

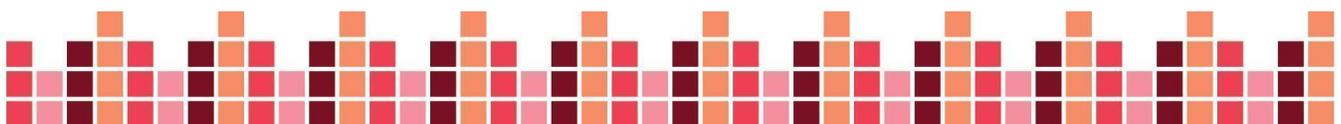
## **Eviction in the Commonwealth during the COVID-19 Pandemic**

RVA Eviction Lab Staff

September 8, 2020

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## About the RVA Eviction Lab

Created in August 2018, the RVA Eviction Lab has a primary mission of collecting, analyzing and disseminating data and research that will:

- Inform policy-making that will support stable housing for low- and moderate-income households;
- Facilitate shared knowledge production about community needs and opportunities; and
- Support efforts of communities most impacted by housing instability to research and advocate for themselves.

We use two primary approaches to advance these goals. First, we provide data analysis and written reports to decision-makers, policy advocates and government agency staff about eviction-related trends, policies and structural bases. Second, we engage with community-based organizations to provide community-relevant research and data that can be used for knowledge-building and action.

Our work is entirely supported through grants that enable us to respond to community-identified needs for data analysis across the Commonwealth. We particularly acknowledge the support of the Richmond Memorial Health Foundation and the Virginia Commonwealth University COVID-19 Rapid Response Grant. These grants supported the expansion of our data outside of the City of Richmond and into other impacted communities.



## Introduction

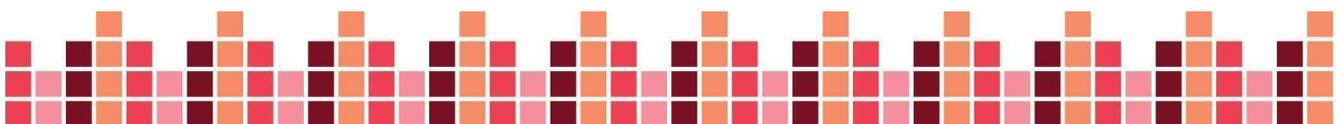
It was clear early in the COVID-19 pandemic that the crisis would compound already existing race-based inequalities, and that its effects and policy responses would unfold unevenly across society. One critical area of inequality that existed prior to COVID-19 was in housing: in 2018, the Princeton Eviction 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.-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 the 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.

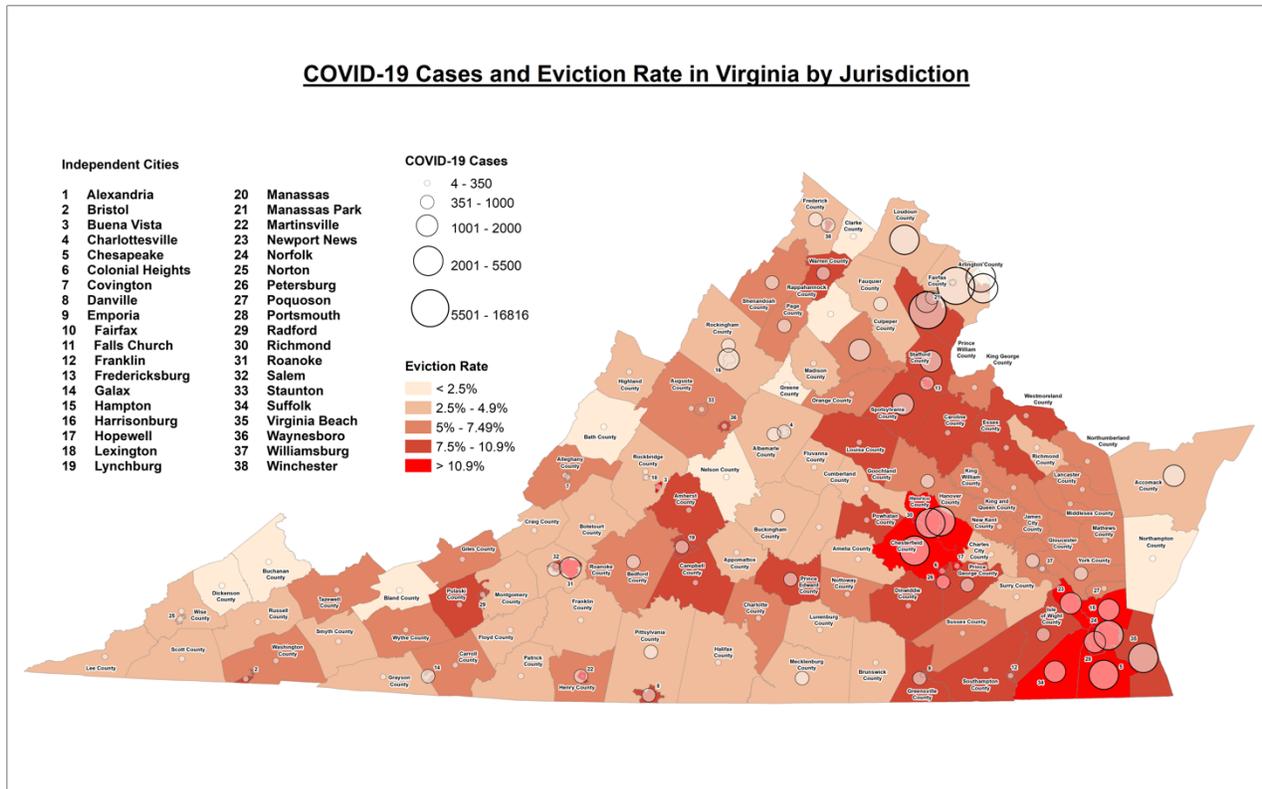
In March, as the impact of COVID-19 was felt across the country, the Virginia Supreme Court issued a series of judicial emergencies that effectively established a statewide moratorium on evictions. The moratorium, initiated March 16, suspended all non-emergency evictions through June 29. On March 23, 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 with funds from the Federal CARES Act. These funds, dispersed to approximately 30 nonprofit organizations across the Commonwealth, are intended to cover 50% of tenant's back owed rent. Landlords must voluntarily accept the funds.

Despite additional funding, evictions have persisted and the key drivers of eviction have stayed the same. 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-19 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 three regions, Central Virginia, Hampton Roads, and Northern Virginia, to better understand the data in areas impacted heavily by evictions over the past decade and COVID-19 over the past months.

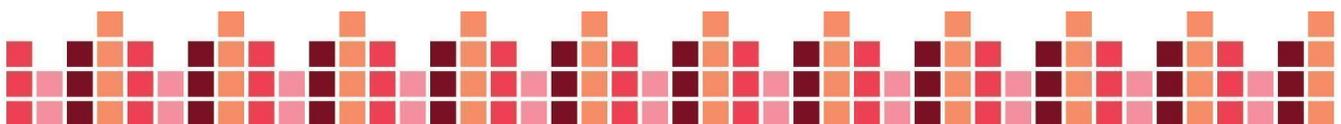
We find, chiefly, that patterns of evictions have remained consistent over time, with Black and Brown communities facing the most intense impacts of eviction - and now, COVID-19. We also find an estimated existing rent shortfall of up to \$211 million, with up to an additional \$160 million in missed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



## Methods and Data Sources

The data on filings for this report come from the Supreme Court of Virginia. These data are deduplicated to count multiple filings on a single household as one filing. We do this because, while landlords can file multiple times, households can only be evicted once. Thus, this method, following Desmond’s approach in the 2018 release of the nearly nationwide dataset, demonstrates the impact on housing instability for households. While we acknowledge that this still undercounts the number of informal or extra-legal evictions, this creates a picture of evictions that move through the court system.

These data were then mapped against various demographic factors from the American Community Survey, the Virginia Employment Commission, the Virginia Department of Health and building-level datasets from local jurisdictions. Because the geographic level of detail in the eviction filings made publicly available by the Supreme Court of Virginia is only as granular as the ZIP code level, not all evictions could be precisely tied to individual parcels. This occurs in instances where a property owner has multiple parcels with the same ZIP code. Therefore, the unit of analysis for the bulk of our analysis in this report is at the ZIP code level.



## Evictions Across the Commonwealth

Across the Commonwealth, almost 55,000 evictions were filed, and more than 19,000 eviction judgements were issued between January and July of 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. Table 1 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-19 amounts. With the reduction of unemployment insurance, the more than one million Virginians claiming unemployment will see greater instability moving forward.

Table 1: 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 pay next month's rent	28%
COVID-19 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 2, 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.

