Judge (OCA)	7779	13%
	59,446	



Apartment List identifies Common Eviction problems

- Analyzing data from Apartment List users, we find that nearly one in five renters were unable to pay their rent in full for at least one of the past three months. We estimate that 3.7 million American renters have experienced an eviction.
- Evictions disproportionately impact the most vulnerable members of our society. Renters without a college education are more than twice as likely to face eviction as those with a four-year degree.
- Additionally, we find that black households face the highest rates of eviction, even when controlling for education and income. Perhaps most troublingly, households with children are twice as likely to face an eviction threat, regardless of marital status.
- The impacts of eviction are severe and long-lasting. Evictions are a leading cause of homelessness, and research has tied eviction to poor health outcomes in both adults and children. These effects are persistent, and experiencing an eviction makes it difficult to get back on one's feet.
- Performing a metro-level analysis, we find that evictions are most common in metros hit hard by the foreclosure crisis and in those experiencing high rates of poverty. Perhaps counterintuitively, expensive coastal metros have comparatively low rates of eviction, in part because strong job markets with high median wages offset expensive rents in those areas.

Determining affordability

“Housing programs in the United States have long measured housing affordability in terms of percentage of income. In the 1940s, the maximum affordable rent for federally subsidized housing was set at 20 percent of income, which rose to 25 percent of income in 1969 and 30 percent of income in 1981.

Over time, the 30 percent threshold also became the standard for owner-occupied housing, and it remains the indicator of affordability for housing in the United States. Keeping housing costs below 30 percent of income is intended to ensure that households have enough money to pay for other nondiscretionary costs; therefore, policymakers consider households who spend more than 30 percent of income on housing costs to be housing cost burdened.”⁶⁷

For purposes of this report, we use this traditional definition of affordability recognizing that the calculation fails to take into account many factors that affect housing affordability including distance from employment centers, costs of transportation and availability of public safety, school quality and other amenities.⁶⁸

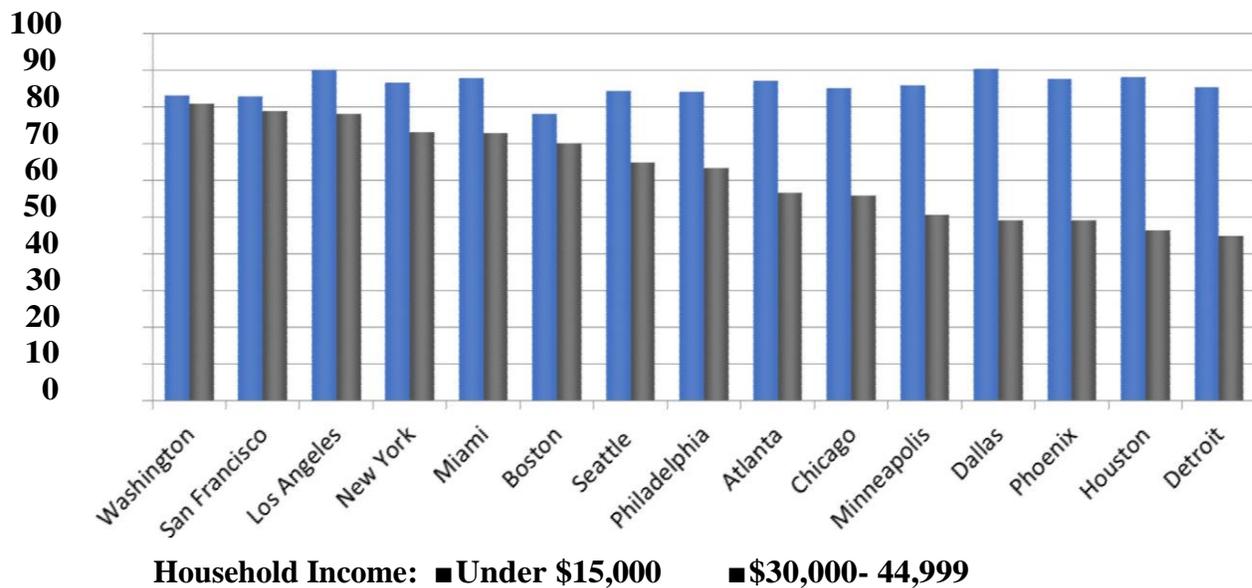
⁶⁷ Featured Article, Defining Housing Affordability, U S Department of Housing and Urban Development, retrieved from <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>

⁶⁸ Danny Ben-Shahar. 2017. “Measures of Housing Affordability and Inequality,” 25–63. Presentation at *Housing Affordability: Why Does It Matter, How Should It Be Measured, and Why Is There an Affordability Problem?* American Enterprise Institute, 5–6 April 2017 view conference at <https://www.manhattan-institute.org/html/conference-housing-affordability-10172.html> ; Danny Ben-Shahar, Stuart Gabriel, and Roni Golan. 2015. “Housing Affordability and Inequality: A Consumption-Based Approach.” Retrieved from <https://ssrn.com/abstract=3050162> or <http://dx.doi.org/10.2139/ssrn.3050162> <https://ssrn.com/abstract=3050162> or <http://dx.doi.org/10.2139/ssrn.3050162> . Proposing an alternative measurement of affordability using location and demographic data to create median housing “consumption bundles” for groups that represent a specific set of demographic characteristics for a particular location. Each household is then matched with the median consumption bundle for its group to calculate a standardized price-to-income ratio. Using this method across a sample of major and tertiary metropolitan statistical areas (MSAs) in the United States, researchers, Danny Ben-Shahar, Sr. lecturer at Tel Aviv University, and his colleagues found substantially lower levels of housing affordability than those detected by the traditional measure of affordability.



Beds	Bot 25%	Median	Top 25%
1BR	\$920	\$1,087	\$1,254
2BR	\$1,149	\$1,400	\$1,765
Studio	\$963	\$1,344	\$1,409

In Houston, almost 90% of renters with household income under \$15,000 are paying more than 30% of their incomes for housing under this traditional model.⁶⁹



Cost-burdened households pay more than 30% of income for housing. Households with zero or negative income are assumed to have cost burdens, while households paying no cash rent are assumed to be without burdens.⁷⁰ In addition to the people who are paying rents above the 30% threshold are families who are paying no rents, who are doubled up with others in a single housing unit and people who are sheltered or unsheltered homeless.

The Coalition for the Homeless of Houston/Harris County publishes an annual Point-In-Time Count and Survey. It reported in 2019 that there were a total of 3,562 homeless persons/families in Harris County. 2,052 of these homeless families were sheltered. While their survey showed a decrease in overall homelessness since 2011, the survey shows the significant need for affordable

⁶⁹ Stuart A. Gabriel and Gary Dean Painter, Why Affordability Matters, UCLA Affordable Housing Policy Brief, August 2017, retrieved from https://www.anderson.ucla.edu/Documents/areas/ctr/ziman/AH-Policy-Brief_Gabriel-Painter_08.29.17.pdf

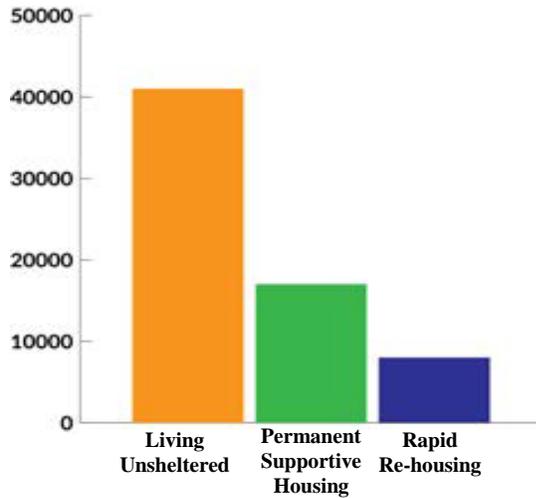
⁷⁰ Renter Cost Burdens by Income, Joint Center for Housing Studies of Harvard University retrieved from https://www.jchs.harvard.edu/ARH_2017_cost_burdens_by_income and see U.S. Census: American Community Survey, Selected Housing Characteristics sources for tabulations of US Census Bureau, 2014 and 2018 American Community Survey retrieved from https://data.census.gov/cedsci/table?d=ACS%205-Year%20Estimates%20Data%20Profiles&table=DP04&tid=ACSDP5Y2018.DP04&g=0400000US48_0500000US48201



shelter in Harris County. The National Low Income Housing Coalition reports that Houston ranks 47th out of the top 50 major metropolitan areas in terms of affordable housing-only 19 units are available for every 100 extremely poor families.



Unsheltered vs Permanent Housing Costs



**Please note costs vary between permanent supportive housing and rapid re-housing because they are two different intervention methods.⁷¹*

Harris County has an estimated 1,714,340 housing units according to the 2013-2017 American Community Survey for the United States Census Bureau.⁷²

Subject	Number	Percent
OCCUPANCY STATUS		
Total housing units	1,598,698	100.0
Occupied housing units	1,435,155	89.8
Vacant housing units	163,543	10.2
TENURE		
Occupied housing units	1,435,155	100.0
Owner occupied	814,810	56.8
Owned with a mortgage or loan	580,173	40.4
Owned free and clear	234,637	16.3
Renter occupied	620,345	43.2
VACANCY STATUS		
Vacant housing units	163,543	100.0
For rent	99,127	60.6
Rented, not occupied	3,306	2.0
For sale only	19,077	11.7
Sold, not occupied	3,721	2.3
For seasonal, recreational, or occasional use	7,074	4.3
For migratory workers	127	0.1

⁷¹ See e.g. HOM Housing Programs: PSH and RRH...What's the Difference? retrieved from <https://www.hominc.com/psh-rrh-difference/>

⁷² Supra n. 71 U.S. Census Bureau, 2018 American Community Survey



Other vacant	31,111	19.0
TENURE BY LATINX OR LATINO ORIGIN OF HOUSEHOLDER BY RACE OF HOUSEHOLDER		
Occupied housing units	1,435,155	100.0
Owner-occupied housing units	814,810	56.8
Not Latinx or Latino householder	590,885	41.2
White alone householder	414,142	28.9
Black or African American alone householder	115,879	8.1
American Indian and Alaska Native alone householder	1,849	0.1
Asian alone householder	50,714	3.5
Native Hawaiian and Other Pacific Islander alone householder	306	0.0
Some Other Race alone householder	1,010	0.1
Two or More Races householder	6,985	0.5
Latinx or Latino householder	223,925	15.6
White alone householder	140,067	9.8
Black or African American alone householder	1,793	0.1
American Indian and Alaska Native alone householder	2,151	0.1
Asian alone householder	402	0.0
Native Hawaiian and Other Pacific Islander alone householder	75	0.0
Some Other Race alone householder	69,124	4.8
Two or More Races householder	10,313	0.7
Renter-occupied housing units	620,345	43.2
Not Latinx or Latino householder	394,620	27.5
White alone householder	181,138	12.6
Black or African American alone householder	170,810	11.9
American Indian and Alaska Native alone householder	1,470	0.1
Asian alone householder	32,568	2.3
Native Hawaiian and Other Pacific Islander alone householder	405	0.0
Some Other Race alone householder	1,015	0.1
Two or More Races householder	7,214	0.5
Latinx or Latino householder	225,725	15.7
White alone householder	121,961	8.5
Black or African American alone householder	3,602	0.3
American Indian and Alaska Native alone householder	2,836	0.2
Asian alone householder	380	0.0
Native Hawaiian and Other Pacific Islander alone householder	125	0.0
Some Other Race alone householder	84,667	5.9
Two or More Races householder		



April 1, 2010		Housing Unit Estimate (as of July 1)									
	Census	Estimates Base	2010	2011	2012	2013	2014	2015	2016	2017	2018
Harris County, Texas	1,598,698	1,598,995	1,601,859	1,614,318	1,629,119	1,653,414	1,681,460	1,718,112	1,748,695	1,768,367	1,788,240

Source: <https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

Poverty in Harris County

Subject	Harris County, Texas							
	Total		Less than 50 percent of the poverty level		Less than 100 percent of the poverty level		Less than 125 percent of the poverty level	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population for whom poverty status is determined	4,479,600	+/-2,470	6.8%	+/-0.2	16.8%	+/-0.2	22.2%	+/-0.3
SEX								
Male	2,224,310	+/-1,482	5.8%	+/-0.2	15.2%	+/-0.3	20.4%	+/-0.4
Female	2,255,290	+/-1,372	7.8%	+/-0.2	18.4%	+/-0.3	23.9%	+/-0.3
AGE								
Under 18 years	1,211,738	+/-1,375	9.8%	+/-0.4	25.0%	+/-0.5	32.2%	+/-0.6
Related children of householder under 18 years	1,208,198	+/-1,513	9.6%	+/-0.4	24.8%	+/-0.5	32.0%	+/-0.6
18 to 64 years	2,841,739	+/-1,692	6.0%	+/-0.2	14.2%	+/-0.2	18.8%	+/-0.3
65 years and over	426,123	+/-425	3.5%	+/-0.3	11.1%	+/-0.4	15.8%	+/-0.5
RACE AND LATINX OR LATINO ORIGIN								
One race	4,377,227	+/-4,119	6.8%	+/-0.2	16.8%	+/-0.3	22.2%	+/-0.3
White	2,839,277	+/-10,137	5.8%	+/-0.2	15.1%	+/-0.3	20.1%	+/-0.4
Black or African American	843,007	+/-3,023	10.5%	+/-0.5	21.8%	+/-0.7	28.1%	+/-0.7
American Indian and Alaska Native	19,426	+/-1,772	8.9%	+/-3.6	22.1%	+/-4.2	28.8%	+/-5.1
Asian	306,148	+/-1,915	4.6%	+/-0.5	11.4%	+/-0.8	14.8%	+/-0.9
Native Hawaiian and Other Pacific Islander	2,995	+/-358	13.3%	+/-7.7	22.6%	+/-9.7	29.2%	+/-8.9
Some other race	366,374	+/-9,628	7.6%	+/-0.8	23.1%	+/-1.4	30.7%	+/-1.4
Two or more races	102,373	+/-3,811	7.0%	+/-1.0	15.5%	+/-1.2	21.0%	+/-1.7
Latinx or Latino origin (of any race)	1,897,381	+/-1,188	7.7%	+/-0.3	22.6%	+/-0.5	30.3%	+/-0.6
White alone, not Latinx or Latino	1,371,730	+/-1,642	3.7%	+/-0.2	7.0%	+/-0.2	9.1%	+/-0.3
LIVING ARRANGEMENT								
In family households	3,852,981	+/-7,200	6.2%	+/-0.2	16.2%	+/-0.3	21.6%	+/-0.4
In married-couple family	2,634,695	+/-15,453	2.5%	+/-0.2	9.7%	+/-0.3	14.0%	+/-0.4
In Female householder, no husband present households	898,016	+/-12,848	16.1%	+/-0.7	33.9%	+/-0.7	42.0%	+/-0.8
In other living arrangements	626,619	+/-6,237	10.7%	+/-0.4	20.3%	+/-0.5	25.8%	+/-0.5



