

The State of Eviction in Virginia during the COVID-19 Pandemic

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Introduction

It was clear early in the COVID-19 pandemic that the crisis would compound already [existing race-based inequalities](#), and that its effects and policy responses would unfold unevenly across society. One critical area of inequality that existed prior to COVID-19 was in housing: in 2018, the [Princeton Eviction Lab](#) released the first comprehensive picture of eviction nationally, and it revealed that Richmond's 11% eviction rate made the city the second highest-evicting large city in the country. Eviction has significant impacts on low- and moderate-income communities of color, and budget instability is one of the primary drivers of missed rent payments and evictions. COVID-19 pandemic compounds these forms of instability and inequality with the loss of many service jobs across the Commonwealth. The inability for many low- and moderate-income households to work from home will mean that many of these households will miss rent payments over next weeks and months. More than 296,000 households across the commonwealth report having little or no confidence that they will be able to pay their rent next month, and almost 170,000 were unable to pay last month's rent.

In March, as the impact of COVID-19 was felt across the country, the Virginia Supreme Court issued a series of judicial emergencies that effectively established a statewide moratorium on evictions. The moratorium, initiated March 16, suspended all non-emergency evictions through June 29. On March 23, in response to cascading economic crises resulting from the COVID-19 pandemic, the Federal Housing Finance Agency announced that buildings with loans from Fannie Mae or Freddie Mac would receive mortgage forbearance if they did not evict tenants. The federal moratorium expired on July 24, initiating a new wave of eviction proceedings. On August 10, the Virginia Supreme Court once again halted evictions until September 7. However, while tenants cannot be removed from their homes, their cases can be heard in court, placing them at immediate risk as the moratorium expires.

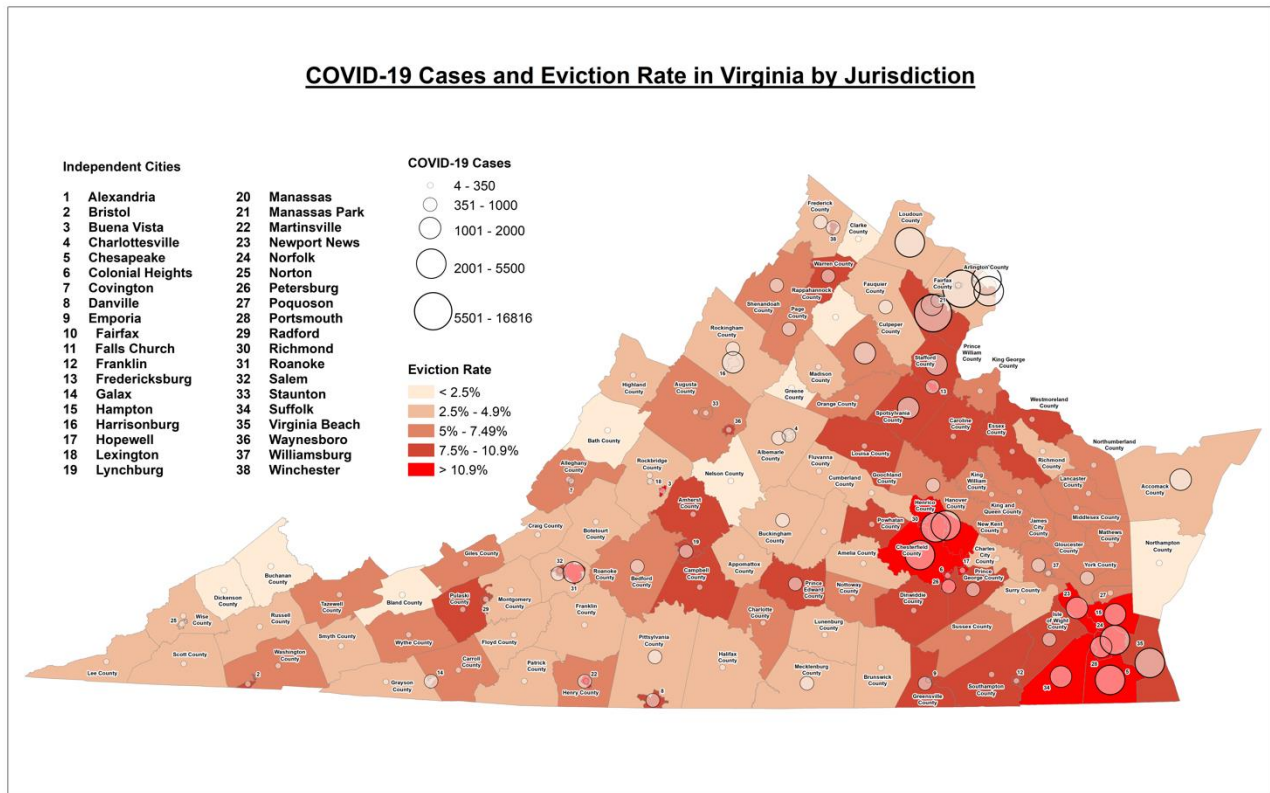
To attempt to mitigate the end of the moratorium, the Virginia Department of Housing and Community Development created a tenant rental assistance program using funding from the federal CARES Act. These funds, dispersed through approximately 30 nonprofit organizations across the Commonwealth pay 50% of all back rent owed by tenants, and accepting the funds has been voluntary on the part of the landlord.