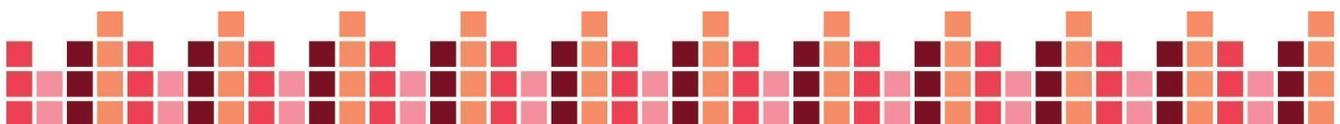
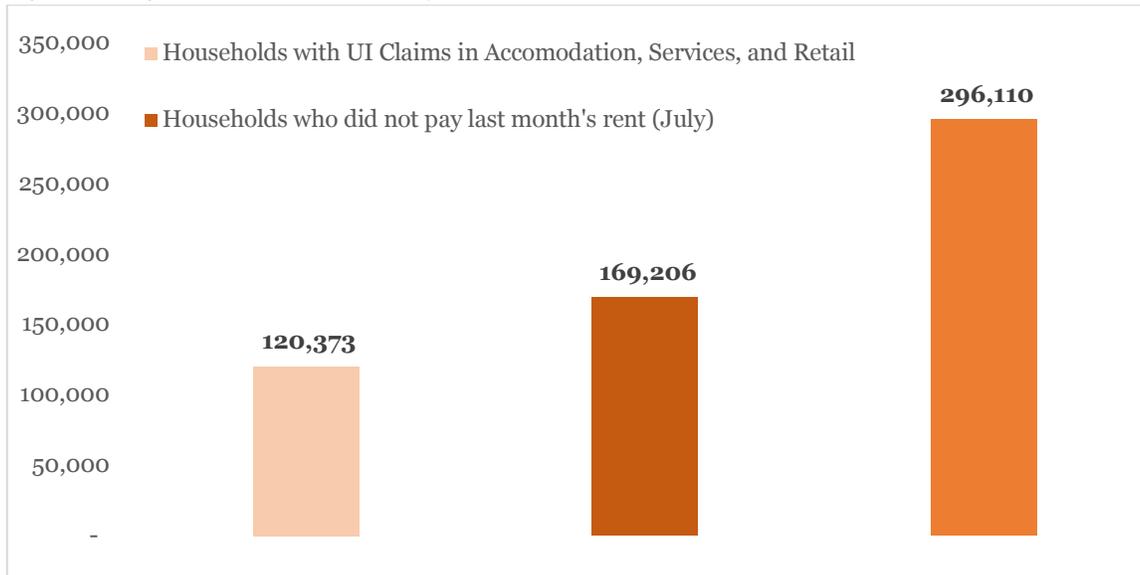


Figure 2: Virginia Households at Risk of Eviction



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 estimated the amount of rent shortfalls in Table 2. 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.

Importantly, estimating the number of households who are at risk for eviction does not necessarily mean that all of these households will come to face an eviction filing. Instead, what these estimates suggest is how many households are having difficulty in making rent payments *while also meeting other material needs*. This means that even if many or most of these households are not ultimately evicted, they will have likely only been able to stay in their home by making choices that will negatively impact their health, future financial well-being, and housing choice. For example, renters typically prioritize keeping their home and when in difficult financial circumstances they may shift limited household budgets to rent and limit their healthcare, medications, food, while turning to personal credit card debt to make payments. Therefore, eviction risk captures the real possibility that many households will be able to remain



in their homes only by strategically sacrificing other needs, ultimately risking financial vulnerability and physical and mental health.

*Table 2: Virginia Households at Risk of Eviction.*

<b>Households</b>	<b>Households with Children</b>	<b>Total Population</b>	<b>Rent Shortfall</b>
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

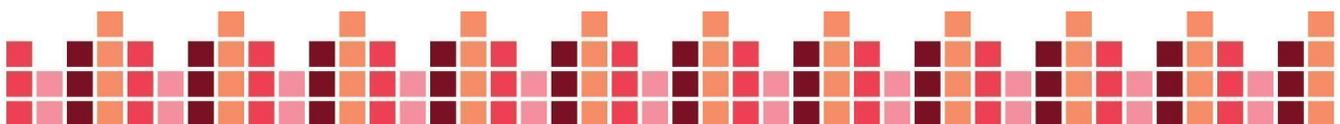
Central Virginia has had some of the highest eviction rates in the country. While the City of Richmond’s eviction rate (11.4%) ranked second among large cities across the country, Petersburg and Hopewell [ranked second and fourth among medium-sized cities](#) with rates of 17.6% and 15.7%, respectively. 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. Table 3 illustrates the numbers and rates from January through July of the last four years. Across all seven months in 2020, rates decreased by more than 50% in all five jurisdictions.

Table 3: Eviction Filings in Richmond, Henrico, Chesterfield, Hopewell and Petersburg (January-July, 2017-2020).

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

Source: Virginia Courts, Ben Schoenfeld



Broken down further in Table 4, 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.

Table 4: Change in the number of eviction filings in Richmond, Chesterfield County and Henrico County, Petersburg and Hopewell by month, 2019-2020.

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

Source: Virginia Courts, Ben Schoenfeld

Table 5 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 is 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 was 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.

Table 5: Principal Amounts Owed in the City of Richmond, Chesterfield County and Henrico County, Petersburg and Hopewell in 2020.

	<b>Richmond</b>	<b>Chesterfield</b>	<b>Henrico</b>	<b>Petersburg</b>	<b>Hopewell</b>
<i>Cases with data</i>	1,403	811	1,132	434	135
<b>Average</b>	\$1,368	\$2,316	\$1,795	\$1,488	\$1,412
<b>Median</b>	\$975	\$1,520	\$1,136	\$1,060	\$1,200

Source: Virginia Courts, Ben Schoenfeld

The compounding effects of the COVID-19 pandemic on existing inequalities and housing instability are borne out in the overlapping spatial patterns of COVID-19 cases and eviction across Central Virginia. As shown in Figure 3, pending eviction cases are largely concentrated in ZIP codes with higher numbers of COVID-19 cases. Similarly, the crisis’ uneven economic impacts resulting from existing inequalities and the implications for housing instability can be



mapped across the region. Figure 4 illustrates the spatial relationship in Central Virginia between ZIP codes with higher numbers of pending eviction filings and ZIP codes with higher numbers of unemployment claims.