EDUCATIONAL ATTAINMENT								
Population 25 years and over	2,846,955	+/-1,063	5.1%	+/-0.1	12.9%	+/-0.2	17.4%	+/-0.2
Less than high school graduate	552,674	+/-6,464	9.2%	+/-0.4	25.9%	+/-0.7	34.6%	+/-0.8
High school graduate (includes equivalency)	661,784	+/-6,570	6.3%	+/-0.3	15.9%	+/-0.4	21.8%	+/-0.4
Some college or associate's degree	760,433	+/-6,467	4.3%	+/-0.2	10.3%	+/-0.3	13.8%	+/-0.4
Bachelor's degree or higher	872,064	+/-7,492	2.4%	+/-0.2	4.7%	+/-0.2	6.2%	+/-0.2
NATIVITY AND CITIZENSHIP STATUS								
Native	3,310,055	+/-9,529	6.6%	+/-0.2	15.8%	+/-0.3	20.7%	+/-0.3
Foreign born	1,169,545	+/-9,091	7.2%	+/-0.3	19.7%	+/-0.5	26.4%	+/-0.6
Naturalized citizen	408,969	+/-5,102	3.2%	+/-0.3	10.4%	+/-0.4	14.8%	+/-0.5
DISABILITY STATUS								
With any disability	413,269	+/-5,685	8.4%	+/-0.4	21.4%	+/-0.6	28.0%	+/-0.7
No disability	4,064,870	+/-5,938	6.6%	+/-0.2	16.3%	+/-0.3	21.6%	+/-0.3
WORK STATUS								
Population 16 to 64 years	2,971,080	+/-2,136	6.1%	+/-0.2	14.5%	+/-0.2	19.2%	+/-0.3
Worked full-time, year-round	1,567,193	+/-6,304	0.6%	+/-0.1	4.6%	+/-0.1	7.8%	+/-0.2
Worked less than full-time, year-round	690,548	+/-6,342	8.4%	+/-0.3	20.8%	+/-0.5	27.0%	+/-0.5
Did not work	713,339	+/-5,739	16.0%	+/-0.5	30.1%	+/-0.5	36.6%	+/-0.6

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

“With rental affordability outpacing home affordability in the majority of U.S. housing markets, and home prices rising faster than rental rates, the American dream of owning a home, may be just that — a dream,” said Jennifer von Pohlmann, director of content and PR at ATTOM Data Solutions. Furthermore, “with home price appreciation increasing annually at an average of 6.7% their studied counties and rental rates increasing an average of 3.5%, coupled with the fact that home prices are outpacing wages in 80% of the studied counties, renting a home is clearly becoming the more attractive option in this volatile housing market.”⁷³

Renting is more affordable than buying a home in the nation's 18 most populated counties and in 37 of 40 counties with a population of 1 million or more (93%) — including Los Angeles County, California; Cook County (Chicago), Illinois; Harris County (Houston), Texas; Maricopa County (Phoenix), Arizona; and San Diego County, California.⁷⁴

⁷³ Michael Gerrity, Renting Homes More Affordable than Buying in most US cities, January 10, 2019, retrieved from <https://www.worldpropertyjournal.com/real-estate-news/united-states/irvine/attom-data-solutions-2019-rental-affordability-report-2019-renting-versus-buying-a-home-report-jennifer-von-pohlmann-real-estate-news-11209.php>

⁷⁴ Id.



Average fair market rents rose faster than average weekly wages in 394 of the 755 counties analyzed in the report (52 percent), including Los Angeles County, California; Cook County (Chicago), Illinois; Harris County (Houston), Texas; Maricopa County (Phoenix), Arizona; and San Diego County, California.⁷⁵

Median home prices rose faster than average weekly wages in 601 of the 755 counties analyzed in the report (80 percent), including Los Angeles County, California; Cook County (Chicago), Illinois; Harris County (Houston), Texas; Maricopa County (Phoenix), Arizona; San Diego County, California; Orange County, California; and Miami-Dade County, Florida.⁷⁶

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In 2019 it cost \$1,624 month to rent a 3-bedroom apartment/house. That equates to a 29.5% of average wages paid for rent. Compared to the average home sales price of \$218,762 for an average 34.1% of wages for owning the home. These numbers are based on the 2018 average weekly wage of \$1,269 (annual salary of \$65,988).

ATTOM Data Solutions available at https://www.multifamilyexecutive.com/property-management/rent-trends/rent-vs-buy-2019_s

Median home prices rose faster than average weekly wages in 601 of the 755 counties analyzed in the report (80%), including Los Angeles County, California; Cook County (Chicago), Illinois; Harris County (Houston), Texas; Maricopa County (Phoenix), Arizona; San Diego County, California; Orange County, California; and Miami-Dade County, Florida.⁷⁸

Median home prices rose faster than average fair market rents in 531 of the 755 counties analyzed in the report, including Cook County (Chicago), Illinois; Harris County (Houston), Texas; Maricopa County (Phoenix), Arizona; Kings County (Brooklyn), New York; Queens County, New York; and Riverside County, California. Median home prices rose faster than average fair market rents in 531 of the 755 counties analyzed in the report, including Cook County (Chicago), Illinois;

⁷⁵ Id.

⁷⁶ Id.

⁷⁷ Id.

⁷⁸ Id.



Harris County (Houston), Texas; Maricopa County (Phoenix), Arizona; Kings County (Brooklyn), New York; Queens County, New York; and Riverside County, California.⁷⁹

The median household income for Harris County is reported to be \$77,100.⁸⁰ More than 674,697 (42.16%) of Harris County residents who live in occupied housing units have household incomes below \$50,000 a year.⁸¹ Thus, all other things being equal, families with household incomes less than \$50,000 annually would pay more than 30% of their income in order to afford to rent a 3-bedroom apartment or purchase a 3-bedroom home.⁸²

In addition to these reported long existing challenges to housing stability for so many Americans, in late 2019, early 2020 brought a new barrier to some of the nations' most vulnerable.

The Covid Pandemic

Nothing has killed more people on Earth than infectious diseases. Over the past decade and a half various warnings that a global pandemic involving a new respiratory disease was imminent.⁸³ In late 2019, the coronavirus, Covid-19 struck and has left destruction and devastation in its path. To date, worldwide, there have been almost 8 million confirmed cases of the infection and more than 400,000 deaths. With more than 2 million cases in the United States and more than 100,000 deaths, Texas has reported about 4% of the illnesses and less than 1% of the deaths.

Harris County reports 18,552 confirmed coronavirus cases that have resulted in 305 deaths which is about 20% of the Texas infections and 14% of the deaths.⁸⁴ All counts are expected to rise. The effects of the disease are broad, changing the way we interact socially to the way we conduct business to the way we live in our homes. Harris County reports a loss of 7.3-9.6% jobs lost⁸⁵ and about 2% small business closings due to covid-19.⁸⁶ Some Harris County communities have been

⁷⁹ See ATTOM Data Solutions 2019 Rental Affordability Report, released Thursday, shows that renting a three-bedroom property is more affordable than buying a median-priced home in 442 of 755 U.S. counties analyzed for the report — 59%. The analysis incorporated recently released fair market rent data for 2019 from the U.S. Department of Housing and Urban Development, wage data from the Bureau of Labor Statistics along with public record sales deed data from ATTOM Data Solutions in 755 U.S. counties with sufficient home sales data. January 14, 2019 retrieved from

⁸⁰ Fannie Mae Area Median Income Lookup Tool, retrieved from <https://ami-lookup-tool.fanniemae.com/amilookuptool/> which shows an increase from the 2018 median Harris County household income reported at <https://datausa.io/profile/geo/harris-county-tx/> reporting the median household income to be \$60,232.

⁸¹ ACS 2018, One year estimates retrieved from <https://data.census.gov/cedsci/>

⁸² Id. showing that of the 1,600,357 occupied housing units 530,139 spend 30% or more on housing retrieved from

⁸³ Bryan Walsh, Covid-19” The history of pandemics, March 25, 2020, BBC accessed at <https://www.bbc.com/future/article/20200325-covid-19-the-history-of-pandemics>

⁸⁴ Harris County 2019 Novel Coronavirus cases retrieved from <https://publichealth.harriscountytexas.gov/Resources/2019-Novel-Coronavirus> but note that not all reporting agencies show the same figures e.g. Coronavirus Outbreak mapped retrieved at <https://search.yahoo.com/yhs/search?ei=UTF-8&type=avastbcl&hspart=avast&hsimp=yhs-001&p=harris+county+covid+deaths>

⁸⁵ Rice Kinder Institute for Urban Research, Where Jobs are being lost or At-Risk due to COVID-19 in Harris County, retrieved from <https://www.hcdc.datahouston.org/covid19job>

⁸⁶ Heather Long, Small business used to define America's economy: The pandemic could change that forever. May 12, 2020 retrieved from <https://www.washingtonpost.com/business/2020/05/12/small-business-used-define-americas-economy-pandemic-could-end-that-forever/>



more vulnerable to these and similar losses than others. The Harris County health department maintains a record of COVID instances by communities reflected by zip codes.

Harris County Zip Codes
(numbers are inexact)

77002	<i>Total Confirmed Cases:</i>	304
77003	<i>Total Confirmed Cases:</i>	36
77004	<i>Total Confirmed Cases:</i>	117
77005	<i>Total Confirmed Cases:</i>	35
77006	<i>Total Confirmed Cases:</i>	78
77007	<i>Total Confirmed Cases:</i>	77
77008	<i>Total Confirmed Cases:</i>	71
77009	<i>Total Confirmed Cases:</i>	101
77010	<i>Total Confirmed Cases:</i>	1
77011	<i>Total Confirmed Cases:</i>	83
77012	<i>Total Confirmed Cases:</i>	76
77013	<i>Total Confirmed Cases:</i>	61
77014	<i>Total Confirmed Cases:</i>	121
77015	<i>Total Confirmed Cases:</i>	179
77016	<i>Total Confirmed Cases:</i>	118
77017	<i>Total Confirmed Cases:</i>	110
77018	<i>Total Confirmed Cases:</i>	67
77019	<i>Total Confirmed Cases:</i>	58
77020	<i>Total Confirmed Cases:</i>	98
77021	<i>Total Confirmed Cases:</i>	146
77022	<i>Total Confirmed Cases:</i>	100
77023	<i>Total Confirmed Cases:</i>	130
77024	<i>Total Confirmed Cases:</i>	88
77025	<i>Total Confirmed Cases:</i>	81
77026	<i>Total Confirmed Cases:</i>	112
77027	<i>Total Confirmed Cases:</i>	31
77028	<i>Total Confirmed Cases:</i>	100
77029	<i>Total Confirmed Cases:</i>	74
77030	<i>Total Confirmed Cases:</i>	81
77031	<i>Total Confirmed Cases:</i>	102
77032	<i>Total Confirmed Cases:</i>	128
77033	<i>Total Confirmed Cases:</i>	168
77034	<i>Total Confirmed Cases:</i>	114
77035	<i>Total Confirmed Cases:</i>	224
77036	<i>Total Confirmed Cases:</i>	588
77037	<i>Total Confirmed Cases:</i>	80
77038	<i>Total Confirmed Cases:</i>	127
77039	<i>Total Confirmed Cases:</i>	120
77040	<i>Total Confirmed Cases:</i>	175
77041	<i>Total Confirmed Cases:</i>	154
77042	<i>Total Confirmed Cases:</i>	130

77043	<i>Total Confirmed Cases:</i>	106
77044	<i>Total Confirmed Cases:</i>	181
77045	<i>Total Confirmed Cases:</i>	235
77046	<i>Total Confirmed Cases:</i>	3
77047	<i>Total Confirmed Cases:</i>	159
77048	<i>Total Confirmed Cases:</i>	93
77049	<i>Total Confirmed Cases:</i>	78
77050	<i>Total Confirmed Cases:</i>	15
77051	<i>Total Confirmed Cases:</i>	95
77053	<i>Total Confirmed Cases:</i>	120
77054	<i>Total Confirmed Cases:</i>	82
77055	<i>Total Confirmed Cases:</i>	231
77056	<i>Total Confirmed Cases:</i>	45
77057	<i>Total Confirmed Cases:</i>	254
77058	<i>Total Confirmed Cases:</i>	24
77059	<i>Total Confirmed Cases:</i>	20
77060	<i>Total Confirmed Cases:</i>	137
77061	<i>Total Confirmed Cases:</i>	81
77062	<i>Total Confirmed Cases:</i>	36
77063	<i>Total Confirmed Cases:</i>	156
77064	<i>Total Confirmed Cases:</i>	195
77065	<i>Total Confirmed Cases:</i>	90
77066	<i>Total Confirmed Cases:</i>	117
77067	<i>Total Confirmed Cases:</i>	163
77068	<i>Total Confirmed Cases:</i>	24
77069	<i>Total Confirmed Cases:</i>	44
77070	<i>Total Confirmed Cases:</i>	143
77071	<i>Total Confirmed Cases:</i>	147
77072	<i>Total Confirmed Cases:</i>	335
77073	<i>Total Confirmed Cases:</i>	207
77074	<i>Total Confirmed Cases:</i>	263
77075	<i>Total Confirmed Cases:</i>	109
77076	<i>Total Confirmed Cases:</i>	125
77077	<i>Total Confirmed Cases:</i>	115
77078	<i>Total Confirmed Cases:</i>	70
77079	<i>Total Confirmed Cases:</i>	53
77080	<i>Total Confirmed Cases:</i>	314
77081	<i>Total Confirmed Cases:</i>	273
77082	<i>Total Confirmed Cases:</i>	197
77083	<i>Total Confirmed Cases:</i>	215
77084	<i>Total Confirmed Cases:</i>	425