Yet evictions have persisted and they follow patterns of evictions over the past 15 years because those living in the most precarious employment, health and housing situations are at risk for



both COVID-19 and eviction. Figure 1 shows the current statewide map of evictions and COVID-19 hotspots. With the exception of Roanoke, where COVID-19 infections have been relatively low, the overlap of eviction and COVID-19 demonstrates the connection between risk of eviction and risk of COVID-19.

Figure 1: Statewide map of eviction rates, 2019 and COVID Hotspots, 2020



This report outlines the statewide picture for eviction filings from 2017 to the present to contextualize the landscape for the coming months. The first section illustrates patterns for eviction across the Commonwealth, including the number of households at risk and, specifically, the potential costs. The second section looks specifically at two regions: Central Virginia and Hampton Roads to better understand the data in areas impacted heavily by evictions over the past decade and COVID-19 over the past months.

We find, chiefly, that patterns of evictions have remained consistent over time, with Black and Brown communities facing the most intense impacts of eviction - and now, COVID-19. We also find an estimated existing rent shortfall of up to \$211 million, with up to an additional \$160 million in missed rent payments in the coming weeks. These numbers have implications for up to 260,000 households, including more than 130,000 households with children.



Picture of the Commonwealth

Across the Commonwealth, almost 55,000 evictions were filed, and more than 19,000 eviction judgements were issued through July 2020. While this represents a significant decrease from previous years, this is primarily due to the federal moratorium on evictions in buildings insured by Fannie Mae or Freddie Mac or sponsored by federal affordable housing programs and the statewide moratorium between March 16 and June 29. In addition, the support through the additional \$600 per week from unemployment insurance, shored up many families who lost formal employment through the crisis. Figure 2 illustrates that on average, tenants owe more than \$2,000 in back rent – with reports from community-based organizations implementing programs suggesting that many of their clients owe two or three times the pre-COVID amounts. With the reduction of unemployment insurance, the more than one million Virginians claiming unemployment will see greater instability moving forward.