Figure 3: Pending Eviction Cases and COVID-19 Cases by Zip Code, Richmond Region

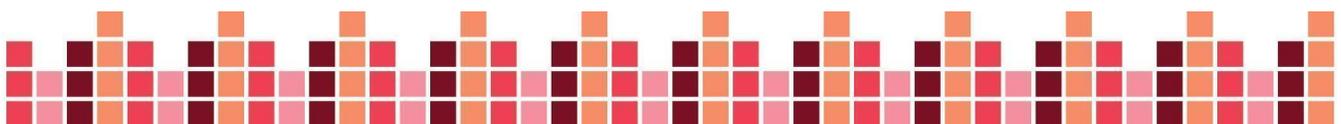
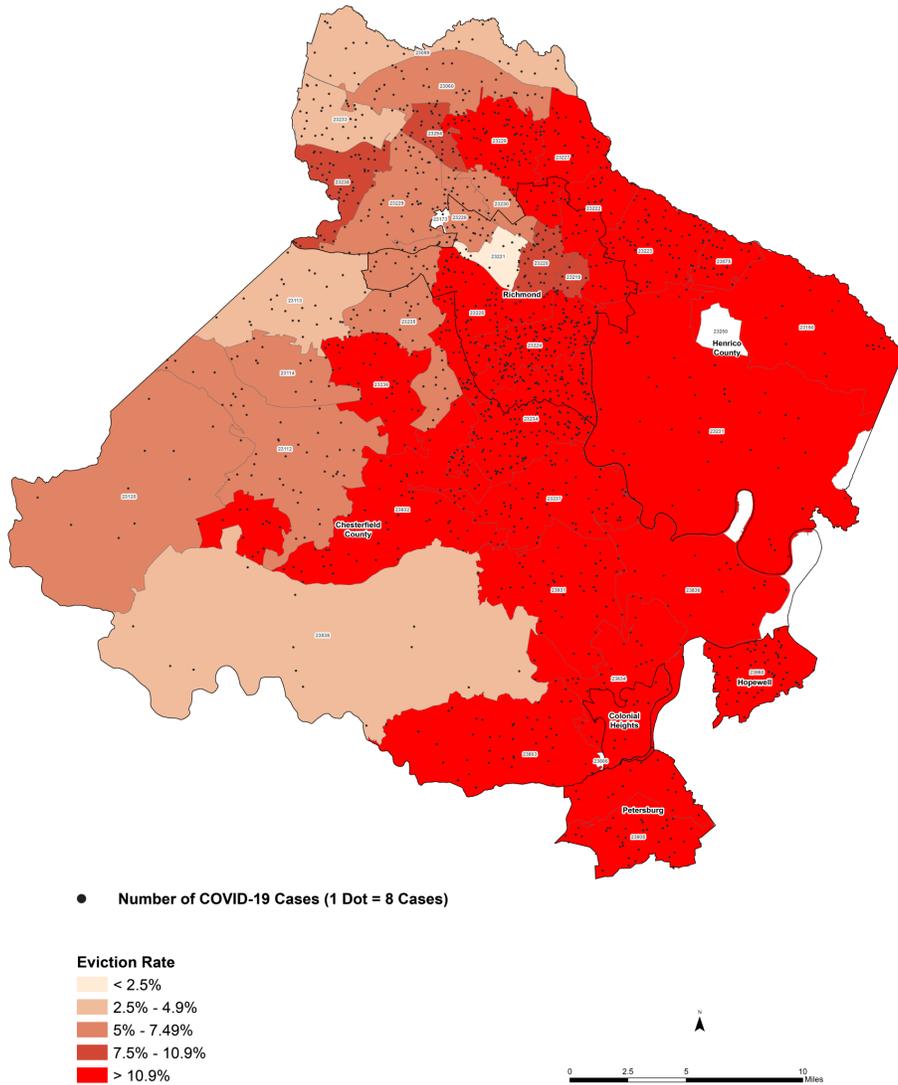
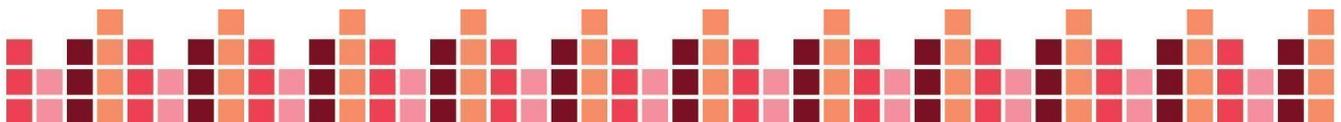
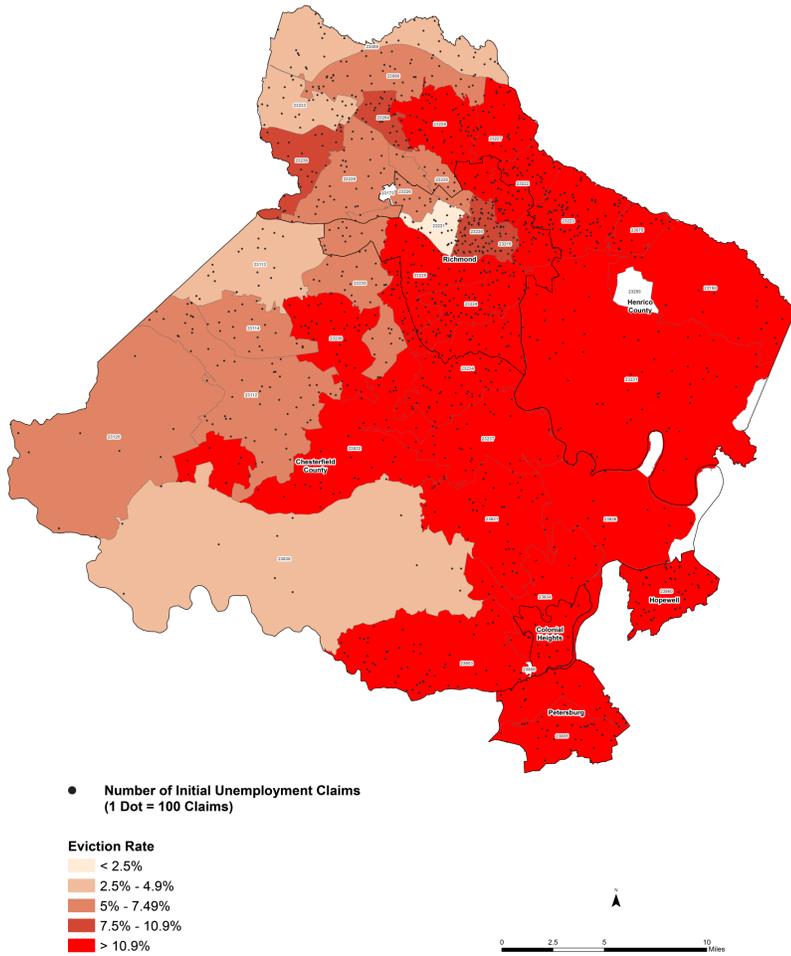
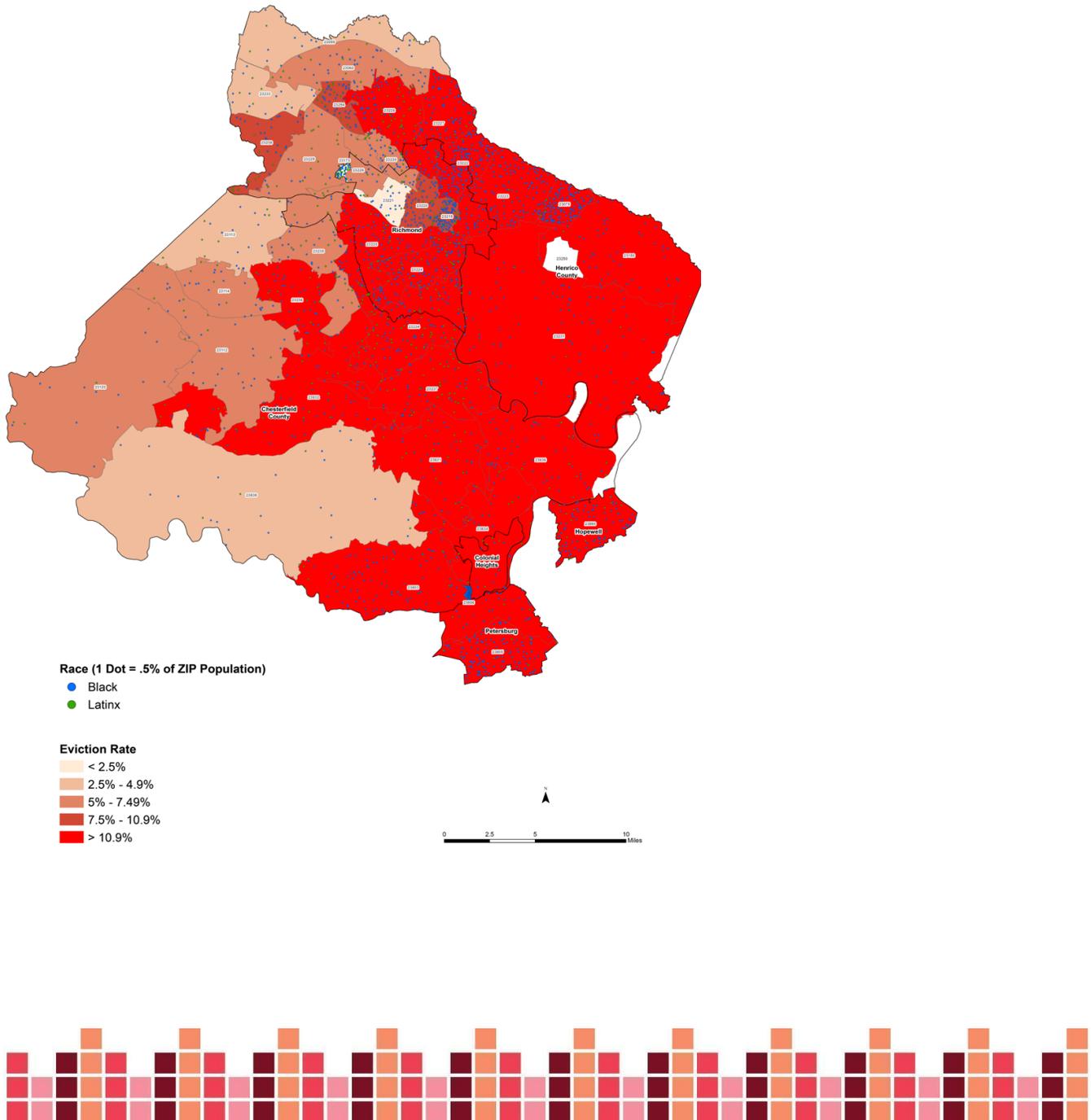


Figure 4: Pending Eviction Cases and Unemployment by Zip Code, Richmond Region



When investigating these data next to demographic factors in Central Virginia, we see a relationship between pending filings and race. Figure 5 demonstrates the relationship between eviction rates and percent Black and percent Latinx at the ZIP code level. 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 5: Pending Eviction Cases and Percent Black and Latinx by Zip Code, Richmond Region



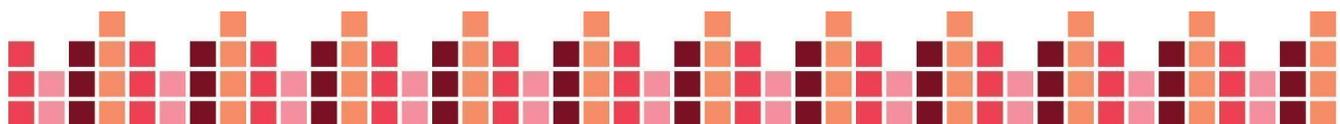
In Table 6, we highlight those areas of the region where eviction, COVID-19, and unemployment overlap. When these health and economic factors are present in the same communities, they can heighten housing instability and undermine the COVID-19 pandemic mitigation efforts. For the Richmond region, which typically has high eviction rates, we find 7 ZIP codes where eviction rates, COVID-19 positive cases, and unemployment insurance (UI) claims are in the 70<sup>th</sup> percentile or above, meaning that these ZIP codes have higher eviction rates, COVID-19 cases, and UI claims than 70% of other ZIP codes in the region. These areas span parts of Richmond, Henrico County, Chesterfield County, Hopewell, Petersburg, Dinwiddie County, and Prince George County. Almost all of these ZIP codes are majority or plurality Black, and out of the 9 majority Black ZIP codes in the region, 6 of them have these overlapping risk factors. These factors are disproportionately impacting areas where Black and Hispanic families live.

Table 6: ZIP codes in Richmond Region where eviction rates, COVID-19 cases, and unemployment insurance claims are higher than 70% of other ZIP codes.