77085	<i>Total Confirmed Cases:</i>	117
77086	<i>Total Confirmed Cases:</i>	141
77087	<i>Total Confirmed Cases:</i>	210
77088	<i>Total Confirmed Cases:</i>	253
77089	<i>Total Confirmed Cases:</i>	120
77090	<i>Total Confirmed Cases:</i>	138
77091	<i>Total Confirmed Cases:</i>	133
77092	<i>Total Confirmed Cases:</i>	124
77093	<i>Total Confirmed Cases:</i>	170
77094	<i>Total Confirmed Cases:</i>	16
77095	<i>Total Confirmed Cases:</i>	148
77096	<i>Total Confirmed Cases:</i>	127
77098	<i>Total Confirmed Cases:</i>	23
77099	<i>Total Confirmed Cases:</i>	337
77336	<i>Total Confirmed Cases:</i>	6
77338	<i>Total Confirmed Cases:</i>	223
77339	<i>Total Confirmed Cases:</i>	73
77345	<i>Total Confirmed Cases:</i>	16
77346	<i>Total Confirmed Cases:</i>	150
77354	<i>Total Confirmed Cases:</i>	0
77355	<i>Total Confirmed Cases:</i>	0
77357	<i>Total Confirmed Cases:</i>	0
77362	<i>Total Confirmed Cases:</i>	0
77365	<i>Total Confirmed Cases:</i>	3
77373	<i>Total Confirmed Cases:</i>	184
77375	<i>Total Confirmed Cases:</i>	113
77377	<i>Total Confirmed Cases:</i>	81
77379	<i>Total Confirmed Cases:</i>	144
77380	<i>Total Confirmed Cases:</i>	1
77381	<i>Total Confirmed Cases:</i>	1
77382	<i>Total Confirmed Cases:</i>	0
77386	<i>Total Confirmed Cases:</i>	3
77388	<i>Total Confirmed Cases:</i>	93
77389	<i>Total Confirmed Cases:</i>	93
77396	<i>Total Confirmed Cases:</i>	217
77401	<i>Total Confirmed Cases:</i>	29

77407	<i>Total Confirmed Cases:</i>	2
77429	<i>Total Confirmed Cases:</i>	186
77433	<i>Total Confirmed Cases:</i>	218
77447	<i>Total Confirmed Cases:</i>	33
77449	<i>Total Confirmed Cases:</i>	500
77450	<i>Total Confirmed Cases:</i>	92
77477	<i>Total Confirmed Cases:</i>	8
77484	<i>Total Confirmed Cases:</i>	12
77489	<i>Total Confirmed Cases:</i>	32
77493	<i>Total Confirmed Cases:</i>	171
77494	<i>Total Confirmed Cases:</i>	41
77498	<i>Total Confirmed Cases:</i>	0
77502	<i>Total Confirmed Cases:</i>	134
77503	<i>Total Confirmed Cases:</i>	60
77504	<i>Total Confirmed Cases:</i>	79
77505	<i>Total Confirmed Cases:</i>	53
77506	<i>Total Confirmed Cases:</i>	124
77507	<i>Total Confirmed Cases:</i>	0
77520	<i>Total Confirmed Cases:</i>	89
77521	<i>Total Confirmed Cases:</i>	153
77523	<i>Total Confirmed Cases:</i>	2
77530	<i>Total Confirmed Cases:</i>	100
77532	<i>Total Confirmed Cases:</i>	41
77535	<i>Total Confirmed Cases:</i>	2
77536	<i>Total Confirmed Cases:</i>	87
77546	<i>Total Confirmed Cases:</i>	42
77547	<i>Total Confirmed Cases:</i>	32
77562	<i>Total Confirmed Cases:</i>	10
77565	<i>Total Confirmed Cases:</i>	0
77571	<i>Total Confirmed Cases:</i>	110
77573	<i>Total Confirmed Cases:</i>	4
77581	<i>Total Confirmed Cases:</i>	6
77584	<i>Total Confirmed Cases:</i>	2
77586	<i>Total Confirmed Cases:</i>	35
77587	<i>Total Confirmed Cases:</i>	47
77598	<i>Total Confirmed Cases:</i>	53

The Covid-19 Effect on Housing

The Covid 19 pandemic has produced a greater need for aiding Harris County families that face housing instability and eviction. The need is great. When the city of Houston released nearly \$15 million in rent assistance, it was gone in about two hours. Money from the Harris County COVID-19 Relief Fund (HCCRF) is expected to help between 20,000 to 25,000 families pay for rent, food, medical care, child care, and other basic needs. Harris County will distribute the money throughout the county, providing \$1,200 for households of one to four residents and \$1,500 for households with five people or more. The HCCRF will target hardest hit communities with households below



60% of the Area Median Income (AMI), victims of domestic violence, youth aged out of foster care, and people in homeless shelters.⁸⁷

Rental Moratoriums Help Address the Need

In response to the COVID-19 pandemic, the Supreme Court of Texas halted most eviction hearings in Texas until at least May 19, 2020. The state's order did not impact the tenant's obligation to pay rent, only postponed when the courts would reopen to hear eviction cases.⁸⁸ Tenants who are in arrears of their rental payments, who were allowed to remain on the premises during the temporary order will likely find themselves owing the additional back rents probably resulting in higher eviction rates and liable for back rents due.⁸⁹

The moratoriums were never established with the intent to last forever. Unfortunately, forecasts didn't reveal how long they would likely be needed, and as they came to an end, Harris County Judge Lina Hidalgo expressed grave concerns. She said:

“Restarting eviction and debt collection proceedings right now will only deepen the well of desperation many families are experiencing across our county. These are hard working families who, through no fault of their own, have lost irreplaceable income during this pandemic and may not qualify for federal assistance or eviction protections. Thousands of Harris County residents are already on the ropes, and becoming homeless will crush their chances for short-term recovery and long-term economic independence. Evicting families is also a threat to public health. We're working day and night to stop the spread of this virus and, at a time when we're asking residents to stay or work from home to limit spread, we cannot afford to contribute to a surge in homelessness.”

Covid-19 and the Harris County Housing Market

In April 2020, national property data base company, ATTOM Data Solutions, released a report that ranked Texas as having least vulnerability to housing market changes due to the virus. Among the 483 counties reviewed for the study, Harris County led the list of the eighteen least at risk counties.⁹⁰

The need for low rental units in Harris County

Low-Income/Affordable Housing and Rental Needs

Across all incomes, 305,905 households in Harris County face severe housing problems (including lacking kitchen or bath facilities, overcrowding, or high costs). 214,665 households in Harris

⁸⁷ Defender News Service, Harris County approves \$30 Million fund to Help struggling residents, May 20, 2020 retrieved from <https://defendernetwork.com/news/local-state/harris-county-approves-30-million-fund-to-help-struggling-residents/>

⁸⁸ Supreme Court of Texas, Misc. Docket No. 20-9066, Fifteenth Emergency Order Regarding The COVID -19 State Of Disaster,

⁸⁹ Juan Pable Garnham, Texas Supreme Court extends moratorium evictions until May 18 April 2020 retrieved from <https://www.texastribune.org/2020/04/28/Texas-evictions-moratorium-extended/>

⁹⁰ ATTOM Staff, US Housing Markets Vulnerable to Coronavirus Impact Clustered in Northeast and Florida, April 7, 2020, accessed at <https://www.attomdata.com/news/market-trends/attom-data-solutions-special-report/>



County make less than 80% of the median income and spend more than 50% of their total income on housing.⁹¹

The Houston-Woodlands-Sugar Land Metropolitan area provides only 18 affordable units for every 100 households that are extremely low income (below the poverty line or less than 30% of median income). The third worst ratio of all US metro areas.⁹²

Even before the challenge of Covid-19, the affordability crisis was worsening. The city now has nearly half a million people living below the poverty line. We face an affordability crisis that will likely not see solved in our lifetimes. Nearly one in two Houston renters (over 430,000 households) are housing cost-burdened, meaning they spend 30% or more of their income on rent. These numbers don't account for the tens of thousands of Houstonians that will need support because of the economic impacts of Covid-19.⁹³

What is the need in Houston for affordable rental units?

Harris County's Housing Authority (HCHA) does not provide public housing units, which are generally reserved for very low income households. HCHA offers 4,915 Section 8 Vouchers and serves a clientele that is 88% Black, 10% White, 1% Asian and 1% Other. 78% of its clientele is Female head of household with an average household income of \$14,782 annually. More than 2,400 families populating its waiting list.

Similar statistics were not made available from the Houston Housing Authority (HHA), but its web site reports that as of September 2016, 68,831 families applied for Housing Choice Vouchers (HCV). The City serves 17,000 families on HCV and of the 51,000 people who remained (68,831-17,000) 30,000 households were placed on its Housing Choice Voucher wait list.⁹⁴ The authority closed the wait list because the waiting period is longer than 15 months.

HHA reports that its families with vouchers generally pay between 30 to 40 percent of their annual income for rent. Additionally, the authority houses more than 5,500 families in its 25 public housing and tax credit developments around the city.⁹⁵

All things considered, there appears to be more than 50,000 families in need of affordable housing units in Harris County. This includes the 51,000 families who did not receive HCV as well as the 2,400 on the County's wait list. That number grows when consideration is given to the numbers of people who never seek assistance from the government, the homeless and unattended children.

⁹¹ Houston and Harris County Housing Conversation, Event Report, February 20, 2017 retrieved from https://kinder.rice.edu/sites/g/files/bxs1676/f/documents/Fish%20Bowl%20Report_FINAL_0.pdf

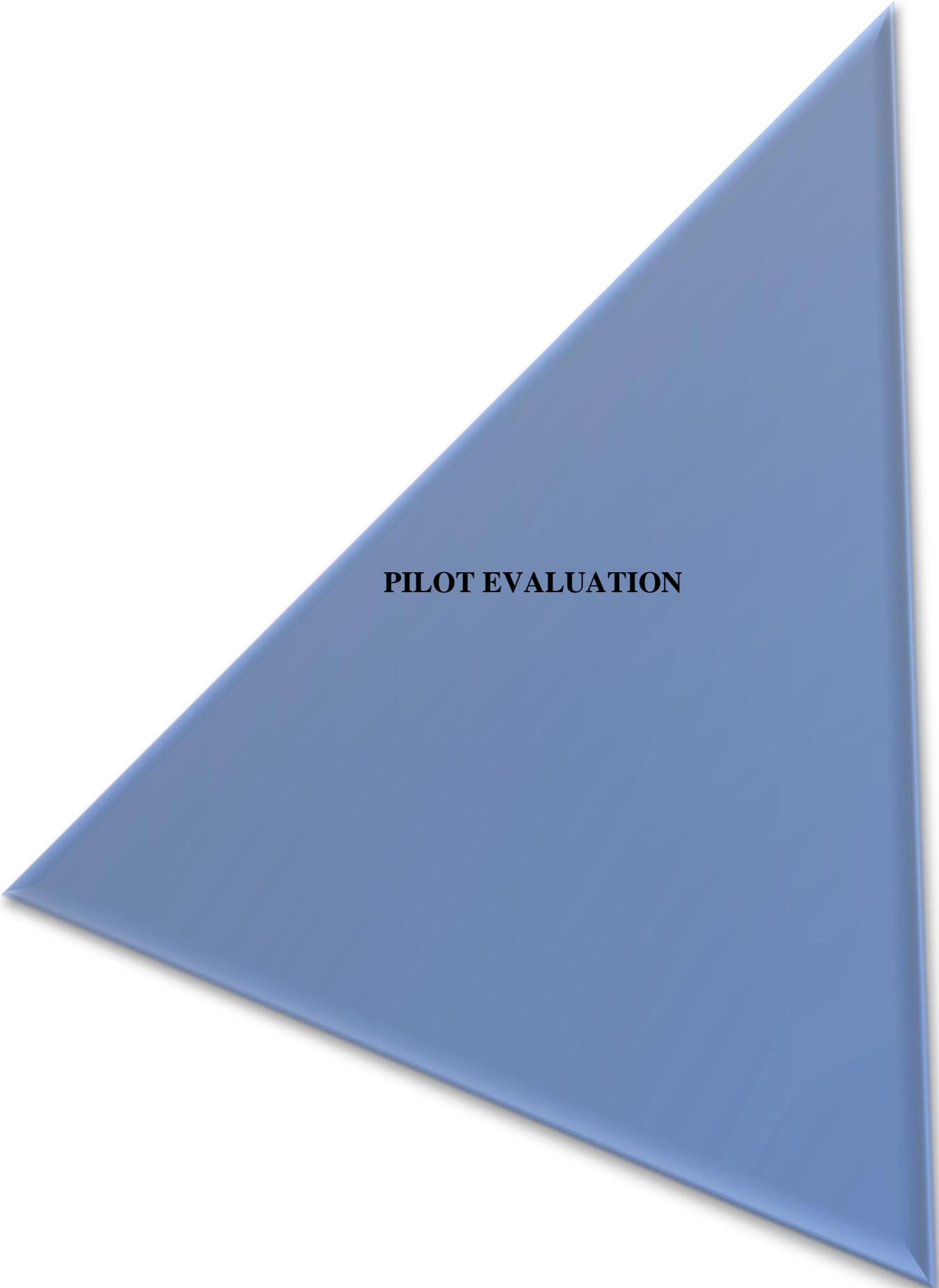
⁹² Id.

