# UNEVICT A

#### **INTRODUCTION**

unevictIA is a research initiative that creates tools to increase our understanding of residential evictions in Iowa and facilitate collaborative, proactive strategies for collective action. Through eviction data access and action-driven community conversations, unevictIA will activate the capacity of communities across Iowa to reduce the rate of eviction filings, limit the experience of housing instability, and provide tools that support local tenant rights and housing advocacy efforts.

Housing stability is the foundation for a community where everyone has the opportunity and resources to thrive. Stable housing strengthens neighborhoods, and supports access to critical needs including healthcare, education, and employment. Evictions destabilize this foundational element of community by displacing households and multiplying the burden experienced by those struggling for stability. Neighborhoods experiencing high eviction rates present staggering instability indicators (which include lower income, educational outcome, minimal access to physical and mental health services, food insecurity, etc.); community prosperity depends on our ability to reduce the rate of evictions.

There are economic, social, and racial disparities encoded within the experience and spatial distribution of evictions in lowa. As a community, we increasingly talk about the rise in evictions in the midst of (and as a result of) the COVID-19 pandemic. Yet, we don't have data that gives us a clear picture of where evictions are occurring and how evictions impact specific neighborhoods. Compiling eviction data will allow us to clearly see where housing instability is occurring, and what targeted efforts are needed to adequately respond to this crisis. Most importantly, it will serve as a basis for publicly identifying, analyzing, and correcting the systemic causes for evictions that limit household and neighborhood stability. Having public access to eviction data is critical to realizing the shared goal of minimizing evictions and the experience of housing instability within and across lowa communities.

unevictIA seeks to reduce eviction rates across lowa communities. Access to eviction data is an integral first step to materializing this vision. Eviction data reveals to us critical information and patterns about who is being evicted, where evictions are occurring, and the implications for how organizations and public agencies develop solutions to limit the experience of evictions in our community. We believe that one eviction filing is one too many and that an eviction filing, regardless of whether it results in a household becoming evicted or not is detrimental to the health and long-term sustainability of our communities. Our mission is to reduce the experience of housing instability and eviction filings across lowa communities. We will support this mission through the following activities:

- (a) Increase access to eviction data through ongoing eviction data publication;
- (b) Organize community conversations that explore the spatial patterns and implications of evictions in lowa communities, opportunities to develop collaborative and responsive eviction prevention and early intervention strategies;
- (c) Develop a data-driven eviction prevention and early intervention framework in partnership with housing stakeholders to support local efforts to reduce eviction filing rate and the experience of housing instability in the rental housing market;
- (d) Advocate for open data laws to improve access to eviction data, rental property records; and
- (e) Develop data collection and sharing tools that support tenant rights and housing advocacy.

unevictIA was inspired by other research initiatives that have made a significant impact in highlighting the critical role that access to eviction data has in our ability to respond to and limit the occurrence of evictions in our communities. The resources that these research initiatives have produced also reveal to us how

current housing policies, funding strategies, affordability and availability of quality and stable housing are embedded in a legacy of unfair housing governance in the U.S.A. Below is a list of organizations and research initiatives that inspired *unevictIA*:

**Eviction Lab** is a research initiative and a first of its kind in that it offers eviction data for all U.S. states. Their website offers eviction data for lowa from 2000 - 2016.

**Anti-Eviction Mapping Project** is a San Francisco based research initiative that centralizes storytelling and multimedia to document evictions, communicate the impact of evictions and housing displacement in San Francisco. They provide a <u>platform</u> for the sharing of eviction stories and the identification of landlords that have evicted households, so tenants can reference these resources to support and engage in anti-eviction advocacy.

**JustFix.nyc** is a New York based housing advocacy organization that co-creates <u>technology tools</u> that support tenant rights and housing advocacy. One of the tools they have developed is a landlord directory that users to can access to identify who owns what residential property in NYC as well as access housing complaints and violations submitted against landlords.