Jurisdiction	ZIP	2019 Eviction Rate	Percent Black	Percent Hispanic	COVID Cases	2020 UI Claims
Chesterfield County and Richmond	23234	21%	50%	22%	1493	7,203
Chesterfield County and Richmond	23224	25%	65%	15%	1227	8,263
Chesterfield County and Richmond	23225	20%	47%	8%	722	7,401
Henrico County and Richmond	23223	23%	76%	2%	650	11,701
Chesterfield County, Dinwiddie County, Petersburg	23803	20%	59%	6%	467	8,219
Hopewell and Prince George County	23860	20%	40%	8%	423	4,902
Henrico County	23231	19%	60%	3%	367	6,394

Source: Virginia Courts, RVA Eviction Lab Analysis

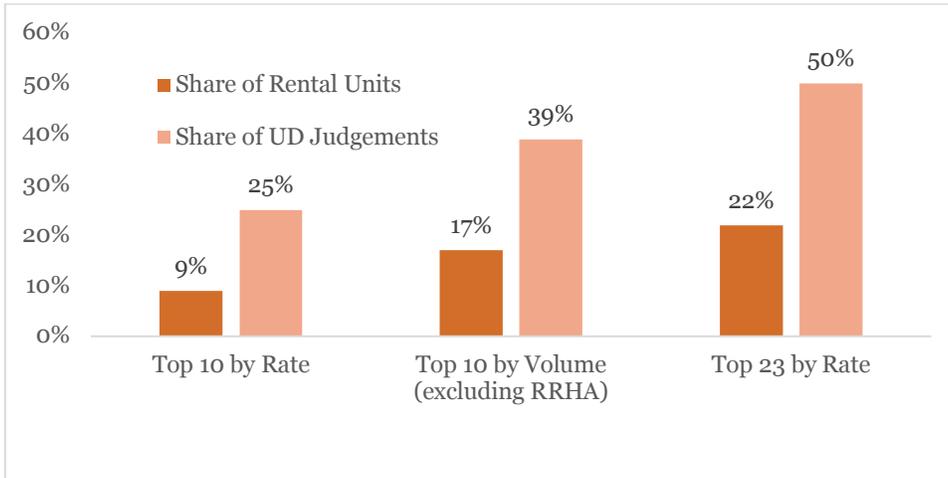
Importantly, filings are concentrated unevenly across owners in the City of Richmond, City of Hopewell, and City of Petersburg. Figure 6 shows that 50% of the unlawful detainers filed from 2015 to 2018 are in 22% of the city’s rental housing stock. These units belong to just the top 23 filers in the city by rate. Large portfolio owners also make up the bulk of the city’s landlords, with those with fewer than five rental units owning 20% of the housing across the city, and those with more than 100 units owning 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. As shown in Figure 7, Hopewell’s top 10 evictors (by rate and volume of evictions)



own nearly 18% of the city’s rental housing stock, while accounting for 32% of the city’s unlawful detainer judgments from 2015 to 2019. Figure 8 illustrates a similar relationship in Petersburg, with the 10 top filers by rate responsible for nearly 38% of the city’s judgments from 2015 to 2019 among their 23 percent share of the rental housing stock. Moreover, analyses of Petersburg’s top 10 evicting landlords by volume and the top 20 by rate also reveal disproportionate contributions to unlawful detainer judgments relative to their share of the rental housing stock, though to a lesser extent than that seen with the top 10 by rate.

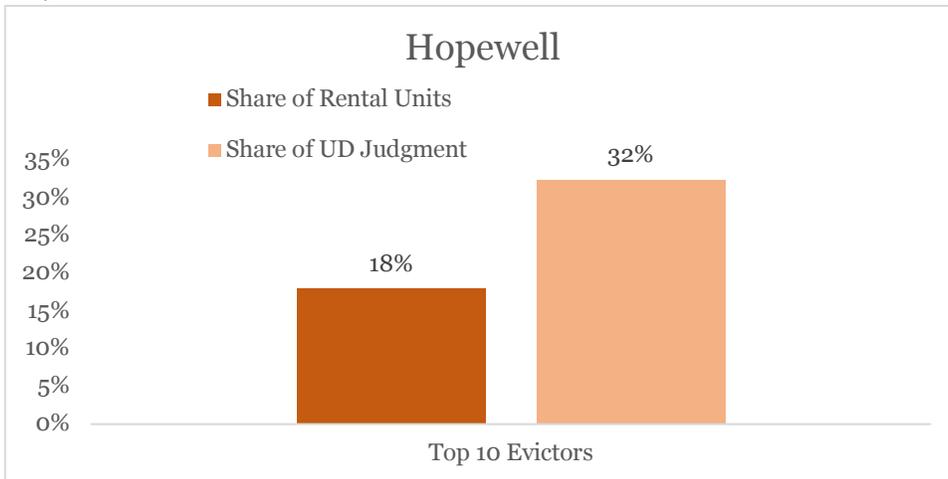


Figure 6: Share of Rental Units Owned versus Share of Eviction Filings (Unlawful Detainers) In Richmond, 2015-2018



Source: Virginia Courts, RVA Eviction Lab Analysis

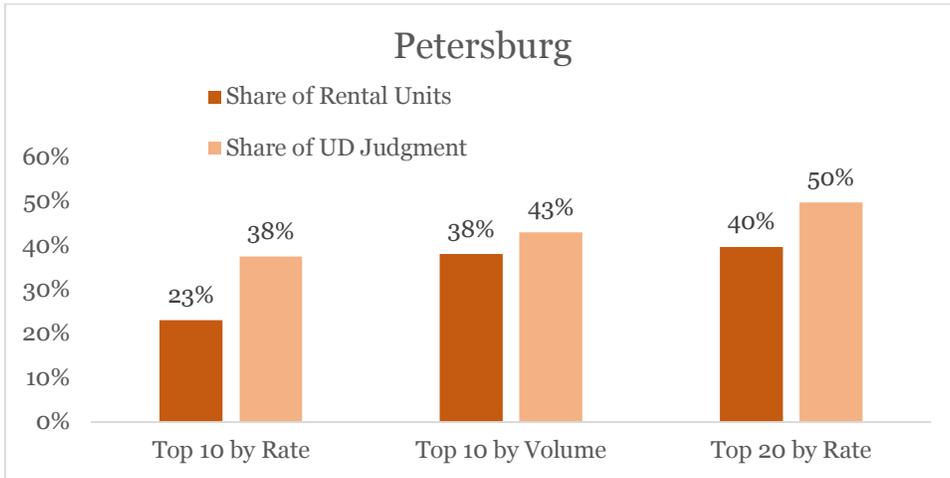
Figure 7: Share of Rental Units Owned versus Share of Eviction Filings (Unlawful Detainers) in Hopewell, 2015-2019



Source: Virginia Courts, RVA Eviction Lab Analysis



Figure 8: Share of Rental Units Owned versus Share of Eviction Filings (Unlawful Detainers) in Petersburg, 2015-2019



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. Table 7 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.

Table 7: Eviction Filings in Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, and Virginia Beach (January-July, 2017-2020).

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

Source: Virginia Courts, Ben Schoenfeld

Table 8 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 between 80% and 91% across the region.

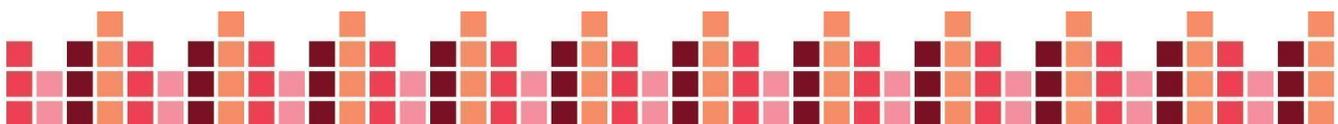


Table 8: Changes in the number of filings in Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, and Virginia Beach by month, 2019-2020.

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

Source: Virginia Courts, Ben Schoenfeld

Table 9 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.

Table 9: Principal Amounts Owed in Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, and Virginia Beach in 2020.

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

Source: Virginia Courts, Ben Schoenfeld

As with Central Virginia, our analysis found a relationship between COVID-19 cases and pending eviction filings in Hampton Roads. Figure 9 shows that across the region, ZIP codes with a greater number of pending eviction cases, namely those with pending rates of 7.5% and higher, overlap with those hit harder by COVID-19. As Figure 10 illustrates, this pattern holds with unemployment; high numbers of eviction filings and unemployment claims coincide in particular ZIP codes.