⁹³ Mark Thiele, Op-Ed: Houston's need for affordable housing has never been greater, May 20, 2020, Mark Thiele is the interim president of the Houston Housing Authority retrieved from <https://www.bizjournals.com/houston/news/2020/05/20/opinion-houston-needs-affordable-housing.html>

⁹⁴ Houston Housing Authority, retrieved at <http://www.housingforhouston.com/public-housing.aspx>

⁹⁵ Id.





PILOT EVALUATION



The PILOT

Introduction to PILOT

In August 2019, Justice of the Peace Precinct 7 Position 1, Judge Jeremy Brown, launched a groundbreaking program designed for the purpose of eliminating evictions in his precinct. His effort was joined by a team of housing stability experts at the Harris County Community Development Agency (HCCD), as well as housing advocates from community organizations working together to achieve the stated goal.

Precinct 7 is entirely situated within Harris County's geographical boundaries. It is the most populous county in Texas comprising over 16% of Texas's population and the third most populous county in the United States. According to the U.S. Census Bureau, the county has a total area of 1,777 square miles (4,600 km²), of which 1,703 square miles (4,410 km²) is land and 74 square miles (190 km²) (4.2%) is covered by water.^[11] Both its total area and land area are larger than the U.S. state of Rhode Island. An overview of the county's demography provides context for the review of Precinct 7's position within the county overall.

Harris County⁹⁶

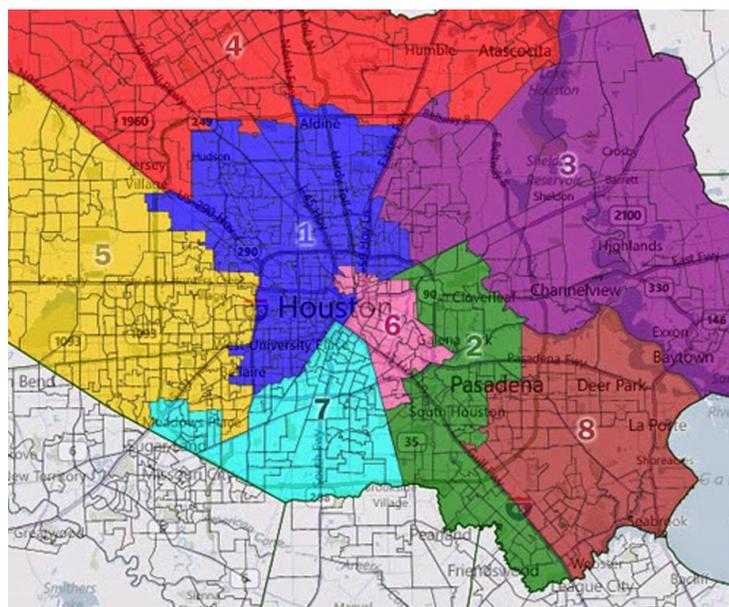
Population			4,698,619
Male			49.7%
Female			50.3%
Under 5 years			7.5%
5 to 9 years			7.1%
10 to 14 years			7.7%
15 to 19 years			6.9%
20 to 24 years			6.7%
25 to 34 years			16.1%
35 to 44 years			14.3%
45 to 54 years			12.5%
55 to 59 years			5.5%
60 to 64 years			5.2%
65 to 74 years			6.6%
75 to 84 years			2.9%
85 years and over			1.1%
Race			
	White	63.0%	
	Black	20.1%	
	American Indian, etc.	1.0%	
	Asian	7.9%	
	Native Hawaiian, etc.	0.2%	
	Some other race	10.3%	

⁹⁶ U.S. Census: Quick facts Harris County, Texas retrieved from <https://www.census.gov/quickfacts/harriscountytexas>



	Latinx	43.3%	
	White alone	28.9%	
	Black alone	18.7%	
	Asian alone	7.0%	
	American Indian, etc...	0.2%	
	Native Hawaiian, etc...	0.1%	
	Some other race	1.6%	
Median Household Income			\$60,146
Per Capita Income in the past 12 months			\$31,901
Persons in poverty			16.5%
Total Employment			2,041,861

Precinct 7 has two justice of the peace positions, Place 1 and Place 2. Both precinct judges hear eviction cases within the geographical boundaries of the precinct. Precinct 7 is situated entirely within several southeast communities that lie in City of Houston city limits. The precinct is comprised of a diverse urban population. This report identified no single database that describes the precinct’s demography. However, there are data reported by zip code. To isolate Precinct 7 demographic data, we laid a zip code map of Harris County over a precinct map and pulled the demographic data for each zip code within Precinct 7.⁹⁷



Harris County precinct map

⁹⁷ We expect to be able to supplement this second preliminary report with more precise Precinct 7 geographical boundaries



Zip Codes Completely in Precinct 7⁹⁸

Zip Code	Latinx	White	Black	Asian	Population
77021	13.8	9.8	72.6	3.2	26,655
77004	13.5	25.3	48.6	10.0	36,959
77033	26.5	1.5	70	0.4	29,903
77048	27.7	2.1	68.4	1.2	17,721
77047	26	6.9	63.5	2.4	29,693
77085	61.9	6.2	29	1.6	18,274
77031	46.9	16.6	29.8	6.1	17,536
77054	8.9	28.7	34.3	23.9	22,704
77051	15.7	2.4	79.4	1.0	17,052
77045	50.9	2.7	45.2	0.7	37,279

Zip Codes Partially in Precinct 7⁹⁹

Zip Code	Latinx	White	Black	Asian	Population
77002	24.3	35.3	36.4	1.7	13,571
77003	48.1	19.0	25.8	4.4	9,876
77030	7.2	56.2	4.7	27.4	10,963
77025	17.8	50.2	11.1	17.2	28,955
77035	39.9	24.2	27.2	6.3	38,524
77099	49.0	7.4	29.6	12.8	53,357
77036	62.5	8.0	13.4	15.0	76,831
77477	25.7	20.1	28.0	23.6	36,563
77053	53.7	3.0	42.0	0.9	30,938
77096	22.2	44.8	20.7	10.3	33,769
77071	30.2	16.2	46.6	6.4	28,558
77489	21.3	3.8	70.5	2.7	36,548
77346	26.5	51.2	16.7	3.1	65,967
77074	61.4	16.6	12.0	7.6	41,386

Housing Market for Precinct 7

Consistent, stable, affordable housing is a key part of financial security. Individuals without stable housing are inevitably burdened by unstable financial conditions overall. Housing stability provides the individual/family choice in selecting which communities, what housing options and what amenities it chooses. Housing stability also affords the individual/family to determine when to move. Housing stability offers a clearer path for children to perform well academically and socially in school and provides the individual/family with a reduced overall and financial stress.

⁹⁸ Id. and see General Data Access retrieved from <https://data.census.gov/cedsci/>

⁹⁹ Id.



On the other hand housing instability is recognized as highly stressful and encompasses a number of challenges, such as having trouble paying rent, overcrowding, frequent moving, staying with relatives, or spending the bulk of household income on housing. Overcrowding is defined as more than 2 people living in the same bedroom or multiple families living in 1 residence.¹⁰⁰ Overcrowding may affect mental health, stress levels, relationships, and sleep, and it may increase the risk of infectious disease.

These experiences are tied to a number of undesirable outcomes including negative physical and mental health experiences and difficulty in accessing needed health care and treatment. Housing instability commonly means that individuals/families live in substandard housing and are constantly under threat of forced evictions. This is particularly burdensome on children who are forced to move frequently. Moving frequently generally means moving more than three times in one year. Children who move frequently are more likely to have chronic health conditions and to underperform academically in school. We have long known the negative impacts of family relocation of children's success.¹⁰¹

An early study found that "Frequent relocation was associated with higher rates of all measures of child dysfunction; 23% of children who moved frequently had repeated a grade vs 12% of children who never or infrequently moved. Eighteen percent of children who moved frequently had four or more behavioral problems vs 7% of children who never or infrequently moved. Use of logistic regression to control for potential confounding covariates demonstrated that children who moved frequently were 77% more likely to be reported to have four or more behavioral problems (odds ratio, 1.77; 95% confidence interval, 1.37 to 2.29) and were 35% more likely to have failed a grade (odds ratio, 1.35; 95% confidence interval, 1.06 to 1.72), but no more likely to have had delays in growth or development or a learning disorder. Frequent relocation was associated with higher rates of all measures of child dysfunction; 23% of children who moved frequently had repeated a grade vs 12% of children who never or infrequently moved. Eighteen percent of children who moved frequently had four or more behavioral problems vs 7% of children who never or infrequently moved. Use of logistic regression to control for potential confounding covariates demonstrated that children who moved frequently were 77% more likely to be reported to have four or more behavioral problems (odds ratio, 1.77; 95% confidence interval, 1.37 to 2.29) and were 35% more likely to have failed a grade (odds ratio, 1.35; 95% confidence interval, 1.06 to 1.72), but no more likely to have had delays in growth or development or a learning disorder."¹⁰² They may also be less likely to have consistent health insurance coverage.¹⁰³

Generally, households are considered to be cost burdened if they spend more than 30% of their income on housing and severely cost burdened if they spend more than 50% of their income on housing. Cost-burdened households have little left over each month to spend on other necessities

¹⁰⁰ Measuring Overcrowding in Housing, US Department of Housing and Urban Development, Vol 5 number 3, March 2008 retrieved from https://archives.huduser.gov/periodicals/ResearchWorks/march_08/RW_vol5num3t4.html

¹⁰¹ David Wood, MD, MPH, Neal Halfon, MD, MPH, Debra Scarlata, MS; et.al. Impact of Family relocation on Children's Growth, Development, School Function, and Behavior JAMA. 1993 Sep 15; 270(11):1334-8.

¹⁰² Id.

¹⁰³ Alicia Atkinson and Jeremie Greer, Gaining and Sustaining Housing Stability, May 2015, retrieved from <https://community-wealth.org/sites/clone.community-wealth.org/files/downloads/paper-atkinson-greer.pdf>



such as food, clothing, utilities, and health care. Black and Latinx households are almost twice as likely as white households to be cost burdened.¹⁰⁴

Measuring eviction rates and housing instability is challenging. For every household that goes through eviction, there are many others struggling to pay rent and living with the threat of eviction close at hand.¹⁰⁵

Housing Stability Risk Factors

Various factors have been shown to have a high correlation to eviction and risk of eviction. Most common indicators include poverty, educational attainment, whether the head of household is a single parent, employment and job factors, the area's market outlook, prison records, and race.

Poverty

Poverty is a significant driver of a family's housing stability. In Harris County, 183,516 African Americans live in poverty compared to 428,340 Latinxes and 427,941 white non Latinxes.¹⁰⁶ The correlation between poverty and housing instability is undisputed and its implications unsettling.

Types of jobs and Employment

In a report by the National Low Income Housing Coalition, there is no place in this country where a full-time worker earning the federal minimum wage of \$7.25 an hour (\$15,080 per year) can rent an affordable two-bedroom apartment.¹⁰⁷ This would require that the person earning a federal minimum wage would have to work more than three full-time jobs-127 hours per week, to afford a two-bedroom rental and 103 hours for a one-bedroom.¹⁰⁸ The minimum wage needed to afford a two bedroom unit in Texas is \$20.29 per hour.¹⁰⁹

Jobs that paid below minimum wage includes food preparation and service related occupations. About 1.28 million Americans fit this category. Jobs paying minimum wage includes sales and related occupations and about 542,000 Americans work at minimum wage.¹¹⁰ In Texas, 78,000 people earned the minimum wage and 118,000 earned less than minimum wage.¹¹¹

The Harris County Labor Market study reports a 14.4 percent rate of unemployment in April 2020.¹¹² This rate reflects a nearly eight percentage points increase. The type and nature of employment

¹⁰⁴ Id.

¹⁰⁵ Chris Salviati, Rental Insecurity: The Threat of Evictions to America's Renters, October 2017, accessed at <https://www.apartmentlist.com/rentonomics/rental-insecurity-the-threat-of-evictions-to-americas-renters/>

¹⁰⁶ Data USA: Harris County, Texas retrieved from <https://datausa.io/profile/geo/harris-county-tx/>

¹⁰⁷ Out of Reach, a report of the National Low Income Housing Coalition retrieved at

¹⁰⁸ Id.

¹⁰⁹ Id.

