

Statewide Eviction Landscape

House Committee on Housing and Homelessness

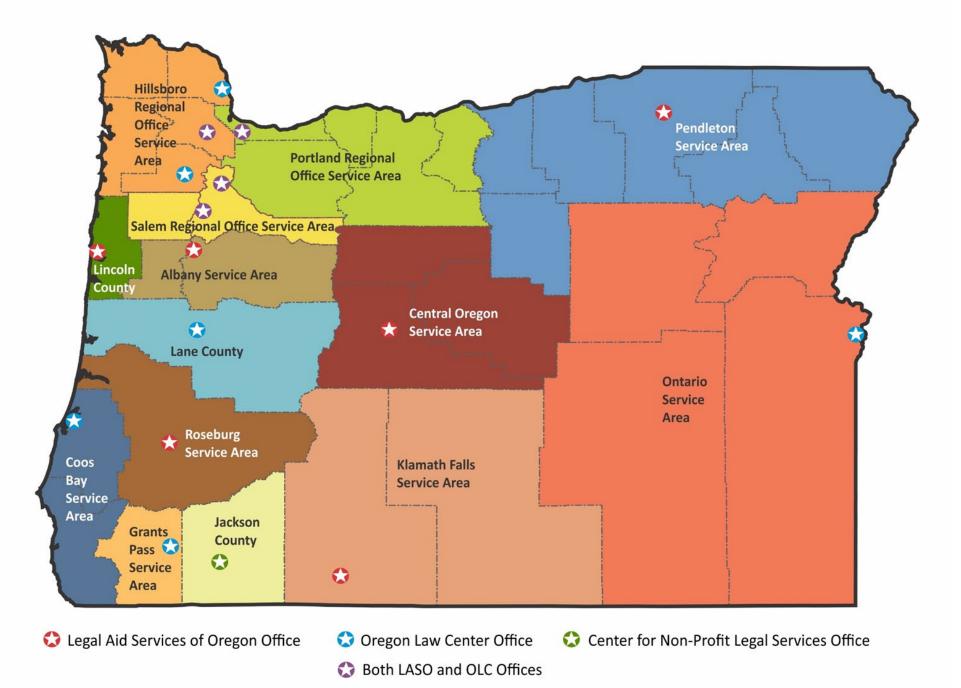
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Who We Are

Advocating for Housing Stability and Homelessness Prevention

- We collaborate with Legal Aid Services of Oregon and the Center for Non-Profit Legal Services to provide free legal assistance to Oregonians struggling to make ends meet, focusing on those at or below 125% of the federal poverty level.
- Our work addresses civil matters such as housing, livelihoods, medical care, and physical safety.
- We have offices statewide, from Portland to Pendleton, supporting Oregonians wherever they are.
- In collaboration with partners, we convene a statewide Eviction Defense Project to assist low-income tenants.
- Despite our reach, we must turn away 2 out of 3 people who seek our help due to limited resources.



Preventing Eviction, Preventing Homelessness

After surviving domestic violence, Melanie* from Central Oregon moved into a subsidized housing unit. While juggling two jobs and trying to rebuild her life, she received an eviction court notice for nonpayment. Her landlord had made some accounting errors in what she truly owed.

Her OLC Eviction Defense Project lawyer helped her to work with the landlord and sort through the ledger, and helped her connect with rent assistance resources.

Without this safety net, Melanie would have lost her spot in affordable housing, gotten an eviction judgment, and faced homelessness in an expensive market with few vacancies. Cost Burden on Renters Hits All-Time High in 2023

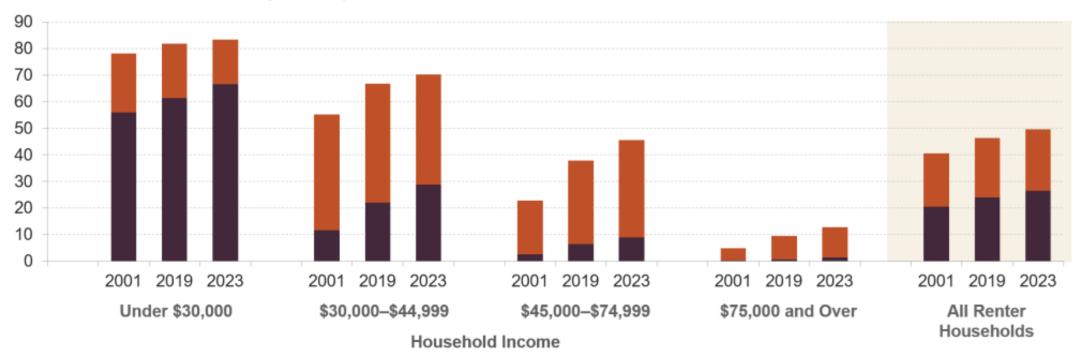
National Rental Affordability Data Joint Center for Housing Studies at Harvard University