Figure 2: Overview of Evictions in the Commonwealth, January-July 2020

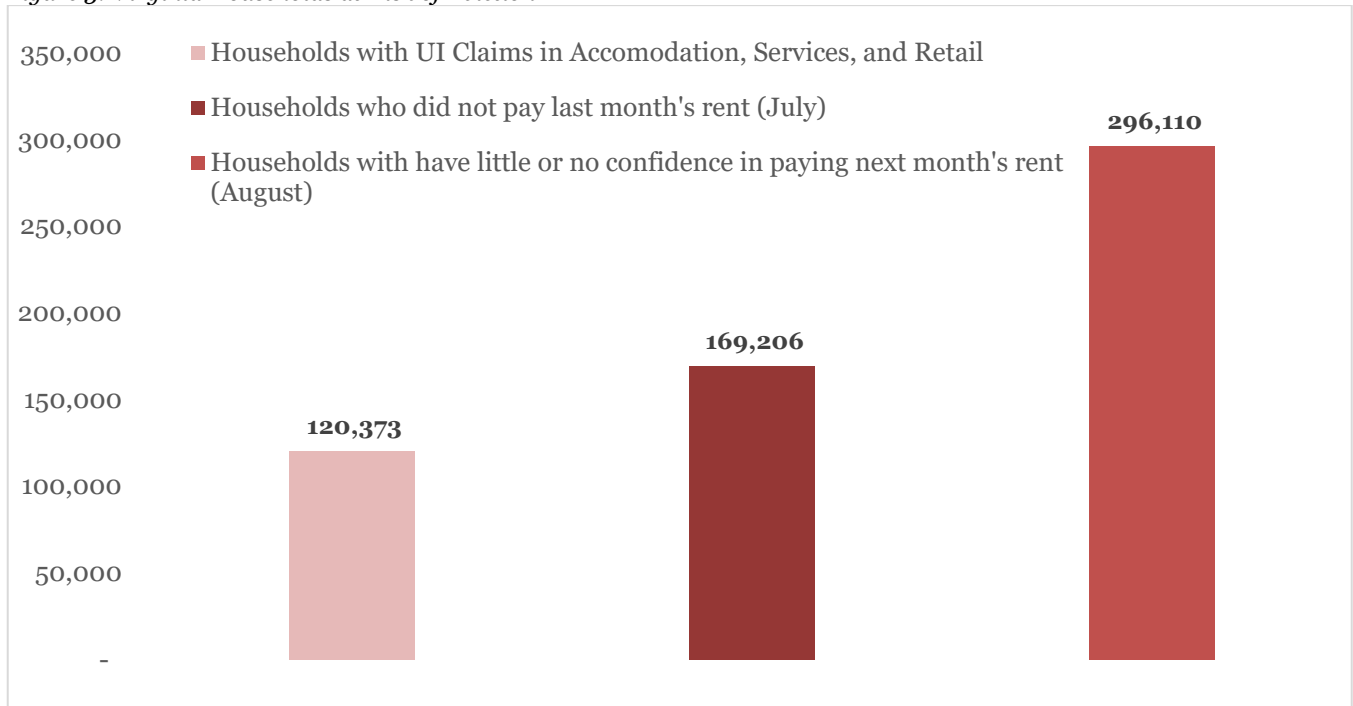
Eviction Filings	54,223
Evictions	19,134
Average Amount Owed	\$2,046
Median Amount Owed	\$1,259
Renters with no or slight confidence in ability to	28%
COVID Cases (as of 8/14)	104,838
UI Claims (since March)	1,062,402

Source: Virginia Courts, Ben Schoenfeld, Virginia Department of Health, Virginia Employment Commission

Illustrated in Figure 3, we use the Census Household Pulse Survey and initial unemployment claims filed with the Virginia Employment Commission to estimate a range of the number of renter households at risk from eviction in the coming weeks. As of August 8th, about 120,000 workers in industries where they are likely to be renters--services, accommodation, and retail--had filed unemployment claims. As of the latest Pulse survey, about 16% of adult renters in Virginia reported that they had not paid the previous month's rent, which would represent about 169,000 households already at risk of eviction. This constitutes an *already existing* estimated rent shortfall of between \$169 million to \$211 million. The Pulse survey shows that about 28% or about 262,000 households have little or no confidence in being able to pay next month's rent (August 2020). Additionally, this includes about 38% or 134,000 households with children. Therefore, we estimate that there are 169,000 to 262,000 households at risk of eviction, which would include 88,000 to 134,000 households with children, affecting a total population of 301,000 to 741,000 Virginians.



Figure 3: Virginia Households at Risk of Eviction



Source: RVA Eviction Lab analysis of Census Household Pulse Survey, July 16 - 21: <https://www.census.gov/programs-surveys/household-pulse-survey.html> and Virginia Employment Commission: <https://www.vec.virginia.gov/node/12099>

Based on these ranges of households at risk of eviction, we estimate the amount of rent shortfalls in Figure 4. The median contract rent in Virginia is about \$1,000 and the median amount owed in eviction cases in 2019 was about \$1,250. Preliminary data from the pandemic suggest renters may need much more rental assistance than historical data suggest: organizations administering the state’s rent relief program have been assisting renters who owe multiple months of rent. Depending on the amount of rental assistance these households would need, we estimate that there will be approximately \$169 million to \$370 million in rent shortfalls. This range falls within other estimates, including a [report from the National Low Income Housing Coalition \(NLIHC\)](#) which calculates a higher range of up to 384,000 households at risk.