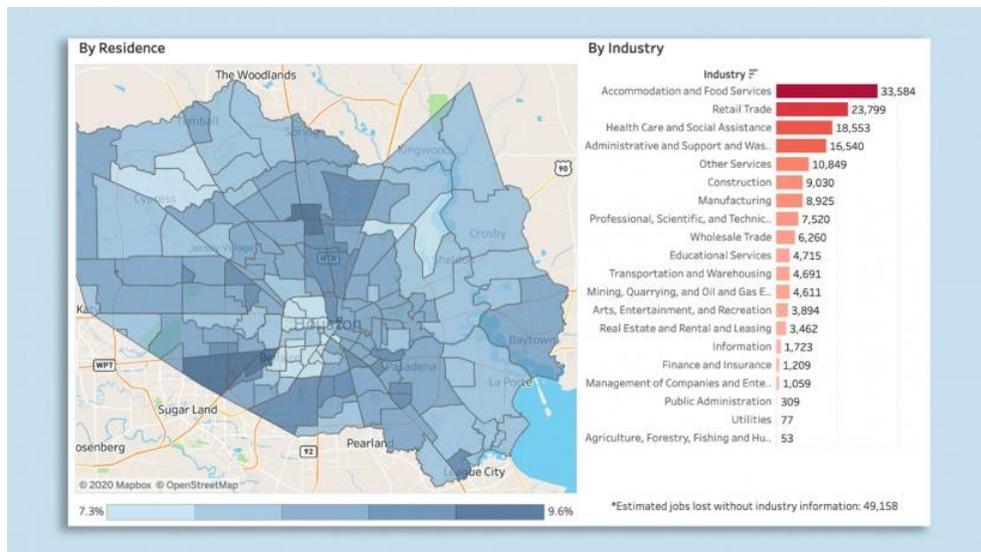
¹¹⁰ Bureau of Labor Statistics, Characteristics of Minimum Wage Workers, 2017 retrieved from <https://www.bls.gov/opub/reports/minimum-wage/2017/home.htm>

¹¹¹ News Release, Bureau of Labor Statistics, https://www.bls.gov/regions/southwest/news-release/minimumwageworkers-texas.htm#minwage_tx_chart_1_2017.

¹¹² Workforce Solutions, Harris County Employment Data May 1990 to May 2020 retrieved from <https://www.wrksolutions.com/Documents/Employer/LMI/Quarterly/HarrisQuarterly.pdf>



played a significant role in the available housing to people, before the pandemic. Since COVID-19, the impact on the job market has been significant with disastrous results. The pandemic has caused jobs loss in Harris County ranging from 9% to 11.8%.¹¹³ Not surprisingly, communities that are historically at-risk, bear the greatest job losses.¹¹⁴



Education attainment

Education matters, too. The least educated segments of the population are most likely to face eviction at some point in their lives. Those who had only a high school education were twice as likely to be threatened with eviction as those who attended even some college.¹¹⁵ Renters without a college education are more than twice as likely to face eviction as those with a four-year degree.¹¹⁶

Single parent heads of household

More than 10 million single parents live in the United States and there are more than 4x the number of single mothers than single fathers. About 60% of these parents live on or below the poverty line. Most working single parents have minimum wage jobs and cannot pay the 40% of that income needed for childcare, 30% for housing, as well as transportation, food and medicine. They

¹¹³ Rice Kinder Institute for Urban Research, Where Jobs are being lost or At-Risk due to COVID-19 in Harris County, retrieved from <https://www.hcdc.datahouston.org/covid19job>

¹¹⁴ Id.

¹¹⁵ Sarah Holder, Where Evictions Hurt the Most, Bloomberg CityLab, October 2017 retrieved from <https://www.bloomberg.com/news/articles/2017-10-30/where-americans-are-facing-the-most-evictions> Sarah Holder, Where Evictions Hurt the Most, Bloomberg CityLab, October 2017 retrieved from <https://www.bloomberg.com/news/articles/2017-10-30/where-americans-are-facing-the-most-evictions>

¹¹⁶ Chris Salviati, Rental Insecurity: The Threat of Evictions to America's Renters, October 2017, retrieved from <https://www.apartmentlist.com/rentonomics/rental-insecurity-the-threat-of-evictions-to-americas-renters/>

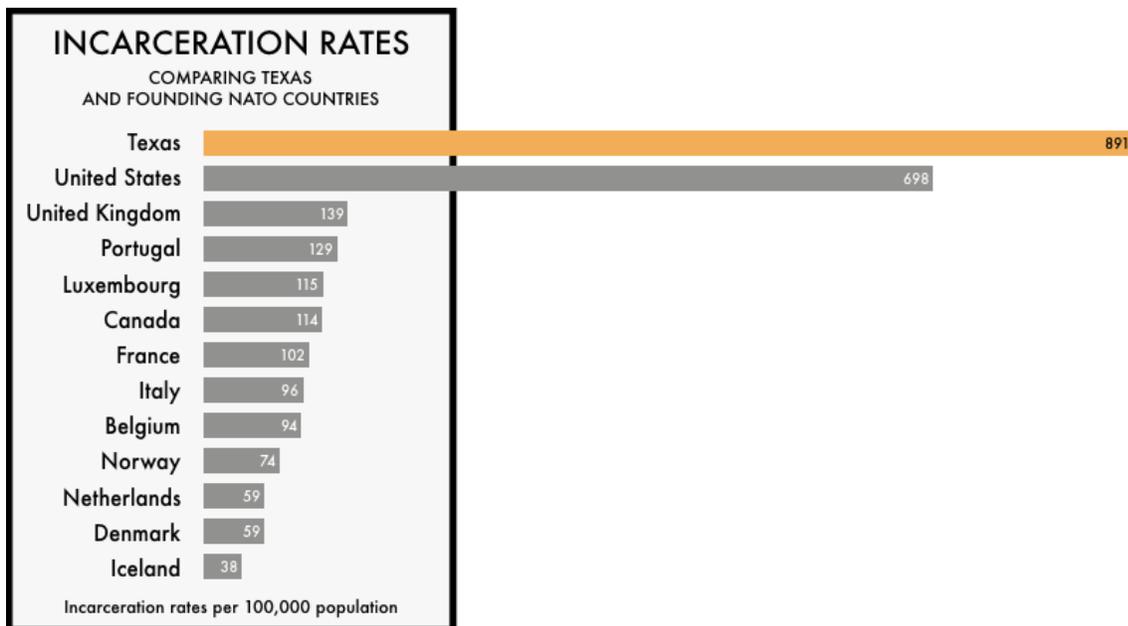


are also the most vulnerable to being evicted. At times, parents find themselves at a point where they need to make a choice between feeding their children and paying the rent.¹¹⁷

Criminal Records

People who have been arrested or spent time in prison may be discriminated against by potential landlords, lose eligibility for public housing, and struggle to maintain stable housing. People are often released from prison with minimal income, and those who find employment face reduced earnings and may have difficulty paying for housing. One study found that 5 years after release, black individuals who have spent time in prison were more likely to experience housing instability than white individuals who have spent time in prison, even after controlling for earnings.¹¹⁸

People with criminal records need what we all need: decent, safe, and affordable housing but the stigma of a criminal record can last a lifetime and serves as a barrier to housing opportunities. In 2018, Texas had more than 726,000 residents locked up or under criminal justice supervision.¹¹⁹ The numbers are staggering as is the racial disparity and there may be no way to get the exact number of how many people actually have a criminal record, but the impact of that record on housing stability is severe. People with criminal records need what we all need: decent, safe, and affordable housing.



Source: <https://www.prisonpolicy.org/global/2018.html>

¹¹⁷ See generally Desmond, M., & Gershenson, C. (2017). Who gets evicted? Assessing individual, neighborhood, and network factors. *Social Science Research*, 62, 362–377. doi: 10.1016/j.ssresearch.2016.08.017 and see Administration, singlemoms.org, Emergency rental Assistance for Single Parents, February 2016, retrieved from <http://www.singlemoms.org/emergency-rental-assistance-for-single-parents/>

¹¹⁸ The Office of Disease Prevention and Health Promotion, retrieved from <https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-health/interventions-resources/housing-instability>

¹¹⁹ Alexi Jones, Correctional Control 2018: Incarceration and supervision by state, Prison Policy Institute, December 2018 retrieved from <https://www.prisonpolicy.org/reports/correctionalcontrol2018.html>

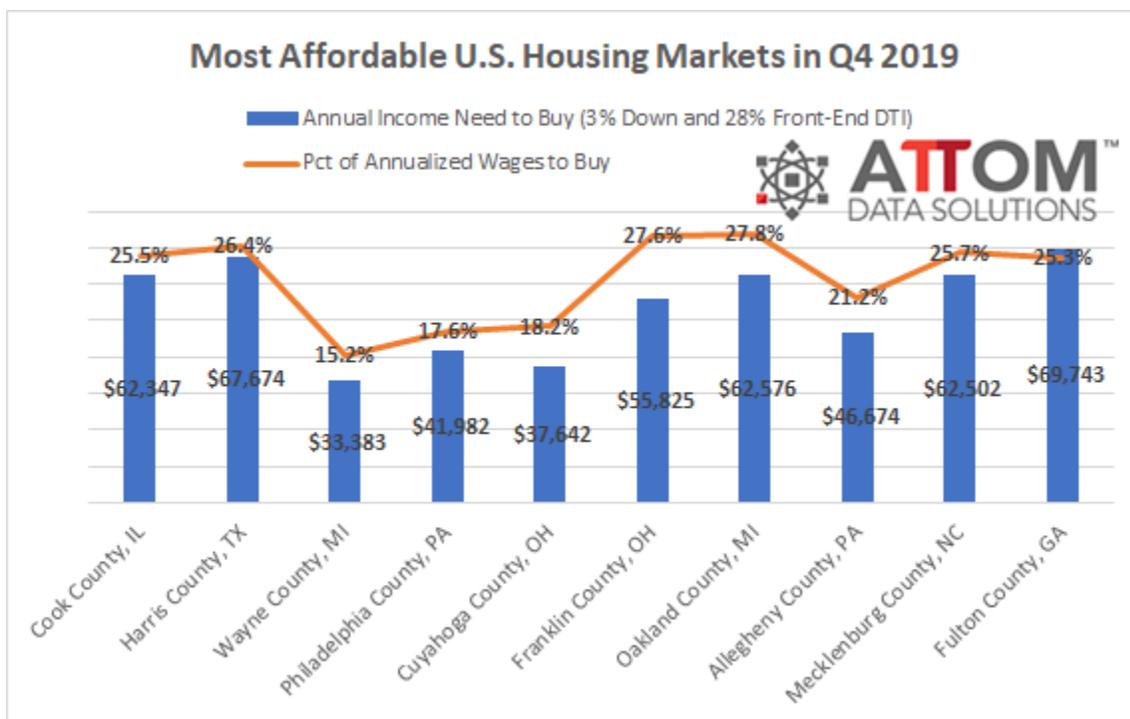


Affordable housing options as a housing instability factor

In a market with limited affordable vacancies, people with the lowest incomes may be forced to rent substandard housing that exposes them to health and safety risks such as vermin, mold, water leaks, and inadequate heating or cooling systems. They may also be forced to move in with others, potentially resulting in overcrowding.¹²⁰

Housing affordability is commonly measured by the ratio of housing costs to household income. Housing costs are most commonly considered to be affordable when they are equal to 30% or less of household income on a monthly basis. Housing affordability should also include the costs of transportation, which costs can be especially impactful in a geographically large metro area like Houston, Harris County. When housing and transportation costs are combined, then affordability is measured as being equal to 45% or less of income.¹²¹

Affordability should not be viewed so narrowly as to refer only to publicly subsidized housing. The fact is that most affordable housing is developed and operated without public subsidy and is sometimes referred to as “naturally occurring affordable housing (NOAH).”¹²²



¹²⁰ Id.

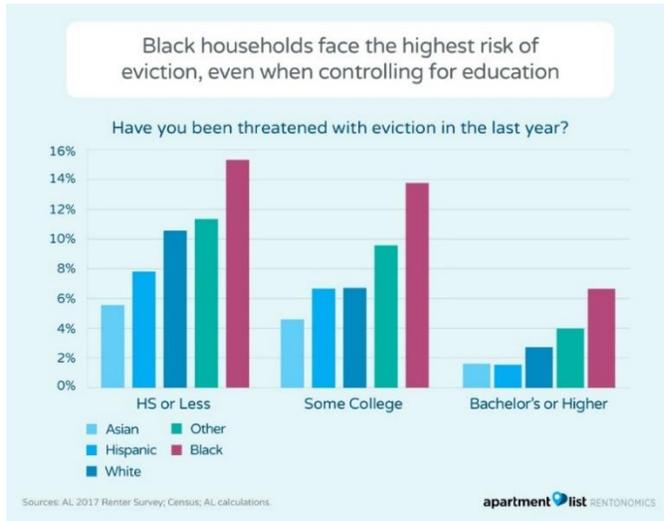
¹²¹ The State of Housing Affordability and Vulnerability in Houston: Preliminary Report, November 2018 retrieved from <https://houstontx.gov/housing/plans-reports/NALCAB-Report-090519.pdf>

¹²² Id.



Homelessness and housing instability

Homelessness is housing deprivation in its most severe form. Homelessness is defined as “lacking a regular nighttime residence or having a primary nighttime residence that is a temporary shelter or other place not designed for sleeping.”¹²³ Evictions are a direct cause of homelessness.¹²⁴



Race

Black households face the highest rates of eviction, even when controlling for education and income. Perhaps most troublingly, households with children are twice as likely to face an eviction threat, regardless of marital status.

COVID-19¹²⁵

The role of COVID 19 on housing instability is not yet measured. However, it is insightful to see where the incidences of COVID infection occurs in Precinct 7,

reported here by zip code.

Zip Codes entirely in Precinct 7

Zip Code	Latinx	White	Black	Asian	unknown	Total
77004	16	17	60	0	34	117
77021	12	9	97	2	0	146
77031	38	20	15	6	36	102
77033	31	8	89	1	55	168
77045	62	31	72	0	88	235
77047	31	12	81	4	39	159
77048	17	5	54	1	26	93
77051	6	5	70	1	24	95
77054	3	13	46	6	22	82
77085	38	23	30	2	0	117
Total						1314 (7%)
Harris County Total						16,778

¹²³ Id.