**New York City** passed an open data law in 2012 that has since increased the availability and access to public data through a City managed web portal. The City maintains its own data <u>eviction dashboard</u> that is updated daily and accessible to the public at no cost. The information they publish includes dwelling addresses, parties involved in a case, date initiated and closed, if and when a tenant was evicted from a unit as well as all scheduled and pending eviction court cases. Access to dwelling unit address data allows community members and organizations to understand eviction patterns at a micro-spatial level and engage in targeted and proactive relationship building with landlords and tenants.

#### WHY EVICTION DATA?

Access to eviction data is vital to expanding and strengthening our understanding of our housing ecosystem. Data transparency, particularly eviction data access is necessary to increase awareness about critical housing issues and strengthen our community's response to said issues. Knowledge of eviction data is the first step to communicating the prevalence and impact of evictions, exploring opportunities to position lowa communities to be more responsive in addressing issues related to housing instability and planning ahead to cultivate a sustainable and thriving housing ecosystem.

Through increased eviction data access and other data tools, *unevictIA* project aims to connect and strengthen the capacity of stakeholders in the public, non-profit, and private sectors to explore and act on opportunities to engage in eviction prevention. *unevictIA* project will develop a zip-code level lowa eviction data dashboard that can be used to engage in responsive and targeted eviction prevention outreach while investigating opportunities for advocacy and systems level transformative change.

# **Eviction Impact - Household and Community**

When a landlord files an eviction against a tenant for any reason and regardless of the outcome, the tenant will have an eviction on their record. An eviction typically is included in an individual's rental history for a period of 7 years. Landlords often discriminate against tenants that evictions on their rental history record as they are perceived as irresponsible and a risk to the landlord's ability to maintain regular cash flow from rent collection. Some landlords engage in exclusionary practices that pre-screen prospective

tenants that have eviction records in the pre-application or application screening phase of the rental housing application process. It is common practice to include a question about involvement in an eviction process in the pre-application and/or application process. This screening and tenant selection process makes it challenging for prospective applicants to communicate the conditions that led to their involvement in an eviction. As a result, the housing choices of households with an eviction history are often limited and effects households' ability to rent affordable and quality housing.

#### **CDC Moratorium and Evictions**

Laws and regulations have passed at different levels of government to limit eviction filings during the COVID-19 pandemic due to non-payment of rent. The CDC extended its Eviction Moratorium deadline from March 31<sup>st</sup>, 2021 to June 30<sup>th</sup>, 2021. The Moratorium has been in effect since September 4<sup>th</sup>, 2020, yet landlords in Polk and Dallas Counties have been actively filing evictions throughout this period. Local courts are processing eviction cases Monday - Friday. Even in the midst of the COVID-19 pandemic and throughout an active eviction moratorium issued by the Center for Disease Control, eviction filings and case hearings have been active.

Through formal organizations and partnerships across various sectors as well as community-based organizing campaigns, our community has been actively responding to and engaging in eviction prevention. Since the COVID-19 pandemic, we have seen an increase both in the attention that issues related to housing stability drew as well as the resources that were available to support the growing number of households that were experiencing housing instability due to job and income loss. The experience of COVID-19 affirmed the power of collective action, especially when we as a community recognize the critical role that housing plays in the health and wellbeing of our community, at the individual and community levels.

#### **METHODOLOGY**

#### **Data Acquisition Process**

We acquired eviction data directly from the lowa Judicial Branch IT Department. Eviction data is available public record, however, eviction data access is not readily available to the public unless a request is made or an individual registers for a subscription through the Judicial Branch's Electronic Data Management System (EDMS). Landlords, employers and financial institutions can access eviction data for specific individuals by running background checks in order to determine eligibility for a housing unit, employment or specific financial services. To access community-level eviction data, a request must be made to the lowa Judicial Branch IT Department. The Judicial Branch maintains state-level eviction data that is collected from local courts. They will process a community-level eviction data request and provide access to the data for a fee. It took almost two months to receive the data we requested from the Judicial Branch after submitting our request for eviction data.