Figure 4: Virginia Households at Risk of Eviction

Households	Households with Children	Total Population	Rent Shortfall
169,000 - 296,000	88,000 - 134,000	301,000 - 741,000	\$169 - 370 million

Source: Census Household Pulse Survey, July 16 – 21, Virginia Employment Commission, RVA Eviction Lab Analysis



Regional Perspectives

Central Virginia

Central Virginia has had some of the highest eviction rates in the country. While the City of Richmond’s eviction rate (11.4%) ranked second among large cities across the country, Petersburg and Hopewell [ranked second and fourth among medium-sized cities](#) with rates of 17.6% and 15.7, respectively. Like other communities across the state, the racial composition of neighborhoods was correlated to their eviction rates. Before the COVID-19 crisis, policy changes and new programs in the City of Richmond began to shift the landscape for eviction. First, in November of 2019, as a result of community-based advocacy, the Richmond Redevelopment and Housing Authority put a short-term moratorium on evictions. This moratorium facilitated ongoing conversations with advocates and organizers and resulted in permanent policy changes to keep tenants in place. At the same time, the city implemented the Eviction Diversion Program, managed by the nonprofit Housing Opportunities Made Equal. The program works in the court to keep tenants in place and facilitate payment for landlords. Though the impact of these programs is difficult to fully see in the context of the eviction moratoria and current crisis, they represent positive steps toward reducing eviction and promoting housing stability.

Eviction filing rates remained consistent in 2017-2019. As would be expected, the filing rate decreased dramatically in the first seven months of 2020 due to the eviction moratoria. Figure 5 illustrates the numbers and rates in the first seven months of the last four years. Across all seven months, rates decreased by more than 50% in all five jurisdictions.

Figure 5: Eviction Filings in Richmond, Henrico, Chesterfield, Hopewell and Petersburg (January-July, 2017-2020)

	2017		2018		2019		2020	
	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate
Richmond	10,352	20%	10,171	20%	11,291	22%	4,651	9%
Chesterfield	4,367	15%	4,235	14%	5,687	19%	2,142	7%
Henrico	6,729	14%	7,098	15%	8,031	17%	3,333	7%
Petersburg	2,105	27%	2,435	31%	2,461	31%	1,092	14%
Hopewell	797	17%	768	17%	1,036	22%	385	8%

Source: Virginia Courts, Ben Schoenfeld

Broken down further in Figure 6, the reduction in eviction filings was more than 77% during the COVID-19 crisis. Yet, eviction filings did not halt entirely. They were halted for cases of nonpayment and other issues that did not threaten health and safety.



Figure 6: Change in the number of eviction filings in Richmond, Chesterfield County and Henrico County, Petersburg and Hopewell by month, 2019-2020

	Richmond	Chesterfield	Henrico	Petersburg	Hopewell
March	-40%	-46%	-32%	-40%	-64%
April	-78%	-100%	-90%	-86%	-98%
May	-75%	-93%	-93%	-79%	-77%
June	-92%	-89%	-95%	-97%	-81%
July	-96%	-98%	-98%	-100%	-95%
Total	-77%	-85%	-83%	-82%	-84%

Source: Virginia Courts, Ben Schoenfeld

Figure 7 shows the principal amounts owed in 2020 among the cases where data were available. In the City of Richmond, the average amount owed between January and August was nearly \$1,363, an increase from the RVA Eviction Lab’s January to May calculated amount, which was almost \$1,200. The median amount owed also increased to \$975. As with our last analysis, when breaking down the cases into quartiles, the numbers are more revealing; approximately 25% of residents owed less than \$605, while another 25% owed more than \$1,598.

Of the five jurisdictions, Chesterfield’s average amount owed is the highest at \$2,316, with a median amount of \$1,520. Henrico, Petersburg, and Hopewell also all have higher average and median amounts owed than those in Richmond. In Richmond, 25% of tenants owed more than \$1,598, and in Chesterfield the 25% of tenants owed more than \$2,561.