¹²⁴ Terry Gross, First-Ever Evictions database Shows: We’re in the Middle of a Housing Crisis, April 12, 2018, National Public media retrieved from <https://www.npr.org/2018/04/12/601783346/first-ever-evictions-database-shows-were-in-the-middle-of-a-housing-crisis> relying on Protect Tenants, Prevent Homelessness, national Law Center on homelessness & Poverty

¹²⁵ Harris County Public Health retrieved from <https://publichealth.harriscountytx.gov/Resources/2019-Novel-Coronavirus>



Partially

Zip Code	Latinx	White	Black	Asian	Unknown	Total
77002	57	42	103	1	119	304
77003	10	10	8	2	14	36
77025	9	23	18	5	29	81
77030	6	25	17	10	32	81
77035	57	38	49	4	93	224
77036	211	100	41	19	259	588
77053	49	17	26	0	37	120
77071	33	19	40	6	60	147
77074	109	54	15	4	104	263
77096	27	44	18	3	45	127
77099	122	46	53	22	131	337
77346*	49	40	35	4	38	150
77477	1	1	2	3	1	8
77489	4	1	21	1	6	32
total						2498 (14.8%)
Data inconclusive regarding location in precinct 7						
Total Harris County						

Precinct 7 market indicators

Pictured against this comprehensive backdrop that includes demographics and multiple risk indicators the need for the Pilot Program for Precinct 7 is palpable. Overall, precinct 7 residents tend to be at greater risk of housing instability than Harris County generally. It is reasonable to expect that with this higher risk, there will be greater attempts by the residents to acquire eviction interventions, including rental assistance.¹²⁶

The market for precinct 7 provides a clear picture of housing availability and costs in the area as reflected by the charts that follow.

¹²⁶ The authors relied on assumptions here because at the time this report was completed, actual numbers for precinct 7 had not been received



Those communities entirely within Precinct 7

Zip Code	Home Value	Median Sale Price	Vacant Housing Units	Rental Vacancy Rate	Median Household Income	30% of Income to Housing	30% of Income to Housing Monthly	Mean Household Income
77021	158,014		12.2%	7.2	\$37,318	\$149,891	\$860	\$53,610
77004	301,254	290,000	21.7%	9.9	\$50,485	\$211,234	\$1,252	\$85,551
77033	118,014		13.4%	6.3	\$36,438	\$145,455	\$833	\$46,606
77048	151,301		15.9%	10.4	\$42,691	\$176,975	\$1,021	\$55,975
77047	177,183	176,700	6.9%	2.5	\$64,648	\$280,967	\$1,677	\$74,471
77085	168,517		2.7%	1.4	\$56,288	\$239,806	\$1,426	\$66,390
77031	184,278		8.4%	10.9	\$50,155	\$209,610	\$1,242	\$63,375
77054	132,531	156,000	17.7%	12.9	\$50,665	\$212,121	\$1,257	\$58,674
77051	127,502		14.5%	8.4	\$27,496	\$102,534	\$568	\$40,920
77045	144,450	154,800	4.5%	1.6	\$56,826	\$242,455	\$1,442	\$59,818

Rental Data (HUD Fair Market Rate)¹²⁷

Zip Code	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
77021	\$740	\$820	\$1,000	\$1,360	\$1,710
77004	\$770	\$850	\$1,020	\$1,380	\$1,750
77033	\$770	\$850	\$1,020	\$1,380	\$1,750
77048	\$740	\$820	\$1,000	\$1,360	\$1,710
77047	\$940	\$1,040	\$1,250	\$1,690	\$2,140
77085	\$850	\$940	\$1,130	\$1,530	\$1,940
77031	\$740	\$820	\$1,000	\$1,360	\$1,710
77054	\$1,070	\$1,180	\$1,420	\$1,920	\$2,430
77051	\$740	\$820	\$1,000	\$1,360	\$1,710
77045	\$780	\$850	\$1,030	\$1,400	\$1,760

Rental Data (Market)¹²⁸

Zip Code	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
77021	-	\$695	\$995	\$1,500	\$1,535
77004	\$1,210	\$1,430	\$2,073	\$1,785	\$4,200
77033	-	-	-	\$1,300	\$1,320
77048	-	\$950	\$1,325	\$1,535	\$1,400
77047	-	\$1,131	\$1,704	\$1,575	\$1,350
77085	-	\$1,131	\$1,704	\$1,575	\$1,350
77031	\$528	\$780	\$990	\$1,238	\$1,688
77054	\$1,015	\$1,108	\$1,300	\$2,002	-
77051	-	\$1,209	\$1,200	\$1,300	\$1,400
77045	-	\$1,131	\$1,704	\$1,575	\$1,350

¹²⁷ FY 2020 Small Area FMRs using area zip codes retrieved from https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020_code/2020summary_sa.odn

¹²⁸ Source for comparing average rent by city and neighborhood retrieved from <https://www.zumper.com/research/average-rent/>



Rental Data ¹²⁹

Zip Code	Zillow	Fair Market Rent	1-Year ACS	5-Year ACS
77021	\$1,376	\$990	\$1,073	\$1,015
77004	\$2,200	\$900	\$1,073	\$1,131
77033	\$1,100	\$960	\$1,073	\$1,064
77048	\$1,425	\$960	\$1,073	\$718
77047	\$1,525	\$1,260	\$1,073	\$1,307
77085	-	\$1,040	\$1,073	\$1,013
77031	-	\$790	\$1,073	\$920
77054	\$1,150	\$1,420	\$1,073	\$1,165
77051	\$1,200	\$960	\$1,073	\$792
77045	\$1,200	\$1,070	\$1,073	\$989

Those communities partially within Precinct 7

Zip Code	Home Value	Median Sale Price	Vacant Housing Units ¹³⁰	Rental Vacancy Rate ¹³¹	Median Household Income ¹³²	30% of Income to Housing ¹³³	30% of Income to Housing Monthly ¹³⁴	Mean Household Income
77002	235,762		20.1%	12.5	\$67,043	\$292,759	\$1,749	\$87,186
77003	304,085	319,100	14.1%	5.3	\$64,006	\$277,806	\$1,658	\$80,252
77030	468,179		12.9%	8.1	\$86,034	\$374,980	\$2,250	\$148,112
77025	404,237	397,800	10.9%	11.1	\$74,792	\$330,912	\$1,981	\$137,536
77035	229,741		11.1%	11.1	\$43,503	\$181,068	\$1,045	\$70,908
77099	163,444		6.7%	6.6	\$39,783	\$162,316	\$934	\$51,150
77036	141,404		13.5%	11.7	\$30,632	\$118,681	\$662	\$43,522
77477	207,063	204,100	6.2%	6.3	\$60,765	\$261,849	\$1,560	\$71,558
77053	142,887		2.7%	2.8	\$50,465	\$211,136	\$1,251	\$59,760
77096	348,341	327,300	12.9%	7.8	\$64,022	\$277,885	\$1,658	\$105,171
77071	177,092	185,300	10.3%	10.5	\$46,801	\$193,096	\$1,117	\$66,922
77489	166,789	170,000	3.2%	3.5	\$66,450	\$289,839	\$1,731	\$78,063
77346	226,480	221,800	3.1%	5.6	\$103,478	\$458,358	\$2,838	
77074	177,634		11.9%	8.3	\$40,214	\$164,489	\$947	

Rental Data (HUD Fair Market Rate) Partial Zips

Zip Code	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
77002	\$1,200	\$1,320	\$1,590	\$2,150	\$2,710
77003	\$850	\$940	\$1,130	\$1,530	\$1,940
77030	\$1,210	\$1,330	\$1,600	\$2,170	\$2,740
77025	\$960	\$1,060	\$1,640	\$2,220	\$2,810

¹²⁹ Joshua Feldman and Graham MacDonald, Rents are Too High. Here are Three ways to get the data We need to Fix That; The Urban Institute, Urban Wire: Housing and Housing Finance <https://www.urban.org/urban-wire/rents-are-too-high-here-are-three-ways-get-data-we-need-fix>

¹³⁰ Supra n. 71 <https://data.census.gov/cedsci/>

¹³¹ Id.

¹³² Id.

¹³³ Affordability Calculator retrieved from <https://www.zillow.com/mortgage-calculator/house-affordability/>

¹³⁴ Id.



77035	\$740	\$820	\$1,000	\$1,360	\$1,710
77099	\$810	\$890	\$1,070	\$1,450	\$1,830
77036	\$740	\$820	\$1,000	\$1,360	\$1,710
77477	\$1,050	\$1,150	\$1,390	\$1,880	\$2,380
77053	\$940	\$1,040	\$1,250	\$1,690	\$2,140
77096	\$820	\$900	\$1,090	\$1,480	\$1,870
77071	\$740	\$820	\$1,000	\$1,360	\$1,710
77489	\$1,060	\$1,170	\$1,410	\$1,910	\$2,420
77346	\$1,120	\$1,230	\$1,490	\$2,020	\$2,550
77074	\$740	\$820	\$1,000	\$1,360	\$1,710

Rental Data (Market) Partial Zips

Zip Code	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
77002	\$1,496	\$1,678	\$2,367	\$3,233	\$1,650
77003	\$1,250	\$1,070	\$1,750	\$2,140	\$2,700
77030	\$1,222	\$1,500	\$1,850	\$4,335	-
77025	\$890	\$1,254	\$1,675	\$2,350	\$2,250
77035	-	\$720	\$863	\$1,850	\$1,600
77099	\$515	\$791	\$994	\$1,400	\$1,550
77036	\$575	\$745	\$910	\$1,225	\$1,725
77477	\$1,210	\$1,095	\$1,299	\$1,595	\$1,800
77053	\$1,496	\$1,678	\$2,367	\$3,233	\$1,650
77096	\$800	\$1,069	\$1,307	\$2,350	\$2,500
77071	\$528	\$780	\$990	\$1,238	\$1,688
77489	\$1,210	\$1,095	\$1,299	\$1,595	\$1,800
77346	\$1,210	\$1,095	\$1,299	\$1,595	\$1,800
77074	-	\$845	\$1,109	\$1,495	\$1,675

Rental Data Partial Zips

Zip Code	Zillow	Fair Market Rent	1-Year ACS	5-Year ACS
77002	\$2,000	\$1,590	\$1,073	\$1,526
77003	\$2,100	\$1,110	\$1,073	\$1,387
77030	\$1,500	\$1,610	\$1,073	\$1,454
77025	-	\$1,030	\$1,073	\$1,244
77035	-	\$780	\$1,073	\$874
77099	-	\$870	\$1,073	\$927
77036	\$850	\$980	\$1,073	\$781
77477	\$1,500	\$1,410	\$1,389	\$1,250
77053	\$1,295	\$1,270	\$1,389	\$1,333
77096	\$1,850	\$1,110	\$1,073	\$999
77071	\$1,200	\$960	\$1,073	\$882
77489	\$1,400	\$1,450	\$1,389	\$1,445
77346	\$1,610	\$1,510	\$1,073	\$1,225
77074	\$1,437.50	\$1,000	\$1,073	\$936



Evaluating the PILOT

The PILOT Eviction Prevention Project is an ambitious intervention program designed to significantly reduce the numbers of evictions prosecuted in precinct 7 in Harris County. During the 5 years before the PILOT began in August 2019, an estimated 40,000 families were evicted from their homes located in Precinct 7.¹³⁵

Precinct 7 Eviction Data

	2014	2015	2016	2017	2018	2019
Completely	4898	4719	7858	6357	5473	8944
Partially (total)	5043	4603	5357	4565	4515	5844
Partially (Adjusted) [to reflect occurrences in pct 7 only]	1716	1534	1784	1531	1421	2056
Precinct 7 Evictions	6,614	6,253	9,642	7,888	6,894	11,000

This chart depicts the estimated number of evictions per year in Precinct 7.

Zip Codes Completely in Precinct 7

Zip	2014	2015	2016	2017	2018	2019	Total
77004	834	791	1694	1306	971	1543	7139
77021	972	991	1248	966	878	1168	6223
77031	422	431	653	553	361	612	3032
77033	519	446	679	562	408	570	3184
77045	323	331	553	444	418	658	2727
77047	410	380	625	406	509	704	3034
77048	402	330	587	445	421	865	3050
77051	456	434	664	533	442	680	3209
77054	453	487	1026	1012	941	1973	5892
77085	107	98	129	130	124	171	759
Total							

¹³⁵ This number reflects a very rough estimate because it relies on reported data but excludes persons who may have been evicted without going to court or where tenants behind in their rents voluntarily left, especially to avoid a negative report on their rental history record



Zip Codes Only Partially in Precinct 7 (Total number followed by adjustment for Pct 7)

Zip	2014	2015	2016	2017	2018	2019	% of zip in Prec7	Total
77025	259 (142.7)	195 (107.4)	235 (129.5)	383 (211)	359 (197.8)	878 (483.8)	55.1%	2309
77030	12 (7.3)	16 (9.7)	43 (26.2)	64 (39)	31 (18.9)	103 (62.7)	60.9%	269
77035	1061 (608)	1078 (617.7)	1123 (643.5)	891 (510.5)	785 (449.9)	1061 (608)	57.3%	5999
77036	1215 (87.5)	1191 (85.8)	1313 (94.5)	1054 (75.9)	1041 (75)	1116 (80.4)	7.2%	6930
77053	160 (45.9)	152 (43.6)	231 (66.3)	237 (68)	93 (26.7)	179 (51.4)	28.7%	1052
77071	772 (667)	615 (531.4)	756 (653.2)	559 (483)	555 (479.5)	663 (572.8)	86.4%	3920
77096	445 (52.1)	462 (54.1)	669 (78.3)	594 (69.5)	789 (92.3)	987 (115.5)	11.7%	3946
77099	1080 (104.8)	862 (83.6)	948 (92)	764 (74.1)	834 (80.9)	835 (81)	9.7%	5323
77477	39 (0.6)	32 (0.5)	39 (0.6)	19 (0.3)	28 (0.4)	22 (0.4)	1.6%	179
Total (by year)	1715.9	1533.8	1784.1	1531.3	1421.4	2056		

Zip codes completely or partially in Precinct 7 with the most evictions during the six-year period:

1. 77004 (7139)
2. 77036 (6930)
3. 77021 (6223)
4. 77035 (5999)
5. 77054 (5892)

The following chart compares demographics in Harris County to demographics in the top 5 zip codes with the most evictions.