# Data Cleanup

The original data we received from the Judicial Branch contained the following information: case number, case initiated date, party names, case outcome, the city, state, zip code of the defendant's address. We've removed case numbers and party names to protect the identities of tenants involved in evictions. There were instances where the defendants (tenants) had multiple addresses (zip-code level) listed in a case and the Judicial Branch could not identify to us which address was the defendant's address at the time of

eviction case filing and which was the new address (not owned/managed by plaintiff/landlord). As a result, for eviction cases we did not have definitive zip-code information, we created a dummy zip code category (999) to account for cases with unavailable or unconfirmed zip-code data.

There are cases where tenant(s) moved since an eviction case had been filed and in such instances, the zip code information for those cases were of the new address of the tenant(s). We identified these cases through a cross-referencing process that included a combination of a general web search of the landlord(s) involved and property searches. If we could not confirm the zip code information for a case where the tenant(s) moved since the case initiation date, then we assigned such cases a 999 dummy zip code. When we identified instances where the same plaintiff(s) and defendant(s) were involved in multiple eviction cases, we used the oldest case and added a feature on the map to show the number of cases the same plaintiff(s) and defendant(s) have been involved in.

We plan to develop a landlord directory as well as seek other opportunities for the collection of housing unit level eviction data. Our intent is to provide the community with tools that strengthen the capacity to engage in targeted and proactive eviction prevention and intervention strategies. Information on building ownership and unit addresses will support this as we need to understand who owns what in our community (residential buildings), so we can engage in conversations about prevention and cultivate partnerships across housing providers, service organizations, tenants and advocates.

## Data Accuracy and Integrity

It is possible that the data we gained access to is not 100% accurate and representative of eviction occurrences and the experience of housing instability across lowa communities for multiple reasons. Some cases may be sealed and inaccessible through public records search and data requests. Some landlords and tenants may reach a settlement to break a lease early due to non-payment of rent through informal proceedings and mediation that does not involve the court system.

#### **Census Data**

We draw from key Census demographic data to provide additional information for each zip code area, so users can explore eviction data side-by-side demographic data. Key variables we integrate in our analysis include renter-homeownership ratio, population size, income, education levels, housing vacancy rate, and average rent. Areas with higher renter to homeownership rate generally experienced higher rates of evictions whereas areas with lower renter to homeowner ratio experienced lower rates of evictions. This study tells one side of the housing stability story. It does not reveal to us the extent of overall housing instability experienced within a zip-code area regardless of renter-homeowner ratio as our analysis does not account for housing instability experienced in the homeownership market.

# **Judgment Results**

After a case is heard by a judge, parties involved receive a judgment or the case may go through multiple hearings before the judge orders a judgment. A judgment ruling determines who the judge rules in favor of and what actions to follow. Below is a table of the different judgment rulings you will find as you navigate the eviction map and review the details of a case after selecting a case marker from the map and clicking on the arrow that appears to the right of the pop-up box to review case details.

| Judgment Type   | Judgment Meaning  | Outcome   |
|---|---|---|
| Dismissed With Prejudice                                      | Case was dismissed in favor of the tenant. The plaintiff/landlord cannot file another case for a similar reason against the tenant.   | Tenant is not evicted and remains in the unit. The tenant will have an eviction record. |
| Dismissed Without<br>Prejudice                                | Case was dismissed in favor of the plaintiff/landlord. The plaintiff/landlord can file another eviction case for a similar reason against the tenant.                                 | Tenant is not evicted and remains in the unit. The tenant will have an eviction record. |
| Judgment Ordered/Dismissed by Judge/Dismissed - Fail to Serve | Case was dismissed and outcome unknown.   | The tenant will have an eviction record.  |
| Judgment For Plaintiff  | Case was dismissed and ruled in favor of the landlord.  | The tenant can be evicted from the unit. The tenant will have an eviction record.       |
| Dismissed by Plaintiff  | Case was dismissed by the plaintiff (landlord) before the case was heard by a judge; landlord and tenant reached a settlement and outcome is unknown.                                 | The tenant will have an eviction record.  |
| Judgment Not Available  | This type can occur for multiple reasons:  (a) The case has yet to be heard in court  (b) The court has heard the case but it is still active and a judgment has not been issued yet. | Unknown/unavailable. Once a judgment is made, the tenant will have an eviction record.  |

#### FREQUENTLY ASKED QUESTIONS (FAQ)

Here is a list of frequently asked questions about the maps and data. If your questions are not answered after reviewing this Q & A section, please contact us at <a href="mailto:info@unevictia.com">info@unevictia.com</a> and we will respond to your questions and/or inquiries.