Figure 7: Principal Amounts Owed in the City of Richmond, Chesterfield County and Henrico County, Petersburg and Hopewell in 2020

	Richmond	Chesterfield	Henrico	Petersburg	Hopewell
<i>Cases with data</i>	1403	811	1132	434	135
Average	\$1,368	\$2,316	\$1,795	\$1,488	\$1,412
Median	\$975	\$1,520	\$1,136	\$1,060	\$1,200

Source: Virginia Courts, Ben Schoenfeld

When investigating these data next to demographic factors in the City of Richmond, we see a relationship between pending filings and race. Figures 8 and 9 demonstrate the relationship between eviction rates and percent Black and percent Latinx, respectively. While previous research from the RVA Eviction Lab has looked at these rates at the Census block group level and found relationships, due to ongoing segregation, Richmond’s zip codes are largely racially homogeneous. As a result, the pattern in which an increased nonwhite population leads to higher rates holds in our analysis, though less pronounced than in the more granular data.



Figure 8: Pending Eviction Cases and Percent Black by Zip Code, City of Richmond

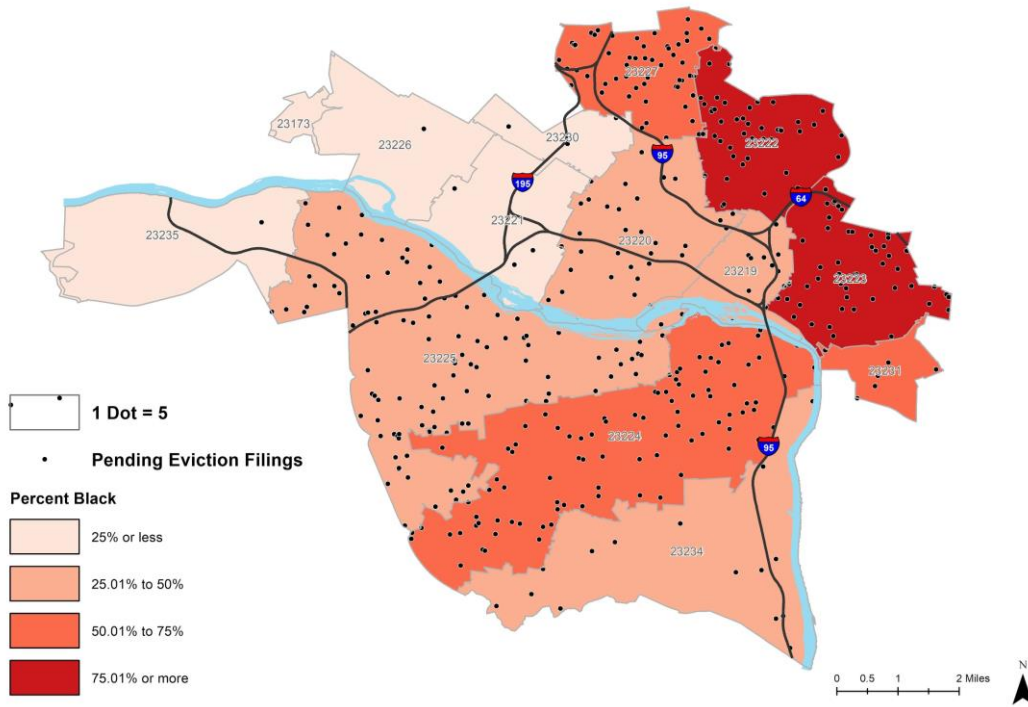
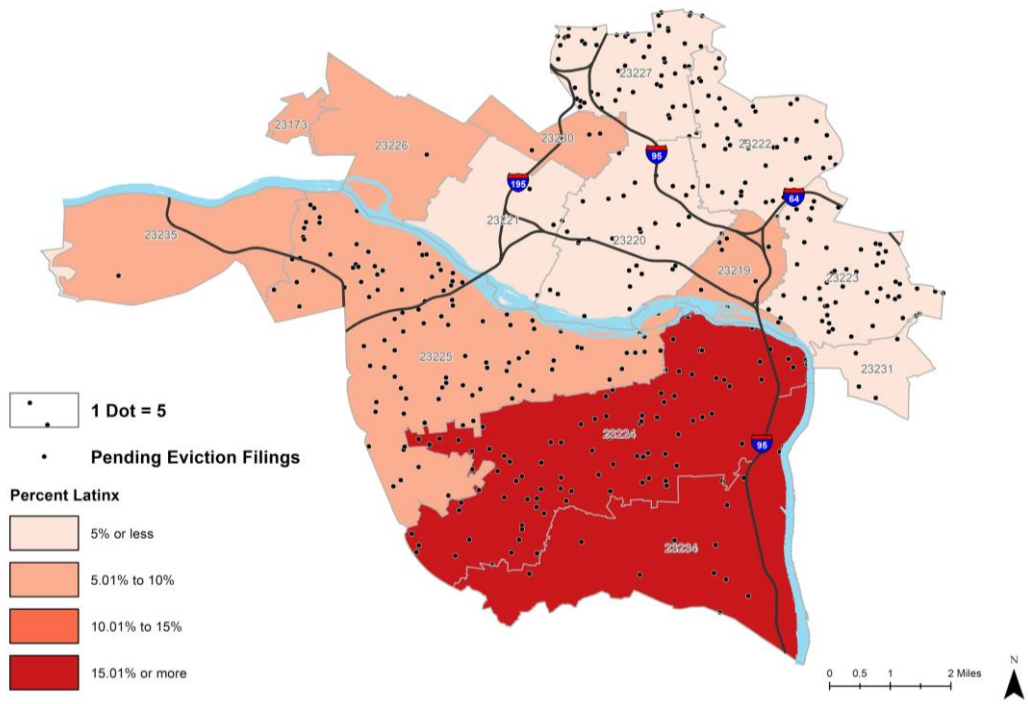
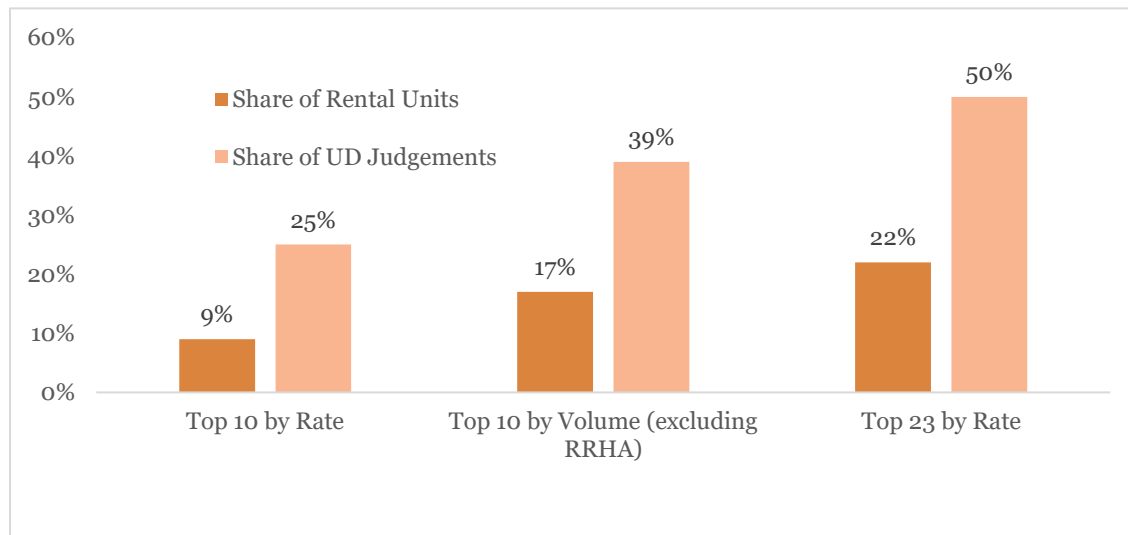


Figure 9: Pending Eviction Cases and Percent Latinx by Zip Code, City of Richmond



Importantly, filings are concentrated unevenly across owners in the City of Richmond. Figure 10 shows that 50% of the unlawful detainers filed are in 22% of the city’s rental housing stock. These units belong to just the top 23 filers in the city by rate. Large portfolio owners also make up the bulk of the city’s landlords – with those with fewer than five rental units own 20% of the housing across the city, and those with more than 100 units own 55% of the total units. Therefore, the average renter household in Richmond, and about 61% of all renter households, rents from a landlord who owns more than 25 units.