Zip Code	Population	Race	Median Income	Gender	Families Below Poverty	Unemployed population 16+
Harris County	4,768,547	19.1% Black 54.1% White 7.3% Asian 19.5% Other	\$60,239	49.7% Male 50.3% Female	14.2%	6.3%
77004	35288	52.2% Black 32.2% White 6.9% Asian 8.7% Other	\$50,728	50.6% Male 49.4% Female	1152 (18.7% of families)	8.2%
77036	79434	15.5% Black 37.1% White 14.1% Asian 33.3% Other	\$30,142	52.4% Male 47.6% Female	6166 (34.9% of families)	7.7%



77021	29254	70.9% Black 14.4% White 2.0% Asian 12.7% Other	\$37,601	47.1% Male 52.9% Female	1536 (22.9% of families)	11.4%
77035	38339	30.2% Black 44.5% White 6.2% Asian 19.1% Other	\$44,242	48.6% Male 51.4% Female	2076 (22.6% of families)	9.0%
77054	26592	35.4% Black 28.4% White 29.6% Asian 6.6% Other	\$50,395	48.3% Male 51.7% Female	715 (14.3% of families)	7.9%

Demographics provided by houstonstateofhealth.com

Disposition of Cases in Harris County

	2014	2015	2016	2017	2018	2019
Affirmative Finding (oca)	0	0	2 (0%)	0	0	0
Agreed Judgment (oca)	231 (0.4%)	303 (0.5%)	231 (0.3%)	216 (0.3%)	252 (0.3%)	200 (0.3%)
all other dispositions (oca)	5445 (9.6%)	6092 (11%)	15528 (20.4%)	24410 (31.1%)	15058 (20.2%)	10175 (16.2%)
all other dispositions except dismissal (oca)	0	1 (0%)	136 (0.2%)	410 (0.5%)	462 (0.6%)	326 (0.5%)
appeal filed	1 (0%)	1 (0%)	2 (0%)	1523 (1.9%)	2426 (3.3%)	1789 (2.9%)
default judgment (oca)	19884 (35.2%)	18305 (33.1%)	25905 (34.0%)	28950 (36.9%)	28059 (35.6%)	22917 (36.6%)
dismissed for want of prosecution (oca)	7845 (13.9%)	7001 (12.6%)	5398 (7.1%)	1157 (1.5%)	1101 (1.5%)	1092 (1.7%)
Disp at Trial-Dismissed by prosecution (oca)	2 (0%)	3 (0%)	0	0	0	0
final judgment	0	0	0	0	0	0
judgment set aside	0	1 (0%)	0	0	30 (0%)	29 (0%)
non-suited or dismissed by plaintiff (oca)	12166 (21.5%)	12483 (22.6%)	13911 (18.2%)	9308 (11.9%)	16261 (21.8%)	15114 (24.1%)
transfer case (oca)	0	0	3 (0%)	13 (0%)	11 (0%)	4 (0%)
trial by jury (oca)	36 (0.1%)	28 (0.1%)	29 (0%)	50 (0.1%)	27 (0%)	20 (0%)
trial or hearing by judge (oca)	10849 (19.2%)	10976 (19.8%)	14570 (19.1%)	11567 (14.7%)	10598 (14.2%)	7780 (12.4%)
Not specified	94 (0.2%)	158 (0.3%)	512 (0.7%)	905 (1.2%)	342 (0.5%)	3212 (5.1%)
total	56553	55352	76227	78509	74627	62658



Disposition of Cases Completely in Precinct 7

	2014	2015	2016	2017	2018	2019
Agreed Judgment (oca)	2	4	16	8	1	16
all other dispositions (oca)	74	472	1161	1905	1449	1859
all other dispositions except dismissal (oca)	0	0	12	26	43	19
appeal filed	0	0	0	22	10	3
default judgment (oca)	479	1694	2974	2510	2247	3461
dismissed for want of prosecution (oca)	121	544	445	83	73	173
Disp at Trial-Dismissed by prosecution (oca)	0	2	0	0	0	0
final judgment	0	0	0	0	0	0
judgment set aside	0	0	0	0	2	0
non-suited or dismissed by plaintiff (oca)	245	704	1287	384	454	1337
transfer case (oca)	0	0	0	0	3	0
trial by jury (oca)	2	10	7	6	10	9
trial or hearing by judge (oca)	319	1268	1901	1358	1128	1567
Not specified	7	21	55	55	53	500

Disposition of Cases Partially in Precinct 7

	2014	2015	2016	2017	2018	2019
Agreed Judgment (oca)	3	3	3	2	3	4
all other dispositions (oca)	339	356	886	1398	1053	1061
all other dispositions except dismissal (oca)	0	0	9	30	27	22
appeal filed	0	0	1	102	135	130
default judgment (oca)	2032	1696	2079	1821	1891	2426



dismissed for want of prosecution (oca)	583	565	390	51	89	62
Disp at Trial-Dismissed by prosecution (oca)	0	0	0	0	0	0
final judgment	0	0	0	0	0	0
judgment set aside	0	0	0	0	0	1
non-suited or dismissed by plaintiff (oca)	1222	1160	992	411	549	1001
transfer case (oca)	0	0	0	0	0	0
trial by jury (oca)	4	1	2	4	4	3
trial or hearing by judge (oca)	854	808	956	691	731	832
Not specified	6	14	39	55	33	302
Total	5043	4603	5357	4565	4515	5844

Combined (complete and partial zips) Precinct 7 Dispositions

	2014	2015	2016	2017	2018	2019
Agreed Judgment (oca)	5 (0.1%)	7 (0.1%)	19 (0.1%)	10 (0.1%)	4 (0.0%)	20 (0.1%)
all other dispositions (oca)	413 (6.6%)	828 (8.9%)	2047 (15.5%)	3303 (30.2%)	2502 (25.1%)	2920 (19.7%)
all other dispositions except dismissal (oca)	0	0	21 (0.2%)	56 (0.5%)	70 (0.7%)	41 (0.3%)
appeal filed	0	0	1 (0.0%)	124 (1.1%)	145 (1.5%)	133 (0.9%)
default judgment (oca)	2511 (39.9%)	3390 (36.4%)	5053 (38.2%)	4331 (39.7%)	4138 (41.4%)	5887 (39.8%)
dismissed for want of prosecution (oca)	704 (11.2%)	1109 (11.9%)	835 (6.3%)	134 (1.2%)	162 (1.6%)	235 (1.6%)
Disp at Trial-Dismissed by prosecution (oca)	0	2 (0.0%)	0	0	0	0
final judgment	0	0	0	0	0	0
judgment set aside	0	0	0	0	2 (0.0%)	1 (0.0%)
non-suited or dismissed by plaintiff (oca)	1467 (23.3%)	1864 (20.0%)	2279 (17.2%)	795 (7.3%)	1003 (10.0%)	2338 (15.8%)
transfer case (oca)	0	0	0	0	3 (0.0%)	0



trial by jury (oca)	6 (0.1%)	11 (0.1%)	9 (0.1%)	10 (0.1%)	14 (0.1%)	12 (0.1%)
trial or hearing by judge (oca)	1173 (18.6%)	2076 (22.3%)	2857 (21.6%)	2049 (18.8%)	1859 (18.6%)	2399 (16.2%)
Not specified	13 (0.2%)	35 (0.4%)	94 (0.7%)	110 (1.0%)	86 (0.9%)	802 (5.4%)
TOTAL	6292	9322	13215	10922	9988	14788

Involuntary eviction has a measureable impact on the life outcomes for families and children. Eviction requires families to vacate their home and move to another often less desirable home or housing arrangement. It often requires children in the household to change schools, sometimes as many as three times a year. Usually the families who are evicted are led by single working women who work in low paying jobs, commonly in service industries and consequently have low incomes. Studies show that these conditions, symptomatic of poverty, literally changes the brain and further places these families at risk. Research shows that when a person lives in poverty they suffer greater senses of fear and stress reducing their power to efficiently solve problems, set goals, and complete tasks.¹³⁶ Their constant life in stress due to unrelenting struggles to make ends meet while facing the odds so highly stacked against them, results in a detachment that itself becomes a big factor in recycling of poor outcomes for themselves and their families.

Many at-risk families need a regular stipend to supplement their incomes so that they can afford to pay monthly rents and remain in their homes, neighborhoods and schools. Others, who face temporary challenges need crisis assistance over a short period of time to allow them to recover so they can continue to meet their obligations.

Very poor families that qualify for housing assistance primarily through housing authorities' public housing facilities and housing vouchers may seek governmental assistance. But the availability of these units is sparse and thousands of families remain on waiting lists for long periods of time, their housing needs, often left unmet. Justice of the Peace precinct 7 is a demographically diverse community that includes one of the poorest communities in Harris County, Sunnyside.

Before the PILOT began, the most income vulnerable in the area were evicted more often than those people with less income challenges. Anecdotal evidence as reported in this study suggest that Latinx families were the most vulnerable, with African American women, usually single head of household being the most likely evicted.

The purpose of the PILOT was to reverse upward eviction trends by working with local landlords and rental assistance programs to help stabilize families threatened by eviction and common accompanying challenges, including homelessness.

¹³⁶ Tara Garcia Mathewson, how Poverty Changes the Brain, The Atlantic, retrieved from https://getpocket.com/explore/item/how-poverty-changes-the-brain?utm_source=pocket-newtab



The PILOT sought to expand on existing Harris County interventions in order to cause the least disruption to landlords, tenants, service providers and courts alike. Win win win win. The existing rental assistance intervention program sponsored by the Harris County Community Development Department manages several rental assistance programs to qualified citizens, identified earlier in this report. The difference that the PILOT program offered was its choice to use the court based /landlord referral model for intervention.

There are principally three models that are commonly used for eviction intervention, (1) the property based model, (2) the community referral model, and (3) the court-based model.

The Property Based Model

Eviction programming using the property based model employs on site resident services to implement the intervention programs. Often these programs rely on funding similar to those used by Harris County, including ESG and CDBG. These models have been particularly successful for public housing agencies that often have established residents councils in place.

Community Referral Model

The community referral model provides eviction intervention services through legal services. Those services are typically in-courtroom representation as well as active online “know your rights” education program that includes self-help materials.

Court-Based Model

This model presents a comprehensive program managed or in partnership with the courts. In the Harris County Pilot, the court managed a team of interventionists that include government representatives, community organizations and academics to prevent evictions. On the front lines, this program provides same day counseling services and persons who can mediate the dispute between the landlord and tenant. Case managers are also on site to provide financial assistance if appropriate.

Landlord Referrals

Another component of the Harris County court-based model is that it relies on the landlord referring the tenant to the intervention program. Landlord intervention generally presents both parties who are seeking to resolve the dispute without eviction. Landlord referrals alter the process for receiving rental assistance interventions, because landlords are provided a direct line that gives preference to their cases at the department level.

At the start of the program there was little expectation for active landlord referrals. However, participation has been robust with more than 50 properties having referred cases for eviction intervention during the PILOT term.



Properties that have referred clients:

Tidwell Estates Apartments
1200 W. Tidwell Houston, Texas 77091

Aria at Wilcrest Apartments
10111 South Wilcrest Dr. Houston, Texas
77099

The Pines of Westbury Apartments
10210 Forum West Dr. Houston, Texas
77036

Evangel Resources LLC
1300 S. Frazier Conroe, Texas 77301

Heights at Post Oak
12600 Dunlap St Houston, Texas 77035

Ashwood Park Apartments
3520 Burke Rd Pasadena, Texas 77504

Post Oak Village
13800 Lockway Houston, Texas 77045

Brays Oaks Village
8201 Bellfort Houston, Texas 77071

Beall Village
4463 N MacGregor Houston, Texas 77004

Las Varandas del Sur
10003 Forum West Houston, Texas 77036

Windshire Apts
4415 Shaver Pasadena, Texas 77504

Bellfort Village
6405 Bellfort Blvd. Houston, Texas 77035

Markman Investments
3474 Simmons Houston, Texas 77004

Del Mar Apartments
10909 Gulf Frwy Houston, Texas 77034

JTG Property/Ashford Glen Apartments
1502 Pech Rd Houston, Texas 77055

Fat Property/Garden Oak Apartments
5610 Royal Palms St Houston, Texas 77021

Combs Property
12600 Dunlap Houston, Texas 77035

Tierwester Village
7812 Tierwester Houston, Texas 77021

The following are the properties that have
been referring clients:

Tidwell Estates Apartments
1200 W. Tidwell Houston, Texas 77091

Aria at Wilcrest Apartments
10111 South Wilcrest Dr. Houston, Texas
77099

The Pines of Westbury Apartments
10210 Forum West Dr. Houston, Texas
77036

Evangel Resources LLC
1300 S. Frazier Conroe, Texas 77301

Heights at Post Oak
12600 Dunlap St Houston, Texas 77035

Ashwood Park Apartments
3520 Burke Rd Pasadena, Texas 77504

Markman Investments
3474 Simmons Houston, Texas 77004

Terrazza West
10210 Forum West Houston, Texas 77036



Del Mar Apartments
10909 Gulf Frwy Houston, Texas 77034

JTG Property/Ashford Glen Apartments
1502 Pech Rd Houston, Texas 77055

Fat Property/Garden Oak Apartments
5610 Royal Palms St Houston, Texas 77021

Beall Village
4463 N MacGregor Houston, Texas 77004

Tierwester Village
7812 Tierwester Houston, Texas 77021

Las Varandas del Sur
10003 Forum West Houston, Texas 77036

Combs Property
12600 Dunlap Houston, Texas 77035

Post Oak Village
13800 Lockway Houston, Texas 77045

Brays Oaks Village
8201 Bellfort Houston, Texas 77071

Terrazza West
10210 Forum West Houston, Texas 77036

Windshire Apts
4415 Shaver Pasadena, Texas 77504

Bellfort Village
6405 Bellfort Blvd. Houston, Texas 77035

From 2014 through 2019 the total number of evictions for Harris County were:

2014 - 56,553
2015 - 55,352
2016 - 76,227
2017 - 78,512
2018 - 74,628
2019 - 62,589



Zip Code	Evictions 2014-2019	Evictions 2020	Evictions pending from March 2020		Population
77004	2524		24		
77021	2049		23		
77031			5		
77033			12		
77045			6		
77047			4		
77048			10		
77051			11		
77054	2783		3		
77085			2		
Total					
Harris County Total					

Partially in Precinct 7

Zip Code	Evictions 2014-2019	Evictions 2020	Evictions pending		Population
77002			5		
77003			-		
77025			2		
77030			1		
77035			4		
77036	2162		21		
77053			1		
77071			11		
77074			22		
77096	2164		17		
77099			14		
77346			6		
77477			-		
77489			-		
Total					
Total Harris County					



Properties Filing Most Evictions by Zip Code (top 3)

Zip Code	Apartment Homes
77004	<ul style="list-style-type: none"> • Cuney Homes/Houston Housing Authority • Urban Academic Village • Fat Properties LLC
77021	<ul style="list-style-type: none"> • Fat Property • Sir John Apartments • Parkside Point Apartments
77031	<ul style="list-style-type: none"> • Pebble Brook Apartment Homes • Wesley Gardens Apartments • Fairfield Trails
77033	<ul style="list-style-type: none"> • Cullen Park Apartments • Belarbor Apartments • Wesley Square Apartments
77045	<ul style="list-style-type: none"> • Cambridge Village Apartments • Peninsula Park Apartments • Residences at Fannin Station
77047	<ul style="list-style-type: none"> • Green Acres • Ranch at Park City • Del Papa Community
77048	<ul style="list-style-type: none"> • Park Texas Apartments • Park Houston Affordable Housing • Crystal Springs Apartment
77051	<ul style="list-style-type: none"> • Bellfort Pines Apartment • Riverbrook Apartments • Oakmoor Apartments
77054	<ul style="list-style-type: none"> • Scotland Yards Apartments • Mainridge Apartments • Quasar TMC Morgan
77085	<ul style="list-style-type: none"> • Willowridge Apartments • Furman Management • Ormandy Properties LLC

Also Possible Large Eviction Plaintiffs

Camillo Properties (under multiple similar names)

TAH Holdings (under multiple similar names)



ASSESSMENT AND EVALUATION

Our Assessment gathers all available and accessible data and organizes them to create an interpretable form

Our Evaluation is our judgment of how well the PILOT performed



Assessment and Evaluation

Note from Authors: This project anticipated that the PILOT could be assessed and evaluated based on a full year of data under normal conditions. That proved not to be the case here as this assessment and evaluation covers a period from October 15, 2019 to March 15, 2020, only half the time reasonably allocated such an endeavor. In addition to the limited time period, evictions were federally and locally halted for 3-6 months in order to ease the COVID-19 impact on evictions. The moratorium on evictions virtually stopped all evictions eliminating data expected during this time.

While the COVID-19 virus proved a hindrance to our anticipated maintenance and collection of evidence-based data to accurately assess the PILOT there was also an unintended consequence that had the effect of reducing the number of eviction cases for several months. It would be a positive impact if national, state and local eviction proceedings moratoriums provided assistance interventions to those in need.

Nonetheless, we have proceeded with our work based on the information that we could access and on the judgment we could make.

PILOT STRENGTHS

1. Community Engagement

Under the direction of Justice of the Peace Judge Jeremy Brown, the PILOT charged a group of strategic partners to engage the community toward finding answers and developing strategies to eradicate evictions in Harris County's precinct 7. The team conducted numerous meetings with community stakeholders including two back-to-back days of listening, learning and sharing charrettes.

2. Evidence-based Research

The PILOT engaged the Urban Research and Resource Center at Texas Southern University to conduct evidence-based research to identify evictions generally with a focus on Precinct 7 experiences and needs. This report is Part I of the scope of that research. It is designed to assist policy makers in developing strong interventions and determine the efficacy of the PILOT as a model. National expert, Barbara Poppe was also engaged to bring her years of experience in successful eviction interventions throughout the United States. Poppe is the founder and principal of Barbara Poppe & Associates LLC. She served as Executive Director of the United States Interagency Council on Homelessness between 2009 and 2014.

3. Enhancing Existing Eviction Interventions

The PILOT's Plan to enhance existing eviction intervention programs strengthens traditional efforts made to avert eviction and homelessness.

4. Public Private Collaborations that Expand Services



Public Private Collaborations between government officials, tenant organizations, landlord associations, private lawyers, academics, data consultants and housing officials helped to galvanize the individual efforts to a collective strength and shared vision.

PILOT WEAKNESSES

1. Accessible Data

As has been documented throughout the country, eviction data is inconsistently gathered, retained and maintained.¹³⁷ While in Harris County, various sources exist for different pieces of information, there is no central source for data collection and distribution, resulting in multiple inaccessible data systems. The problem of accessibility exists beyond the general public as interagency access was also identified as a challenge. The lack of and inaccessibility to reliable information and data were the most consistent complaints made by stakeholders throughout the community charrettes and forums. Availability of eviction information is a source of enlightenment to policy makers who can determine the extent of evictions and target the most at-risk populations to help ensure efficient solutions. The impact of the data is compromised when there is no systematic reporting of the information that is needed.

2. Qualitative and Quantitative Data

Texas is one of the states in the United States that lacks complete data on evictions. The accuracy of data in Harris County is concerning. In a recent report, the January Advisors, reported that the data maintained by at least one government department was inaccurate.¹³⁸ When policy makers rely on inadequate reporting from a state with some of the highest renter populations, skews value of the information and interferes with developing sound policies. As a direct consequence, the Harris County Pilot suffers from access to limited data and from the quality and quantity of the data needed to sufficiently address eviction. The issues seem to be (a) staffing, which is abysmally low and overburdened and should be expanded with similarly qualified and dedicated individuals and (b) technology which needs updating and developed in a way that multiple departments can present their information in the way that they keep it and that can be interpreted into a single language maintained through appropriate artificial intelligence.

Among other things, data that should be kept but are not or are generally inaccessible to the public include:

- a. complete demographical information for people evicted
- b. data showing the annual progression of evictions during the five year period we're targeting
- c. the numbers of evictions by justice of the peace (eviction court) precincts

¹³⁷ Emily Peiffer, Robust Eviction data Can Keep Cities from “Designing Policy in the Dark” Housing Matters: an Urban Institute Initiative retrieved from <https://housingmatters.urban.org/feature/robust-eviction-data-can-keep-cities-designing-policy-dark>

¹³⁸ January advisors, supra n. 12



- d. eviction rates by rental properties
- e. tracking evictions to homelessness

Measuring the scale of America’s eviction problem is challenging—the data just isn’t available in Harris County or nationally. While the U.S. Census bureau promised to start more diligently measuring evictions in 2017, there is not yet a national federal database. City and County-level records measure formal evictions, but are hard to access centrally, and miss off-the-books instances of (often seriously damaging) forced moves.¹³⁹

DID THE PILOT REACH ITS GOALS?

Goal One: to identify those in imminent need of assistance in Precinct 7 and determine what factors led to their current circumstance.

Evaluation: Not fully. The PILOT was able to identify the most serious risk factors and to determine in part whether and how these factors impacted residents in Precinct 7. However, the PILOT did not have the information that would identify and locate the persons whose need for assistance was greatest or who were at greatest risk of facing eviction. There are many challenges to be faced in gathering this information unless tenants are willing to self-report in time to provide intervention. Privacy concerns must be considered.

Goal Two: offer guidance and effective methods for preventing evictions across all of Harris County.

Evaluation: No. This Part One of the PILOT did not cover this goal which is to be implemented in Part Two of the Project, July 1, 2020 to June 30, 2021.

Goal Three: connect qualified clients to available homelessness prevention funds and to prevent eviction by identifying barriers to the client’s housing stability and providing referrals to community resources.

Evaluation: The PILOT was able to identify sources for additional funding to prevent evictions. Additional funding was deployed from County and Federal sources to help ease the burden of eviction during COVID-19. While such funding could not be attributed directly to the PILOT, various efforts by the PILOT has resulted in additional advocacy efforts, funding requirements relaxation and identification of additional funding sources.

Goal Four: connect qualified clients to available homelessness prevention funds and to prevent eviction by identifying barriers to the client’s housing stability and providing referrals to community resources.

¹³⁹ Sarah Holder, Where Evictions Hurt the Most, Bloomberg CityLab retrieved from <https://www.citylab.com/equity/2017/10/where-evictions-hurt-the-most/544238/>



Evaluation: The PILOT was able to identify sources for additional funding to prevent evictions. Additional funding was deployed from County and Federal sources to help ease the burden of eviction during COVID-19. While such funding could not be attributed directly to the PILOT, various efforts by the PILOT has resulted in additional advocacy efforts, funding requirements relaxation and identification of additional funding sources. The PILOT was able to identify the most serious risk factors and to determine in part whether and how these factors impacted residents in Precinct 7.

Goal Five: gather data throughout the pilot program to determine what factors lead to eviction in Harris County Justice of the Peace Precinct 7

Evaluation: Substantially complete. Significant data was gathered throughout the PILOT period that address eviction risk factors generally and those factors that impact Precinct 7. More is needed that focuses on Precinct 7.

Goal Six: Avoid eviction, generally and avoid the swelling ranks of post eviction homelessness

Evaluation: This goal will be addressed in Part Two in discussion of Best Practices and Policy recommendations

Goal Seven: Encourage family stability and sustainability

Evaluation: Completed and Ongoing. The PILOT continues to encourage family stability and sustainability as instrumental components in its efforts to eliminate evictions

Goal Eight: Leave tenants in good standing and Retain tenants in their homes thus avoiding placement in shelters and other temporary housing.

Evaluation: During the PILOT term, tenants did remain in their homes without the threat of eviction as government interventions began in March 2020.

During the PILOT various challenges to ending evictions were identified by community stakeholders including some of the most consistent challenges that included:

1. Education of the eviction process and available interventions
2. Threat of homelessness
3. Timely intervention
4. Family finance situations, particularly emergencies like job loss, health
5. Impact on children education because of transiency and school changes
6. Availability of Affordable Rent housing
7. Mental and physical health issues
8. Cultural
9. Landlords' business interests in making profit



CONCLUSION

There is no lack of information about the consequential experiences of poverty. One of those consequences is housing instability which incorporates various symptoms, such as trouble paying rent, overcrowding, spending more than 30% of family income on housing. Housing instability often leads to eviction which is a major cause of homelessness, itself a looming epidemic in this country. This second preliminary report takes a comprehensive look at housing instability as it relates to evictions in order to identify the challenges and factors that cause overburdening stresses to the most vulnerable families in the community. Based on these findings, this second preliminary report evaluates and assesses the Eviction Prevention Program designed by Judge Jeremy Brown and his team of service providers and community representatives.

To evaluate the program's impact during this first year, our team of researchers and data analysts compiled information from numerous sources, many of which are footnoted to this report. It helped us develop a complete picture of the issues that impact evictions and the risk factors that often trigger eviction, homelessness, and overall housing instability. Based on our assessment of the overall problem, we localized it to determine whether and the extent of the problem(s) locally, with a focused view of the conditions in Justice of the Peace Precinct 7.

Our findings include the following:

1. Housing Instability is often a by-product of poverty that affects the people and families that live in poverty in extraordinary ways that commonly negatively impact their well-being overall
2. Texas, Harris County, and more particularly the Precinct 7 community is significantly impacted by poverty, housing instability and high eviction rates.
3. The most common factors predictive of high risk of eviction are poverty, types of employment, education attainment, affordable housing availability, criminal records, single family households and race.
4. Precinct 7 is a diverse but high risk community for evictions and housing stability.
5. There are various rental assistance programs from various sources although there was limited evaluation done on these programs.¹⁴⁰

¹⁴⁰ Harris County and surrounding area: For sources for rent, utility, food, clothing, and other assistance (from the Harris County Housing Authority): see <http://hchatexas.org/wp-content/uploads/Emergency-Assistance-List-04-30-14.pdf>. : See also the Houston Apartment Association's list of programs that may be able to assist at <https://www.haaonline.org/financialhelp>.; Houston Volunteer Lawyers may be able to help you get a free attorney for your Harris County eviction case.; Houston: Landlords and tenants can apply for help through the Houston Rental Assistance Program. The landlord must enroll first to put their property in the Participation Directory.; There is also a link to an information flyer at <https://www.houstonrentassistance.org>.



Epilogue

The next two parts of this report will review best practices in eviction prevention and housing stability as well as proposing recommendations for solutions in strategies, policy changes and implementation. On June 11, 2020, Harris County and City leaders announced the forming of a 24-members eviction prevention task force to address concerns about housing instability in the region.¹⁴¹ The Rice Kinder Institute has also announced that they will release an annual report about the state of housing in Houston and Harris County.¹⁴²

¹⁴¹Rebecca Hennes, New data shows nearly \$29M in lost rent, grim housing outlook for Houston, June 24, 2020, The Houston Chronicle retrieved from <https://www.chron.com/news/houston-texas/article/Evictions-task-force-announces-new-members-data-15362894.php>

¹⁴²The 2020 State of Housing in Harris County and Houston, Rice Kinder, retrieved from <https://kinder.rice.edu/research/2020-state-housing-harris-county-and-houston>