- Oregon has the 6th most expensive housing cost index in the nation. More than 1/2 of all renters in Oregon experience a housing cost burden, and 1 in 4 households have rents that cost more than 50% of their income.
- Renter wages have not kept pace with rents. The median income for renter households rose 19 percent between 2019 and 2023, while rents rose 29 percent.
- Cost burdens for lower-income renters remain the most severe, but notably, burdens among middle-income households are also spiking.
- Burden rates remain disproportionately high for lowerincome renters of color, and these households are at greater risk of eviction.
- The nation continues to lose low-rent units even as the number of financially vulnerable households grows.

FIGURE 2

COST BURDENS ARE RISING FOR RENTERS OF ALL INCOMES

Share of Renter Households (Percent)



Severely Cost-Burdened
Moderately Cost-Burdened

Notes: Household incomes are adjusted for inflation using the CPI-U for All Items. Moderately (severely) cost-burdened households spend 30–50% (more than 50%) of income on rent and utilities. Households with zero or negative income are assumed to have severe burdens, while households that are not required to pay rent are assumed to be unburdened.

Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_rental_affordability_airgood-obrycki_2024.pdf

Oregon Severely Lacks Affordable Units

Rental Affordability Data from OHCS State of the State's Housing Report



Oregon's population has grown rapidly, 55% faster than the national average between 2003 and 2023. Meanwhile housing underproduction causes significant housing shortages, exacerbated by the pandemic.



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



Extreme shortages can lead to "reverse filtering," when higher-income households compete for affordable housing and drive up costs for everyone.

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

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

These same studies show that long-term impacts of eviction are increased indebtedness, poor credit scores, poor health outcomes, and homelessness. Black and Brown Oregonians and families with children are at greatest risk of home loss and homelessness. Evictions and affordability challenges continue to pose the greatest risks to Black and Brown renters.

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

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

Evictions in Oregon



Evictions aren't a single event. Landlord-tenant law defines the process of eviction as a series of steps for landlords and tenants.



The eviction process starts with the landlord writing and delivering a termination notice to the tenant.



An eviction may proceed to court, which includes the potential for negotiating an agreement or going to trial; and finally may end in a judgment of eviction and tenant lockout by the sheriff.



The eviction process addresses the question of possession. A rental agreement permits tenants to possess a housing unit; an eviction is the legal mechanism for a landlord to re-possess the unit.

2024 Milestone: Most Evictions Ever Filed in Oregon

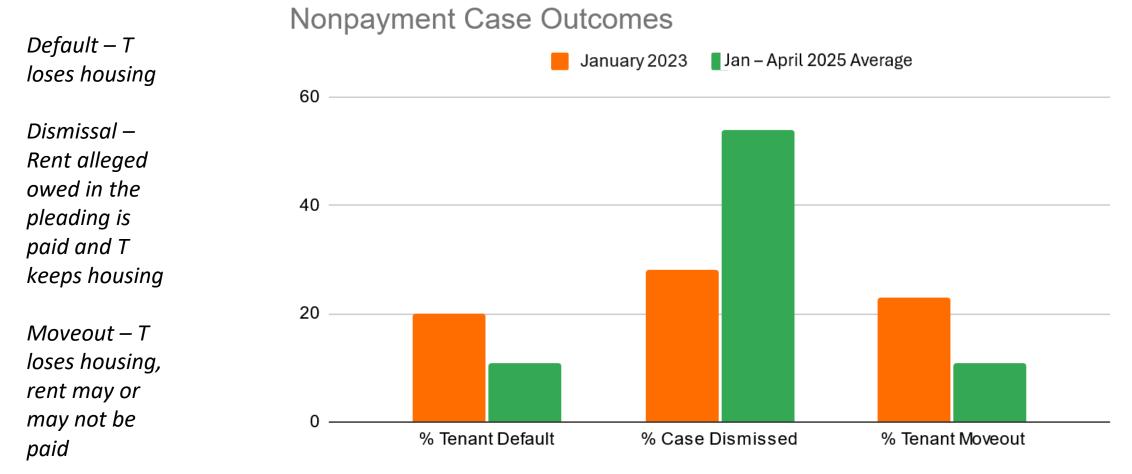
Eviction filing numbers are the tip of the iceberg. Studies show that for every formal eviction case, **2 to 5 times as many people face informal evictions,** where landlord notices push the tenant out out before any court paperwork is filed.