Figure 10: Share of Rental Units Owned versus Share of Eviction Filings (Unlawful Detainers), 2015-2018



Source: Virginia Courts, RVA Eviction Lab Analysis

Hampton Roads

The Hampton Roads area also faces ongoing threats of eviction, along with a rising threat of COVID-19. In the Princeton Eviction Lab’s 2018 analysis of data, four of the region’s large cities, Hampton (10.5%), Newport News (10.2%), Norfolk (8.7%) and Chesapeake (8%) and one of the medium sized cities (Portsmouth, 15.1%) were on the list of ten highest eviction rates in the country. These communities have also seen a recent surge in COVID-19 cases, bringing the regional total to more than 20,000 cases and representing an additional threat to housing stability for low-income households.

Across the Hampton Roads region, landlords have filed for over 4,500 evictions between January and July of 2020. Figure 11 demonstrates that this is a marked decrease from the January-July 2019 period, which saw 32,879 eviction filings in the region. This decline is primarily a result of court closures and the statewide moratorium on evictions, which originally expired on June 29, as well as the CARES Act moratorium for federally sponsored and insured housing, which expired July 24. We anticipate that, with the expiration of these moratoria, filings will increase again.



Figure 11: Table of Eviction Filings in Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, and Virginia Beach (January-July, 2017-2020)

	2017		2018		2019		2020	
	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate
Chesapeake	2,166	9%	2,229	9%	3,125	13%	297	1%
Hampton	3,408	15%	3,460	15%	4,125	18%	597	3%
Newport News	5,388	15%	5,874	17%	6,542	19%	954	3%
Norfolk	5,499	11%	5,501	11%	6,651	13%	955	2%
Portsmouth	2,240	13%	2,287	14%	2,883	17%	355	2%
Virginia Beach	5,514	9%	5,205	9%	6,534	11%	814	1%

Source: Virginia Courts, Ben Schoenfeld

Figure 12 breaks down the drop in filings by month during the first five months of the COVID-19 crisis. The most dramatic decreases came during the moratoria on evictions with overall decreases of between 80% and 91% across the region.

Figure 12: Changes in the number of filings in Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, and Virginia Beach by month, 2019-2020

	Chesapeake	Hampton	Newport News	Norfolk	Portsmouth	Virginia Beach
March	-67%	-41%	-47%	-22%	-52%	-70%
April	-99%	-98%	-100%	-100%	-98%	-99%
May	-93%	-88%	-77%	-100%	-100%	-97%
June	-93%	-90%	-94%	-92%	-91%	-86%
July	-97%	-98%	-99%	-94%	-96%	-91%
Total	-91%	-86%	-85%	-86%	-88%	-88%

Source: Virginia Courts, Ben Schoenfeld

Figure 13 illustrates the principal amounts owed in the primary jurisdictions of Hampton Roads in 2020 among the cases where data were available. In Hampton, Norfolk, and Portsmouth, the respective average amounts owed in eviction filings from January to August of 2020 were \$1,747, \$1,604, and \$1,939. The average amount owed in eviction filings during that period was highest in Newport News at \$2,154, with a median amount of \$1,076. In Virginia Beach’s filings, the average and median amounts owed in 2020 were \$2,069 and \$1,183 respectively. Upon breaking the cases down into quartiles, our analysis shows that approximately 25% of residents in Newport News owed less than \$720, while the same proportion of Virginia Beach residents owed \$870 or less. Another 25% of residents in Newport News and Virginia Beach owed more than \$1,816 and \$1,824 respectively.



Figure 13: Principal Amounts Owed in Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, and Virginia Beach in 2020

	Chesapeake	Hampton	Newport News	Norfolk	Portsmouth	Virginia Beach
Cases with data	534	848	1,397	1,589	694	1,606
Average	\$1,800	\$1,747	\$2,154	\$1,604	\$1,939	\$2,069
Median	\$1,070	\$1,153	\$1,076	\$1,045	\$1,119	\$1,183

Source: Virginia Courts, Ben Schoenfeld

Conclusion

Eviction across the Commonwealth has been a persistent challenge for almost 20 documented years. Yet the economic and public health implications of the COVID-19 pandemic have exacerbated these existing inequalities. Eviction, like COVID-19, disproportionately impacts Black and Brown communities, like decades of destabilizing crises, policies and practices. While there were several emergency measures put into place to prevent homelessness for families, including moratoria on eviction, emergency rental assistance and expanded unemployment insurance, many of these measures have expired, potentially leaving families with debt and eviction proceedings resulting in greater instability.