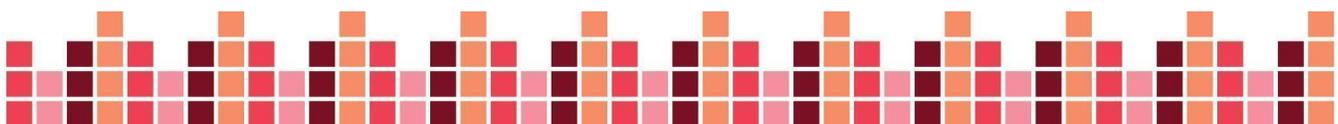
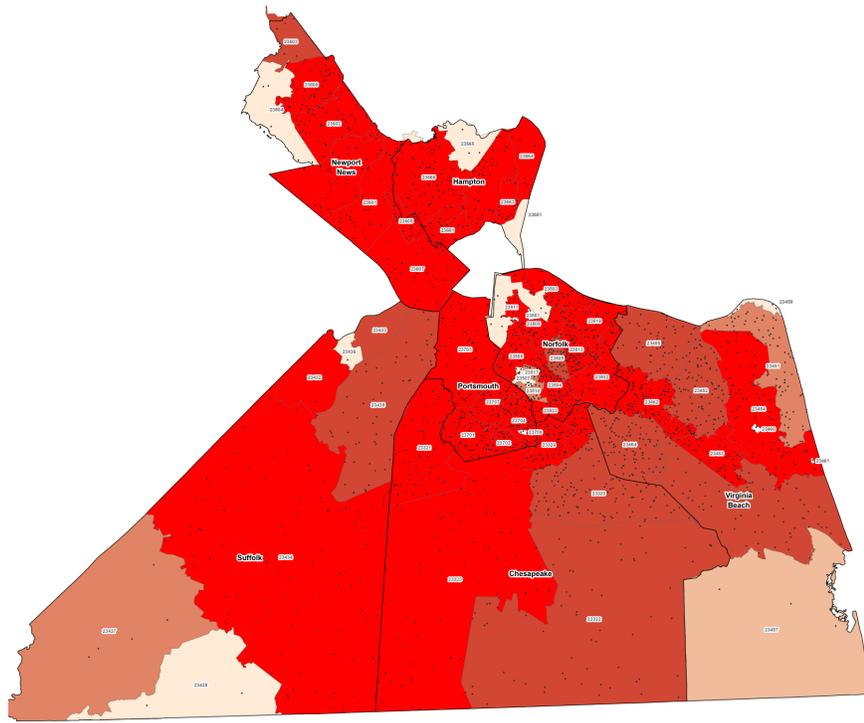


Figure 9: Pending Eviction Cases and COVID-19 Cases by Zip Code, Hampton Roads



● Number of COVID-19 Cases (1 Dot = 8 Cases)

**Eviction Rate**  
 < 2.5%  
 2.5% - 4.9%  
 5% - 7.49%  
 7.5% - 10.9%  
 > 10.9%

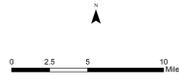
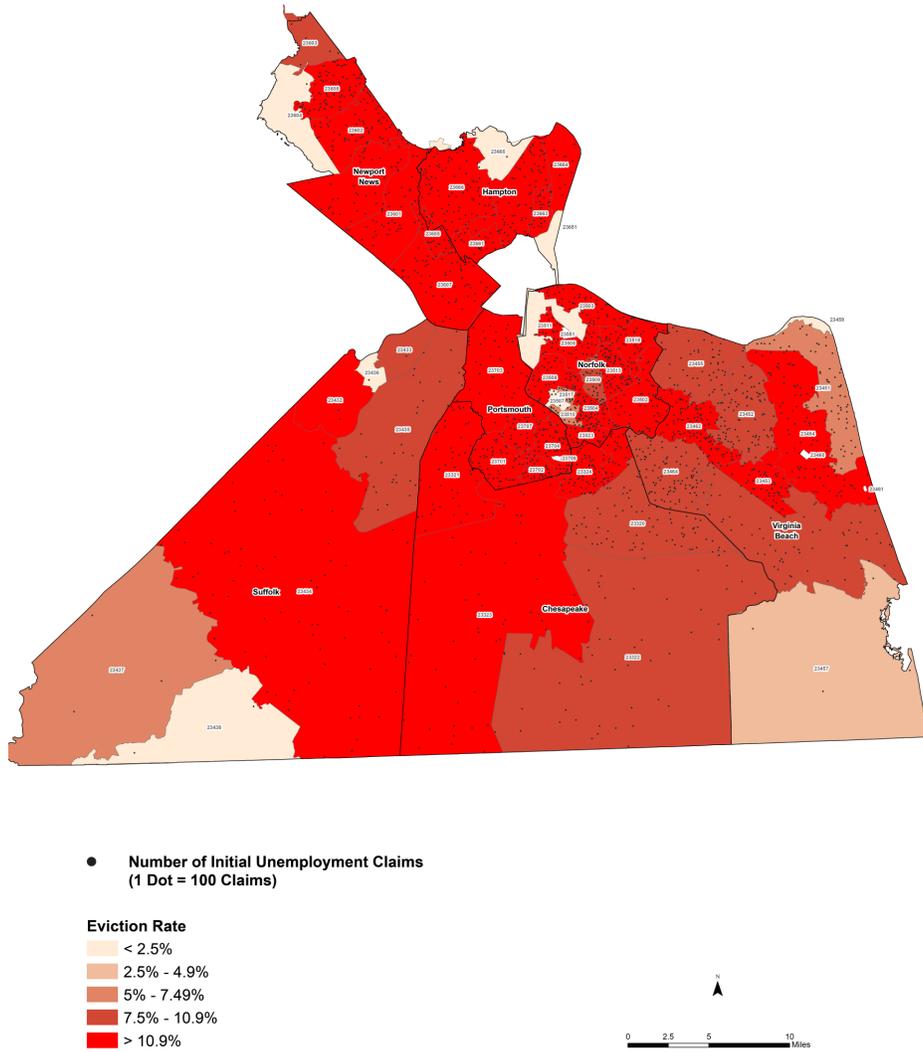
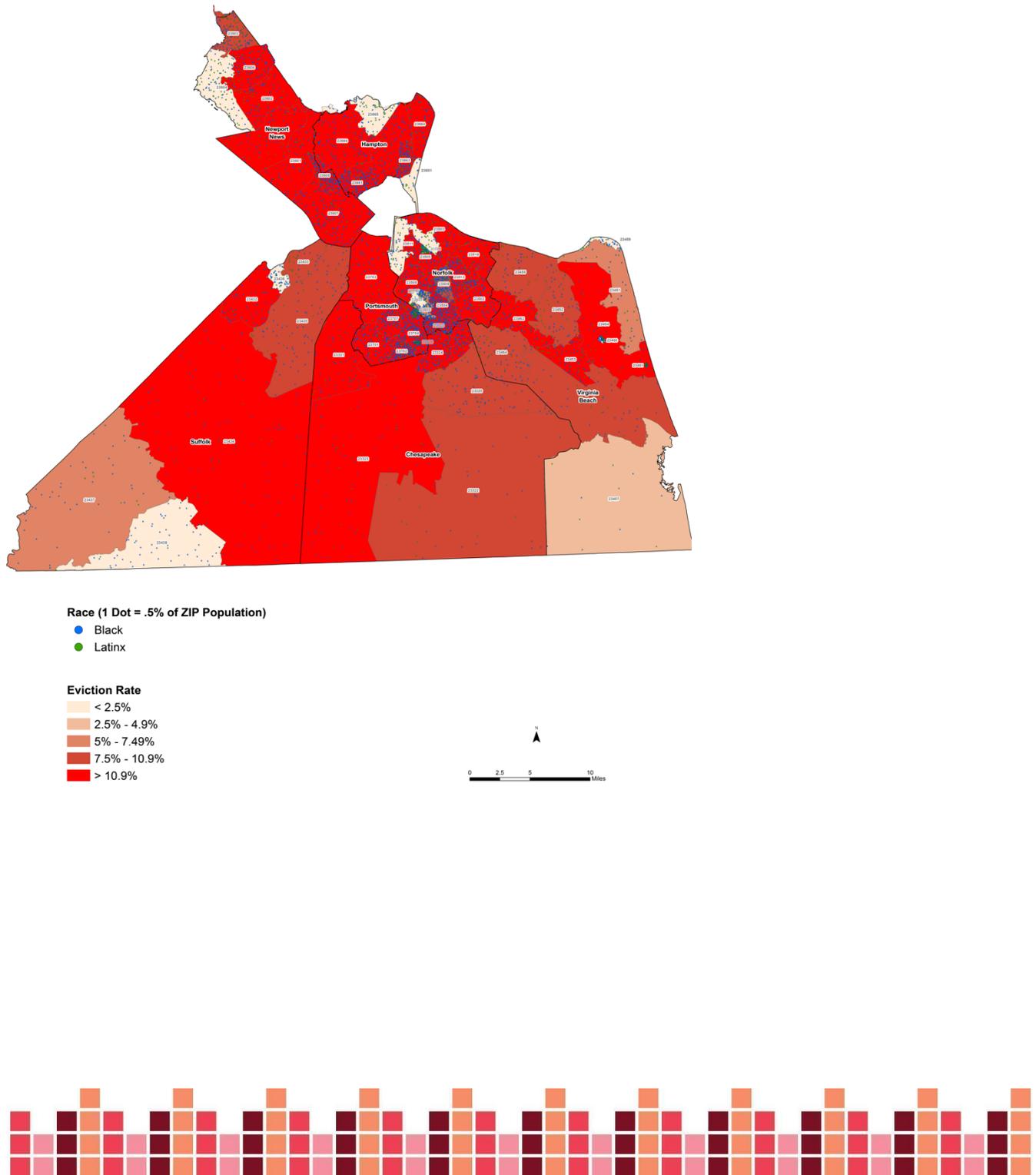


Figure 10: Pending Eviction Cases and Unemployment by Zip Code, Hampton Roads



A spatial analysis of eviction filings in Hampton Roads also reveals an overlapping pattern of pending filings and race. Figure 11 illustrates the relationship between eviction rates and percent Black and percent Latinx at the ZIP code level.

Figure 11: Pending Eviction Cases and Percent Black and Latinx by Zip Code, Hampton Roads



In Table 10, we highlight those areas of the region where eviction, COVID-19, and unemployment overlap. When these health and economic factors are present in the same communities, they can heighten housing instability and undermine the COVID-19 pandemic mitigation efforts. For the Hampton Roads region, which typically has high eviction rates, we find 7 ZIP codes where eviction rates are above the median and where COVID-19 positive cases and unemployment insurance (UI) claims are in the 75<sup>th</sup> percentile or above, meaning that these ZIP codes have higher than average eviction rates, and COVID-19 cases and UI claims are higher than 75% of other ZIP codes in the region. These areas span parts of Portsmouth, Virginia Beach, Norfolk, Hampton, and Suffolk. There are of course other areas with higher eviction rates that do not currently have the overlapping COVID-19 and unemployment factors.