	2019 Pre- Pandemic	Jan- June 2021 Moratorium on Nonpayment Filings	2021-2022 Various COVID Protections	Oct 22 – Mar 23 No Protections in Place	April – Dec 2023	2024	Jan – April 2025	27,290 court
	Monthly Average	Monthly Average	Monthly Average	Monthly Average	Monthly Average	Monthly Average	Monthly Average	evictior
Total Filings	1,556	377	1,243	2050	1,754	2,274	2,383	filed in
% of Filings for Nonpayment	Unsure	Not allowed		87%	84%	87%	89%	2024

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

Eviction Interventions Are Working, But We Need More

With eviction process reform and rent assistance, dismissals have almost doubled, while default judgments against tenants and negotiated move-outs have been cut in half. More tenants are able to access advice and rent assistance in time to retain their housing.



Nonpayment case outcomes

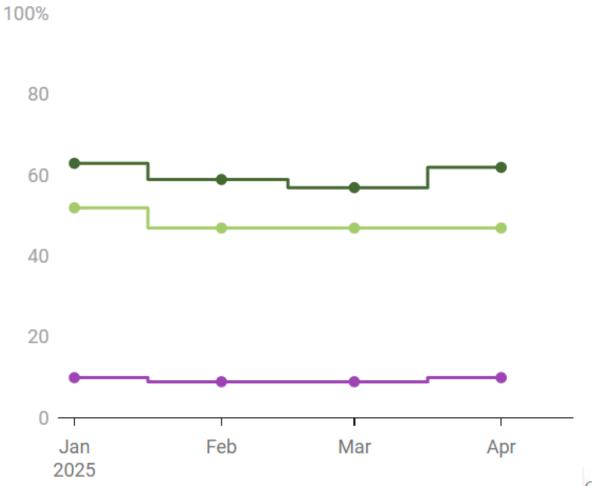
Outcomes Are Better, But There Is Reason for Grave Concern

- Current protections are providing Tenants a chance to seek and receive rent assistance and legal assistance in time to make payment, avoid displacement, and retain housing.
- The affordability crisis continues to grow, and with it the need for rent assistance.
- Eviction filing rates are on the rise again the last year saw an average of more than 2,200 filings a month, and so far this year the average is more than 2,300 filings per month.
- At current levels of need, we can expect continued spikes in homelessness and displacement without adequate prevention resources or policy interventions.

Support for the investment amounts outlined in the **Governor's Budget homelessness prevention package** is a high priority for advocates, with a priority for investment in culturally specific programs. We also support policy interventions to protect housing stability.

Many Landlords Have Lawyers, But Most Tenants Do Not

- 10% of tenants are represented by a lawyer
- 47% of landlords are represented by a lawyer
- 62% of landlords represented by a lawyer or agent



January - April 2025

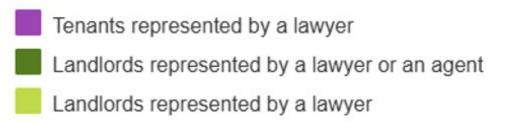


Chart: Evicted in Oregon | Source: Oregon Judicial Department's Court Record

Having a lawyer plus rent assistance makes a big difference

- In the past year, 10,000 households facing eviction have been in contact with or served by the Oregon Law Center's Eviction Defense Project (May 2024-April 2025).
- Services include screening their legal case, providing resource referral like rent assistance or other legal help, providing self-help educational materials, or offering direct and specific legal advice.
- Tenants who have assistance see good outcomes at significantly higher rates than tenants who go through the process alone.
- For example, in February 2025, tenants kept their housing in 91% of nonpayment cases with representation by an EDP lawyer, compared to 51% for nonpayment cases overall.





EVICTIONS PREVENTED



ADULTS WHO REMAINED HOUSED



MINOR CHILDREN WHO REMAINED HOUSED





Moving Forward, We Must Continue to Focus on Prevention Prevention is far cheaper than re-housing efforts. Costs are outweighed by the benefits of lower shelter costs, lower costs of other public services, and better health and educational outcomes.

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

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

Thank you!

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Resource List

Oregon Judicial Department public records

OHCS State of the State Housing Report

National Low Income Housing Coalition

homelessnesshousingproblem.com

Joint Center for Housing Studies at

Harvard University

Evicted in Oregon

Eviction Defense Project