While it is beyond the scope of this report to examine policies in depth, it is clear that addressing these housing needs require both short-term and long-range policies to both prevent homelessness now and address the roots of housing and income instability.



Appendix 1: Eviction Filings by Jurisdiction 2017-2020

Eviction Filings, Central Virginia (January to July)

	Filings (2017)	Filing Rate (2017)	Filings (2018)	Filing Rate (2018)	Filings (2019)	Filing Rate (2019)	Filings (2020)	Filing Rate (2020)
Amelia County	23	3.1%	16	2.1%	26	3.5%	18	2.4%
Caroline County	140	6.9%	125	6.1%	208	10.2%	90	4.4%
Charles City County	16	3.4%	7	1.5%	18	3.8%	20	4.3%
Chesterfield County	4,367	14.5%	4,235	14.0%	5,687	18.8%	2,142	7.1%
Dinwiddie County	304	12.2%	278	11.2%	302	12.1%	114	4.6%
Goochland County	35	2.8%	48	3.8%	53	4.2%	17	1.3%
Hanover County	447	6.3%	412	5.8%	474	6.7%	215	3.0%
Henrico County	6,729	14.2%	7,098	15.0%	8,031	16.9%	3,333	7.0%
King & Queen County	16	3.4%	23	5.0%	30	6.5%	18	3.9%
King William County	25	2.9%	40	4.7%	57	6.7%	32	3.8%
New Kent County	33	2.9%	29	2.5%	52	4.5%	16	1.4%
Powhatan County	54	5.1%	61	5.8%	121	11.4%	51	4.8%
Prince George County	466	12.4%	489	13.0%	495	13.1%	240	6.4%
Sussex County	62	5.0%	70	5.6%	55	4.4%	46	3.7%
Colonial Heights	331	12.9%	293	11.4%	442	17.2%	170	6.6%
Hopewell	797	17.2%	768	16.6%	1,036	22.4%	385	8.3%
Petersburg	2,105	26.7%	2,435	30.8%	2,461	31.2%	1,092	13.8%
Richmond	10,352	19.9%	10,171	19.6%	11,291	21.8%	4,651	9.0%
<i>Richmond MSA Total</i>	26,302	15.7%	26,598	15.9%	30,839	18.4%	12,650	7.6%





Eviction Filings, Hampton Roads (January to July)

	Filings (2017)	Filing Rate (2017)	Filings (2018)	Filing Rate (2018)	Filings (2019)	Filing Rate (2019)	Filings (2020)	Filing Rate (2020)
Gloucester County	139	4.0%	135	3.9%	195	5.6%	50	1.4%
Isle of Wight County	189	5.2%	212	5.9%	371	10.3%	0	0.0%
Mathews County	17	3.4%	19	3.8%	24	4.8%	7	1.4%
Southampton County	88	5.0%	8	0.5%	6	0.3%	0	0.0%
York County/Poquoson	404	5.2%	492	6.4%	515	6.7%	101	1.3%
Chesapeake	2,166	9.0%	2,229	9.2%	3,125	12.9%	297	1.2%
Franklin City	159	9.0%	104	5.9%	164	9.3%	11	0.6%
Hampton	3,408	14.5%	3,460	14.7%	4,125	17.5%	597	2.5%
Newport News	5,388	15.3%	5,874	16.6%	6,542	18.5%	954	2.7%
Norfolk	5,499	11.0%	5,501	11.0%	6,651	13.3%	955	1.9%
Portsmouth	2,240	13.4%	2,287	13.7%	2,883	17.3%	355	2.1%
Suffolk	892	8.7%	762	7.5%	1,003	9.8%	189	1.9%
Virginia Beach	5,514	9.1%	5,205	8.6%	6,534	10.7%	814	1.3%
Williamsburg/James City County	629	6.5%	527	5.4%	741	7.6%	177	1.8%
<i>Hampton Roads MSA Total</i>	26,732	10.7%	26,815	10.8%	32,879	13.2%	4,507	1.8%