Five out of the seven ZIP codes have a majority or plurality of Black residents. Of the 12 majority Black ZIP codes in the region, 4 of them have these overlapping risk factors, while all have higher than average eviction rates. These factors are disproportionately impacting areas where Black and Hispanic families live.

Table 10: ZIP codes in Hampton Roads where eviction rates, COVID-19 cases, and unemployment insurance claims are higher than 75% of other ZIP codes.

Jurisdiction	ZIP	2019 Eviction Rate	Percent Black	Percent Hispanic	COVID-19 Cases	2020 UI Claims
Portsmouth	23701	22%	51%	3%	491	5,016
Virginia Beach	23462	15%	29%	10%	950	11,679
Norfolk	23513	15%	56%	11%	559	6,610
Hampton	23666	15%	53%	7%	579	9,154
Norfolk	23504	14%	83%	3%	535	6,956
Suffolk	23434	14%	49%	4%	849	7,764
Virginia Beach	23454	13%	13%	6%	681	8,368

Source: Virginia Courts, RVA Eviction Lab Analysis

Our analysis also found a disproportionate share of eviction filings among some landlords in selected Hampton Roads localities. In Hampton, as Figure 12 illustrates, the top 10 evictors by rate from 2015 to 2019 own just 6 percent of the city’s rental units but were responsible for almost 15% of the eviction judgments. Further, Figure 12 shows that half of the unlawful detainers filed were in a third of Hampton’s rental housing stock, which is owned by the top 27 evictors by rate. The eviction and owner data in Portsmouth reveal a similar relationship, with 18% of judgments concentrated among the owners of nearly 7% of the rental housing stock in the city (see Figure 13). In Virginia Beach, as shown in Figure 14, the top 10 evictors by rate own less than 3% of the rental housing and filed 10.5% of eviction judgments from 2015 to 2019.

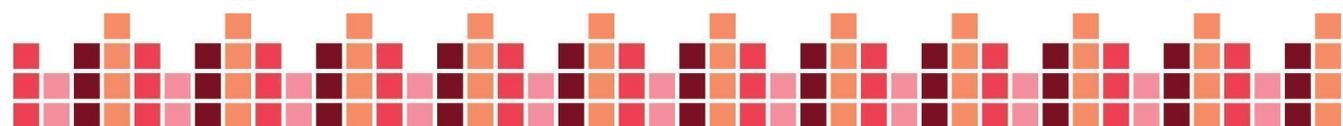
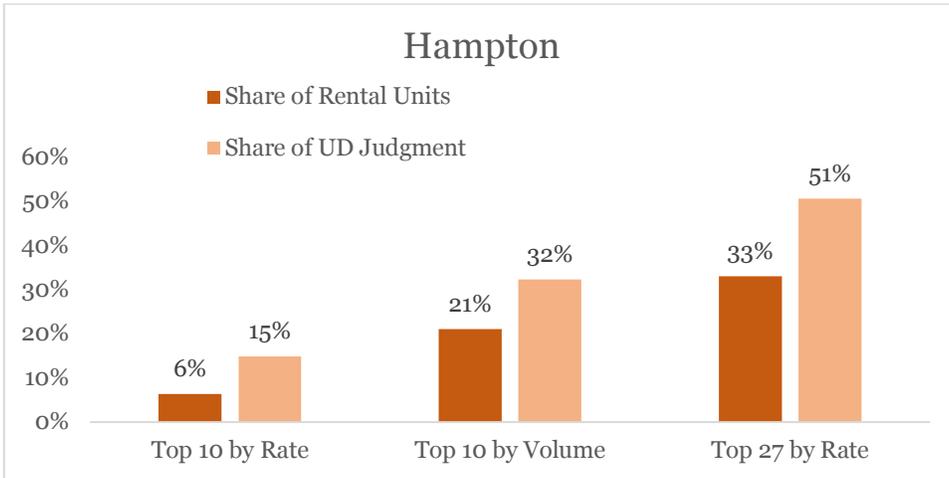
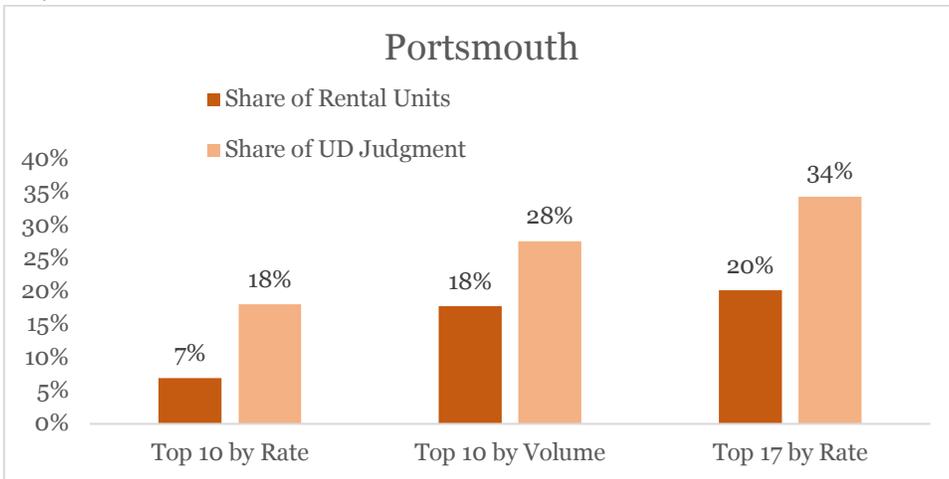


Figure 12: Share of Rental Units Owned versus Share of Eviction Filings (Unlawful Detainers) in Hampton, 2015-2019



Source: Virginia Courts, RVA Eviction Lab Analysis

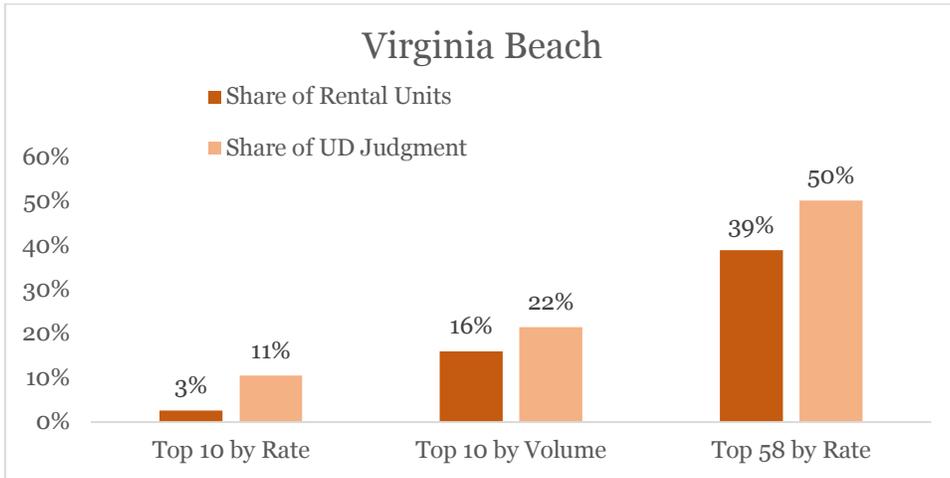
Figure 13: Share of Rental Units Owned versus Share of Eviction Filings (Unlawful Detainers) in Portsmouth, 2015-2019



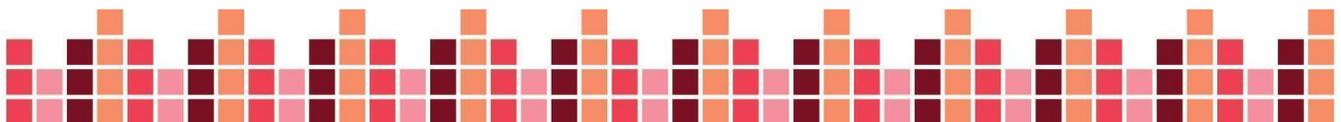
Source: Virginia Courts, RVA Eviction Lab Analysis



Figure 14: Share of Rental Units Owned versus Share of Eviction Filings (Unlawful Detainers) in Virginia Beach, 2015-2019



Source: Virginia Courts, RVA Eviction Lab Analysis



## Northern Virginia

Compared to the Central Virginia and Hampton Roads regions, Northern Virginia has historically experienced lower legal eviction rates. Yet eviction remains a challenge for parts of Fairfax County, Arlington and Alexandria, exacerbating existing needs for affordable housing. The legal filings mask ongoing housing instability for low- and moderate-income households. The region faces significant shortages in affordable housing, and the rising costs of market rate housing means that households are increasingly displaced without a legal eviction filing. However, this region also experienced significant outbreaks of COVID-19, particularly in Fairfax County and Prince William County.

Across the region, landlords have filed almost 2,400 evictions, since January. Table 11 shows that in 2019, the region experienced a spike in evictions, rising by more than 5,000 filings, or a 51% increase, above the 2018 and 2017 totals. This trend was more pronounced in Fairfax County, which contributed almost half of that increase by more than 2,000 filings, and Loudoun County’s filing rate doubled between 2018 and 2019. This trend was particularly pronounced along the Route 1 corridor.