# Q1: Where did you acquire the eviction data you use in your study?

**A1:** The eviction data we use was acquired directly from the lowa Judicial Branch, which maintains a statewide record of all eviction cases that are submitted to local courts. Due to privacy rules, the Judicial Branch did not provide dwelling unit address information.

# Q2: What years do you have data for?

**A2:** We collected eviction data from January 2010 – December 2020. Eviction data for all lowa counties during the same period and through March 31<sup>st</sup>, 2021 will be released throughout the summer of 2021. We plan to add new eviction data on an ongoing basis.

### Q3: How do I use the map and what is the information displayed in the map?

**A3:** The map consists of multiple layers of data, which you can select or deselect based on what other variables and features you want to display alongside the eviction data. The data displayed in the map includes eviction cases for Polk and Dallas Counties from January 2010 - December 2020; and demographic data from the American Community Survey.

## Q4: What do the different markers on the map represent?

**A4:** Each marker on the map represents eviction cases in that zip code area. *Purple markers* are eviction cases originating in Dallas County and *orange markers* are eviction cases originating in Polk County. If you click on a marker, you will get additional information about the number of total eviction cases in that zip code area as well as details about individual eviction cases such as date the eviction case was filed, judgment date, judgment outcome, city, county, state, and zip-code of the defendant (tenant) at the time of the case filing. For cases we could not confirm zip code information, we assigned a dummy zip code of 999.

# Q5: What is the Time Slider at the bottom of the map?

**A5:** The Time Slider tool displays eviction for a specified time period. The Time Slider is pre-set to display eviction cases per year and allows you to observe spatial shifts in eviction cases over the 10 year period.

# Q6: Why are there eviction cases showing outside the boundaries of Polk and Dallas Counties if you only have data for these two Counties?

**A6:** There were instances where the defendant involved in an eviction case moved since the filing of the court case and may also have been involved in subsequent court matters. In such instances, the court would have an updated address for the defendant. Therefore, the eviction cases that show outside of the boundaries of Polk and Dallas Counties reflect the number of eviction cases we did not have enough information on to confirm the zip code of the defendant at the time the eviction case was filed (of the unit a landlord was evicting them from). Majority of the new zip codes that defendants moved to is within lowa and often within or near the County they experienced an eviction. There are a few cases where defendant's new zip code is in a different state. The experience of housing instability creates displacement of entire households, disrupts the connections and support network individuals have access to, and effects the stability of the entire neighborhood. Housing displacement, therefore, is not a contained experience but one that moves within and across defined geographical boundaries.

# Q7: Why display eviction cases if you were not able to confirm the zip code where these cases originated from?

**A7:** We chose to display these cases because they maintain a connection to a county (in this map it's either Polk or Dallas), so they help us communicate the overall eviction count for each county and the need for standardized eviction data access in our community at the dwelling level. These cases are also displayed in the map to illuminate the nature of housing instability as an experience at the household level that is not restricted by geographical boundaries. Households during and after eviction proceedings vacate their units and move within or across zip code areas, sometimes to other states to stay with friends or family as they seek to regain housing stability.

# Q8: If your data is at the zip code level, how are multiple eviction occurrences within the same zip code area displayed in the map?

**A8:** In this instance, all eviction cases with the same confirmed zip codes will appear within the boundaries of that zip code area and the case markers will show how many evictions were filed in a zip code area.

# Q9: When will you have eviction data available for other Iowa Counties?

**A8:** We will publish eviction data for all lowa counties for the period of January 2010 through March 31<sup>st</sup>, 2021 on <u>unevictIA</u> by the end of summer 2021. This will be accompanied by a report on the state of evictions in lowa, which outlines a detailed methodology and explores eviction trends in lowa communities with framing strategies to engage in prevention and early intervention.