Table 11: Eviction Filings in Northern Virginia Jurisdictions (January-July, 2017-2020)

	2017		2018		2019		2020	
	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate
<b>Arlington</b>	926	1.6%	907	1.5%	1,191	2.0%	223	0.4%
<b>Fairfax Co.</b>	2,948	2.3%	3,206	2.5%	5,266	4.2%	753	0.6%
<b>Loudoun</b>	744	2.7%	742	2.7%	1,453	5.2%	153	0.6%
<b>Prince William</b>	2,211	5.9%	2,371	6.3%	3,336	8.9%	509	1.4%
<b>Stafford</b>	697	6.3%	631	5.7%	869	7.9%	189	1.7%
<b>Alexandria</b>	1,581	4.0%	1,813	4.5%	2,411	6.0%	460	1.2%
<b>Falls Church</b>	12	0.6%	17	0.8%	21	1.0%	12	0.6%
<b>Fredericksburg</b>	461	6.8%	436	6.5%	734	10.9%	72	1.1%
<b>Northern Virginia Total</b>	<b>9,580</b>	<b>3.1%</b>	<b>10,123</b>	<b>3.3%</b>	<b>15,281</b>	<b>4.9%</b>	<b>2,371</b>	<b>0.8%</b>

Source: Virginia Courts, Ben Schoenfeld



Table 12 illustrates the changes in 2020 by month and county. Consistent with the other regions, eviction filings decreased significantly in 2020, due to the eviction moratoria in place at the state and federal levels. Across the region, filings declined by 85% over the same period in 2018.

Table 12: Changes in the number of filings in Northern Virginia Jurisdictions by month, 2019-2020

	Arlington	Fairfax Co.	Loudoun	Prince William	Stafford	Alexandria	Falls Church	Fredericksburg	Northern Virginia
<b>March</b>	-61%	-57%	-73%	-72%	-41%	-57%	33%	-74%	-62%
<b>April</b>	-79%	-96%	-95%	-81%	-100%	-88%	0.0%	-98%	-90%
<b>May</b>	-92%	-93%	-92%	-90%	-88%	-99%	-100%	-100%	-93%
<b>June</b>	-82%	-94%	-92%	-84%	-85%	-76%	25%	-89%	-87%
<b>July</b>	-98%	-96%	-98%	-98%	-73%	-83%	-100%	-90%	-93%
<b>Total</b>	-81%	-86%	-90%	-85%	-79%	-81%	-42%	-90%	-85%

Source: Virginia Courts, Ben Schoenfeld

As Table 13 shows, principal amounts owed are significantly higher than the other regions due to the higher median rents of the Northern Virginia Region. The median amounts owed ranged from a low of \$1,642 in Stafford County to a high of \$3,280 in Loudoun County.

Table 13: Principal Amounts Owed in Eviction Filings for Northern Virginia Jurisdictions in 2020

	Arlington	Fairfax Co.	Loudoun	Prince William	Stafford	Alexandria	Falls Church	Fredericksburg
<i>Cases with data</i>	257	898	326	674	217	548	**	186
<b>Average</b>	\$7,485	\$5,136	\$9,530	\$3,628	\$2,275	\$3,525	**	2,987
<b>Median</b>	\$2,895	\$3,033	\$3,280	\$2,259	\$1,642	\$2,566	**	2,035

Source: Virginia Courts, Ben Schoenfeld

\*\* Insufficient Data

Figure 15 shows COVID-19 infections and eviction filing rates across the region. While there was some overlap between COVID-19 cases and eviction filings in Northern Virginia, these relationships were most pronounced in the area surrounding the Route 1 corridor and into the high-density areas of Arlington and Alexandria where population is high and concentrated, meaning that the raw number of infections is more pronounced, compared to the large but dispersed populations of the suburbs of Fairfax and Loudoun County. Unemployment filings followed closely to eviction filings, as shown in Figure 16.

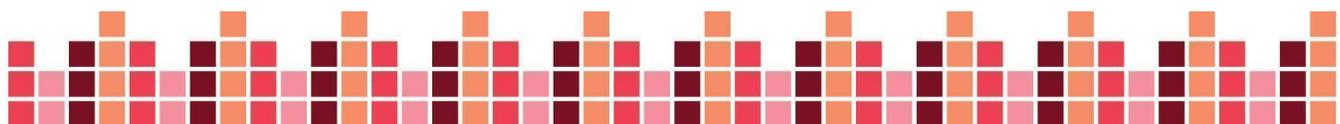


Figure 15: Pending Eviction Cases and COVID-19 Cases by Zip Code, Northern Virginia

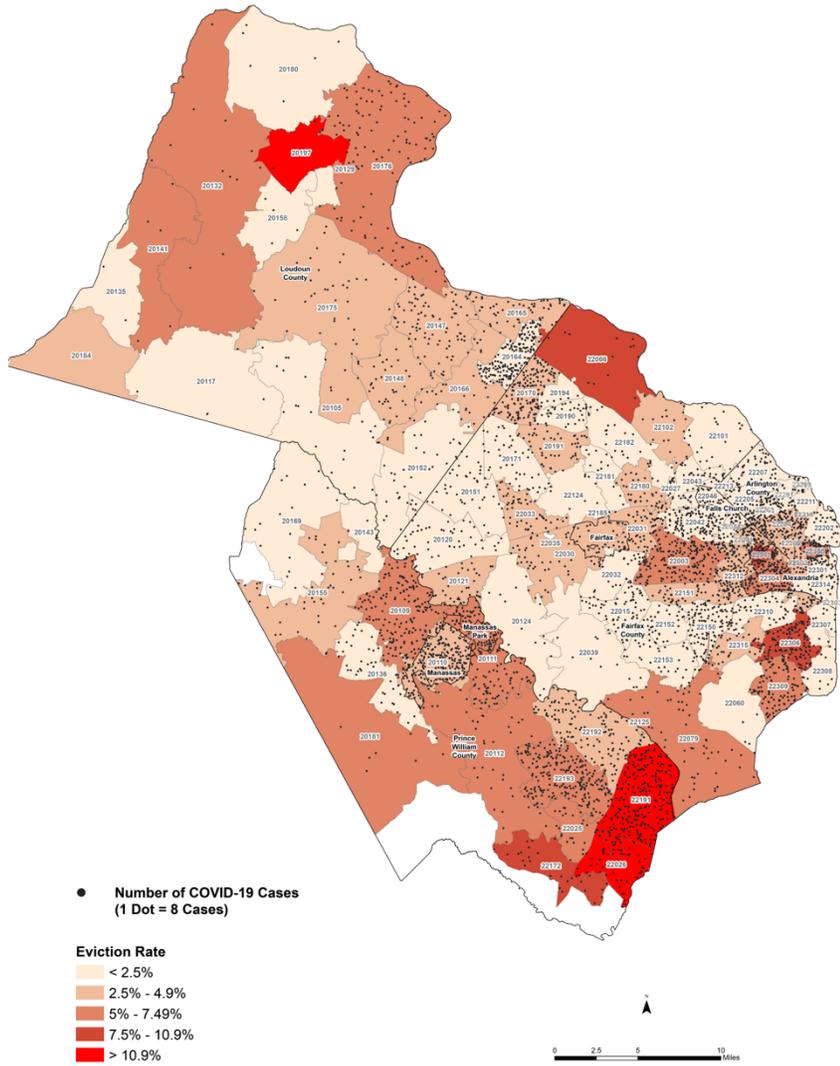
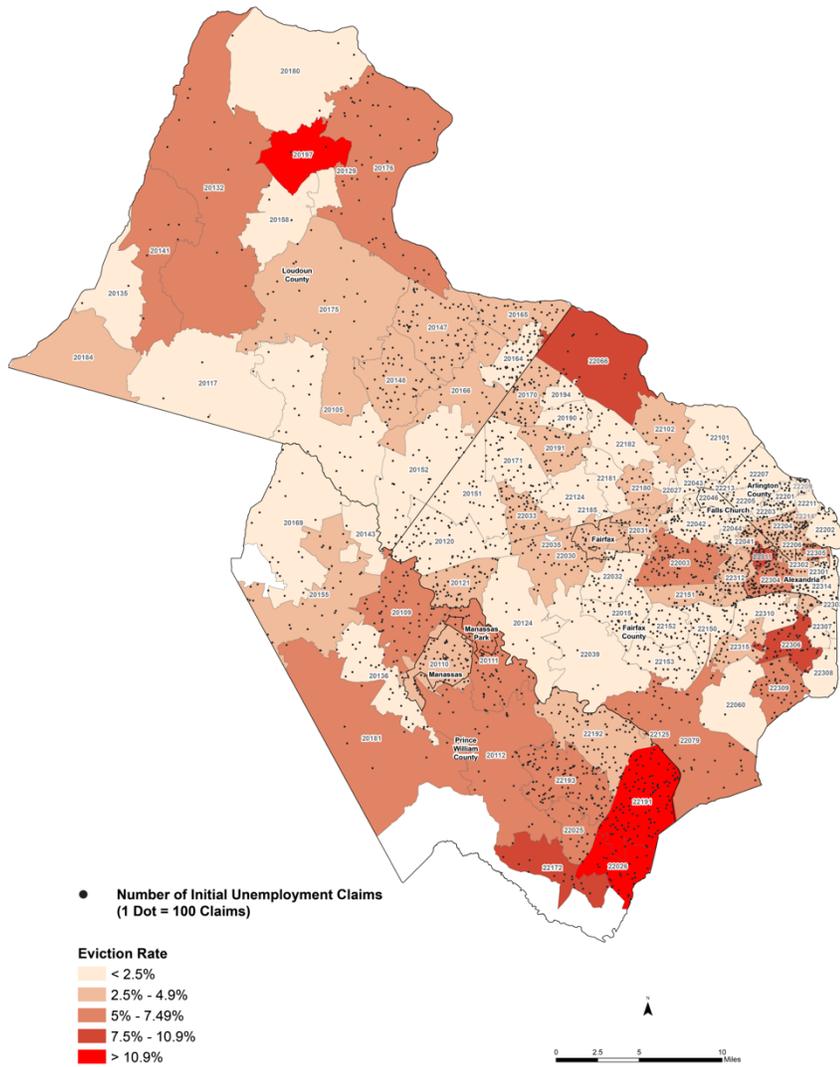
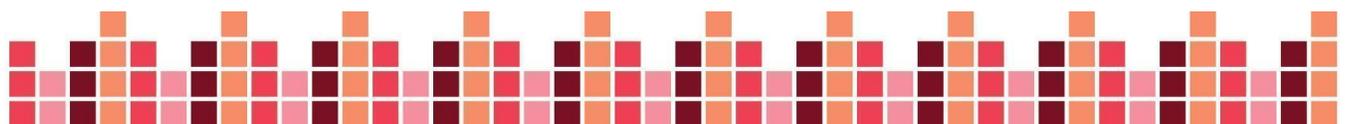
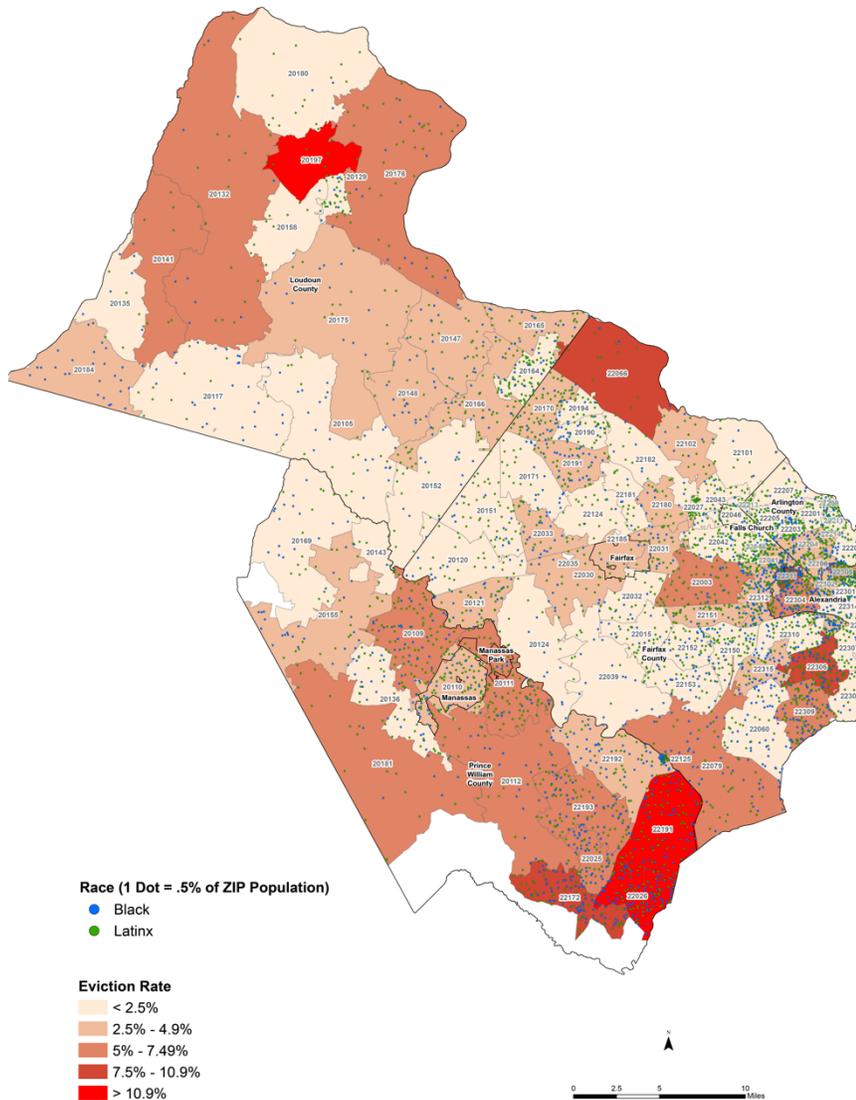


Figure 16: Pending Eviction Cases and Unemployment by Zip Code, Northern Virginia



We see a clearer pattern of a relationship between eviction and race in Figure 17. While the region's suburban areas, like suburban communities across the country, have increasing numbers of Black and Latinx households, the spaces where there are high concentrations also see high rates of eviction filings in this period. This is particularly pronounced in the Route 1 corridor where there is a significant concentration of Class C, market affordable units.

Figure 17: Pending Eviction Cases and Percent Black and Latinx by Zip Code, Northern Virginia



In Table 14, we highlight those areas of the region where eviction, COVID-19, and unemployment overlap. When these health and economic factors are present in the same communities, they can heighten housing instability and undermine the COVID-19 pandemic mitigation efforts. For the Northern Virginia region, which typically has lower eviction rates than other parts of the state, we find 11 ZIP codes where eviction rates, COVID-19 positive cases, and unemployment insurance (UI) claims are in the 75<sup>th</sup> percentile or above, meaning that in these ZIP codes eviction rates, and COVID-19 cases, and UI claims are higher than 75% of other ZIP codes in the region. These areas span parts of Prince William County, Woodbridge, Dale City, Manassas, Loudoun County, Leesburg, Fairfax County, and Alexandria. Given the region’s patterns of race and ethnicity, these places with multiple risk factors are less Black and more Hispanic than those of other urban regions in the state. In particular, the Woodbridge area stands out as an area with high eviction, COVID-19 cases, and UI claims with relatively high shares of Hispanic residents. In the Northern Virginia region, these factors are disproportionately impacting areas where Black and Hispanic families live and seem to be especially tied to areas of concentrated Hispanic residence.

Table 14: ZIP codes in Northern Virginia region where eviction rates, COVID-19 cases, and unemployment insurance claims are higher than 75% of other ZIP codes.

Jurisdiction	ZIP	2019 Eviction Rate	Percent Black	Percent Hispanic	COVID-19 Cases	2020 UI Claims
Prince William County and Woodbridge	22191	12%	31%	31%	2,233	11,026
Fairfax County	22306	10%	20%	36%	1,087	4,670
Fairfax County	22003	6%	7%	27%	1,485	8,007
Alexandria	22304	6%	28%	17%	929	7,428
Dale City	22193	6%	24%	30%	2,023	12,107
Prince William County and Manassas	20109	6%	16%	38%	1,406	6,134
Prince William County and Manassas	20111	6%	9%	36%	1,187	4,752
Loudoun County and Leesburg	20176	5%	8%	18%	1,019	5,091
Fairfax County	20170	5%	8%	31%	1,225	5,294
Fairfax County	22312	5%	27%	24%	780	5,448
Prince William County	22192	5%	23%	18%	1,014	7,700

Source: Virginia Courts, RVA Eviction Lab Analysis

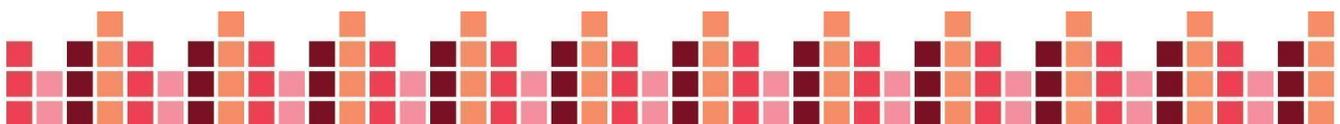


## Conclusion

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-term policies to both prevent homelessness now and address the roots of housing and income instability. In previous work, The RVA Eviction Lab has [investigated policies that could be used to support housing stability](#) for low- and moderate-income households. These policies include:

- An immediate moratorium on all evictions and expanded rental assistance for impacted households;
- Support across the Commonwealth for legal counsel and rental housing technical assistance to ensure proactive engagement with tenants most at risk of eviction and displacement;
- Identification of a dedicated funding source for the creation and preservation of affordable rental housing that generates at least \$200 million annually for the Virginia Housing Trust Fund;
- Expansion of the state's affordable housing voucher program to reduce housing cost burden of the Commonwealth's low- and moderate-income households.



## Appendix 1: Eviction Filings by Jurisdiction 2017-2020

### Eviction Filings, Central Virginia (January to July)

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

### Eviction Filings, Hampton Roads (January to July)

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



### Eviction Filings, Northern Virginia (January to July)

	2017		2018		2019		2020	
	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate
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<b>Fredericksburg</b>	461	6.8%	436	6.5%	734	10.9%	72	1.1%
<b><i>Northern Virginia Total</i></b>	<i>9,580</i>	<i>3.1%</i>	<i>10,123</i>	<i>3.3%</i>	<i>15,281</i>	<i>4.9%</i>	<i>2,371</i>	<i>0.8%</i>

